



1316 Kanawha Blvd East
Charleston, WV 25301

Thank you for choosing Pioneer WV Federal Credit Union as your mortgage loan provider. Below indicates a list of documents necessary to process and underwrite your loan application.

Furnishing these documents with the initial loan application will speed up and make the entire process much smoother and easier for you.

- ✦ Copies of your most recent 30-day pay stubs for all borrowers
- ✦ Copies of your signed 2016 and 2017 federal tax returns including all schedules, attachments and W-2s
- ✦ If self-employed, please provide a current financial statement including a balance sheet, income statement and a year-to-date profit and loss statement
- ✦ Copy of the sales contract (if purchasing) or a copy of your deed or tax ticket (if refinancing)
- ✦ Copy of your current homeowner's insurance policy

Mortgage Loan Contact:
Brandie Starcher-Veres
VP of Mortgage Lending
NMLS #591569
304-340-7009
304-348-6648 ext 2147
Bstarcher@pioneerwv.org



BORROWER AUTHORIZATION

I hereby authorize Pioneer West Virginia Federal Credit Union to verify my past and present employment earnings records, bank or credit union accounts, stock holdings and my other asset balances that are needed to process my mortgage loan application. I further authorize this lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information this lender obtains is only to be used in the processing of my application for a mortgage loan.

_____	_____	_____
Borrower	Social Security #	Date
_____	_____	_____
Co-Borrower	Social Security #	Date

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