



## REFI Checklist for Borrowers

### **What you'll need to apply**

The checklist below includes examples of the information and documents you'll need to provide when applying for your refinance loan. Depending on your unique situation, you may be asked for more or less information. Gathering any applicable items ahead of time may help to expedite processing

#### ***Personal Information***

Full Name

Date of Birth

Social Security Number

Address of primary residence for the last 2 years (cannot be a PO BOX or mailing address, must be a physical address)

Copy of your current Drivers License

Copy of your social Security Card

#### ***Employment Information, Income and Asset Information***

Employment history for the last 2 years

Federal W2's (Wage and Tax Statement) from the last 2 years

Federal Tax Returns from the last 2 years, including all schedules

Paystubs to cover the most recent 30 days

A Copy of your offer letter or contract (if starting a new job)

Social Security, pension or retirement benefit award letter

Proof of Alimony, child support or separate maintenance income (if we are using it to qualify)

A copy of the filed divorce decree or separation agreement (if applicable)

VA Certificate of Eligibility (for VA loans)

Bank or assets statements (all [pages) to cover the most recent 2 months

#### ***If SELF EMPLOYED***

Individual, corporate or partnership tax returns for the last 2 years, including all schedules

Current Profit and Loss statement to show Year-To-Date revenue and expenses



## REFI Checklist for Borrowers

### ***Property Information***

Address of the refinance property

Address(es) and estimated value of all real estate you own

Current Mortgage Statement for all property owned

Current Hazard Insurance Dec Page, to show coverage and annual premium, of all property owned

Current Tax Bills for all property owned

Current Lease Agreements for any rental properties

Once you have gather all items above, please call us right away so we can begin the loan application process!

\*Please note all loans are subject to credit and income approval



**Lending Done Right**  
24757 Washington Avenue  
Murrieta CA 92562  
951-200-5163

CA BRE 02020867  
NMLS 1548449