

Document Checklist Full Doc Refinance:

- Last 2 years W2's For all borrowers
- Most recent pay-stubs (Complete month) all borrowers
- Asset info Stocks. Bonds, IRA's, Etc...
- Last 2 months bank statements all pages all accounts
- Mortgage Statement(s)
- Hazard insurance declaration page
- Account stmts. for all debts to be paid thru refi

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- Agents name and phone number
- Landlord's name and phone number or copy of rental agreement
- Signed and fully executed purchase contract
- Copy of cancelled check or deposit slip showing proof of deposit
- Insurance Agent's information for the new hazard insurance policy

Document Checklist Full Doc Self-Employed Refinance:

- Last 2 years tax returns and 1040's all pages
- Business license showing 2 years self-employment or CPA Letter
- Profit and loss business statement for last 12 months
- Asset info Stocks. Bonds, IRA's, Etc...
- Last 2 months bank statements all pages all accounts
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Miscellaneous items:

- Divorce decree if applicable
- Alimony or child support if applicable (court docs)
- Copy/ proof of pension
- Copy of award letter
- 1099's for the last 2 years
- Bankruptcy Discharge Papers all pages