



**PIONEER MUTUAL FEDERAL CREDIT UNION**  
**Home Mortgage Refinance/ Home Equity Loan Checklist**

Thank you for choosing PMFCU for your home mortgage needs. In preparation for the formal review, please provide legible copies of the following support documents (as listed below).

**LOAN APPLICANT'S REQUIRMENT**

- Applicant must be a member of our Credit Union.
- Must have a Savings account with a minimum balance of \$100 for loan requirement.
- Applicant must be a resident in the USA
- Applicant must be of legal age to enter into a contractual obligation.
- Must have a valid state issued identification card/Driver License & Social Security

**DOCUMENTS REQUIRED**

- [ ] W-2 and/or 1099 Forms for the last 2 years (covering all jobs)
- [ ] Pay Stubs covering last 3 months
- [ ] Personal Tax Returns for last 2 years (all W-2's, 1099 Forms & K-1's)
- [ ] Business Tax Returns for last 2 years (if share of 20% or more)
- [ ] Bank Statements for the most 2 recent months
- [ ] Current Mortgage Statement
- [ ] All forms of identification
  - [ ] Valid Photo ID/ Driver's License
  - [ ] SSN card Copy
  - [ ] Permanent Resident Card/Proof of Citizenship
- [ ] Survey for the subject property
- [ ] Documentation on most recent property tax statement (for all properties owned)
- [ ] Home Insurance binder showing effective dates and annual premium amount (for all properties owned)
- [ ] Fill out Application Online at <https://pioneer.mymortgage-online.com/index.html>

\*The loan will not be processed until we receive all the documents. Loan officer may request additional documents if needed.