



MORTGAGE LOAN DOCUMENTATION CHECKLIST - REFINANCE

In order to move quickly towards your estimated closing date, please return the requested documents within 3 days upon receipt. PLEASE NOTE: Once we review the documents you provide, your loan officer or loan processor may request additional items. This checklist is a general checklist and does not cover every specific situation or requirement.

Personal identification:

- Copy of your Driver's License

Income information:

- Copies of your W-2 and 1099 forms for the past 2 years
- Copies of your 2 most recent pay stubs
- Copies of your most recent awards letters for Social Security or Pension income, if applicable

If you are self-employed and/or you own multiple properties that generate rental income:

- Copies of your signed personal Federal tax returns for the past 2 years (all schedules and all pages). Please sign and date page 2 of each year using a current date.
- Copies of your signed business Federal tax returns for the past 2 years (all K-1's and all pages), if applicable. Please sign and date page 1 of each year using a current date.

Asset (bank account) information:

- Copies of your statements for the past 2 months, or your last quarterly statement, for all checking, savings, IRA, 401(k), stock, and mutual fund accounts (all pages, even if blank)

For all Real Estate that you own, including your primary residence, for each property we will need:

- Copy of a current mortgage statement
- Copy of your most recent property tax bill
- Copy of your homeowners insurance policy
- Copy of your homeowners association (HOA) dues statement or payment coupon, if applicable

Miscellaneous:

- Copy of your homeowners insurance policy on the home you are refinancing
- Copy of the Deed for the home you are refinancing