

Refinance Checklist

Based upon the type of refinance you are doing, some, or even most of the items on this checklist may not be necessary. Contact a Mortgage Loan Officer for more detailed information on what you may need to provide at time of application.

- Your current residence address, or addresses, for the past two years.
- Social security numbers for all borrowers.
- Your employment history for the past two years. You'll need your employer(s) name, address, and phone number.
- Income information for all borrowers. You'll be asked to include salary, overtime, bonuses, commissions, interest/dividend, retirement income, and any other regular source of income.
- The year you purchased the property being refinanced, its original cost, current loan balance, and payment amount.
- Bank and brokerage account information, including the institution name and current balances.
- If you own any real estate (other than property you're refinancing), we'll have some basic questions including: address, current market value, the amount you owe, the rental income you receive (if any), and what your monthly payment is.
- Information about your current debts. We'll ask for the name of the creditor, the account number, the current balance owing, and the amount of your monthly payment.

Notes:

Mortgage Loan Officers

Feel free to reach out to any of our Mortgage Loan Officers during the application process and they will be glad to guide you down the right path!

Don Henderson – (614) 416-7588 ext. 1412, dhenderson@pathwayscu.com, Gahanna/New Albany, AEP Building
Cristina Diaz – (614) 276-6589 ext. 1245, cdiaz@pathwayscu.com, Casino District, Delaware, Plain City. *Hablo Español
M. Joe Donovan - (614) 462-6850 ext. 1101, jdonovsky@pathwayscu.com, Grandview

**Our Mortgage Loan Officers can come to the branch nearest you at any time, even if their main office is in a different location.*