RADIANT
CREDIT UNION

Mortgage Application Checklist

Ready to apply for a mortgage? Gathering the paperwork for your mortgage before you apply is a good idea. Tracking down documents can take time, but doing it before you need them could help you get to the closing table faster.

This checklist will help you find what you need. Here's the basic list, but keep in mind that we may need additional information or supporting documents, depending on your situation.

Information about all borrowers

- ☐ Copy of government-issued identification for each applicant
- ☐ Social Security number
- ☐ Radiant member number. (If you aren't currently a member you can apply and become a member before your loan closes.)
- ☐ Address history for the last two years
- ☐ Work history for the last two years
- ☐ Names, addresses and phone numbers of your current and former employers
- ☐ Your position, title and the type of business for each job

Information about your finances

- ☐ Paystubs for last 30 days, showing year-to-date and current period earnings for each applicant
- ☐ W-2 forms for the past 2 years for each applicant
- ☐ Proof of Social Security or pension income (if applicable)
- ☐ Proof of alimony or child support (Note: alimony, child support or separate maintenance income need not be revealed if the income is not to be considered for repayment of the loan.)
- ☐ If you are self-employed, we may require additional documentation, such as personal and business tax returns, profit and loss statements, and balance sheets for your business
- ☐ Account statements from other financial institutions (if you want them considered for qualifying)
- ☐ Statements for deposit, investment or retirement accounts

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Information about your current home (if you own one)

- ☐ Property tax bill
- ☐ HOA or condo dues
- ☐ Homeowners insurance policy
- ☐ Lien information

Information about your current home (if you are renting)

- ☐ Copy of current lease agreement
- ☐ One year payment history

Source of down payment

- ☐ Bank statements
- ☐ Retirement statements
- ☐ Investment statements
- ☐ Proof of gift funds received

Information about your new home

- ☐ Home purchase price
- ☐ Loan amount
- ☐ Estimated homeowners/condo association dues on property (if applicable)
- ☐ Type of property (single-family home, condo, etc.)
- ☐ Property address

Radiant is here to help if you have any questions.
Call 352-381-5200 or scan the QR code to contact us.
radiantcu.org/contact