



Documents Needed for a Refinance Loan Application

- 2 most recent pay stub(s)
- W2's for past 2 years
- Homeowners insurance policy (declarations page only) or name and # of agent
- Statements from asset accounts (all pages) covering the 2 most recent months (bank accounts, investments, 401k, retirement plan)
- Copy of Owner's Title Insurance Policy (if property owned less than 10 years – all pages)
- Copy of divorce decree and/or separation agreement if applicable
- Copy of 1st mortgage NOTE/Equity Line agreement
- Federal Tax Returns for the 2 most recent years (all pages and schedules)
- Copy of mortgage payment coupons/statements
- Photocopy of driver license/picture ID

