



Your Checklist for a *Faster Refinance*

We've put together this list of items to help you prepare for your first call with your Home Loan Expert. This will allow us to process your loan *faster* – which means you'll get your lower payment faster. Keep in mind, if you can't find something or don't know how to find it, don't worry. That's what we're here for.

To get started, here's what we recommend you have ready for your first call:

- Know your mortgage goal**
(lower your payment, consolidate debt, borrow at a lower rate, etc.)
- Have your W2s and previous 2 years Federal Income Tax** statements ready
- Have a copy of your current mortgage statement**
(we'll need to know your balance and term of your current mortgage)
- Proof of employment history**
(your latest pay stub(s), including year-to-date earnings)
- Know your credit score**
(you can get a free report and score at www.quizzle.com)
- List of your assets**
(i.e. checking account balance, savings account balance, 401K, IRA, CD, stocks, etc)
- List of your debts**
(i.e. car loan, credit card debt, student loan, etc)
- Know your approximate home value** – again, Quizzle can help you with this. You can also find home value estimates at Cyberhomes or Zillow