



Cinfed Mortgages Document Checklist

Thank you for applying for a mortgage with Cinfed Credit Union. We're excited to help you through the application process. To proceed with your application, you must provide ALL documents from the list below that apply to you.

Please supply a copy of the following documents from the list below via secured email, mail, fax, or dropping off at a Cinfed location near you.

Keep in mind:

- *It is important that you do not alter the documents or mark out any information.
- *For every document, we will need ALL pages. **We may request additional documents.**
- *If providing paper documents, unstapled copies are best!
- *If you are not a current member, we will need a copy of your driver's license.
(Prior to closing, a member service specialist will open a Cinfed account for you.)

Proof of Income

*Please provide ALL documentation that applies to you for the type(s) of income you receive.

If earning W2 Income:

2021 AND 2022 W2s for all employments beginning 01/01/2021
Most recent 1 month consecutive paystubs

Self-employed:

2020 Federal Tax Return (Personal and business if filed separately)
2021 Federal Tax Return (Personal and business if filed separately)
*If you have not filed for 2022, we will need your 2020 Federal Tax Return and a 2022 profit and loss statement
Year to date profit and loss statement for each business
K1s (if received) from 2020 and 2021
Additional documents may be requested!

Retired:

2021 AND 2022 1099s for income received from pensions, annuities, investments, and/or social security
Current year awards letter (benefits letter) for social security

If you own additional real estate:

2020 and 2021 Federal Tax Returns
Mortgage Statement for ALL mortgage loans
Homeowner's insurance and tax bills for ALL properties owned
Schedule of Real Estate Owned

Proof of Assets

Most recent two monthly statements (ALL PAGES) for checking/savings
Most recent quarterly statement (ALL PAGES) for retirement savings
Most recent 2 monthly or quarterly statement (all pages) for other assets you want included on your application

*Please be sure to include proof of your funds for down payment!

If you own your current residence:

Proof of current Homeowner's Insurance – Copy of Insurance Declarations Page.
Most Recent Mortgage Statement
Letter of explanation of intentions for this property

The following checklist applies to:



Mortgage Preapproval



Home Equity Line of Credit



Refinance

Please send the documents via secured email, fax, mail, or drop them off at a Cinfed branch closest to you. Questions about the documents requested? Feel free to call or email us.

Email:

mortgageoriginating@cinfed.com

Phone:

(513) 333-6337

Fax:

(513) 333-3852

Mail:

4801 Kennedy Avenue
Cincinnati, OH 45209

For a full list of branch locations, visit:
cinfed.com/branches-ATMs-and-hours