



Refinance Checklist

My goal is to help you get the best possible loan for your home. To expedite the process and to lock in the best rate, it's important that you promptly provide the documents listed below.

Personal Information

- Loan Application & C.card Authorization - we can complete these together
- Please have your driver's license AND social security card OR Passport on you, I'll need take a picture of these items when we meet (for all borrowers)

Verification of Income

- Pay stubs for the last 30 days - for all borrowers
- Tax Returns (Federal only) with all schedules - for the past 2yrs
- W-2 and 1099 forms - for the past 2yrs
- Additional income: S.Security award letter, pensions, veteran's benefits, alimony, child support...etc.

IF Self-Employed, also provide

- K1's - for the past 2yrs
- Business Tax Returns - for the past 2yrs

Assets & Debts

- 2mo. most recent bank accounts-ALL pages, even the junk/back pages
- Most recent quarterly financial statements: i.e., Charles Schwab, Merrill Lynch...
- Most recent quarterly investment statements: i.e., 401k, TSP
- Most recent mortgage statement-for your current mortgage(s)
- A copy of your current home insurance policy

I look forward working with you & for you!

Joely (858) 337-1026 MyLoanMyHome.com

Brokered by-  C2 Financial Corporation

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