



**Unilever Federal Credit Union
FIRST MORTGAGE APPLICATION KIT**

The following information and forms are necessary for processing a UFCU mortgage loan:

1. Copy of Purchase Contract or Sales Contract.
2. Copy of the most recent **pay stub** of the borrower and co-borrower.
3. Spouse's maiden name and date of marriage.
4. Provide a copy of your current Homeowner's Insurance policy. Prior to closing, please have the mortgagee information changed indicating the Credit Union as mortgagee, mail it to the following address:

Unilever Federal Credit Union
800 Sylvan Avenue
Englewood Cliffs, New Jersey 07632
Mail Code A-71

5. Please indicate property type:

- Single Family
- Two Family
- Condominium
- 2nd Home/Vacation Home
- Investment Property

6. Does anyone other than your spouse have an ownership interest in your property?

7. If the property is a condominium, please provide the contact information of the property management company and condominium master insurance policy contact information.

The time period for processing this loan is approximately four weeks. During this time a credit check, employment verifications, and appraisal of the property are conducted.

Complete and return the application, the checklist and required documents to the Credit Union office. A processing fee may be required. The processing fee may be credited at closing.

If you have any questions, please call the Credit Union at (201) 894-7389 and we will be happy to answer those questions for you.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

US PATRIOT ACT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

WHAT THIS MEANS TO YOU

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.