



Home Equity Checklist:

- Complete and Sign a Fixed Home Equity or Home Equity Line of Credit Application, which can be obtained from any branch or filled out online.

Additional documentation needed includes:

- A Copy of the deed to the subject property (cannot be in a trust)

- 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

- A copy of current paid tax receipts including school, property and village if applicable or city.

- A copy of current mortgage or home equity statements for all liens on subject property

- If proceeds to be used for debt consolidation please provide current account statements with account numbers and contact information

Questions?

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