To get a head start on your financing, begin collecting the following documents. These documents are often required to complete your purchase.

From all borrowers:
- A valid driver’s license or other government-issued photo identification, date of birth and Social Security number
- Most recent statements (the last two months) for all checking, savings, stock, mutual funds, IRAs or other liquid asset accounts. Single deposits in excess of 10% of your gross monthly income and multiple deposits in excess of 20% of your gross monthly income will need to be documented as to the source of the funds. If funds for closing costs and/or down payment will be from the receipt of gift funds, please let us know in advance so we can provide you with a list of the documentation required for this type of asset
- Up-to-date addresses and landlord/mortgage company information for the past two years
- Loan information, including balance, monthly payment and any rents collected for other real estate owned, if applicable

From salaried borrowers:
- Most recent paystubs (for the past 30 days)
- SSI/Disability/Pension Award Letters
- W-2/1099 forms for the past two years, and personal 1040 tax returns including all schedules

From self-employed borrowers:
- Corporate 1120S/partnership 1065 tax returns for the past two years, if you own 25% or more of the company
- Year-to-date profit and loss statement and balance sheet
- Most recent personal 1040 tax returns with all schedules from the past two years

For Purchase Loans:
- Copy of sales contract
- Contact information for the insurance agent that will provide insurance for the home (Need a free quote? Contact RBFCU Insurance Agency at 210-564-2999 or 1-888-564-2999)

For Refinance Loans:
- Survey of your property
- Copy of current mortgage statement
- Copy of current mortgage note
- Copy of current homeowners insurance declarations page
- Deed of trust
- Settlement statement from the time of purchase

Depending on your situation, you may also need:
- If you have been divorced: A certified copy of the final divorce decree including all pages that have been fully executed by all parties, including the judge
- If you have had credit disputes: Documentation pertaining to any resolved or unresolved issues
- If you have previously filed a bankruptcy petition: A copy of entire bankruptcy documents, including a copy of the discharge notice
- If you have sold property in the last three months: A copy of the settlement statement

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