



NMLS 2429348



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## Refinance Documents Needed

The items listed below are necessary to process a pre-approval as well as process your loan application. During processing, additional documentations and/or information may be needed. Please deliver requested items within 24 hours of notice so we may quickly approve your loan.

### Identification

Copy of Driver's License OR State Issued ID Card  
Social Security Card  
Resident Alien Card (If applicable)

### Proof of Income

#### W2 Employees

2 Years Most Recent W2s  
Most recent consecutive pay stubs covering a 30-day period

#### Self Employed / Business Owners

2 Years Most Recent Tax Returns (all schedules)  
2 Years Most Recent K-1's (if applicable)  
YTD Profit and Loss Statement

#### Other Sources of Income

Proof of child support income  
Social security awards letter  
Proof of pension  
Copy of divorce decree along with final settlement marital agreement for alimony income

### Proof of Reserve Funds

2 months most recent bank statements for all accounts (all pages)  
Last quarterly statement for IRA's, 401K's, IUL, mutual funds, stockbroker accounts (all pages)

## **Subject Property**

Copy of most recent mortgage statement  
Homeowners Insurance Declarations page  
HOA coupon/bill  
Credit card information to order appraisal

## **Debt and Other Obligations**

List of all additional real estate properties owned  
Homeowners Insurance Declarations page (all properties)  
Current mortgage statements (all properties)  
HOA coupon/bill (if applicable for any real estate owned)  
Copy of the original bankruptcy documents that were submitted to court for approval  
Current student loan statement.  
Child Support Order  
Copy of divorce decree along with final settlement marital agreement for alimony paid

## **Additional (as applicable or upon request)**

Trust documentation  
Original VA Certificate of Eligibility and copy of DD214 or statements of active service.

