

Refinance Checklist

When you submit your application to refinance your home, you will want to have the following items ready. The more information provided when you submit your loan application, the better equipped your loan officer will be to answer your questions and provide the high level of service you deserve. You will not be required to provide any of the items until after you have received a Loan Estimate and indicated your Intent to Proceed.

Standard Documentation

- 2-years W-2's for all jobs
- 1-month of pay stubs (full 30-days)
 - Must include employee name, employer name and YTD income amount
- 2-months complete bank statements
 - All pages (even if blank) most recent 2 consecutive months including transaction histories
 - Must state full name, full account number, bank's name and running balance
- All current retirement/investment statements
 - All pages (even if blank)

Subject Property Documentation

- Deed
- Current tax bill
- Current homeowners insurance policy declaration pages
- Current mortgage statement

Additional Documentation

These may be requested based on your specific circumstance(s)

- 2-years complete personal tax returns
 - All schedules, all pages
- 2-years complete business tax returns
 - All schedules, all pages
 - Signed by borrower and/or preparer
- Social Security Award Letter/Pension Statements
- Divorce decree
 - Child support order and alimony agreement, including proof of payment
 - Cancelled checks and additional documents may be required

If Additional Real Estate Owned

- Current mortgage statement(s)
- Current tax bill(s)
- Current homeowners insurance policy(s)
- Copy of homeowners association dues (if applicable)
- Copy of leases/rental agreements (if applicable)



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