

Thank you for choosing Dominion Energy Credit Union to meet your financing needs. This checklist will assist you in gathering information necessary to complete the processing of your home equity application. Please remember, we need this information for all applicants. You may email questions to our team at decumortgage@dominionenergy.com.

REQUIRED DOCUMENTS

- Most recent 30 days paystub(s):** *(must show current and year-to-date earnings)*
 - If paid monthly – most recent monthly paystub.
 - If paid semi-monthly – most recent two paystubs.
 - If paid bi-weekly – most recent three paystubs.
 - If paid weekly – most recent five paystubs.
- W-2s** – Most recent two years.
- Self-Employed** – Last two years of Federal tax returns for both personal and business, including all schedules and pages and current year-to-date Profit and Loss statement. **Please make sure returns are signed.**
- Social Security and Retirement Income** – Most recent 1099 statement, current yearly Awards Letter or 2 months most recent bank statements to reflect direct deposit (unless direct deposited into VACU account).
- Copy of most recently paid Real Estate Tax bill and Homeowner's Insurance policy.**
- Copy of most recent amount of Homeowner's Association dues** – If applicable.
- Copy of most recent mortgage statement(s)** – If applicable.
- Copy of Trust paperwork if property is titled in Revocable Trust** – Restrictions may apply.

REMINDERS

Helpful things to do:

- Continue making all of your payments on time and keep all accounts current, even if they are being paid off with your new loan.
- Understand that the average loan process can take up to 60 days.
- Be sure to give us your most up-to-date contact information so we can reach you in regards to your application.

Things to avoid:

- Don't apply for any other credit or co-sign/guarantee any other debt.
- Don't quit your job, retire or change employers.
- Don't start any home improvements.

Mortgage Department:

9 am – 4 pm ET, Monday – Friday
Richmond: 804-521-2525, option 3
Toll-Free: 800-238-6928, option 3
Fax: 807-521-2505
Email: decumortgage@dominionenergy.com
Dominion Energy Credit Union NMLS #443043