



271 GREENWOOD STREET, P.O. BOX 70505, WORCESTER, MASSACHUSETTS 01607
TEL (800) 962-4452 WEBSTERFIRST.COM

Kindly complete a mortgage or equity application online at www.websterfirst.com or download the mortgage application mobile app from your smart device's app store; our app name is "Webster First Home Loans".

Below is a list of the documents needed to process your request (collect the documents that apply to you); additional documentation may be requested depending on your financial situation.

All Mortgages and Home Equities

- 1 Month of Recent Paystubs (2 Months if Paid Monthly)
- Pension/Social Security Award Letter
- 2 years of W2's
- 2 years of Personal and/or Business Federal Tax Returns
 - If Self-Employed – Statement of Year to Date Earnings for each Business
- 2 Months of Bank Statements
- Most Recent Retirement Account Statement
- Copy of the Deed to the Subject Property

For all Real Estate Owned (Subject Property, Investment Property, Second/Vacation Home)

- Real Estate Tax Bill
- Current Mortgage Bill(s)
- Homeowners Insurance Policy
- Flood Insurance Policy

Purchase

- Offer to Purchase
- Purchase and Sales Agreement
- Copy of Down Payment Deposit Checks
- First Time Homebuyers – First Time Homebuyer Certificate

Refinance or Home Equity – Cash Out for Bill Consolidation

- Statements for any bills being paid by WFFCU

Purchase, Refinance or Home Equity – If deed is or is going to be in the name of a Trust

- Copy of Trust Paperwork

Purchase, Refinance or Home Equity – If Subject Property is a Condominium

- Master Insurance Policy
- Master Deed
- Proof of Condo Association – Declaration of Trust
- Condo Budget
- Condo Questionnaire

Construction

- Detailed Plans
- Detailed Estimates

