

KAIPERM CREDIT UNION

NMLS # 407725

Dear Applicant:

Enclosed you will find a mortgage loan application package, as requested. We appreciate the opportunity to assist you with your financial needs.

The following documentation will be required for your Deed of Trust loan request. Additional documentation may be required.

Pay-stubs	Recent pay-stubs with year to date totals
W-2s	Last year's W-2s or 1099 Forms
Social Security, Pension	If applicable , the award letter from income source detailing your benefits
Tax Documents	If you are self employed , last two year's complete Federal Tax returns
Profit and Loss Statement	If you are self employed , current year-to-date profit and loss statement
Grant Deed	Copy of the latest grant deed showing current vesting and property description. If property is held in trust, attach Certification of Trust
Mortgage Statements	Recent mortgage statement(s) on outstanding mortgage(s)
Homeowners Insurance	Current Policy "Declaration" Page that includes address of insurance company, agent and policy number. If the property is in a flood zone, please provide a copy of the Flood Insurance "Declaration" page
Mortgage Note	A copy of your current first mortgage (owner occupied) Promissory Note

Upon Receipt of your completed package, the Loan Department will process your paperwork promptly and you will be advised of our decision accordingly. If you need further assistance, please call our Loan Department at (925) 939-5626 x0.

Thank you!