



Items Needed for Mortgage – REFINANCE

- If you receive rental income or are self-employed, we need the last two years of personal and corporate tax returns. All pages and schedules.
- Last two years of W-2's and/or 1099's for all borrowers
- Last 30 days of paystubs.
- Most recent mortgage statements for all properties you own.
- Prior title insurance policy that you received when you bought your house
- Copy of a survey (which looks like a map of the property)
- Copy of homeowner's insurance policy declaration page
- Last 30 days of paystubs for all borrowers
- Last two months of bank statements for all accounts (all pages even if one page is blank)
- Legible copies of all borrowers' driver licenses
- If you filed bankruptcy, we must receive a copy of the full bankruptcy papers and discharge.
- If you are divorced, we must receive a copy of divorce decree and marital settlement agreement
- If you receive child support, we must receive proof that you have received it for the last 6 months.
- If you receive rental income need a copy of a lease on the property you are renting.
- For any properties you currently own and are not selling we must receive proof of the amount of insurance, and any associations dues that relate to those properties
- We will need you to fill out a credit card authorization to pay for the appraisal that will be forwarded to you from our processing staff. (if an appraisal waiver is not approved)

**PLEASE UPLOAD THESE DOCUMENTS IN THE SECURE LINK
IN YOUR LOAN OFFICER'S SIGNATURE LINE**

**ANY QUESTIONS ON ALL DOCUMENTATION SHOULD BE DIRECTED
TO THE PROCESSOR ASSIGNED TO YOUR FILE THEY WILL CONTACT YOU DIRECTLY**