



REAL ESTATE HELOC / EQUITY CHECKLIST

Please submit documents applicable to your income types below as soon as possible, and complete/return the attached forms.

____ **Employed Members: (Company Employee, Wage Earner)**

1. Federal Tax Returns with all Schedules for 2017
2. Paystubs for the most recent, consecutive 30 days (Biweekly: 3 stubs; Weekly: 5 stubs)
3. W-2s for 2017

____ **Self Employed Members: (Schedule C)**

1. Federal Tax Returns with all Schedules for 2017
2. Copy of current business license (if applicable)

____ **Self Employed Members: (S-Corp, LLC, Partnership, Corporation)**

1. Federal Tax Returns with all Schedules for 2017
2. K-1 Statements (Partnerships, LLCs or Corporations for 2017 regardless of % of ownership)

____ **Fixed Income: (SSI, Pension)**

1. Federal Tax Returns with all Schedules for 2017
2. Pension / Social Security / IRA Distribution 1099s for 2017 **or** 2018 Award letters

____ **Other Income:**

1. Federal Tax Returns with all Schedules for 2017
2. Child Support / Spousal Support - Court document(s) and 6 months proof of receipt (if applicable)
3. Alimony - Copy of recorded Divorce Decree showing awarded amount

____ **Rental Income:**

Rental property(s) **not reflected** on the tax return, provide the following:

1. Copy of current Mortgage statement
2. Copy of current Property Insurance for the dwelling structure showing the premium and coverage amount
3. Copy of current Property Tax bill
4. Copy of HOA monthly statement



_____ Subject Property Info: (All Loans)

1. Copy of current Mortgage statement
2. Copy of current Property Insurance for the dwelling structure showing the premium and coverage amount
3. Copy of current Property Tax bill
4. Copy of HOA Monthly Statement (PUDs and Condos only)
5. Rental Lease Agreement (if subject is a rental and not on tax return)

If the Subject property is an investment property, please provide all information on the primary property.

ATTACHED FORMS TO BE COMPLETED AND SIGNED BY BORROWER/S

_____ Authorization to Release Information Form (Attached)

_____ Purpose of Refinance Letter (Attached)

_____ Statement of Information (Attached)



CALIFORNIA COAST CREDIT UNION
AUTHORIZATION TO RELEASE INFORMATION

This information is for use in compiling a mortgage loan file for a conventional home loan. The lender may verify/re-verify information contained in my/our loan application and other documents required in connection with the loan, either before the loan is closed or as part of its quality control program. Under all loan programs the lender reserves the right to require full documentation on any loan prior to closing.

I/We hereby authorize you to release to CALIFORNIA COAST CREDIT UNION, its successors and/or assigns, for verification purposes, information and documentation concerning:

- Employment history, dates, title, income, hours worked, etc.
- Banking and savings accounts or record
- Any other information and documentation deemed necessary in connection with my real estate loan on the property located at:

Address: _____

City/State/Zip: _____

A photographic copy of this authorization (being a photographic copy of the signature/s) of the undersigned may be deemed to be the equivalent of the original and may be used as a duplicate original.

_____		_____	
Borrower's Name (Print)		Co-Borrower's Name (Print)	
_____		_____	
Borrower's Signature	Date	Co-Borrower's Signature	Date

WARNING: It is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United State Code Section 1014.

AU/10-05



PURPOSE OF REFINANCE

The purpose of the request for financing is for the following reason(s) (complete all those which apply)

Payoff the following Mortgage and or Home Equity Line of Credit (HELOC):

Lender \$ _____
Loan Balance

Lender \$ _____
Loan Balance

Payoff credit cards and or other loans as follows:

Lender \$ _____
Loan Balance

Lender \$ _____
Loan Balance

Lender \$ _____
Loan Balance

OTHER: Take additional cash out proceeds for the following purpose(s):

I/We are currently renovating the property we intend to refinance.

Borrower

Date

Borrower

Date

Statement of Information

CONFIDENTIAL - TO BE USED ONLY IN CONNECTION WITH ESCROW NO: _____

NOTE: This form is very important. It is needed to verify your identity and to eliminate judgments and liens against people with similar names.

THE STREET ADDRESS of the property in this transaction is: (If none, please leave blank)

ADDRESS _____ CITY and STATE _____

1. Improvements: [] Single Residence [] Multiple Residence [] Commercial [] Vacant Land

2. Occupied by: [] Owner [] Tenants 3. ANY CONSTRUCTION WITHIN THE LAST 6 MONTHS? [] YES [] NO

4. IF YES to No. 3, STATE NATURE WORK DONE: _____

PARTY 1

First Middle Last

Former Last Name(s), if any

Birthplace Birth Date

Social Security Number Driver's License No.

I [] am single [] am married [] have a registered domestic partner

Current spouse or Registered Domestic Partner (Other Than Party 2):

Name: _____

Former spouse/domestic partner (if none - check this box []):

[] Deceased Date: _____ Where: _____

[] Divorce/Dissolution Date: _____ Where: _____

Children from current and/or former marriages and/or domestic partnerships

Child Name: _____ DOB: _____

Child Name: _____ DOB: _____

PARTY 2

First Middle Last

Former Last Name(s), if any

Birthplace Birth Date

Social Security Number Driver's License No.

I [] am single [] am married [] have a registered domestic partner

Current Spouse or Registered Domestic Partner (Other Than Party 1):

Name: _____

Former spouse/domestic partner (if none - check this box []):

[] Deceased Date: _____ Where: _____

[] Divorce/Dissolution Date: _____ Where: _____

Children from current and/or former marriages and/or domestic partnerships

Child Name: _____ DOB: _____

Child Name: _____ DOB: _____

Marriage or Domestic Partnership Between Parties 1 and 2

Are Parties 1 and 2: [] Married? Date _____ [] Registered Domestic Partners? Date: _____

Party 1 - Occupations for the Last 10 Years (attach an additional page, if necessary)

Present Occupation Firm Name Address From To

Present Occupation Firm Name Address From To

Party 1 - Residences for the Last 10 Years (attach additional page, if necessary)

Number and Street City, State, Zip Code From To

Number and Street City, State, Zip Code From To

Party 2 - Occupations for the Last 10 Years (attach an additional page, if necessary)

Present Occupation Firm Name Address From To

Present Occupation Firm Name Address From To

Party 2 - Residences for the Last 10 Years (attach additional page, if necessary) (if same as Party 1, write "same")

Number and Street City, State, Zip Code From To

Number and Street City, State, Zip Code From To

Have any of the above parties owned or operated a business? [] No [] Yes If yes, please list name(s): _____

I have never been adjudged, bankrupt nor are there any unsatisfied judgments or other matters pending against me which might affect my title to this property except as follows: _____

The undersigned declare under penalty of perjury that the above information is true and correct (all parties must sign)

Home # _____ Business # _____ Home # _____ Business # _____

Cell # _____ E-Mail: _____ Cell # _____ E-Mail: _____

Party 1 Signature _____ Date _____

Party 2 Signature _____ Date _____