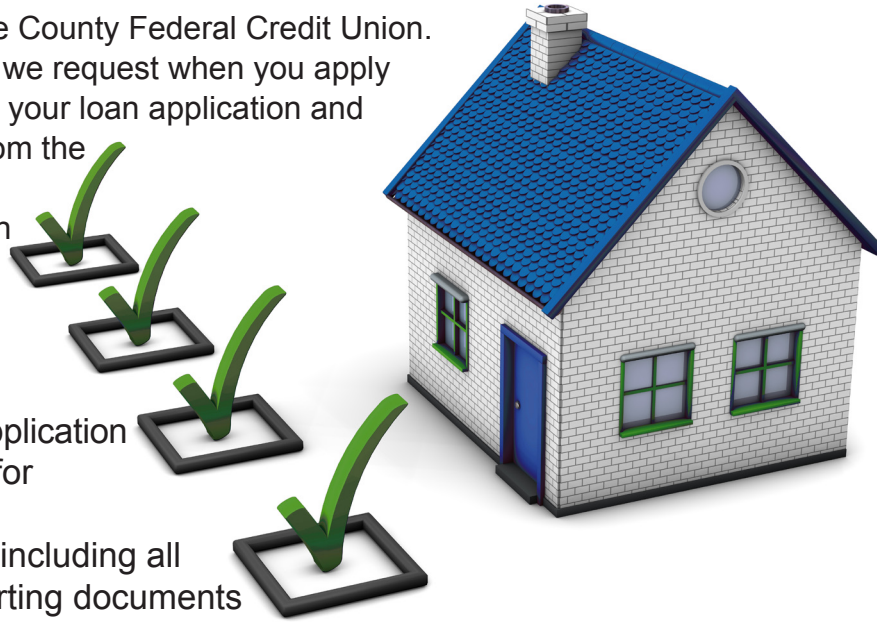


REAL ESTATE LOAN PRE-APPLICATION CHECKLIST

Thank you for your interest in financing with The County Federal Credit Union. The following checklist details what information we request when you apply for a mortgage loan. Please complete and sign your loan application and return it to us along with the applicable items from the list below. This list may not be all-inclusive and additional documents may be required based on the specific circumstances of your request.



ITEMS NEEDED FOR ALL APPLICATION TYPES:

- Complete signed real estate loan application
- Copy of pay stubs for last 30 days for all borrowers
- Copy of federal income tax returns including all schedules, W-2's and other supporting documents for last 2 years
- Copy of banks statements and/or quarterly investment statements for most recent 3 months
- Copy of additional income verification documents (i.e. child support or alimony)

MISCELLANEOUS ITEMS (IF APPLICABLE):

- Copy of pension and Social Security award letter
- Copy of divorce decree
- Copy of bankruptcy documents – all pages including filing and discharge
- Verification of any rental or investment income
- Letter of explanation for any credit issues in credit report
- Landlord contact information including name, address and telephone number

ITEMS RELATED TO PURCHASE TRANSACTIONS:

- Address of the property you are purchasing
- Copy of purchase agreement; addendum and disclosures signed by seller(s) and buyer(s)

ITEMS RELATED TO REFINANCING TRANSACTIONS:

- Copy of deed to property
- Copy of property tax bill
- Copy of current homeowner's insurance policy bill
- Copy of current mortgage payoff statement

ITEMS NEEDED FROM SELF EMPLOYED BORROWER(S):

- Copy of federal income tax returns (business and personal) including all schedules, W-2's and other supporting documents for last 2 years
- Personal Financial Statement

We look forward to assisting you with your financing needs.



Caribou

• Presque Isle

• Fort Fairfield

• Houlton