

## Mortgage Loan Documentation

Thank you for considering USF Federal Credit Union for your financing needs. USF FCU offers a variety of mortgage products to finance your primary residence, second homes, and investment properties with terms of 5 to 30 years.

For assistance with completing the application, please contact us at **813.569.2000** or if you are not local, please call **800.763.2005**.

### Documentation Required on All Loans

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- Authorization to debit your account (Page 2)
- Two most recent bank statements for all depository accounts that are **NOT with USF FCU**  
(Including Brokerage Accounts, Retirement Accounts, 401(k), and so on)
- Pay stubs covering a one-month period (not necessary for self-employed)
- Form W-2 for the past two years
- Self-employed – most recent two year’s Personal and Business Tax Returns (all schedules) **and a**  
Year-to-Date Profit and Loss Statement
- Documentation for additional income to be considered (if applicable)
- Award letters for Social Security and Pensions (if applicable)
- Property Settlement Agreement with Divorce Decree (if applicable)
- Written documentation from you for any derogatory credit information of which you are aware
- Readable copies of Driver’s Licenses and Social Security cards for all borrowers

### Purchases Only

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- Signed Sales Contract
- Contract of Sale on current residence (if applicable)
- Copy of cancelled down payment or escrow check(s)
- Hazard Insurance/Flood Insurance (when agent is selected)

### Refinances Only

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- Copy of Homeowner’s Property Insurance (Declarations Page(s) only)
- Copy of Flood and Windstorm Insurances (if applicable)
- Owners Title Policy from original property purchase (to save on title insurance premium)
- Survey (if still accurate)
- Current Mortgage Statement(s)
- Letter stating reason for obtaining cash-out of loan transaction (if applicable)
- If debt consolidation – current account statements

Interest Rates may be locked in after we have received your application, disclosures have been sent, and you acknowledge receipt of these disclosures and convey your intent to proceed by returning the signed disclosures.

We look forward to assisting you in determining the loan that would best fit your needs.

Mortgage Lending Team  
813.569.2000

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**Authorization to Debit USF Federal Credit Union Depository Account**

**Refinance and Purchase Transactions**

Upon acceptance of the terms and conditions of the Loan Estimate, a fee of **\$475.00\*** is authorized to be deducted from the below mentioned account for the approximate cost of the appraisal. In addition, a Condo Questionnaire fee of up to **\$350.00\*** may be required to pay fees charged by your Condo Management Company, if applicable.

\* Actual fees may vary.

Member Number: \_\_\_\_\_ Savings or Checking

Email Address: \_\_\_\_\_

Best Phone # \_\_\_\_\_

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Member Signature

If only one applicant or owner of an account signs this form, he or she is acting on behalf of all applicants/owners of an account.