

# Preparing for Your Refinance

Thank you for allowing us to assist with your mortgage financing. The following documents will be needed to complete your application and move your loan into Processing and Underwriting.

## Income

### Salary/Hourly

- Last 30 days pay stubs showing YTD income
- Most recent 2 years W2's
- Most recent 2 years tax returns including all schedules

### Self Employed

- Last 2 years W2's and/or 1099's
- Last 2 years personal tax returns including all schedules
- Last 2 years business tax returns including all schedules
- P&L and balance sheet through most recent quarter

### Other Income (Social Security/Pension/Annuity)

- Social Security benefits letter
- Pension and/or annuity awards letter

## Misc

- Clear copy of Photo ID
- Divorce Decree (if applicable)
- Child support order (if applicable)
- Bankruptcy docs with discharge (if applicable)
- VA: COE / DD-214 Papers

## Assets

- Most recent 2 months bank statements, **every page please**
- Most recent quarterly statement for 401K, Retirement, or Profit Sharing accounts, **every page please**

## Property

- Mortgage Statement
- Homeowner's Insurance Declarations Page  
Real Estate Tax Bill
- If condo or townhome (PUD), we need HOA contact info and monthly dues statement

If you have a 2nd Mortgage or Line of Credit we will need the following:

- Note | Home equity line of credit agreement and statement

### FHA Streamline / VA IRRRL:

- Note and Settlement Statement / Closing Disclosure from previous loan

If you own other properties we will need the following for each property owned:

- Mortgage Statement
- Proof of Insurance (policy declaration page)
- HOA Statement (if applicable)
- Real Estate Tax Bill

**Please do not open or close any forms of credit or bank accounts and do not make any large purchases during the mortgage refinance process.**



## Bryan Keane

Mortgage Loan Consultant  
NMLS 1828705

Office: (312) 789-3522  
M/SMS: (312) 399-6228  
bkeane@lakesidebank.com



# Lakeside Bank

It's about time.™

Member  
**FDIC**  
NMLS ID# 528825  
EQUAL HOUSING  
LENDER