

Mortgages



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solutions

that can make a difference

VacationLand Federal Credit Union is here to answer any questions you may have about home mortgage loans.

At VacationLand Federal Credit Union, we realize buying a home is one of the most important decisions that you will make. Our Mortgage Loan Originators will explain everything you need to get started and assist in choosing the right mortgage for your financial situation. Whether it's your first home or your fiftieth, our Mortgage Loan Originators can help make buying your home a breeze. We offer our members a full array of mortgage solutions.

Let our Mortgage Loan Originators walk through the application process with you. They're with you every step of the way, from obtaining a pre-approval letter to sitting next to you at closing time. It is their goal to make the entire home-buying process more comfortable, more personalized, and more affordable for you.



1 First Step

Being prepared is the first step in easing the stress of buying or refinancing your dream home. Following is a convenient checklist of what you will need:

- Property Legal Description
- Sales Contract executed by buyers and sellers on a purchase
- For refinances, Title Policy and Survey from prior closing packet
- Verification of income:
 - One month's current pay stubs
 - Statement of social security/pension
 - Child Support Statements
 - Last 2 years Federal Tax Returns with W-2's (if self employed, last three years)
- Tax Returns with all Schedules
- List of Creditors on all open accounts
- Current Balances to those Creditors
- Monthly Payments to those Creditors, with Account Numbers
- Last Three Monthly Statements from your financial institution holding funds for down payment and closing costs
- Written explanations of any credit issues, such as:
 - Bankruptcy discharge papers
 - Paid Charge Offs
 - Late Payments

2 Second Step

The next step is choosing the best mortgage option to suit your particular financial needs. Our Mortgage Loan Originators will explain your options and ensure you are well educated and completely comfortable with the decisions you make.

