

Mortgage

APPLICATION CHECKLIST

To avoid some of the headaches of home buying, here's a checklist of the items you should have when applying for a mortgage. Look through this list and gather these materials before you meet with your prospective lender.

PERSONAL

- Driver's license or government-issued photo ID.
- Social Security Card.

EMPLOYMENT/INCOME

- Paycheck stub for the last 30 days showing your year-to-date earnings.
- W-2 forms for the past two years.
- Federal Tax returns for the past two years, all pages and schedules.
- Business and Corporate returns, if applicable.

ASSETS

- Bank account statements for the past two months including checking, savings, any CDs, IRAs, stocks, bonds, or other investments, all pages. If your accounts are with Member One, we can get those statements for you.

RESIDENTIAL/EMPLOYMENT HISTORY

- Residential and employment history for the past two years.
- Landlord names and addresses for the last two years (if you rented).

Here for you

Contact Member One's Real Estate experts to schedule an appointment or fill out our mortgage application online at memberonefcu.com



Julie Nicely

Roanoke Mortgage Originator
540-982-8811 ext. 9189
jnicely@memberonefcu.com
NMLS # 211305



Valinda Hayes

Roanoke Mortgage Originator
540-982-8811 ext. 9167
vhayes@memberonefcu.com
NMLS # 197167



Jeremy Mezzano

Lynchburg Mortgage Originator
434-534-1827
jmezzano@memberonefcu.com
NMLS # 1101903



Deanna Dickerson

NRV Mortgage Originator
540-982-8811 ext. 9444
ddickerson@memberonefcu.com
NMLS # 712947

