

Home Refinance Checklist

The checklist below includes examples of the documents you'll need to provide when applying for your refinance loan. Depending on your unique situation, you may be asked for more or less information. Gathering any applicable items ahead of time may help to expedite processing.

The basics

Full name

Date of birth

Social Security Number

Address of your primary residence for the last 2 years

Personal Finances

Pay stubs or proof of direct deposit

Employment history for the past 2 years

Bank or asset statements from the last 2 months

Federal W-2's (Wage and Tax Statement) from the last 2 years

A copy of your offer letter or contract (if starting a new job)

Social Security, pension or retirement benefit award letter (if applicable)

Veterans Affairs Certificate of Eligibility (for VA loans only)

Proof of alimony, child support or separate maintenance income (if using to qualify)

Federal tax returns from the last 2 years

A copy of the divorce decree or separation agreement (if applicable)

If self-employed

Individual, corporate or partnership tax returns from the last 2 years, including all schedules (federal only)

A current profit and loss statement showing year-to-date revenues and expenses (if applicable)



Welcome what's next

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Credit info *(documents are required only if applicable to your situation)*

A written explanation of any recent credit report inquiries or late payments on your credit report

A copy of the divorce decree or separate agreement (if applicable)

Bankruptcy discharge and schedule of creditors

Alimony, child support or separate maintenance payment amount

Property info *(not required for pre-approval requests)*

Address and estimated value of the refinance property

A copy of your homeowners insurance policy

Address(es) of all real estate you own and mortgage lender information

The balances of all mortgages, liens or lines of credit and lender information