

# MORTGAGE REFINANCE DOCUMENTATION CHECKLIST



Welcome to *Mortgages by Linda!*

Please see below for a very important checklist of items needed to begin your refinance loan application. All applicable items will be required for both the Borrower and Co-Borrower. Note, if 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

<i>*We will need the items below for a spouse as well even if they are not a borrower on the loan</i>	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"> <li>This is in your original loan package with the title “Note”</li> </ul>	

## 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"> <li>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 <b><i>each page</i></b> for verification. Note: we will need at least ONE official bank statement submitted.</li> </ul>		

## OTHER APPLICABLE INFORMATION

	Borrower	Co-Borrower
Most recent <b>pension, social security, &amp; disability award statement</b> (all pages)		
Child support documents i.e. divorce decree or child support order AND 12 months proof of these child support payments (all pages including blank pages)		
Self-employed buyers will need to provide <b>all returns</b> (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.		