



## 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](http://www.kalsee.com/mortgage-rates)**



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