

# Refinance Checklist

When you apply for a mortgage refinance, you will need to provide personal identification as well as copies of certain financial documents. Below is a useful listing of some of the information you (and any co-applicants) may be asked to furnish, depending on your circumstances and the type of mortgage financing you select. Your loan officer will let you know the specific documentation needed for your situation.

## Employment Income Information

- ☐ Two most recent pay stubs
- ☐ Two most recent years' W-2 forms
- ☐ Two most recent personal income federal tax returns and all schedules
- ☐ If self employed, proof of self employment for at least two years (ex. business license, proof of liability insurance, accountant letter)

## Business Income Information (if applicable)

- ☐ Business income federal tax returns for most recent two years and all schedules
- ☐ Business financial statements

## Asset Information

- ☐ Two most recent bank statements
- ☐ Two most recent statements for any investment/retirement income, if using for qualification

## Credit Information

- ☐ Most recent mortgage statement or mortgage payment coupon
- ☐ Most recent billing statements for any auto loans, personal loans, student loans, etc.
- ☐ Bankruptcy papers, if applicable

## Property Information

- ☐ Homeowners hazard insurance binder or name, number and address of insurance agent
- ☐ Name and phone number of homeowner association or condo representative

If you currently have a mortgage on another property or if you have rental income on a property, you may also be asked to provide documentation related to your ownership.