

Here is what I need in order to work on refinancing your current mortgage.

FOR BORROWERS WHO ARE W2 WAGE EARNERS

1. Driver License- Photo ID front & Back
2. Copy of most recent mortgage statement
3. Copy of most recent Homeowners insurance Declarations page (showing full annual premium)
4. 2 Most recent Payroll Stubs
5. W2's for 2024 & 2025
6. Last 2 months bank statements
 - a. **(All above documents preferably in PDF format & All Pages, even if some are blank)**
7. Completed online application- takes roughly 10-15 minutes

[Click Here To Apply!](#)

FOR CREDIT PULL & REVIEW

To proceed with your loan application, we require a copy of your tri-bureau credit report.

In the past, lenders like us would pull credit reports and collect back reimbursement of the associated fees at closing. However, recent guidance and numerous consumer complaints tracked by the [Consumer Financial Protection Bureau \(CFPB\)](#) regarding these practices have led to updated compliance standards across the industry.

As a result of these regulatory changes, all clients are now required to personally authorize and order their own credit pulls for our review. This ensures transparency and puts you in direct control of your consumer financial data.

Please use the link below to authorize and order your report:

<https://credit.advcredit.com/smartpay/SmartPay.aspx?uid=3aa507a0-3129-4dc4-a7f0-919d3493130f>

Thank you for your understanding and cooperation as we adhere to these important consumer protection guidelines. We are committed to a transparent and compliant process for all our clients.