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Albuquerque NM 87109
505.836.5700

REFINANCE LOAN NEEDS LIST

You may **voluntarily** provide the documents below at this time: these documents may be required for underwriting purposes. Please know that at this juncture in your loan you are volunteering this information: **these documents are not required to be sent to the lender until you have entered into loan application and received and reviewed your initial Loan Estimate and you have provided an Intent to Proceed.** Please provide all that pertain to your file.

ONCE YOU HAVE ENTERED INTO FULL LOAN APPLICATION AND YOU HAVE RECEIVED & REVIEWED YOUR INITIAL LOAN ESTIMATE AND YOU HAVE PROVIDED AN INTENT TO PROCEED WE MUST HAVE THE BELOW DOCUMENTS BEFORE WE CAN SEND YOUR FULL LOAN FILE TO THE LENDER FOR UNDERWRITING REVIEW AND APPROVAL

Your loan cannot be officially submitted until you supply the documents listed.

This checklist is to ensure you are supplying all needed documents.

Call your loan originator if you have any questions where to find these documents or why you are required to provide them.

- **PLEASE SEND ALL ITEMS AT ONE TIME.** Time is of the essence.

INCOME

Employed

- Paystubs for last 2 months showing Year-to-Date Totals
- 2016, 2015 and 2014 W2's for each employed borrower.
- 2015 and 2014 Tax Returns (2016 IF FILED), Personal and/or Business; **ALL SCHEDULES**
- If Self-Employed – Copy of CURRENT Business License
- Need phone number for Human Resources to obtain Verification of Employment
- Employee Salary Key (Needed if your company out sources its payroll to The work Number etc.)

Social Security Benefits Disabled - IF APPLICABLE

- Current Social Security Benefits Award Letter
- 2016, 2015 and 2014 1099's

Retirement/Pension Benefits – IF APPLICABLE

- Benefits Letter indicating terms of retirement indicating benefits will continue for three years.
- 2016, 2015 and 2014 1099's

ASSETS

- Bank Statements for two most recent 2 months; **ALL PAGES 1–X with Name, Address, and, Account Number, printed.**
 - Print Screen documents are **unacceptable** because the Name, Address and Account Number are not shown.
- Current Statement for 401K, IRA, Investments, etc.; **ALL PAGES 1–X with Name, Address, and, Account Number, printed**
 - Print Screen documents are **unacceptable** because the Name, Address and Account Number are not shown.
- Terms of Withdrawal for 401K, IRA, Investments, etc; ALL PAGES 1-X.

PROPERTIES

Subject Property

- Mortgage Statement/Coupon for first and second mortgages
- "NOTE",
- Mortgage or Deed of Trust
- Survey (Improvement Location Report)
- Hazard Insurance Declaration pages and Agent's Name and contact information
- Home Association Dues Statement; IF APPLICABLE
- Rental/Lease Agreements

Other Financed Properties – These documents are located in your Title Package

- Mortgage Statement/Coupon for first and second mortgages
- "NOTE",
- Hazard Insurance Declaration pages and Agent's Name and contact information
- Home Association Dues Statement; IF APPLICABLE
- Rental/Lease Agreements
- Current Property Tax Bill

MISCELLANEOUS INFORMATION

- Driver's License – LEGIBLE COPY
- Social Security Card, or, Military ID, or, passport, or, other legal form of identification
- Copy of Divorce Decree and Marriage Settlement Disclosure (IF APPLICABLE)
- Release of lien for judgment on credit report (Not necessary for submittal – Provide when obtained)
- DD214

ALL DOCUMENTS CAN BE FAXED TO LOAN ORIGINATOR OR LOAN SET UP COORDINATOR AT 505-212-0633; THIS IS A SECURE FAX LINE, OR DOCUMENTS CAN BE BROUGHT INTO OUR OFFICE TO HAVE SCANNED TO OUR SERVER. IF YOU WISH TO E-MAIL PERSONAL INFORMATION TO OUR OFFICE YOU MUST EMAIL IT THROUGH OUR SECURE EMAIL SITE; SENDINC; WE WILL NOT EXCEPT EMAILED DOCUMENTS ANY OTHER WAY BUT THROUGH OUR SECURE EMAIL SITE; SENDINC. TO EMAIL DOCUMENTS THROUGH OUR EMAIL WITHOUT USING SENDINC WOULD BE CONSIDERED AND UNSECURE METHOD OF DELIVERY AND YOUR EMAIL WILL BE DELETED AS SOON AS IT HAS BEEN RECEIVED IN OFFICE. THIS IS TO PROTECT AND KEEP YOUR NON-PUBLIC INFORMATION SECURE.