

Refinance Application Document Checklist



Below is a list of the documents that will be needed to complete a refinance application. Items marked with an asterisk (*) may not be needed. If you have the items marked with an asterisk (*), you can speed up the approval process by having them available.

INCOME

- Provide your employment information including the employer(s) name, address, and phone number and W2's for the most recent 2 years.
- Provide your most recent, consecutive pay stubs for 1 month.
- If self-employed, provide the last 2 years signed and dated personal and business tax returns with all schedules attached, including K-1, if applicable.
- If self-employed, provide YTD Balance Sheet and Profit & Loss Statement.*
- If retired, provide benefit award letter, last two years 1099's, and all pages and schedules of last two years tax returns.
- If you are relying on any rental income, provide copies of current lease agreements and mortgage statement.

ASSETS

- Provide all pages of the 2 most recent statements for all deposit and investment accounts (checking, savings, stocks, IRA, 401k, etc.). Statements must show your name, account number and the name of the banking institution.

CREDIT

- Provide a copy of your driver's license.
- Provide a letter explaining any late payments, collections, charge offs or derogatory credit.*
- Provide a letter explaining any recent credit inquiries.*

PROPERTY

- Provide copies of the note and most recent mortgage statement/bill from your current lender showing the account number.
- Provide a copy of your homeowner's insurance showing the property address, coverage, and annual premium. The amount of insurance must be the greater of the amount of the loan or 80% of the full replacement cost value (RCV) of the insurable improvements.