



PO Box 8849 ■ Corpus Christi, TX 78468-8849 ■ 361-792-7525 ■ 800-881-5991 ■ Fax 361-792-7545

Real Estate Loan Application Instructions

What do we need to begin the process?

1. Complete the Residential Loan Application.
2. Locate and provide the following documents: (as applicable to you)
 - * **Income:**
 1. Filed federal tax returns (form 1040) with W2's Forms for the past 2 years All schedules
 2. Paystubs covering the last 30 days
 3. Retirement, pension or disability award letters
 - * **Self Employed Income**
 1. Filed Business federal tax returns for the past 2 years all schedules included
 - * **Rental Income**
 1. Current Lease Agreements
 - * **Documents Needed**
 1. Current bank statements providing proof of down payment (if required)
 2. Copy of most recent retirement statement, 401K, 401B stocks, bonds etc.
 3. Copy of divorce decree or court order (if paying or receiving child support/alimony)
 - * **Home Equity/Refi Documents Needed**
 1. Current mortgage statement
 2. Current property tax statement
 3. Current Homeowner's, Hazard, Windstorm and Flood Insurance Policies
 4. Copy of Survey, Title Insurance Policy, Deed of Trust, Promissory Note and HUD1
 - * **Membership**
 1. Color copy of unexpired GOVT issued photo I.D. & Social Security Card
 2. If current address does not match I.D. we can accept:
 - a. Utility Bill (Water , Electric or Land line Phone)
 - b. Copy of lease with your name and address listed.
 3. Savings Account: \$7.50 (\$2.50 Membership Fee) / Checking Account: \$25.00
 4. Must live in one of our servicing counties

Note: Please sign and date the second page of each tax return before submittal. Additional items may be required during the process of your loan depending on conditions for approval.

3. Where do I apply?

Email us at gcfcu-mortgage@ccgcfcu.com

OR

Please visit us at Gulf Coast Federal Credit Union Real Estate Department located at:

4677 South Staples St. Corpus Christi, TX 78411