

The Credit Union appreciates its members and we are pleased that you are interested in applying for a Mortgage loan with us.

To enable the Mortgage Loan Department to process your application promptly, it is important that you carefully read and thoroughly complete each item on the application.

In an effort to make applying as easy as possible online, here is a list of items that we will need from you, along with the completed, Uniform Residential Mortgage Application.

First Mortgage Loan Applicants:

Up front deposit for:

- 1) Appraisal: Belton area \$300 to \$350; Whiteman/Knob Noster area \$400 and Independence area \$300 to \$350
- 2) Formal Residential Credit Report \$50.00

First and Second Mortgage loan applications:

- 1) Verification of all income (example: W-2's recent payroll stubs, LES, etc)
- 2) Copy of Identification (Drivers license, Military ID, etc)
- 3) Copy of Homeowner's Insurance Policy
- 4) Copy of Deed of Trust (to re-finance a 1st Mortgage and/or 2nd Mortgage applications)
- 5) Copy of Owners Policy from the Title Insurance Company
- 6) Copy of a signed sales contract (on purchases only)
- 7) The last two years tax returns (for all mortgage applications)

If you have any questions, please do not hesitate to contact us at any of our locations listed below.

Thank you.

Real Estate Loan Department

Judy Crull-Belton MLO#449357

Jinette Karl-Independence MLO#715738

Dody Millard-Knob Noster MLO#812355

R-G Federal Credit Union **NMLS Company ID #414409**