



# Come prepared

Are you considering a mortgage loan? That's great! When you're ready to explore getting pre-qualified or pre-approved with Veridian Credit Union, we want the process to be as easy and efficient as possible. Be sure to bring the following documents to your first appointment.

## Mortgage and home equity loans

- ☐ Current paystub(s) for a 30-day period that includes year-to-date information.
- ☐ W-2s from the previous two years.
- ☐ If self-employed, federal tax returns for the past two years, including all schedules.
- ☐ Two months of financial statements (savings, checking, money market, CDs), including all pages (first mortgage only).
- ☐ If buying a home, a copy of the purchase agreement signed by both buyers and sellers.

### And if you currently own a home:

- ☐ Current mortgage statement with loan number and escrow information.
- ☐ Copy of your current homeowner's insurance policy.

Please note that additional information may be required. For questions regarding your appointment, please call us at **(800) 235-3228, ext. 6715**, to speak to a Mortgage Lending representative.

