

Member Checklist

Thank you for choosing OnPoint Community Credit Union for your home loan. At OnPoint, we strive to give you the best service and quickest processing in today's market. To help us achieve these goals, please bring the following items to your scheduled appointment with your Mortgage Loan Officer:

- 1. Most recent pay stubs for the past 30 days with year-to-date total.
- 2. W-2's for the past 2 years (for all jobs held in the last 2 years).
- 3. All pages of bank statements for all asset accounts for the last 2 months (Examples: checking, savings, stocks, bonds, retirement accounts, etc.). If your accounts are with OnPoint we will gather this information for you.
- 4. Most recent award letter(s) and last 2 years' 1099s for retirement income such as social security, IRA accounts or pensions .
- 5. Driver's license or other acceptable government issued identification. If applicable, Permanent Resident card is required.
- 6. Home insurance declaration page(s) with agent name and annual premium.
- 7. Most recent 2 year's federal tax returns including all forms and schedules including both personal, and business returns if applicable.
- 8. Most recent monthly statement(s) for mortgages or home equity lines from all residential properties currently owned.
- 9. If you claim rental income - for all properties owned, provide current lease/rental agreements signed by you and tenants.
- 10. If purchasing, fully signed sales agreement with all addenda, counter offers, earnest money receipt and proof earnest money cleared your account.
- 11. If current residence is pending sale or recently sold, provide a sales agreement or Final HUD-1 Settlement Statement documenting the sale terms.
- 12. If applicable, copies of bankruptcy discharge, divorce decree or support orders.

Things to keep in mind:

- An application deposit will be required. This deposit will be credited to your closing costs at the time of loan closing.
- Do not apply for other credit such as auto loans or credit cards as this may affect your mortgage qualification. This includes co-signing on loans for friends or family.
- Do not start any home improvement projects and notify your loan officer immediately if you have any unfinished or unpermitted projects pending.
- If you are planning a job change, please discuss with your Mortgage Loan Officer as soon as possible.
- If your purchase down payment includes funds from family gifts or funds moved from another institution, discuss this with your Mortgage Loan Officer to insure proper procedure is followed.

Questions:

Call OnPoint Mortgage at 503.228.7077.