

Refinance Loan Checklist

This checklist will assist you in completing your loan process. Additional documentation may be required after further examination of your Mortgage Loan Application. Please be aware that meeting a requested closing time is dependent upon gathering necessary information in a timely manner. If there are questions regarding any of the items on this list, please promptly call or e-mail your loan officer for assistance.

- Copy of Driver's License for each applicant
- Last 2 year's W-2 forms, for each applicant and previous 2 years tax returns
- Last 2 year's Federal Tax Returns, for each applicant (self-employed)
- Paystubs showing last 30 days of income, for each applicant
- Last 2 months statements for all Checking/Savings accounts listed
- Most recent Investment Statements, including 401k, IRA's, etc.
- Home Owners Insurance Declarations page of all real estate owned
- SSI / Pension Award Letter(s), if applicable
- Bankruptcy Discharge Papers, if applicable
- Divorce Decree, if applicable
- Mortgage Loan Application
- Abstract
- For all real estate owned:
 1. Mortgage statement or Contract for Deed
 2. Property tax statement
 3. Homeowner's Insurance declaration page

In some cases, we may need more information to process your loan.

Accentra Credit Union
PO Box 657
Austin, MN 55912