

# Refinance Document Checklist

## IDENTIFICATION

- Government-issued identification

## PROPERTY YOU ARE REFINANCING

- Recent mortgage statement
- Homeowner's Insurance Policy Statement

## INCOME

- 2 most recent pay stubs
- Last 2 years of W2's and/or 1099's
- Last 2 years of federal tax returns

## WET SIGNED DISCLOSURES

- Borrower's certification and authorization
- Authorization for SSA to release SSN verification
- Authorization for tax transcript (4506T)
- NC right to select an attorney

## ASSETS

- Last 2 months of bank statements (all pages please)
- Last 2 months of brokerage or retirement statements

## UPDATED DOCUMENTS

After your application is approved by underwriting, a few updated documents will be required to finalize the process.

- Updated pay stubs
- Updated bank statements (all pages)

## Please DON'T



Consolidate credit cards or open new lines of credit



Make any large purchases



Quit or change your job



Deposit cash or move money from account to account



Allow current credit accounts go past due