



# Construction Loan Document Checklist

Thank you for applying for a Mortgage Loan with Cinfed Credit Union! You only need to supply the documents that apply to you. You will be notified once a decision has been made on your loan application. Please feel free to contact your Originator or contact us at [MortgageOriginating@cinfed.com](mailto:MortgageOriginating@cinfed.com) if you have any questions or concerns.

## Income Verification

### For wage earning employees:

- W-2 forms from each applicant - past 2 years
- Pay stubs - past 2 (past 4 if paid weekly)

### Self-employed:

- Tax returns - past 2 years
- Year-to-Date profit and loss statement

### Retired:

- Tax returns - past 2 years
- 1099 forms - past 2 years
- Current year awards letter from social security

## Asset Verification

### Non-Cinfed Member

- Bank statements - past 2 months

### Retirement/Investment

- Last quarterly statement

## Property Verification

- Copy of lot contract
- Copy of most recent mortgage statement
- Builder contract (plans, specifications, and draw schedule)

Please send the documents via email, fax, mail, or drop them off at a Cinfed branch closest to you.

#### Email:

[mortgageoriginating@cinfed.com](mailto:mortgageoriginating@cinfed.com)

#### Fax:

(513) 333-3852

#### Mail:

4801 Kennedy Avenue  
Cincinnati, OH 45209

For a full list of branch locations, visit: [cinfed.com/BranchLocations](http://cinfed.com/BranchLocations)

