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 mortgage application. Please remember, we need this information for all applicants. You may email questions to our team at decumortgage@dominionenergy.com.

REQUIRED DOCUMENTS

☐ **Your current residence address, or addresses,** for the past two years.

☐ **Social Security Numbers for all borrowers.**

☐ **Your employment history** for the past two years. You'll need your employer(s) name, address and phone number.

☐ **Income information for all borrowers.** You'll be asked to include salary, overtime, bonuses, commissions, interest/dividends, retirement income and any other regular source of income.

☐ **Bank and brokerage account information,** including the institution name and current balances.

☐ **If you own any real estate,** we'll have some basic questions, including address, current market value, the amount you owe, the rental income you receive (if any) and what your monthly payment is.

Please note: Additional documentation may be required, such as W-2s, account statements, etc.

REMINDER

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.

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