



## Information Needed When Applying for Your Mortgage Home Mortgage Loan Document Checklist

**You can use this helpful checklist to identify the documents and information needed to purchase or refinance a home. Please complete your application and documents before your loan appointment. Please provide photocopies, rather than originals, if possible.**

### **For All Mortgage Loans:**

- Completed mortgage loan application
- Pay stubs for the past month showing name, Social Security Number, and YTD information
- W-2 and tax return for the previous year (We will need the last 3 year's W-2 and tax returns if your are applying for the OHFA First Time Home Buyer Program)
- List of creditors on application, showing names, balances, and account numbers
- Most recent retirement, investment and account statements
- Sales contract for home purchase, if available (for purchases only)

### **Refinance:**

- Copy of homeowner's insurance
- Copy of deed or legal description

### **Construction:**

- Construction agreement signed by buyer and contractor including floor plan, specifications & draw schedule
- Purchase contract if buying lot

**Thank you for choosing your credit union for your mortgage needs!**

The above items are required. Incomplete applications cannot be processed. Cost of the credit report, \$50 is due at the time of application. The appraisal fee of \$450 is due at the time of application when refinancing or for real estate purchases when you sign the contract for a specific property. Checks should be made payable to Ohio University Credit Union. As always, the credit union appreciates your membership. Please feel free to contact Courtni Merckle at 597-2814 or [cmerckle@oucu.org](mailto:cmerckle@oucu.org) with any questions regarding your application.



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