



Mortgage and Home Equity Loans

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(915) 595-0767 fax
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8840 Gazelle Dr
El Paso, TX 79925
NMLS #250889

These are the items that your Loan Officer needs to complete your loan application.

All member applicants:

- Paystubs for the last month
- Complete Federal Income Tax returns with all W-2s for last 2 years
- Credit union/bank statements for the last 2 months *for NON evolve accounts* (all pages)
- Most recent retirement account statement (all pages)
- \$500 on deposit for appraisal fee - fee may increase for larger and/or investment properties
- \$56 on deposit for credit report fee
- Divorce Decrees (all pages)
- Picture ID and Social Security Card
- **Plus items below**

If refinancing:

- Most current monthly mortgage statement
- Current homeowner's and flood (if applicable) insurance policies
- Property survey – new survey may be required

If purchasing or prequalifying:

- 2 years of residence information (landlord contact information)
- Your realtor's contact information
- Purchase agreement
- Acquiring homeowner's and flood (if applicable) insurance policies

Self-employed member applicants:

- 1099s
- Complete corporate/partnership Federal Income Tax returns for last 2 years

Retired member applicants:

- Most recent SSA/SSI award letter
- Most recent annuity and/or pension statements

Once loan is processing, it may be determined that additional items are required and will be requested as needed.