



REFINANCE DOCUMENT CHECKLIST

All applicants please provide:

- ☐ Personal Identification – Driver's License, Passport, Government Issued ID (Select 1)
- ☐ Federal Tax Returns for the past 2 years (All schedules, All pages)
- ☐ W2 past 2 years
- ☐ Paystubs for the past 30 days
- ☐ Mortgage Statement
- ☐ Homeowners Insurance Policy
- ☐ Home Owners Association Statement or contact information (If Applicable)

All applicants please provide Bank Statements covering the past (2) months, for the required amount of funds to close. Include all pages of the statement, even if the page is blank.

- ☐ Bank Statements: Checking Account
- ☐ Bank Statements: Savings Account
- ☐ Bank Statements: 401k, Retirement, Stocks/Bonds

*Provide a written explanation for any deposit(s) into your bank account over \$500 on the attached letter of explanation (see letter of explanation for additional instructions).

Provide the following documents for all additional properties that you own:

- ☐ Mortgage Statement
- ☐ Statement for any other liens on the property (Example: HELOC or Second Mortgage)
- ☐ Homeowners Insurance Policy (Valid for the next 90 days)
- ☐ Home Owners Association Statement or contact information (If Applicable)

Please read, if applicable to you, please provide the corresponding documents:

- ☐ If Applicable: Copy of social security/ pension/ retirement awards letter
- ☐ If Applicable: Copy of alimony / child support/ separate maintenance agreement
- ☐ If Applicable: Copy of divorce decree or separation agreement
- ☐ If Applicable: Letter of Explanation - Large deposits into your bank account
- ☐ If Applicable: Letter of Explanation - Credit report inquiries for last 90 days

If you own 25% or more of a business or corporation:

- ☐ Signed Business Tax Returns for the past 2 years (All Schedules, All Pages))
- ☐ Copy of YTD Profit and Loss Statement
- ☐ Copy of Business License