

Your Refinancing Checklist



DECIDE ON A GOAL

Do you want to reduce monthly payments, shorten the loan term, make some needed home improvements?



WORK WITH YOUR LOAN EXPERT

to find the best mortgage refinance rate that fits your needs.



SUBMIT YOUR APPLICATION AND DOCUMENTS

- Pay Stubs
- Homeowners Insurance
- W-2s, Tax Returns and 1099s
- To verify past employment and income history
- Statement of Assets
- Similar to when you purchased your first home, your lender will need to verify that you have enough cash to cover closing costs (if you can't roll them into your loan)
- Statement of Debts



REVIEW YOUR OPTIONS

with your loan expert. We'll help you pick the best plan and tell you how much cash you'll need for closing costs.



LOCK IN YOUR RATE

When you lock the interest rate, it can't be changed during a specified period. We'll make sure you close the loan before the rate lock expires.



CLOSE ON THE LOAN

This is when you'll pay those closing costs. Then you're done!