



Proud of Our Past, Committed to Our Future
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HOME EQUITY LOAN CHECKLIST

- _____ **County appraisal district's statement of appraised value**
- _____ **Copy of deed to the property**
- _____ **Income information (most recent W'2, and 1 month of paystubs) for all borrowers**
- _____ **Employer's address, and phone number**
- _____ **Information on any outstanding mortgages, or liens against Property (Lienholder's name, address, phone number, account number, balance and monthly payment) It is not necessary to provide information on liens with Sabine Federal Credit Union.**
- _____ **Name, account number, and monthly payment of all outstanding debts**
- _____ **Current year paid tax receipts**
- _____ **Proof of homeowner's insurance – declaration page and flood insurance, if applicable**
- _____ **Appraisal fee (if applicable appraisal district's value is not sufficient)**

There is a minimum 12 day waiting period before the loan may close, and a 3 day right of rescission waiting period before the loan is funded.

Please schedule an appointment for the application with a real estate loan officer by calling (409)988-1300.