



Robinson Mortgage Group

Local. Experienced. Trusted.

WWW.ROBINSONMORTGAGE.COM

desmond@robinsonmortgage.com

502-432-1808

NMLS 1971360

Here are the items needed to assist with your refinance process.

1. Copy of Photo ID
2. Copy of recent mortgage statement
3. Copy of Homeowners Insurance declaration page with contact for Insurance Agent
4. Most recent paystubs covering 30 day period
 - *bi-weekly – 3 paystubs
 - *bi-monthly – 2 paystubs
 - *weekly – 5 most recent paystubs
5. Last 2 years W2s – 2019 & 2018
6. Last 2 years of completed tax returns (if self employed or rental income).
7. Most recent 2 bank statements (all pages – NOTE some bank statements have even pages on back)
8. Other asset statements (401K, IRA, etc...) to assist with preapproval or prove down payment

NOTE: Once we have you approved – there would be an appraisal fee of approx.. \$425 to be collected.

The following are only needed when applicable

- Social Security, Child Support, Retirement, Pension or Military Income Award Letters
- Copy of bankruptcy papers (Schedule Fs and discharge papers) if within most recent 7 years or reporting on credit report
- **Self Employed only** – most recent 2 personal and business tax returns
- Other items you deem necessary to assist with income and asset verification(s)
- Explanation letter for any derogatory credit – including late payments, bankruptcy, or collections
- Divorce Decree

Please let me know if any questions and how I can assist with any item causing challenge.

Desmond L Robinson

Mortgage Loan Officer

NMLS 5876

Robinson Mortgage Group

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