



Mortgage and Home Equity Loans

(915) 599-6868
(915) 595-0767 fax
mortgage@evolvefcu.org
8840 Gazelle Dr
El Paso, TX 79925

All applications are taken **by appointment only** at our Lending Center at 8840 Gazelle Dr. 79925. There are many items that your Loan Officer needs in order to complete your loan application. Please bring the items on the list below the day of your appointment.

All member applicants:

- One full of month paystubs
- Tax returns with all W-2s for last 2 years
- 2 months of credit union/bank statements *for NON evolve accounts* (all pages)
 - **Internet activity histories will not be accepted**
- Current retirement statement (all pages)
- \$475 check or money order for appraisal - fee may increase for larger properties and investment properties
- \$50 for credit report fee
- Divorce Decrees
- **Plus items below**

If refinancing:

- Current mortgage statement
- Current homeowner's and flood (if applicable) insurance policies
- Property survey

If purchasing or prequalifying:

- 2 years of residence information (landlord name and address)
- Your realtor's contact information
- Purchase agreement (if contract has already been written and signed)
- Name and number of insurance agent
- Arrange for and provide declarations page for homeowners and flood (if applicable) insurance
- Prior to closing, you must arrange for your portion of required funds to be delivered to title company (wire, cashier's check)

Self employed member applicants:

- 1099s (if applicable)
- 2 full years of tax returns
- YTD P&L statement
- 2 yrs. of Corporate and partnership returns (for all reported on personal returns)

Retired member applicants

- SSA/SSI award letter
- Annuity and/or pension statements

Once the Loan Officer takes the application, it may be determined that additional items are required.