

## **Mortgage Application Information**

https://mercomfcu.mymortgageapps.org/mercomfcu

## Use the link above to:

- Get an interest rate quote and estimated closing costs.
- Make a mortgage application for preapproval, purchase or refinance.
  - The application is a soft credit inquiry. It will not affect the credit scores.
- Upload documents on an existing mortgage application.
  - You can log back in through the same link any time to upload docs or finish the application.

**Note**: The following checklist will also apply to Home Equity Loans and Home Equity Lines of Credit.

## **Purchase Document Checklist**

- √ 2 recent paystubs
- ✓ 2 years W2's
- ✓ 2 years tax returns if self employed
- ✓ Photo ID
- ✓ 2 months credit union/bank statements
- ✓ Signed Agreement of Sale (if there is one)

## **Refinance Document Checklist**

- ✓ 2 recent paystubs
- ✓ 2 years W2's
- ✓ 2 years tax returns if self employed
- ✓ Photo ID
- ✓ 2 months credit union/bank statements



