



## Mortgage Refinance Documentation Checklist

Welcome to Mortgages by Linda! Below is a crucial checklist of documents needed to begin your refinance loan application. Please ensure all applicable items are submitted for both the borrower and co-borrower. Kindly submit the required documents in PDF format—screenshots will not be accepted. Thank you!

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### Personal Information:

1. **Government-issued ID:** Valid driver's license, passport, or state ID.
  2. **Social Security Number:** Card or official document displaying Social Security Number.
  3. **Proof of Residency:** Utility bill, lease agreement, or voter registration card.
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### Property Information:

1. **Current Mortgage Statement:** Most recent statement showing loan balance, interest rate, and payment history.
  2. **Homeowners Insurance Policy:** Declaration page of current policy.
  3. **Property Tax Statements:** Most recent property tax bill.
  4. **Homeowners Association (HOA) Documents:** If applicable, latest HOA dues statement and contact information.
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### Financial Information:

1. **Income Verification:**
    - **W-2 Employees:** Last 2 years' W-2 forms and 2 recent pay stubs.
    - **Self-Employed:** Last 2 years' tax returns (personal and business) and year-to-date profit and loss statement.
  2. **Bank Statements:** Last 2-3 months' statements for all accounts.
  3. **Retirement Accounts:** Most recent statements for 401(k), IRA, etc.
  4. **Credit Report:** Authorization form to pull credit report.
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### Other Applicable Information:

1. **Divorce Decree:** If applicable, complete signed copy.
  2. **Bankruptcy Documents:** Complete signed copy of discharge papers, if applicable.
  3. **Rental Income:** Lease agreements and proof of rental income, if applicable.
  4. **Gift Letter:** If receiving a financial gift for the refinance, completed and signed gift letter.
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