



Application Checklist- Refinance:

- Consecutive pay stubs for the last 30 days for each applicant
- All W2 s for the past 2 years for each applicant
- Personal federal income tax returns for the last 2 years, including all schedules
- Award letter for social security, disability or pension
- Most recent 2 months checking and savings account statements (all pages)
- Most recent 401k or Other Investment statements (all pages)
- Current mortgage statement
- Copy of original mortgage note
- Abstract or location of abstract
- Homeowner's insurance agents name and phone number
- If self-employed- complete business tax returns for last 2 years
- Copy of certified divorce papers and proof of child support, if applicable
- Copy of driver's license for each applicant
- Complete and sign letter of explanation for recent credit inquiries

Thank you for choosing Miles City Federal Credit Union partnered with First Class Mortgage as your preferred lender.