

## Ready to refinance? Here is what you will need.

Streamline your application process by having the right paperwork in order. This list outlines the documents typically required as part of a new refinance home loan.

Please include all pages, even if the page is blank. Additional documents may be requested during underwriting based on your scenario.

Past 2 years 1040 personal federal tax returns

Past 2 years W-2s

Two most recent, consecutive pay stubs

Two most recent monthly bank statements (checking, savings, CD, investment, retirement, etc)

Most recent mortgage statement, all pages

Copy of homeowner's insurance

Copy of driver's license or government issued photo ID for all borrowers

Carlyle Financial Borrowers Authorization Form, signed

Carlyle Financial Borrowers Information Form

**\*If you are self-employed or receiving investment income, please also provide:**

Past 2 years K1s (if applicable)

Past 2 years (1120, 1120S, 1065) business federal tax returns for all businesses in which you own 25% or more

Year-to-date profit & loss statement for all businesses in which you own 25% or more

To securely send your items, call us for access to our online document portal.

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