

## Refinance Documentation Checklist

\*Please provide clear copies and all pages

\*\*Disregard any that are not applicable

### **Income:**

- W-2s or 1099s for the previous 2 years for each borrower
- Paycheck stubs covering the most recent 30 days for each borrower
- Investment/retirement statements covering the most recent 2 months for all accounts
- Federal tax returns or 1040s for the most recent 2 years
- Disability, Social Security or retirement pensions: copy of the awards letter or other documentation of income received from these sources, including evidence of continuance

### **Self-employed income:**

- Schedule C of your tax returns for the previous 2 years if you are involved with a sole proprietorship
- K-1 Schedule of your tax returns for the previous 2 years if you have an interest in a limited partnership
- Partnership tax returns (IRS Form 1065 of your tax returns) for the previous 2 years if you have a 25% or greater interest in a partnership
- Corporate tax returns (IRS Form 1130 or 1120) for the previous 2 years if you have a 25% or greater interest in a corporation or S corporation
- Signed year-to-date profit and loss statements for your business

### **Assets:**

- Last 2 months of Asset Statements (checking, savings, 401k, IRA, money market, stocks, etc...)
- Last 2 months Business bank statements and assets (only if self employed)

### **Property:**

- Current Mortgage Statement (for all properties owned)
- Lease agreements for all investment properties (if applicable)

- Property Tax Statement (for all properties owned)
- Homeowners Insurance Declarations Page (for all properties owned)
- Copy of the note (for current FHA loans only)

**Personal:**

- Copy of Drivers License (for all borrowers) – Passport can be substituted
- Copy of Social Security Card (for all borrowers)

**Other (if applicable):**

- Divorce decree: copy of complete, final decree and any other applicable documents
- Child support or alimony: documentation showing 12 months of income received and evidence of continuance
- Bankruptcy/discharge of debtors: copies of documents, including all schedules

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\*Note: If scanned files are too large you can use a free online service which enables you to send very large files via email: [www.filemail.com](http://www.filemail.com)