



Main Office Address: 7502 Fortaleza Ave  
Elk Grove, CA 95757

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Elk Grove, CA 95757

CA DRE License No. 01861000  
NMLS License No. 245433  
Real Estate Broker, CA Dept of Real Estate

## **DOCUMENTS NEEDED** **REFINANCE APPLICATION**

1. Recent one month paystubs (2 or 4 times per month) or two months paystubs if paid once a month for W-2 employees only.
2. Last two months bank statements (all pages including blanks).
3. 2022 and 2023 W-2's and/or 1099's as applicable.
4. 2022 and 2023 1040 federal income tax returns with ALL schedules, 540 state income tax not required.
5. Recent 401k or stock statement (all pages including blanks), if applicable.
6. Copy of driver's license and social security card.
7. If resident alien, copy of resident alien card front and back.
8. We need current mortgage statement, recent property tax bill and home insurance bill for all properties owned.

Please fax the above documents to (888) 203-2285, or if you prefer, you can scan and email to [loanapp@loansrealtygroup.com](mailto:loanapp@loansrealtygroup.com). You can also upload it directly from your computer or smartphone to our secured website: <https://iris.loansrealtygroup.com/upload-documents/>

If not assigned yet to one of our loan processors, please use the General Loan Processing Inbox.

If you cannot fax or upload to the above website, then please mail the documents to the above mailing address.

If you have further questions, please call me at my direct line below or email me at [iriskwon@yahoo.com](mailto:iriskwon@yahoo.com).

Sincerely,

Iris Yu Kwon  
Broker Associate  
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