



DOCUMENTS REQUIRED – REFINANCE

Please provide our office with the following information so we may process your application in a timely manner. **PLEASE READ CAREFULLY AND FOLLOW INSTRUCTIONS IN ORDER TO PREVENT DELAYS.**

SELF-EMPLOYED OR COMMISSIONED:

- ___ Complete Personal tax returns (last two years). Please include all schedules **(MUST BE SIGNED)**
- ___ Complete Corporate tax returns (last two years). Please include all schedules **(MUST BE SIGNED)**
- ___ Order Tax Transcripts for both Business and Personal Tax Returns for the last two years. You can request them online or by phone: <https://www.irs.gov/individuals/get-transcript>.
- ___ If funds from the business will be used for the transaction, then please provide letter from accountant stating that using funds from the business will not have a negative impact on the business.
- ___ Year-to-date Profit and Loss Statement **(SIGN AND DATE ALL PAGES)** and last 3 months of business bank statements.

ASSETS:

Please provide copies of the last 2 months:

- ___ Checking and savings bank statements **(INCLUDE ALL PAGES)**.
- ___ Other statements for brokerage accounts, retirement accounts, and/or annuities **(INCLUDE ALL PAGES)**

OTHER DOCUMENTATION:

- ___ Copy of Survey (if applicable)
- ___ Copy of Owner's Title Policy, Homeowners and Flood Insurance Declaration page.
- ___ Copy of current mortgage statement.
- ___ If you own additional real estate, please provide:
 - Lease Agreement
 - Mortgage Statement
 - Homeowners & Flood Insurance Declarations Page
 - HOA Fee Statement
- ___ Copy of the following:
 - Driver's License
 - Passport
 - Social Security Card
 - Resident Alien (if applicable)
- ___ Please complete Uniform Residential Loan Application and Disclosures **VIA THE LINK PROVIDED:**
<https://glc.zipforhome.com/>
- ___ Check payable to Global Lending Corp. for application fee \$250.00. The application fee is non-refundable should you not close, however it is credited towards your closing costs at closing. The application fee is only given at the time it is determined that you are pre-approved by the loan officer and all requested documentation has been provided.