

# SECNY

## Federal Credit Union



### *Purchase Mortgage Checklist:*

- Complete and Sign a Purchase Mortgage Application, which can be obtained from any branch or filled out online.

Additional documentation needed includes:

- Provide an accepted purchase contract signed by all parties:

Properties must be single family or 1-4 family, with one unit owner occupied, PUD, Condo, townhouse, patio home or modular home.

- Income Verification:

Current pay-stub for each borrower totaling 30 days and last 2 years of W-2's

**OR:**

Other income can include:

- Self employed or rental income: Provide a copy of your last 2 years signed federal income taxes with all schedules
- Social Security, pension or disability income: Provide a copy of award or benefit letter from issuing agency
- Alimony, child support or maintenance: Provide a copy of your signed & recorded divorce decree or legal separation agreement stating income will be ongoing for 3 years from date of application

- 3 Months of recent bank statements showing funds being used for closing

- Copy of down payment check

### *Questions?*

Contact the Mortgage Department at (315) 638-7061 or email [homes@secny.org](mailto:homes@secny.org)