

## Checklist TO REFINANCE

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### • **Complete the Application Process and Get Approved by Washington Home Mortgage**

During the application/approval process you will need to provide income and asset documentation to your loan officer for review in processing and underwriting your loan. Depending on your particular scenario, here are a few of the items you may be asked to provide:

1. W-2s from your previous two years employment.
2. Last two years tax returns if you are self-employed or a larger portion of your income derived from Commission (as an example).
3. If you are self-employed and your company is incorporated, you may be requested to provide your company's tax returns.
4. Your most current pay stubs that cover a period of the last 30 days.
5. Asset Statements from your bank account, investments, 401K etc.

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### • **Loan Processing and Underwriting by Washington Home Mortgage**

During this time, you may be required to provide some additional information or clarification to the underwriter regarding any of the above items that you provided for processing your loan file.

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### • **Signing Documents**

Documents will usually be signed at the Title Attorney/Agent's Office. In most cases, a Settlement Agent can travel to you, if desired.

You will need a current photo ID.

#### • **Funding**

The Lender will send funds to the Title Attorney's Office.

Title Company will prepare file for Recording and release it to record upon notice from the lender that the file is ready to record.

#### • **Close of Escrow**

The Deed will be recorded at the County Recorder's office by the Title Company.

Recording numbers are called to Escrow and the transaction is complete.

Your pay offs will be sent out and any proceeds from the transaction will be delivered to you in the mode that was requested during document signing.