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, Planned Urban Development, Condo, townhouse, patio home or modular home.

☐ Income Verification:

30 days worth of pay-stubs for each borrower and the 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