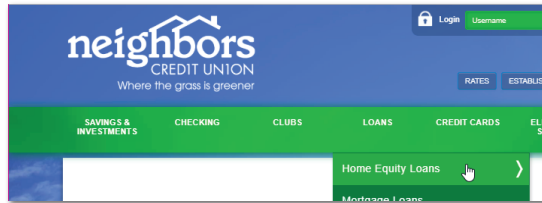


How to Apply for a Home Equity Loan Online

1 Input your application online at **NeighborsCU.org**



2 Click the **APPLY NOW** Button and follow the prompts.

3 Set up your online account to check status and upload documents throughout the process of your loan.

Once you complete the application online, you will be contacted within 24 hours during business hours (excluding Sundays) to verify the information.

Your application is then off to underwriting for a possible pre-approval.

It's that easy!

Questions?

Contact us at **314-892-5400 ext. 11364** or **HELloans@NeighborsCU.org**

NMLS #509288



Home Equity Loan Application Checklist

Thank you for choosing Neighbors Credit Union for your home equity financing. The following documentation is need 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.

