

Dear Member,

Thank you for applying for a mortgage loan with Metrum Community Credit Union. When completing the application the credit union requires you provide verification of the income and assets listed on the application. Please gather this information prior to completing the application. The documentation must match the information listed on the application to avoid any delay in processing your application.

The following is a list of the documentation required when submitting your application.

- Completed Residential Mortgage Application
- Copy of two (2) years of tax returns with W2's
- Copy of the Homeowners Insurance Declarations Page
- A 20 day payoff statement from the current mortgage lien holder , if we are refinancing your 1<sup>st</sup>
- A first mortgage statement if we are doing a second mortgage
- Written verification of Social Security or Pension Benefits, if applicable
- Copy of lease agreements for all rental properties, if applicable
- Current statements of assets (i.e. savings, stocks, 401K, IRA, etc.)

If you have any questions regarding the application process, please contact the credit union at (303) 770-4468.