



Equity Term and HELOC Application Checklist

To complete your EdFed Home Loan application, please have the following information and documents. Items marked “if applicable” are only required based on your specific situation:

Personal Information:

- Current residential address and housing history (past 2 years)
 - Social Security numbers for all borrowers
 - Valid government-issued identification (Driver's license or State/Government ID)
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Employment and Income:

- Two-year employment history (employer names, addresses, phone numbers)
- Most recent 30 days of pay stubs
- W-2 forms for the past two years

If applicable:

- Self-employed
 - Last two years of personal and business federal tax returns for the past two years.
 - Year-to-Date Profit and Loss Statement.
 - Retirement/Pension income: Most recent award letter.
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Property Information (Subject Property):

- Hazard Insurance policy.
 - Current mortgage statement (if applicable)
 - Flood Insurance policy (if applicable)
 - HOA information (statement or coupon book, if applicable)
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Real Estate Owned (If Applicable):

- Property address, estimated market value, outstanding mortgage balance, rental income (if applicable), and monthly payment amount.
 - Warranty deed, current mortgage statement, and related documentation.
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Note:

If you are requesting that specific debts be paid off as a result of this refinance, you must provide the most recent statements for those accounts, including full account numbers. You are responsible for continuing to make timely payments on these accounts until your loan has been approved, closed and funded. Failure to do so may result in late fees or penalties from your creditors.