



## REFINANCE

All loans are unique and may require more than the items listed below. Any additional documents requested will be based on the needs of YOUR specific loan and circumstances, as needed by the loan underwriter.

Providing documents as quickly as possible is vital when trying to close your loan in a timely manner.

### REQUIRED DOCUMENTS:

- W-2 for the previous 2 years
- Paystubs covering a 30-day period
- Most recent 2 banks statements on all depository accounts being used for this transaction
- Mortgage statement, insurance, taxes, and HOA for each property retained **(if applicable)**
- For Self-Employed borrowers only:** the above-listed items PLUS business and personal tax returns for the last 2 years

### OTHER ITEMS THAT MAY BE REQUIRED:

- Final divorce decree
- Proof of child support receipt and continuance
- Bankruptcy discharge
- Copy of a green card
- Disability award letter
- SSI award letters