



Home Refinance Checklist

1. Employment and Income

- Two Year Employment History
- Last Two Years W-2 Forms
- Two Recent Pay Stubs – One Full Month
- Copies of Social Security, Pension, and/or Retirement Award Letters and Corresponding 1099's
- If Self-Employed or Receive Rental Income – Last Two Years Complete Tax Returns
- Copy of Lease Agreements (*lease income not listed on tax returns*)

2. Personal Information

- Copy of Valid ID Such as a Driver's License or Government Issued ID
- Social Security Numbers for All Applicants for Credit
- Two Years Residence History
- Landlord Name, Address and Phone Number (*if applicable*)
- Divorce Decree and Settlement Paperwork for Separate Maintenance (*if applicable*)

3. Current Mortgage Information

- Name and Contact Information of Homeowner's Insurance Agent
- Name and Phone Number of Homeowner's Association (*if applicable*)
- Copy of Most Recent Mortgage Statement

4. Credit and Liabilities

- General Knowledge of Your Current Credit Report (*Your mortgage specialist will pull a credit report that shows your accounts, but on occasion, the information may be outdated, missing or erroneous.*)
- Explanation of Credit Mishaps
- Bankruptcy and Discharge Paperwork (*if applicable*)
- Documentation Disproving Any Erroneous Items on Your Credit Report

5. Other

- Cancel All Automatic Payments to Your Current Mortgage Holder Prior to the Funding of Your New Mortgage with Riverfront FCU

