

Home Refinancing Checklist

The checklist below includes examples of the documents you'll need to provide when applying for your mortgage. Depending on your unique situation, you may be asked for more or less information. Gathering any applicable items ahead of time may help to expedite processing.

? The basics

- Full name
- Date of birth
- Social Security Number
- Address of your primary residence for the last 2 years

\$ Personal Finances

- Pay stubs or proof of direct a deposit
- Employment history for the past 2 years
- Bank or asset statements from the last 2 months
- Federal W-2's (Wage and Tax Statement) from the last 2 years
- A copy of your offer letter or contract (if starting a new job)
- Social Security, pension or retirement benefit award letter (if applicable)
- Veterans Affairs Certificate of Eligibility (for VA loans only)
- Proof of alimony, child support or separate maintenance income (if using to qualify)
- Federal tax returns from the last 2 years
- A copy of the divorce decree or separation agreement (if applicable)



If self-employed

- Individual, corporate or partnership tax returns from the last 2 years, including all schedules (federal only)
- A current profit and loss statement showing year-to-date revenues and expenses (if applicable)



Credit info (documents are required only if applicable to your situation)

- Verification of rent or canceled rent checks
- A copy of the divorce decree or separation agreement
- A written explanation of any recent credit report inquiries or late payments on your credit report
- Address(es) of all real estate you own and mortgage lender information
- Bankruptcy discharge and schedule of creditors
- Alimony, child support or separate maintenance payment amount



Property information

- Address and mortgage statements of the property to refinance
- A copy of the previous recorded closing documents,(Deed, Note, etc)
- For rental properties, Lease agreement, and cancel checks
- Your homeowner's insurance agent's contact information
- Property type (single-family home, condominium, townhouse, etc.)
- For condominiums, copy of Master insurance certificate (request copy from Condo Assoc.)