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# Loan Application Checklist for Refinance

*Information to bring to the loan application to facilitate your speedy loan approval.*

## **A. Deposit Check for Credit Report and Appraisal**

## **B. Property Information**

1. Copy of deed.
2. Reason for Refinance in writing.

## **C. Personal Information**

1. Address of residence the last two years for both Borrower and Co-Borrower (include landlord name and address/phone number if applicable).

## **D. Employment Information**

1. Provide address, contact person, phone number, working dates, and income range for any/all current/previous employers for the past two years for both Borrower and Co-Borrower.
  - a. Written explanation for any job gap of more than one month during the last two years
2. Present Salary: Year-to-date pay stub and last two years W-2s and/or 1099s.
3. Variable Income: If commissions, bonuses, overtime, and/or interest and dividend are used for qualifying, provide the last two years tax returns.
4. If self-employed: Provide the last two years individual and business tax returns and a year-to-date profit and loss statement.

## **E. Additional Income**

1. Rental Income: provide copy of current lease or two years tax returns and schedules.
2. Alimony/Child support (only if used for qualification): Copy of divorce decree and evidence of 12 months receipt of payments.

## **F. Assets**

1. Bank accounts: Copy of last three monthly statements.
2. Stocks or Bonds: Copy of certificates or dealer statement.
3. Vehicles: Description and Value.

## **G. Liabilities**

1. Credit Cards: Account number, balance, and payment on all revolving accounts with a balance.
2. Installment Loans: (Auto, personal, mortgage, student) Name of institution, address, account number, balance and payment.
3. Alimony and Child Support: Copy of Divorce Decree - and/or Separation Agreement.