



HOME REFINANCE NEEDS LIST

To ensure that your home loan closes on time please have these items together as soon as possible to ensure a quick and effective closing. Documents older than 30 Days will need to be updated.

Income:

- Most recent 30 days (2-3) pay stubs showing YTD earnings
- Award letter and copy of most recent check for retirement, social security or disability income
- Most recent 2 years W2's and/or 1099's
- Most recent 2 years completed tax returns (all pages & schedules)

Asset Documentation:

- Most recent 2 months checking & savings account statements (all pages)
Be prepared to explain large deposits that are not payroll
- Most recent 2 months stocks/mutual fund account statements (all pages)
- Most recent 2 quarterly statements for 401K retirement accounts
Document ability to liquidate or borrow against if using to close (terms of withdraw)

Miscellaneous (if applicable):

- Copy of state ID or drivers license & social security card
- Complete divorce papers and/or child support court order
- Copy of your bankruptcy discharge packet
- Current mortgage statement(s) for all property owned
- Current HOA statement(s) for all property owned
- Copy of Mortgage "Note" found in original closing packet (2-4 page document)

Please fax the following items to Jody Smith at 702.420.2258, or email at Jody@JodytheLoanGuy.Com.

Thank you for your cooperation in helping me gather all the information necessary to process your upcoming financial request.

www.JodytheLoanGuy.Com

