



LowerMyBills

Mortgage Refinance Document Checklist

| Documents Needed | Where To Find Them | Checklist |
|---|-----------------------------------|--------------------------|
| Income documents | | |
| Pay stubs, past three months | Your employers | <input type="checkbox"/> |
| W-2s, past two years | Tax records | <input type="checkbox"/> |
| 1099s, past two years | Tax records | <input type="checkbox"/> |
| Profit and loss statements | Your company records | <input type="checkbox"/> |
| Debt statements | | |
| Student loan balance | Your lender | <input type="checkbox"/> |
| Car loan balance | Your lender | <input type="checkbox"/> |
| Credit card balances | Your credit card companies | <input type="checkbox"/> |
| Personal loan balances | Your lender | <input type="checkbox"/> |
| Asset documents | | |
| Bank statements | Your banks | <input type="checkbox"/> |
| Investment account statements | Your investment firms | <input type="checkbox"/> |
| Retirement account statements | Your retirement account servicers | <input type="checkbox"/> |
| Other asset statements | Varies | <input type="checkbox"/> |
| Home and mortgage documents | | |
| Mortgage statement | Your original mortgage servicer | <input type="checkbox"/> |
| Renovation list | Compiled by you | <input type="checkbox"/> |
| Homeowners insurance declarations page | Insurance provider | <input type="checkbox"/> |
| Other documents | | |
| Gift letters | Those who gifted the money | <input type="checkbox"/> |
| Bankruptcy paperwork | Courts | <input type="checkbox"/> |
| Alimony payments | Financial institutions/courts | <input type="checkbox"/> |
| Child support payments | Financial institutions/courts | <input type="checkbox"/> |
| Credit and employment gap explanations | Written by you | <input type="checkbox"/> |
| Social Security benefit verification letter | Social Security office | <input type="checkbox"/> |