

Refinance Checklist

Mortgage Information

- List of all property owned. Include the address, estimated value and the yearly amount of taxes and insurance.
- Year the property being refinanced was purchased (or year of the most recent loan if there has been a prior refinance).
- Original cost of the home.
- Balance owed on all liens attached to the property being refinanced. Include all first, second and third mortgages as well as any home equity loans or lines of credit.
- Copies of any leases and two years tax returns on rental properties (if applicable).
- Most recent mortgage statement.

Applicant Information (need for every signer)

- Prior three years residential addresses including dates (from mo/yr : to mo/yr).
- Social Security number or tax ID.
- Driver's license or State issued identification card.
- Prior two years tax returns and W2s, two prior paystubs and proof of any other current income source.
- Prior three years employment information including name, address and phone number to include dates (from mo/yr : to mo/yr).
- Divorce decree (if applicable)
- List of other assets, if necessary, such as stocks, bonds, life insurance, jewelry, vehicles, etc.
- Proof of extra income sources, if necessary, such as rental income, dividends, Social Security, retirement, disability, child support, pension, or welfare. Copies of award letters, check stubs, or bank statements will be required.
- Copy of any bankruptcy proceedings or discharges along with letter of explanation.
- Copy of any release or satisfaction of judgments along with letter of explanation.

Please use this checklist as a guide to help you organize your financial information so that you avoid potential delays in the lending process. See our Documentation Needs Checklist for a more thorough list of information you may need to provide to your loan officer. The information you will be required to present may be more or less than what's listed depending on your individual application.