## PURCHASE

DON'T DREAM IT... OWN IT! WITH HOME MORTGAGE LOAN FROM FIRSTLIGHT FEDERAL CREDIT UNION

## DOCUMENT CHECKLIST





Ready to get started? Please contact one of our friendly Mortgage Loan Officers at 800.351.1670 or use our secure online banking platform or from the convenience of your mobile device.



## INCOME

- 30-days of most recent pay-stubs with year-to-date earnings.
  - C Last two years of W-2s
- If self-employed you will need:
  - Last two years of personal and business tax returns
- Current Award Letters, such as Social Security,
  VA Benefits, or other pension/retirement income.
- 2 months of most recent credit union/ bank statements.
- 2 months of retirement statements,
  401Ks, IRA, Investments, etc.

## **FEES**

During the application process, you will only be asked to pay up front:

- Appraisal Fee.
- Credit Report Fee.

FirstLight Federal Credit Union offers mortgage loans in properties located in Texas and/or New Mexico owner occupied residences, investment (rental) properties, land and double-wide manufacturing housing already converted to real property.