

CINFED MORTGAGES

DOCUMENT CHECKLIST

Thank you for starting your home financing application with Cinfed. We're excited to help you through the process. To proceed with your application, you must provide copies of ALL documents from the list below that apply to you.

You can send documents via secured email, mail, or fax — or deliver to your nearest Cinfed location. For first mortgages, you have the option of registering online at Cinfed Safe Connect for secure uploading. For HELOCs, you will receive a link to our Borrower Portal to upload your documents.

KEEP IN MIND

- *It is important that you do not alter the documents or mark out any information.
- *For every document, we will need ALL pages. **We may request additional documents.**
- *If providing paper documents, unstapled copies are best.
- *If you are not a current member, we will need a copy of your driver's license. (Prior to closing, a member service specialist will open a Cinfed account for you.)
- *Please be sure to include proof of your funds for down payment.

THE CHECKLIST BELOW APPLIES TO:

- Mortgage Preapproval
- Home Equity Lines of Credit
- Refinance

PROOF OF INCOME

*Please provide ALL documentation that applies to you for the type(s) of income you receive.

If earning W2 Income:

- 2023 AND 2024 W2s for all employments beginning 1/1/2023 – 12/31/2024
- Most recent 1 month consecutive pay stubs

Self-employed:

- 2023 Federal Tax Return (Personal and business if filed separately)
- 2024 Federal Tax Return (Personal and business if filed separately)

*If you have not filed or filed an extension for 2024, we will need your 2022 Federal Tax Return, a 2024 profit and loss statement, and a copy of extension for 2024.

- Year to date profit and loss statement for each business
- K1s (if received) from 2023 and 2024

Retired:

- 2023 AND 2024 1099s for income received from pensions, annuities, investments, and/or social security
- Current year awards letter (benefits letter) for social security

If you own additional real estate:

- 2023 and 2024 Federal Tax Returns
- Mortgage Statement for ALL mortgage loans
- Homeowner's insurance and tax bills for ALL properties owned
- Schedule of Real Estate Owned

PROOF OF ASSETS

- Most recent two monthly statements (ALL PAGES) for checking/savings
- Most recent quarterly statement (ALL PAGES) for retirement savings
- Most recent 2 monthly or quarterly statement (all pages) for other assets you want included on your application

First Time Home Buyer:

- 2022, 2023, and 2024 Federal Tax Returns

IF YOU OWN YOUR CURRENT RESIDENCE:

- Proof of current Homeowner's Insurance — Copy of Insurance Declarations Page
- Most Recent Mortgage Statement
- Letter of explanation of intentions for this property

Questions about the documents requested? Feel free to call or email us.

Email: mortgageoriginating@cinfed.com

Phone: 513.333.6337

Mail: 4801 Kennedy Avenue Cincinnati, OH 45209

For a full list of branch locations, visit:
cinfed.com/branches-ATMs-and-hours

*Please be sure to include proof of your funds for down payment!

CINFED.COM

Federally insured by NCUA

