

## HOW TO APPLY

**A) Consult with your Mortgage Loan Sales Consultant at 800-854-4501 or email at [homeloans@kinecta.org](mailto:homeloans@kinecta.org)**

**B) Or, Apply online: [www.kinecta.org](http://www.kinecta.org)** (Check out loan programs and interest rates at this site too).

Click on [Mortgages](#) or [Home Loans](#) under Products or Rates (either category). Click on "Apply Now" for up to date rates and the online application. If you apply, be sure to click "yes" on any payoffs desired on your liabilities. Click on your loan consultant's specific name at the end of the application under "How did you hear about us?" so the loan will be routed to them directly to maintain your confidentiality. This also allows the consultant to *lock the rate*, if desired. Or, at least email or call the consultant to advise that you applied online.

*A credit review fee of \$70.24 should be in your Kinecta account to apply or mail in a check to the manager, payable to KFCU. You will need an additional \$375.00 at minimum available to process a purchase or refinance loan request.*

## DOCUMENTATION NEEDED

### FOR PURCHASE LOANS:

- Copy of signed sales contract with all counteroffers
- Name/phone # of real estate agents and escrow/settlement company (or provide certified escrow instructions)
- Copies of recent two months' bank, securities and 401k statements (need for pre-approvals & rental loans)

### FOR REFINANCE of your CURRENT MORTGAGE:

- Copy of homeowner's insurance declaration page or bill (showing agent name, phone # and policy #)
- Complete/sign "Confidential Information Statement" for property title search (located at [www.kinecta.org](http://www.kinecta.org) or we will send it to you)
- Copy of current statement for all non-KFCU mortgages on the property, if available
- Sign Borrower's Authorization form (located at [www.kinecta.org](http://www.kinecta.org) or we will send it to you)

### FOR SALARIED EMPLOYEES:

- Copies of recent two pay-stubs (to cover a one-month period)
- Copies of recent two years' W2 forms

### FOR SELF-EMPLOYED/RENTAL PROPERTY OWNERS:

- Copies of current two years' Federal Tax Returns (1040 and all applicable schedules)
- Copies of current two years' Corporate/Partnership Tax Returns (if applicable)
- Current YTD profit & loss statement for any businesses owned

### FOR RETIRED APPLICANTS:

- Copies of two years' 1099 forms and/or copies of pension/social security benefit letters
- Evidence of direct deposit of payments or copy of current pay-stub
- Copies of current IRA and/or pension statements

NOTE: Additional items may be requested depending on your individual situation. If you have any questions, please contact with your Mortgage Loan Consultant at 800-854-4501 or email at [homeloans@kinecta.org](mailto:homeloans@kinecta.org) .

**Thank you for your loan!**