



## Preparing You for Your Home Loan

Mortgage Application may now be made on-line!

Our website address is: <https://gulfcreditunion.zipforhome.com/CompanySite/Index>.

Click "Apply Now" link and complete the mortgage loan application.

### Employment:

- For the last two years, employment dates, addresses, salary
- Most Recent month of pay stubs
- Most Recent 2 years W-2's and 1099's
- Complete Tax Returns for two most recent years

### Income information:

*If you're self-employed:*

- Most recent two (2) years tax returns, profit and loss statements, both company and personal if separate.

*If you receive income from Social Security or Retirement:*

- Social Security Award Letter or Retirement/Pension Letter stating monthly income

### For each property you own:

- Copy of Warranty Deed
- Copy of most recent mortgage coupon/statement
- Copy of Insurance Declaration Page (if you have separate homeowner and windstorm/hail policies, please include both)
- Property Tax Assessment
- Survey
- If the property is leased, a copy of the lease agreement

### Checking, Savings, Investment and Retirement Accounts:

- Two months most recent Bank Statements for all accounts, including Retirement and all Investment accounts

### If you are divorced or separated:

- Complete executed divorce decree and settlement agreement
- Payment history of alimony/child support over the past 12 months, if it is a financial obligation.
- If you choose to have this be considered as part of your income (you don't have to), be prepared to provide 12 months canceled checks or bank statements reflecting income deposits.

**If you are Purchasing a home:**

- Purchase sales contract or offer to purchase and all addenda, signed by Seller

**If a source of your down payment is from a gift:**

- Name, address and relationship of donor
- Gift funds will be verified in both the donor and recipient's accounts (via bank statements, etc.)  
*Note: Not all loan programs allow gifts to be part of your down payment.*

**If you've sold your home but not closed:**

- A copy of the sales contract

**If you've sold your home, closed, and you will use the proceeds for your down payment:**

- A copy of the Closing Disclosure

**For Construction/Perm Loan:**

- Signed construction with cost breakdown, builder plan and specifications

***Please contact the mortgage department (409) 963-1191 to discuss your application and receive an official Loan Estimate before all documents are needed.***

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