

MORTGAGE REFINANCE DOCUMENTATION CHECKLIST



Welcome to *Mortgages by Linda!*

Please see below for a very important checklist of items needed in order to begin your refinance loan application. All applicable items will be required for both the Borrower and Co-Borrower. Note, if at all possible, submit all required documentation to us in a .pdf format and do not submit items as a screenshot. Should you have any questions, do not hesitate to contact us! Thank you, **#TeamMBL**

PERSONAL INFORMATION

| | Borrower | Co-Borrower |
|--|----------|-------------|
| Copy of your current identification – driver’s license, state issued I.D., passport etc. | | |
| Clear copy of your Social Security card | | |

PROPERTY INFORMATION

| | Submitted |
|--|-----------|
| Homeowner’s Insurance Declaration Page (for all properties owned) | |
| Most recent Homeowner’s Association statement (for all properties owned) | |
| Most current Mortgage Statement (for all properties owned) | |
| Lease agreement for all properties owned (all pages) | |
| Survey – in your original loan package (only need this for the primary residence) | |
| Owner’s Title Insurance Policy – in your original loan package (for primary residence only) | |
| Mortgage Note (only need this for the primary residence) <ul style="list-style-type: none"> This is in your original loan package with the title “Note” | |

FINANCIAL INFORMATION

| | Borrower | Co-Borrower |
|--|----------|-------------|
| Last 2 years of tax returns (<i>personal and business if applicable</i>) – all pages, schedules, and extensions if applicable | | |
| Last 2 years of W2’s and/or 1099’s | | |
| Last 30 days of pay stubs | | |
| Last 2 months of bank statements – all pages <i>including</i> blank pages <ul style="list-style-type: none"> All online statements must have the web address listed at the top/bottom along with your full name and account number visible. Another option is to print them, take them to your bank and have them issue a bank stamp, date, and sign <i>each page</i> for verification. Note: we will need at least ONE official bank statement submitted. | | |

OTHER APPLICABLE INFORMATION

| | Borrower | Co-Borrower |
|--|----------|-------------|
| Most recent pension, social security, & disability award statement (all pages) | | |
| Child support documents – all pages of Final Judgment | | |
| Self-employed buyers will need to provide all returns (this includes business and personal), all schedules and K1’s - if you have any filed extensions with the IRS, please provide copies as well. | | |
| If you are self-employed, we need a Profit and Loss Statement & Balance Sheet for the current year. | | |