

HELOC document *checklist*



Income Documentation

Employment Income

- ✓ 1 month of your most current pay stubs for each applicant
- ✓ Most recent year of W-2
- ✓ Copies of last 2 years of Personal Federal Tax returns with all schedules if any of the following apply:
 - Applicant(s) who are self-employed (Report a Schedule C).
 - Applicant(s) who receive rental income (Report a Schedule E)
 - Applicant(s) who have 25% or more ownership in a Corporation/Partnership
 - Copies of the last two years of Business Federal Tax Returns with all schedules and K-1s

Retirement Income

- ✓ Copy of Award Letter, 1099, or 2 recent bank statements showing receipt of:
 - Retirement, Pension, Social Security, or Dependent/Disability Benefits
- ✓ 1099 and copy of most recent annuity/investment statement with current balance and terms of withdrawal for:
 - IRA or Annuity Income

Additional Documentation

- ✓ Copy of the most current mortgage statement
- ✓ Copy of Homeowners/Hurricane/Flood/HO6 insurance policies for the property being used as collateral.
- ✓ Copy of the maintenance fee coupon or recent bank statement showing payment of the property used as collateral (if applicable)
- ✓ Copy of the short form trust if the title of the property used as collateral is held in trust.
- ✓ Copies of all mortgages, loans, and credit card statements that you would like to be paid off with your UHFCU HELOC.

Upload documents to our secure Home Loan Center



Scan Me!

Contact us for more information!

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 UHFCU.com