Supplemental Application Information

Loan Officer should discuss support documentation requirements based on application data and identify the documents the Member agreed to provide. Notify Member to send documents to HomeEquityAdmin@IMCU.com. This completed form should be added to the N drive.

Income Documentation

W2 Wage Earner	**1099 Income (Social Security, Pension, Retirement)**	**Self Employed Income (Includes 1099 Contract Workers)**
Check all that apply	Check **ONE** of the following	Check **ONE** of the following
☐ Recent Paystub **AND** ☐ W2 for the most recent ONE-YEAR PERIOD ☐ Most Recent Two Years W2's *If using Overtime, Bonus or Commissions for qualifying income*	☐ A statement from the organization providing the income, **OR** ☐ A copy of retirement award letter or benefit statement, **OR** ☐ A copy of financial or bank account statement, **OR** A copy of signed federal income tax return, **AND** ☐ An IRS W2 form, **OR** ☐ An IRS 1099 form	

If the Application Date	**TWO Years Tax Returns must be for:**
☐ On or before April 15, 2026 (or before tax return due date	• Most recent federal income tax return filed with the IRS and previous tax year return • Most recent tax return must **not** be older than 2024
☐ April 16, 2026 (on or after the tax return due date) – October 15, 2026	• If member has filed 2025 tax return with the IRS, 2025 and 2024 federal return • If member has not filed 2025 tax return with IRS ○ Evidence of completed and filed IRS form 4868 for extension of 2025 tax return ○ Proof of any payment due at time of extension filing ○ IRS confirmation verifying transcripts are not yet available ○ 2024 and 2023 federal returns
☐ From October 16, 2026 to April 15, 2027	• 2025 and 2024 federal returns • Extension of 2025 tax year is not permitted

Also request the following	**If applicable request the following and indicate by checking the box**
☐ Homeowners Insurance Policy (HOI). Should reflect Insurance Company, annual premium, effective dates and dwelling coverage	☐ Divorce Decree & Child Support Order (if applicable)
☐ Mortgage Statement for current 1st lien (if applicable) Mortgage Statement must be recent and reflect principal and interest payment, escrowed taxes and insurance (if applicable) and current mortgage balance	☐ Explanation for Inquiries on the Credit Report Letter of explanation must be from the Member and cover inquiries from last 90 days
☐ Homeowners Association or Maintenance Fee (if applicable) Indicate the HOA monthly amount $________________	☐ Statement(s) for all Accounts Paying Off in Transaction Statement(s) must reflect full account number and a business telephone number

Additional Property Information

Notify the Member that if an appraiser assesses the property value, we would like to provide them with interior room and features information. Does the property have any of the following? Check all that apply.

☐ Kitchen
☐ Family Room
☐ Basement
☐ Living Room
☐ Fireplace
☐ Shared Driveway
☐ Dining Room
☐ Pool
☐ Recent Interior Remodeling

Number of Bedrooms ________
Number of Bathrooms ________
Basement Bedrooms ________
Basement Bathrooms ________

Valuation Contact ________________
Contact Phone ___________________
Gate No. ______________

Debt Protection

Please indicate below whether or not the Member wanted the debt protection and if the form was signed (signed form should be in the N: drive when application is submitted).

☐ Member wants Debt Protection
☐ Signed form in N Drive

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