305-980-1313 · support@keepourhome.info · www.keepourhome.com

FREE CHECKLIST — H4

Is refinancing an option for you? Check eligibility and gather your documents

CHECK ELIGIBILITY FIRST

- Credit score is generally 620+ (FHA) or 680+ (conventional)
- You have equity in the home (loan-to-value under 80% preferred)
- Current income is stable and documentable
- No active foreclosure lawsuit or notice of default filed
- Property is in acceptable condition for appraisal

DOCUMENTS NEEDED

- Last 2 years of federal tax returns (signed)
- Last 2 years of W-2s or 1099s
- 2 most recent pay stubs
- Last 2–3 months of bank statements (all accounts)
- Most recent mortgage statement
- Current homeowner's insurance policy
- Most recent property tax bill
- Photo ID and Social Security number

COMPARING LENDERS

- Get quotes from at least 3 lenders (rate, APR, closing costs)
- Ask each lender for a Loan Estimate (required by law within 3 business days)
- Compare the APR — not just the interest rate
- Ask about no-closing-cost options if cash is tight
- Confirm the loan type: FHA, conventional, VA, or USDA

CLOSING THE REFINANCE

- Lock your rate in writing once you select a lender
- Respond to all lender document requests within 24–48 hours
- Do not make large purchases or open new credit lines before closing
- Review the Closing Disclosure carefully 3 days before closing

PRO TIPS FROM KEEP OUR HOME

- If you're in foreclosure, refinancing may not be an option — call us first.
- A cash-out refinance can pay off arrears and stop foreclosure in some cases.
- We connect homeowners with trusted lenders. Call 305-980-1313.

Need help? Call us FREE: 305-980-1313 | www.keepourhome.com