

APPLICATION CHECKLIST TO REFINANCE YOUR PRIMARY RESIDENCE

Please provide the following information to assist us in processing your loan application quickly and accurately. There may be additional information that we may need to request to make your loan application complete.

INCOME VERIFICATION:

- Paystubs covering the most recent 30 days for each applicant (including a year-to-date summary)
- Copies of W-2 and federal income tax forms with all schedules for the last two years
- Proof of other sources of income (if using for qualifying)

FOR SELF-EMPLOYED BORROWERS, YOU WILL ALSO NEED TO PROVIDE:

- Copies of your business federal income tax forms with all schedules for the last two years (K-1s, if applicable)
- Copy of an extension to file your income taxes, if applicable
- Current profit and loss statement
- Current balance sheet

DEPOSIT VERIFICATION:

- Two months' of most recent checking and savings account statements (all pages)
- Two months' of most recent asset account statements, including money market funds, mutual funds, retirement accounts (all pages)

CHILD SUPPORT/ALIMONY:

- If you are required to pay child support or alimony, please provide a complete copy of signed decree including any stipulations and modifications
- If you wish to have child support/alimony considered as a basis for repaying your loan, please provide a complete copy of signed decree including any stipulations and modifications plus documentation of the most recent 12 months' receipt of payments

ADDITIONAL INFORMATION WE WILL NEED TO KNOW ABOUT YOUR REFINANCE:

- Amount you would like to borrow
- Total outstanding balance of all loans secured by the property
- Information on the current obligations you wish to pay off with this transaction including lender's name, address and phone number, loan account number, balance and monthly payment
- Estimated property value



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