



General Consent Form

I hereby authorize New England Federal Credit Union, the lender, to verify my past and present employment earnings record, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize New England Federal Credit Union to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.

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

A photographic or FAX copy of this authorization may be deemed to be equivalent of the original and may be used as a duplicate original.

Your prompt reply is appreciated.

Borrower

Date

Co- Borrower

Date

Authorized Representative

Date

Authorization To Release Information

I authorize the New England Federal Credit Union to release any information pertinent to my mortgage application to any Realtors/Sellers/Attorneys involved in this transaction.

I do not authorize the New England Federal Credit Union to release any information pertinent to my mortgage application to any Realtors/Sellers/Attorneys involved in this transaction.

Borrower

Date

Co- Borrower

Date



New England Federal Credit Union

Mortgage Application Checklist

In addition to your loan application, please use this checklist to identify what documents you may need to provide to your Mortgage Officer at time of application.

For all transactions:

- Copy of last 2 years W-2 forms for each borrower
- Most recent month-end pay stubs with year-to-date totals if possible
- For other sources of income:
 - Copy of Social Security/Retirement/Disability award letter (if applicable) and proof of receipt
 - If child support is used as income, a copy of the child support Court Order and three most recent months of canceled checks (additional canceled checks may be required)
 - If self-employed or commissioned, two years signed personal federal tax return including all schedules
- If bankruptcy occurred in the last seven years, a complete copy of bankruptcy paperwork (filing to discharge)
- Complete divorce decree or separation agreement (if applicable)
- For FHA loans, a copy of the current Mortgage Deed, Multiple Listing Sheet and evidence of your social security number, if not already supplied on your W-2 or pay stub

For purchase transactions:

- A copy of the completed and signed Purchase & Sales Contract (and all addendums), including a copy of the deposit check and the Multiple Listing Sheet, if available
- If funds for the down payment and closing costs are coming from a financial institution other than NEFCU, copies of two months statements are needed
- Name, address, and phone number of the Seller and/or Realtor

Items needed in preparation for closing:

- Homeowner's insurance binder naming NEFCU ISAOA ATIMA as first mortgagee (and second if closing on a home equity loan)
- A certified check or bank check for funds needed at closing (if applicable)

Additional documentation may be required in some circumstances.



New England Federal Credit Union

Online Mortgage Application Facsimile Transmission Cover Sheet

To: Online Mortgage Group
From: _____
Date: _____

Number of Pages Including Cover Sheet: _____

Regarding: *Documents required for mortgage loan in process*

Please debit my account
Member # _____ Type _____
for the amount of the appraisal fee (\$400)

Please charge my
 VISA or MasterCard
account # _____
expiration date _____
for the amount of the appraisal fee (\$400)

No funds will be withdrawn from your account or charged to your Visa or MasterCard until you have received your initial Truth in Lending disclosure.

Signature

Any additional information:

Mailing Address:
New England Federal Credit Union
Attn: Mortgage Dept.
P.O. Box 527
Williston, VT 05495

Phone: 866-80-LOANS
(866-805-6267)

Fax: 802-764-6556

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