



GULF CREDIT UNION MORTGAGE LOANS - GETTING STARTED

Apply online at <https://gulfcreditunion.zipforhome.com/CompanySite/Index>

INCOME DOCUMENTS

- Current bank statements including retirement and investment accounts – 2 months

Employment

- Employment history including dates, addresses, salary – 2 years
- Current paycheck stubs – 1 month
- Complete tax returns including W-2's & 1099's – 2 years

Self-employment

- Complete tax returns business & personal – 2 years
- Profit and loss statements

Retired

- Social Security award letter
- Retirement/Pension letter stating monthly income

PROPERTY DOCUMENTS – FOR EACH PROPERTY YOU OWN

- Warranty deed
- Most recent mortgage coupon/statement
- Insurance Declaration page
Homeowners, Windstorm, & Flood
- Property tax assessment
- If the property is leased,
a copy of the lease agreement
- Survey (if applicable)

HOME EQUITY

- Current exterior pictures of all 4 sides of home

NEW HOME / LAND PURCHASE

- Signed sales contract or offer

Down Payment Gift

- Gift letter from donor
- Donor and recipient bank statements for verification

Sold your current home but not closed

- Copy of sales contract

Sold your home, closed, and using proceeds for down payment

- Copy of closing disclosure

CONSTRUCTION

- Signed contract with cost breakdown, builder plan, & specifications

DIVORCED

- Complete executed divorce decree and settlement agreement
- Alimony/child support payment history – 12 months

Contact the mortgage department at 409.963.1191 with any questions or to set up an in-office appointment.

Gulf Credit Union • P.O. Box 848 Groves, Tx 77619

Phone: 409.963.1191 • Fax: 409.974.7548 • Email: mortgagelending@gecu.org

GULF CREDIT UNION IS
FEDERALLY INSURED BY
THE NATIONAL CREDIT
UNION ADMINISTRATION.



We do business in accordance with the
Fair Housing Act and the Equal Credit Opportunity Act.

