



REFINANCE or HOME EQUITY LOAN

Thank you for requesting an application for a refinance of your current mortgage or home equity loan. To speed the processing of your application please provide the following:

1. Complete the application packet. Please do not leave any questions unanswered. If you are unsure, please do not hesitate to ask. Please include all bank account numbers and addresses; credit card numbers & addresses and car loan numbers & addresses.
2.
 - Provide copies of your last 3 months consecutive bank statements
 - Provide copies of your last month of paycheck stubs.
 - Provide last copies of your last 2 years tax returns
 - Provide last copies of your last 2 years W-2's.
 - Provide most recent statement for asset verification (i.e. 401K, stocks, bonds)
 - If government income such as Social Security, VA Benefits, Disability Income, provide proof of income receipt. (i.e. SSA benefit verification letter, retirement award letters)
3. Bring your abstract/Torrens Certificate Number to Center Bank for updating.
4.
 - If self-employed, we need your YTD Profit & Loss and a Balance Sheet (may need to be reviewed or prepared by your accountant)
 - If divorced, we need a copy of the finalized divorce decree
5. Please provide the following Insurance information in regard to the property:

Agent _____
Phone # _____
Company _____
Annual Premium \$ _____
6. What is your annual property tax? \$ _____
7. Which attorney/title company do you wish to use? _____
8. Copy of property tax statement
9. Copy of most recent mortgage company statement reflecting account # and phone number
10. Provide copy of current driver's license

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