

Lost Documentation Source List

		Lost Item	Action
INCOME		Pay Stubs/Earning Statements	Check with your current or past employer. Most employers keep records 3 to 5 years.
		1099	
		W-2	
		1040 Individual Tax Return	Contact your tax professional, if you had someone prepare your tax returns. Most CPAs and tax professionals keep records 7 years or more. CEFCU will require you to sign a 4506T at application to obtain a copy of personal and/or corporate/business tax transcripts from the IRS to reconcile with your tax returns.
		Corporate/Business Tax Return	
		Rental Agreement	Contact your landlord or a property manager.
	Divorce Decree/Child Support Agreement/Separation Agreement	Check with your attorney or court system where the agreement(s)/decree(s) were issued.	
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ASSETS		Bank Statements/Canceled Checks/Verification of Deposits	Contact your financial institution for 3 months average balance verification on the institution's letterhead signed by an authorized employee. Proof of deposits can be obtained by providing the approximate date and amount of the deposit.
		Gift Letter	Contact CEFCU for a Gift Letter form to be completed and signed by you and the donor.
		Stock Brokerage Statements	Contact your broker for additional copies of your brokerage accounts. Include all pages.
		Terms of Withdrawal for Employer-based Retirement Accounts	See your employer's human resources representative or your plan's website for a copy of your employer's <i>Summary Plan Description</i> of the retirement plan.
		Lost Item	Action
MISCELLANEOUS		HUD-1 Settlement Statement	Check with the real estate broker, closing attorney, or escrow/title company.
		Profit and Loss Statement	Contact your CPA; however, at minimum, you can prepare a statement indicating all your gross receipts (profits) less expenses to determine your profit or loss.
		Balance Sheet	Contact your CPA.
		Title Policy	Check with your current mortgage lender or the title company or attorney that handled your previous mortgage closing.
		Warranty Deed	Pending Transaction: Contact the listing and selling real estate brokerage, closing attorney, or escrow/title company. Previous Transaction: Check with the County Recorder of Deeds Office in the county where the property is located.
		Government or State Issued Photo ID	Contact your state Department of Motor Vehicles.
		Purchase and Sale Agreement	Contact the listing & selling real estate broker, closing attorney, or escrow/title company.

CEFCU

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309.633.3424

1.800.633.7077, ext. 33424

7:30 a.m. – 6 p.m. (CT) Monday – Friday
9 a.m. – 5 p.m. (CT) Saturday

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