



REFINANCE CHECKLIST

INCOME DOCUMENTS

- Last 30 days of paystubs
- Last 2 years of W-2s
- Award letters (social security, pension, disability, etc.)

ASSETS DOCUMENTS

- Last 2 months of bank statements (all pages) for checking, savings
- Last quarterly statements for any retirement and/or investment accounts

IF YOU'RE SELF-EMPLOYED, OWN OTHER PROPERTY OR MAKE THE BULK OF YOUR INCOME IN COMMISSION

- Last 2 years personal tax returns, all schedules. Business returns could be requested additionally.
- CPA to provide a YTD Profit & Loss statement for self-employed borrowers

ADDITIONAL INFORMATION

- Current mortgage statement
- A Copy of your homeowner's insurance policy and contact information for your insurance agent
- Copy of your property tax bill
- A copy of your Driver's License
- Bankruptcy discharge paperwork (if applicable)
- Copy of divorce decree or court order to support alimony and/or child support (Whether receiving or paying)

