

Refinance Application Checklist

To apply for a refinance, you'll need to provide information about your income, assets and debts, plus any special circumstances that may impact your ability to repay.

In addition, the lender will arrange for an appraisal of your home, a survey of the property boundaries, flood determination, a title search and title insurance. They may also set up an escrow account to pay for necessary insurance and property taxes. Be prepared to provide some or all of the items below.

INCOME VERIFICATION

- Pay stubs for the last 30 days
- W-2 forms for the last two years
- Child support/alimony - friend of the court printout or 12 months cancelled checks*
- Awards letter for social security and 1099 for disability income

IF YOU ARE SELF-EMPLOYED

- Signed, completed tax returns for the past two years, including personal, partnership, and corporate, if applicable, and all schedules
- Year-to-date business profit and loss statement for current year, if more than three months have passed since the end of the tax year
- Current balance sheet

PROPERTY INFORMATION

- Most recent property tax bill
- Current homeowner's insurance policy, and flood insurance if applicable

ASSETS

- Original bank statements for the last three months, including savings, checking, and investment accounts including retirement accounts
- Stocks and securities account statements for the last three months

PAYMENT HISTORY

- Child support/alimony
- Bankruptcy/Consumer Credit, if received

ADDITIONAL INFORMATION, IF APPLICABLE

- Divorce decree
- Explanation of discrepancies on credit

*Child support or alimony income can be used if you received it for the past 12 months and it will continue for at least three years into the loan period. However, alimony, child support, or separate maintenance income need not be included if it is not to be considered as income available to repay the loan.

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