



Refinance Application Checklist

Documentation Needed:

- Provide your current lender's most recent Mortgage Statement as well as the most recent Property Tax Summary and Homeowner Insurance Declaration Page (or agent's name, phone and email address).
- If you own more than one home, such as a Second Home or a Rental Property, please provide the full address for each property along with the accompanying lender's Mortgage Statement, Property Tax Bills, and Hazard Insurance policy. If rental properties, please also provide current Lease Agreements.
- Legible copy of Driver's License or Passport (for photo ID) along with Social Security Card
- If a non-U.S. Citizen, please provide Permanent Resident Alien Card or VISA.
- Copy of the Survey on the subject property.
- _____

Income Documentation: (review list for all applicable income types)

- Most recent consecutive 30-Days Paystubs (for all jobs; applicable to all borrowers).
- W-2 forms for all jobs covering the prior two (2) years (for all jobs; applicable to all borrowers).
- 1099 forms the prior two (2) years, if applicable, plus a YTD Financial Summary (applicable to all borrowers, as needed).
- Prior two (2) years of signed personal Tax Returns (all pages and schedules).
- Prior two (2) years of signed business Tax Returns (all pages & schedules); if a business owner.
- K-1 partnership forms for prior two (2) years, if applicable (to match up to business Tax Returns).
- Copy of any applicable business license.
- Letter from your CPA or Tax Professional verifying self-employed status.
- If retired, most recent Pension and/or Social Security Award Letter.
- Child Support income requires copy of executed Divorce Decree or Court Order and evidence of receipt of the Child Support income.
- _____

Asset Documentation Needed:

- Most recent 2 months of Bank or Credit Union statements (all accounts & all pages of each statement).
- Most recent 401k, IRA, or Investment statements (all pages of each statement).
- _____

Miscellaneous: (please provide if applicable to you)

- Copy of the "Note" from your last refinance or purchase of home (most recent transaction).
- Divorce Decree and/or any Child Support Court Order, if applicable (all pages/schedules).
- Bankruptcy papers; all pages and schedules if discharged within the last 7 years.
- Evidence of Student Loan Deferment, if applicable.
- _____
- Title Co.: _____

Please note that as your loan file progresses, additional information/documentation may become needed.