



## 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](mailto:homes@secny.org)