

Home Equity Checklist

To help prepare you for your home equity loan application, here is some basic information and items you may need to provide.

Note: Additional documentation may be requested during the underwriting process as a result of information contained in the documents provided.

- Mortgage deed
- Most recent paid tax bill
- Homeowners insurance binder
- Flood insurance declaration page *(if applicable)*
- Most recent mortgage statement
- Trust agreement *(if applicable)*
- Two years of employment history
- List of monthly payments such as rent, child support, and alimony
- Recent pay stubs covering a 30-day period
- Two years of W-2s for wage earners
- Two years of complete tax returns for *(if applicable)*:
 - Self employment *(Corporate returns if applicable)*
 - Bonus or commission-based income
 - Rental income
- Award letters for *(if applicable)*:
 - Social Security Award
 - Disability Award
- Copy of Pension/Retirement 1099R form and evidence of receipt for 2 months of income *(if applicable)*
- Supporting legal documents if you wish to include child support or alimony as income



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