



A strategic alliance for Credit
Union mortgage solutions.

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Checklist

To ensure timely review of your information, please fully complete your Borrower Response package and also include copies of the following documents:

- Previous Year's Federal Tax Return
- Form 4506T or Form 4506T-EZ (only required under the following circumstances)
 - To reconcile inconsistencies between other information provided;
 - When your income that is required to be documented by your most recent federal income tax return but you have not provided your tax return, complete with all schedules; or
 - The investor requests it
- 2 most current paystubs
- Most recent bank statements
 - Showing 60 days of history
- Letter explaining hardship
 - Signed and dated
- Listing history (if property is listed for sale)
- Sales contract (if applicable)
- Preliminary HUD (if applicable)

*If you are self-employed or receive rental income, please contact us for form 4506T

If Borrower and Co-Borrower are divorced, a copy of a quit claim deed, or financials and signatures of both parties are required.