



VERITAS
FEDERAL CREDIT UNION

Dear Member,

Thank you for choosing Veritas Federal Credit Union for your Home Equity Line of Credit (HELOC).

Below is a checklist of items needed for us to process your loan application. Once you have gathered the information, please deliver it to our loan officer.

- Loan application
- Mortgage statement
- Proof of insurance
- Copy of title insurance
- Copy of last deed of record or warranty deed
- Last tax assessment
- Tax notice – if self-paid
- Proof of income
 - 30 days of pay stubs
 - Prior two years tax returns – if self-employed
 - Investment income
 - Alimony/Child support
 - Retirement Pension/Social Security – Last two statement months

Not all of these items will apply to all borrowers

If you choose to submit any information via email, please be aware this form of delivery is NOT a secure way to send confidential information.

We look forward to working with you!