

# MORTGAGE

## REFINANCE CHECKLIST



# DOCUMENTS YOU'LL NEED TO REFINANCE YOUR HOME

Locate all the documents that you may need so you can embark on a smooth process of refinancing your home. Below is the list of the documents you're likely to need... and where to look for them.

TYPICAL DOCUMENTATION: CHECKLIST	
REQUIRED DOCUMENT	WHO MAY HAVE IT/WHERE TO FIND IT
<ul style="list-style-type: none"> <li>■ Credit history (with credit score)</li> </ul>	Your lender or request a copy: <a href="http://annualcreditreport.com">annualcreditreport.com</a>
<b>YOUR CURRENT MORTGAGE INFORMATION</b> <ul style="list-style-type: none"> <li>■ Unpaid principal balance</li> <li>■ Date loan matures</li> <li>■ Interest rate</li> </ul>	Most recent mortgage statement or, if available, your original mortgage paperwork
<ul style="list-style-type: none"> <li>■ Estimated value of your home</li> </ul>	<a href="http://Realtor.com">Realtor.com</a> or comparable resource (Google similar)
<ul style="list-style-type: none"> <li>■ Two most recent pay stubs</li> </ul>	Actual paystubs or your employer's online records
<b>TWO MOST RECENT ANNUAL TAX DOCUMENTS</b> <ul style="list-style-type: none"> <li>■ W-2, if employed</li> <li>■ 1040, if self-employed or collecting commissions</li> </ul>	Your tax preparer or your tax software (Intuit Quickbooks, etc). Your mortgage lender may also be able to help
<b>RECENT ASSET STATEMENTS (TWO MONTHS MINIMUM)</b> <ul style="list-style-type: none"> <li>■ Bank accounts</li> <li>■ Investment accounts, if any</li> <li>■ Retirement plans</li> </ul>	Request on line or in person at your financial institutions
<b>DEBTS (E.G. CHILD SUPPORT)</b> <ul style="list-style-type: none"> <li>■ Documented debts</li> </ul>	Depends on your individual circumstances
<ul style="list-style-type: none"> <li>■ Divorce decree, if relevant (e.g. you pay or receive child support or alimony)</li> </ul>	Original document, or copy from court clerk's office or department of records
<ul style="list-style-type: none"> <li>■ Homeowners insurance declaration page</li> </ul>	Digital insurance account or original insurance/ premium paperwork
<b>LETTERS EXPLAINING ANY BLEMISHES</b> <ul style="list-style-type: none"> <li>■ Imperfections in credit history</li> <li>■ Gaps in employment, if applicable</li> </ul>	You will find many resources, online, to complete this on your own.
<b>PROOF OF RECEIPT OF</b> <ul style="list-style-type: none"> <li>■ Social security</li> <li>■ Pension payments</li> </ul>	Reach out to the Social Security office, or retrieve your original letter online at <a href="http://mysocialsecurity.com">mysocialsecurity.com</a>



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*Ready to Start your Refinance?*



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