Refinance Document Checklist ✓

Following are the most common documents that lenders need in order to review and approve a refinance application. Your mortgage banker or account manager will go over specific details, but the list below should give you a general idea of what items you will need to provide.

INCOME DOCUMENTS

- ☐ **If you are salaried or hourly**, you will need to provide paystubs that cover a full month's salary as well as copies of your last two years' W-2 forms.
- ☐ **If you are self-employed**, you may need to provide a year-to-date profit and loss statement and balance sheet as well as signed tax returns for the last two reporting years (business and personal).
- ☐ **If you are retired or earn income from other means**, you would need to provide any of the following applicable documents:
  - ☐ **Social Security and disability payments**
  - ☐ **Pension income**
  - ☐ **Dividends**
  - ☐ **Child support or alimony**
  - ☐ **Bonuses**
  - ☐ **Overtime**
  - ☐ **Rental property income**

ASSET INFORMATION

- ☐ Copies of statements used to verify you have sufficient funds to pay for your down payment, closing fees, pre-paid items, required reserves, and other funds required for the transaction.
  This could include the following:
  - ☐ **Savings and checking account statements**
  - ☐ **401(k), IRA, and other retirement accounts**
  - ☐ **Stocks, bonds, mutual funds, and other investment accounts**

OTHER INFORMATION

- ☐ Copy of homeowners insurance declarations page

Remember, the checklist above is a general list of the most common documents required in a refinance transaction. Your mortgage banker or account manager will give you a specific list of items we will need for your unique situation.