



## ITEMS NEEDED for REFINANCE



### **TAX RETURNS:**

Self-Employed and 1099 borrowers only. Need very most recent 2 consecutive years (All Schedules 2020, 2021 depending on when completed)

### **W2's:**

For very most recent 2 consecutive years (2020, 2021). This includes W2's for all jobs worked within a 2-year window. If you do not have a 2 yearr employment history, Degree/Diploma will be accepted.

### **PAYSTUBS:**

W-2 employees; Must Cover very most recent 30 Days from date of most recent received

### **RETIREES:**

Copies of Most Recent Social Security Award Letters and any other retirement or pension monthly / quarterly annual statements

### **BANK STATEMENTS:**

For last 2 months on only largest accts or where down payment/closing costs will come from (ALL pages including cover / junk pages; No Screen Shots/Transaction History shots. Full Statement with Bank Logo, Your name, address, etc. Can usually be downloaded from online banking in PDF format)

### **DRIVER'S LICENSE:**

Send for all Applicants (Clear / Legible Copies; Can be emailed, uploade or text)

**VA BORROWERS:** Copy of DD-214 & Certificate of Eligibility

**CONTRACT:** Fully Executed / Signed by all parties

**MORTGAGE STATEMENT(S):** Copies of ALL Liens current month

**HOMEOWNER'S INSURANCE:** Home Insurance Declaration Page for current active policy year

**SURVEY:** If Provided and Certified, will save you money from needing a new one

**OWNER'S TITLE POLICY:** If Provided, will provide a discount against the new one at closing

### **Please Email All Documents as PDF's to:**

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