

**MORTGAGE DOCUMENT
CHECKLIST
FOR REFINANCES**



Please provide clear COPIES of the following:

- Valid photo ID (driver's license, passport, green card, alien card)
- Paycheck stubs for last thirty (30) days
(Must have year-to-date figures and your name and address)
- W-2's for last two (2) years
- Most recent two (2) months banks statements on all checking and saving accounts, ALL pages (even those left blank)
- Most recent statement (last month or last quarter) for any investment accounts, ALL pages (such as 401k, IRA's, life insurance, etc.)
- Most recent Mortgage statement or coupon
- Name and telephone number of homeowner's insurance agent
- Survey (usually in your folder of closing docs from purchase)
- Owner's Title Insurance Policy (mailed to you after closing)
- Warranty Deed (usually attached to Title Insurance)
- Don't forget to pay the appraiser directly! \$ _____

If you are Self-Employed or on Commissioned Income, please also provide:

- Personal and Corporate tax returns with all schedules for last two (2) years
- Current Profit and Loss statement and Balance sheet

If you are Retired, please also provide:

- Proof of pension or annuity income
- Current year's statement of Social Security Income

If applicable, please also provide:

- Final Divorce Decree and Property Settlement Agreement

Other:

If you have any questions please call your Loan Officer at 407-977-5656!