



DEPOSIT / PREPAID ACKNOWLEDGMENT

A non-refundable application fee of \$50.00 is taken at the time the application is submitted. Additional non-refundable fees will be taken during the loan process, prior to final loan approval:

Credit Report: \$50.00 (e)
Appraisal Fee: \$200.00 - \$450.00 (e)
Flood Certification: \$24.00

Other cost associated with this loan request will be itemized in the "Good Faith Estimate" which will be mailed to you following our receipt of your completed application.

The following information/documentation will be needed with your loan application and the \$50.00 application fee. Submitting this documentation with your application will save valuable time in processing your loan. This information is not inclusive and additional information/documentation may be requested during the loan process.

- Original or clear copy of last two (2) years W2 forms for all borrowers.
- Original or clear copy of most recent (if applicable): 1099 forms, social security or retirement award letters for all borrowers.
- Original or clear copy of recent paycheck stub for all borrowers.
- If you are self employed please contact the credit union for the income verification that will be needed. We DO NOT need tax returns if you are not self employed or have income that is not reflected on your W2 forms.
- Copy of fully executed purchase agreement on purchase loans that includes the property address and legal description **OR** Copy of legal description on refinance loans.

All loan documentation will be the property of La Capitol Federal Credit Union and is not available to you or any other party without consent of La Capitol Federal Credit Union.

This is not a loan commitment. The loan commitment will be issued only after it is determined you meet all underwriting criteria.

I/we understand and accept the terms of this document.

Borrower signature

Date

Co-Borrower signature

Date

Please call La Cap's Real Estate Department at 225-342-5906 for assistance.
Current mortgage rates are available 24/7 on La Cap's rate-line at ext: 2333.
La Capitol Federal Credit Union appreciates the opportunity to serve your real estate needs.