

## Loan Application Checklist

### Borrower's Information (Refinance Transaction)

- Legible Copy of Drivers' Licenses

### Employment / Income

- Paycheck Stubs for the most recent 30 days
- W-2 Statements for the prior two years
- Federal Form 1040 Tax Returns for the prior two years – **ALL SCHEDULES**
- If Self Employed: Federal Business Tax Returns for the prior two years - **ALL SCHEDULES**

### Assets / Bank Statements

- Most recent two months' statements from bank checking, savings money markets and retirement accounts – **PLEASE INCLUDE ALL PAGES**

### Credit History Information

- Copy of existing First Mortgage Statement
- Copy of Second Mortgage Loan or Home Equity Line of Credit Statement
- If Subordinating Second Mortgage or Home Equity Line of Credit Statement, provide copy of existing second mortgage note, terms and conditions

### Refinance Information

- Copy of existing Deed (If available)
- Copy of existing Title Insurance policy (If available)
- Copy of existing Home Owners Insurance Policy (Declaration Pages only)

### Other

- Appraisal Contact: Name and contact information to allow access to perform the appraisal.