



Requirements

Before you start your application, organize the documents listed here. It will make the process faster and easier.

Proof of income: you'll need two recent, consecutive, official pay stubs from an employer for everyone you'll list as a "borrower." Other proof of income can include things like a Social Security award letter, a pension statement, etc.

- **Are you self-employed?** You'll need completed and signed Federal tax returns (both personal and business) from the last two years.
- **Are your employment hours irregular?** Additional paystubs will be helpful to give us a sense of income history.
- **Applying for property you rent out?** You can prove rental income with Federal tax returns from the last two years or, if you purchased the property within the past 12 months, a signed rental/lease agreement.

Information about your home: Here's a complete list of what you'll need.

- A copy of your most recent mortgage statement (unless it's a Navigant Credit Union mortgage).
- A copy of your most recent property tax bill (unless Navigant Credit Union escrows taxes on your mortgage).
- A copy of your current Homeowners Insurance Declaration page, which should include annual premium and contact information for your insurance agent.
- A copy of your current Flood Insurance (if applicable).
- Is your home a condominium? Please provide the condominium association name, contact person, and telephone number, as well as your monthly condo fee amount.
- Are you using the loan proceeds to pay off existing loan(s)?
 - Provide the account number(s) and telephone number(s) of the lender(s)
 - If you're paying off credit cards, provide a copy of the most recent statements, including full account numbers and payment mailing addresses

Other Considerations: If you've had bankruptcies, foreclosures, delinquencies, or collections, you will be asked to provide additional information.