



# 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
- Letter explaining employment gaps longer than 30 days, signed and dated
- 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
- Letter explaining any recent, large or irregular transactions on asset account statements, signed and dated
- 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
- 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
- HUD-1 Settlement Statement for property owned in the last five (5) years where FHA financing was obtained

**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.**

