



APPLICATION CHECKLIST

HOME EQUITY LOAN

Thank you for choosing Neighbors Credit Union for your home equity financing. The following documentation is needed to complete your loan:

- Membership – Credit Union account required
- Copy of Photo IDs
- Paystubs (most recent 30 days)
- W2s (most recent 2 years)
- Homeowner's insurance declaration page
- Current 1st mortgage statement (if applicable). If applying for a closed-end/fixed home equity loan, provide a copy of the original mortgage note.
- If retired*, Social Security and pension award letters or 1099s. If annuity or IRA distributions received, most recent statements.
- If self-employed or commissioned more than 25%*, personal and corporate (if applicable) federal tax returns (most recent 2 years).
- If applicable*, divorce decree, child support agreement, trust documents, death certificate, etc.
- Current statement(s) or payoff letter(s) for debt we are paying off.

Questions?

Contact us at 314-892-5400 or HELoans@NeighborsCU.org

NMLS #509288



Revised 3/20/2020