

# CINFED MORTGAGES

## HELOC DOCUMENT CHECKLIST

Thank you for starting your HELOC application with Cinfed. We're excited to help you through the process. To proceed with your application, you must provide copies of ALL documents from the list below that apply to you.

You can send documents via secured email, mail, or fax — or deliver to your nearest Cinfed location. You will receive a link to our Borrower Portal to upload your documents.

### KEEP IN MIND

- \*It is important that you do not alter the documents or mark out any information.
- \*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.)

### THE CHECKLIST BELOW APPLIES TO:

- Home Equity Lines of Credit

### GENERAL

- Proof of current Homeowner's Insurance — Copy of Insurance Declarations Page
- Most recent Mortgage Statement

### PROOF OF INCOME

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

#### If earning W2 Income:

- 2025 W2s for all employments beginning 1/1/2024 – 12/31/2025
- Most recent pay stub

#### Self-employed:

- 2023 Federal Tax Return (Personal and business if filed separately)
- 2024 Federal Tax Return (Personal and business if filed separately)
- Year-to-date profit and loss statement for each business
- K1s (if received) from 2023 and 2024
- 2025 Profit and loss

#### Retired:

- 2025 1099s for income received from pensions, annuities, investments, and/or social security
- OR
- Current year awards letter (benefits letter) for social security or other pensions

#### If you own multiple properties:

- 2023 and 2024 Federal Tax Returns
- Mortgage Statement for ALL mortgage loans
- Homeowner's insurance and tax bills for ALL properties owned
- Schedule of Real Estate Owned

#### IF DIVORCED OR SEPARATED

- Separation agreement
- Divorce decree

#### IF OBLIGATED TO PAY CHILD SUPPORT

- Child support agreement

Questions about the documents requested? Feel free to call or email us.

**Email:** mortgageoriginating@cinfed.com

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**Mail:** 4801 Kennedy Avenue Cincinnati, OH 45209

For a full list of branch locations, visit: [cinfed.com/branches-ATMs-and-hours](https://cinfed.com/branches-ATMs-and-hours)