



## Mortgage Loans

**Wanigas Credit Union** offers first [mortgage loans](#) in most states to fit your budget with low, competitive rates at affordable 15, 20 or 30 year terms and zero to two points — it's your choice.

You can lock into a low rate with a fixed rate mortgage or take advantage of the greater buying power, flexibility and low rates that an adjustable rate mortgage offers. You may want to try out our mortgage calculators to help determine how much you can afford, your payments, if it's a good idea to refinance and more.

### What To Bring To Apply For A Wanigas Credit Union Mortgage:

#### FIRST MORTGAGES

##### *All Transactions:*

- W-2s for the last 2 years
- 30 days most recent pay stubs for all borrowers with YTD (Year-to-date) totals
- All Bank or Credit Union statements for the past 3 months
- Most recent statements of other assets, i.e.: 401k, IRA, Mutual Funds, etc.

##### *Refinancing:*

- Copy of current homeowners insurance policy including agent's name and phone number
- Current title policy

##### *Purchasing:*

- Purchase agreement for new purchase including: Seller's Disclosure, Lead Base paint disclosure and proof of earnest money deposit
- Copy of listing agreement on present home *(if applicable)*
- Copy of HUD1 from sale of present home *(if applicable)*

##### *Self-Employed Borrower:*

- 2 years tax returns with all schedules

## **HELOC/SECOND MORTGAGES**

- Current property tax bills (winter and summer) showing state equalized value (SEV) and tax amounts for subject property and all additional real estate owned
- Copy of current homeowners insurance policy including agent's name and phone number
- W-2s for the last year
- Most recent pay-stubs for all borrowers with YTD totals

## **MISCELLANEOUS OTHER INFORMATION (IF APPLICABLE):**

- Copy of divorce decree
- If receiving pension or social security, a copy of most recent statement, 1099 and award letter