



Real Estate Loan Application Instructions

1. Complete and sign Residential Loan Application
2. Provide the following applicable documents:

Salaried Income	<ol style="list-style-type: none"> 1. Copy of all W-2's form for the past 2 years for all borrowers 2. Copies of Paystubs for last 30 days for all borrowers 3. Most recent copy of retirement, pension, or disability award letters
Self Employed Income	<ol style="list-style-type: none"> 1. Copy of federal income tax returns (business and personal) including all schedules, W-2s and other supporting documents for last 2 years
Verification of down payment and assets	<ol style="list-style-type: none"> 1. Copy of most current bank statement(s) providing proof of down payment (if required). 2. Copy of most recent statement of retirement, 401k, 401B stocks, bonds, etc.
Miscellaneous Items (If applicable)	<ol style="list-style-type: none"> 1. Copy of divorce decree or court order (if paying or receiving child support/alimony)
Home Equity or Refinance documents needed	<ol style="list-style-type: none"> 1. Copy of most recent mortgage statement (if currently financed) 2. Copy of current homeowner's, hazard, windstorm, and flood insurance policies (declaration pages) 3. Copy of Release of Lien or Warranty Deed showing property is free and clear.
Membership required upon approval	<ol style="list-style-type: none"> 1. Valid government issued photo ID 2. If current address does not match ID, please provide proof of residence. We accept: <ol style="list-style-type: none"> a. Recent utility bill (water, electric, or land line phone) b. Copy of lease agreement showing your name and address. 3. Minimum deposits at account opening: <ol style="list-style-type: none"> a. Savings Account \$7.50 (includes \$2.50 membership fee) b. Checking Account \$25.00

Note: This list may not be all-inclusive and additional documents may be required based on the conditions of your approval and specific circumstances of your request.

3. Where do I apply?

Email us at gcfcu-mortgage@ccgcfcu.com or visit us at our Real Estate Department located at:
 4677 South Staples St.
 Corpus Christi, TX 78411
 NMLS# 403236

