

Refinance Checklist

Based upon the type of refinance you are doing, some, or even most of the items on this checklist may not be necessary.

- ✓ Your current residence address, or addresses, for the past two years.
- ✓ Social security numbers for all borrowers.
- ✓ Your employment history for the past two years. You'll need your employer(s) name, address and phone number.
- ✓ Income information for all borrowers. You'll be asked to include salary, overtime, bonuses, commissions, interest/dividend, retirement income and any other regular source of income.
- ✓ The year you purchased the property being refinanced, its original cost, current loan balance and payment amount.
- ✓ Bank and brokerage account information, including the institution name and current balances.
- ✓ If you own any real estate (other than the property you're refinancing), we'll have some basic questions including, address, current market value, the amount you owe, the amount of rental income you receive (if any), and what your monthly payment is.
- ✓ Information about your current debts. We'll ask for the name of the creditor, the account number, the current balance owing and the amount of your monthly payment.