VacationLand
Federal Credit Union

Your lifestyle. Your banking. Connected.

Your Home Equity Checklist:

___ Homeowners insurance policy please include: agents name, number and address

___ Verification of income will need to be:
One (1) month current pay stubs
Statement of social security/pension
Child support orders/ full set of papers (*If you want this income to be considered in determining your creditworthiness)
Self-employed or rental properties: last 2 years of full signed tax returns with all schedules.

___ Consolidation loans will need most recent statement of account(s) to be paid off with address, account numbers and phone numbers

___ Last statement of your current mortgage(s) on your home (if applicable). Statement must show the balance owed and the mortgage holder information

___ Verbal explanation of any credit issues such as Bankruptcy, Charge offs, late payments. You may be asked for copies of full set of bankruptcy/foreclosure papers, proof of paid charge offs.

___ Student Loan Statements to reflect anticipated consolidated payment.