Home Equity Loan Document Checklist

Thank you for choosing OneAZ Credit Union for your home equity loan needs. This checklist will help you gather the documents needed to complete your home equity loan application.

Member Name: _____

OneAZ Credit Union Representative: _____

Branch Location: _____

Contact Phone Number: _____

1 — Proof of Income

The documents we request for proof of income vary by your employment status. Find your employment status below to determine which documents we'll need to complete your application.

- ☐ **W-2 Employee / Commission***
  - ☐ Most recent 30 days of pay stubs with Year-to-Date earnings
  - ☐ Copy of previous two years W-2s and paystubs (if applicable)
- ☐ **Self-employed/Corporate/Partnership/Commission**
  - ☐ Signed copies of the previous two years' individual tax returns with all schedules and pages
  - ☐ Signed copies of the previous two years' tax returns for your corporation or partnership
  - ☐ Year-to-date profit and loss statement for your self-employed business, corporation, or partnership
  - ☐ Copy of previous two years W-2s and paystubs (if applicable)
- ☐ **Retired**
  - ☐ Copy of the most recent social security award letter
  - ☐ Copy of the most recent pension award letter or recent 1099
- ☐ **Misc.**
  - Ask an associate for more information

2 — Homeowner Documents

Next, we'll review a few documents pertaining to your home & all other real estate owned.

- ☐ **Copy of Solar Lease Agreement (if applicable)**
- ☐ **Copy of Homeowners Association (HOA) Dues/Fees Statement (if applicable)**
- ☐ **Copy of Current Mortgage Statement / Final Closing Disclosure (if appliable)**
- ☐ **Homeowner's Insurance**
  - ☐ Copy of your declarations page
  - ☐ Copy of your flood insurance policy (if the property is in a flood zone)
- ☐ **Property Tax Information (if applicable)**
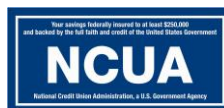
3 — Other Documents

These documents are required if they fit your circumstance or if you intend on applying.

- ☐ **Copies of Statements for Debts to be Consolidated (if applicable)**
- ☐ **Divorce Decree (if applicable)**
- ☐ **Initial Disclosures Signed & Dated by the Member(s), including the Application**
- ☐ **SSA Physically Signed**

*Additional documents may be required.