



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.