



**FIRST WATCH**  
— CREDIT UNION —

# Items Required

## With Loan Application

Your loan cannot be processed without the information checked below. As your application is reviewed, you may be requested to provide additional documents.

- Copy of Photo ID

**Income Verification**

- Most recent 30 days consecutive pay stubs. Provide new pay stubs as received.
- Most recent W-2s from the past 2 years.
- Personal Tax Returns (signed) from the past 2 years. Include all pages and schedules.
  - If self-employed, commissioned, receive royalties, rent income or tips, etc. provide copies of last 2 years complete personal tax returns.
- Business Tax Return from the past 2 years.
  - If your income is from a corporation, limited partnership, or if you own 25% or more of a corporation, furnish at least 2 years business tax returns including all K-1's, year-to-date income statement, balance sheet and a copy of the most recent month bank statement on business accounts.
- Annual written lease agreements on all rental properties if income is to be used.
- Copy of complete divorce decree, signed by all parties and judge, if child support income is to be used.
  - Verification of amount received for the last 12 months must be supported by a statement from the county Child Support Bureau or canceled checks. Payments made by cash are not eligible.
- Other: \_\_\_\_\_

**Asset Verification**

- Most recent 2 months of statements (include all pages) for all bank accounts, IRA's, 401K's, stocks, bonds, mutual funds, CD's and money market accounts. Please provide new statements as you receive them.
- A written explanation on source of funds for any large increases or deposits to any of the above listed accounts within the past 60 days. Additional documentation may be needed.
- Gift letter form
  - If receiving a gift for funds needed to close or required reserves. Donor and recipient must both sign it. Required is a copy of canceled gift check, cashiers check and/or withdrawal slip.
- Other: \_\_\_\_\_

**ADDITIONAL DOCUMENTS NEEDED (IF APPLICABLE):**

- Copy of complete divorce decree or child support order, signed by all parties and judge, if child support payments are made.
- Other: \_\_\_\_\_

**ADDITIONAL DOCUMENTS NEEDED FOR REFINANCE:**

- Current mortgage statement, including address, phone numbers, account numbers, etc.
- Homeowners Insurance Declaration page.
- Flood Insurance Declaration page. (If applicable)
- Survey on home done at the time of your initial purchase.
- Note and Deed of Trust from initial purchase. (Optional)
- HUD-1 (Settlement Statement) from your initial purchase.

**ADDITIONAL DOCUMENTS NEEDED FOR VA Loan:**

- DD-214 or Statement of Service if currently active duty.
- Name, address, phone number of Veteran's nearest blood-relative.

\*First Abilene FCU Membership is required to process loan.

***Pictures will not be acceptable for income or asset verification. Download a FREE scanner app to scan documents from your phone.***



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