

## Ready to **refi?**

You've taken our video course, and now we're here to help you keep going. Refinancing your home can be stressful. We'll help you get started with this checklist.

### Here's what you'll need:

**Multiple lender quotes**

Shop around for a mortgage lender. You can check out [Bankrate.com](https://www.bankrate.com) to get free quotes from great lenders.

**Proof of income**

This can be recent pay stubs, tax returns from the last two years and tax forms including 1099s and W-2s.

**Credit information**

You'll need your credit score and three credit reports. Your bank or credit card could give you your credit score information free of charge, or you can visit [annualcreditreport.com](https://www.annualcreditreport.com) for a free credit report.

**Proof of assets**

Include two consecutive recent statements from savings, checking, investment and/or retirement accounts as well as an updated balance sheet of your combined assets.

**Statement of debts**

These are documents that reflect the money you owe for your current mortgage, credit cards, student loans, auto loans and/or home equity loans.

**Proof of insurance**

Specifically, make sure you have your homeowners insurance and title insurance.

