



Capitol Federal

Refinance Transaction

Customer Checklist

To expedite the loan process, the following information is needed:

- Previous two years' W-2s
- Copy of first page of most recent personal tax return that was filed
- All paystubs for the most recent month showing year-to-date income
 - Previous two years' Federal Tax returns, including all schedules, W-2s and 1099s may be required for borrowers with unreimbursed business expenses
- Copy of your most recent complete quarterly or 2 months asset statements including all pages. The statement must reference the account holder's name, account number or account holder's address, and the depository/institution's name.
 - Checking accounts, savings accounts, company savings plans, 401K, IRA, profit sharing, mutual funds, stocks, cash value of insurance
- Copy of most recent social security or pension benefit letter
- Name, address and phone number of landlord(s) or mortgage holder for previous two years
- Contact name and phone number for your homeowners insurance coverage
- Year/Make/Model and estimated value of vehicles
- Final divorce decree and property settlement, if applicable
- College diploma, if recently graduated
- Bankruptcy discharge papers, if applicable
- Trust agreement, if applicable
- Permanent Resident Alien Registration Card or Visa, if resident alien
- Gift affidavit (form provided by Capitol Federal) and proof of receipt of gift funds, if already received
- Copy of recent mortgage statement for each loan (not required if the mortgage is with Capitol Federal)
- If the property was purchased in the previous 12 months or if a second mortgage was used to purchase the property, please provide a copy of the HUD-1 Settlement Statement from the closing transaction
- Please contact your loan officer to determine any fees that might be required at the time of application

In addition to the above information, please provide the following documentation, if applicable:

Self-Employed Income (Ownership interest of 25% or more in a business is considered to be self-employed.)

- Previous two years' Federal Tax returns, including all schedules, W-2s and 1099s
- Year-to-date profit/loss statement
- Previous two years' corporate/partnership returns, including K-1s

Commission, Retirement, Pension, Dividend or Interest Income

- Previous two years' Federal Tax returns, including all schedules, W-2s and 1099s

Rental Property Owned

- Previous two years' Federal Tax Returns
- For each rental property, please provide the following documentation:
 - Lease agreement and the estimated property value
 - Information regarding current loan payment, real estate taxes and homeowners insurance premiums

Additional documentation, specific to your transaction, may be requested in order to complete your loan application.

**Thank you for coming to Capitol Federal Savings. We appreciate your business.
If you need any assistance regarding this information, please contact us.**

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