



Required Documents for Mortgage Applications

Buying a home or property is one of the most important decisions you'll make in a lifetime. Kellogg Community Credit Union (KCCU) will help get you into your home faster, or buy that special piece of land with a home mortgage or real estate loan. Since we are local, all of our mortgage decisions are made in-house so we can provide fast approvals, and if you need us we are right here in your neighborhood.

To process your loan application as quickly as possible, we have provided you with a list of documents* to bring with you when you apply for your loan. You may also apply online at www.kelloggccu.org.

Purchase Application:

- Fully executed Purchase Agreement including any addendums.
- Copy of Earnest Money Deposit check and account history showing it has cleared member acct.

Construction Application: (Subject to Builder Approval)

- Fully executed building contract
- Sworn Statement/Cost Breakdown
- Set of building plans and specifications
- Copy of builder's license and builders insurance (Generally Liability, Workmen's Comp & Builders Risk)

Refinance Application:

- Current mortgage monthly statement including escrow statement
- Current homeowner's insurance for subject property
- Most recent property tax statements for subject property (summer/winter/village)

Required Documents (all applications) :

- Last 30 days pay stubs
- Social Security Income Award Letter (current year) and Pension Earnings Statement
- W-2's and 1099's, if self-employed
- Federal Tax returns for last 2 years (Personal & Business). Include all pages, schedules & any K-1's (for self-employed, commissioned income and/or employed family business)
- Bank Statements for last 2 months (all pages)
- Retirement/Investment Statements for last 2 months or quarter (all pages-including any 401k loans)

If you have any questions, please call 269.968.9251, press 1 for Lending, then press 1 again for Lending, and then press 2 for Mortgages, and a KCCU mortgage specialist will be happy to assist you.

