

# Home Equity Checklist

Thank you for choosing OneAZ Credit Union for your home equity loan needs. The following documents will be needed to complete the loan application:

## Requested

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- Proof of Income: W-2 Employee**
  - Provide most recent 30 days of pay stubs
  - Provide a copy of the last year's W-2.
- Proof of Income: Self-employed**
  - Provide signed copies of the last two years' Federal Tax Returns with all schedules and all pages.
  - Provide signed copies of the last two years' Corporate/Partnership Tax Returns, if applicable, with all schedules and all pages.
  - Year-to-date Profit & Loss Statement
- Proof of Income: Retired**
  - Provide a copy of the most recent Social Security Award Letter.
  - Provide a copy of the most recent Pension Award Letter or recent 1099.
- Homeowner's Insurance**
  - Provide a copy of the applicant's Declarations Page.
  - Provide a copy of the applicant's Flood Insurance Policy if the property is in a Flood Zone.
- Homeowners Association (HOA) Dues/Fees**
  - Provide a copy of the applicant's current HOA dues/fees statement.
- Mortgage Statement**
  - Provide a copy of the applicant's current Mortgage Statement.
- Debt Consolidation**
  - Provide copies of statements for debts to be consolidated.
- Divorce Decree**
  - Provide Divorce Decree if applicable.
- Signed 1003**
  - Signed and dated by the loan originator/FSR.
- Signed Upfront Disclosures**
  - Signed and dated by the applicant.

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## Interested in applying or getting additional information?



Easy online application at  
[oneazcu.com](http://oneazcu.com)



Email for more information at  
[homeequity@oneazcu.com](mailto:homeequity@oneazcu.com)



Talk to an expert and apply  
by phone 800.453.9897  
Drop by one of our  
convenient locations

