



Refinance and Purchase 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).

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.

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)

Assets and Bank Accounts:

- Bank statements (all pages) for the most recent two months.

If applicable:

- Gift letter and proof of funds (if receiving gift funds).

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 documents.

Purchase Transactions Only:

- Executed purchase contract (including all addendums).
- Proof of escrow deposit.
- Escrow letter (if applicable).

Helpful (if available):

- Realtor contact information.
- Title/closing agent information