

DOCUMENT CHECKLIST

You will likely need most (if not all) of the documents listed on this page for your loan approval. **We recommend you begin assembling these documents as soon as possible.** You are not required to provide any documentation prior to receiving a Loan Estimate.



Documents required for your home refinance:

- ☐ Driver's license(s)
- ☐ Your pay stub(s) covering the last 30 consecutive days
- ☐ W-2 forms for the last 2 years
- ☐ Last 2 months of bank statements
- ☐ Most recent mortgage statement(s) for your current loan(s) for all properties
- ☐ Hazard insurance information: a copy of your hazard insurance declaration page or provide the name, company, phone number, and policy number for your homeowners insurance
- ☐ Copy of current title insurance policy
- ☐ Copy of HUD Settlement Statement or Closing Disclosures from your last transaction

Additional information that may be required:

- ☐ Social security card(s)
- ☐ If you are not a U.S. citizen, a copy of the front and back of your green card(s)
- ☐ Retirement award letter(s) for any social security or disability income
- ☐ If you receive child support, alimony, or separate maintenance and wish this to be considered as income, provide proof of receipt for the last 12 months

Self-employed:

- ☐ Personal federal income tax returns with all pages and all schedules for the last 2 years
- ☐ Business federal income tax returns with all pages and all schedules for the last 2 years
- ☐ Copy of business license, if applicable

Assets:

- ☐ Last quarterly statement for all listed "other asset" accounts including but not limited to 401k, IRA, stocks and mutual funds