



Documentation Needed for Refinance

In preparing for your mortgage refinance, please gather the following documentation for your Mortgage Loan Officer.

- ☐ Driver's License
- ☐ 30 days of current pay stubs with a year-to-date total
- ☐ Previous 2 years' W-2s for all borrowers
- ☐ Two months of bank statements, ALL pages (non-KALSEE accounts only)
- ☐ Home owners insurance information (declaration page of home owners insurance)
- ☐ Summer and winter property taxes
- ☐ Recent mortgage statement(s)

If applicable:

- ☐ Copies of divorce papers
- ☐ Child support documentation
- ☐ If self-employed, two years of business tax returns and current profit and loss statement
- ☐ Current statement for investment accounts, ALL pages (401K, IRA, etc.)
- ☐ Copies of most recent award letters (if retired)
- ☐ Copies of trust documentation if title is in a trust
- ☐ Federal tax returns (all schedules) for two previous years needed if one of the following apply:
 1. You own properties that are not included in the application
 2. You have self-employed income (1099 income)

APPLY ONLINE or view rates at www.kalsee.com/mortgage-rates



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