



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

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Elk Grove, CA 95757

CA DRE License No. 02160287

NMLS License No. 2280777

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. 2023 and 2024 W-2's and/or 1099's as applicable.
4. 2023 and 2024 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) 788-9342, or if you prefer, you can scan and email to loanapp@loansrealtyelite.com. You can also upload it directly from your computer or smartphone to our secured website: <https://ray.loansrealtyelite.com/upload-documents/>

Please select the "Loan Processing Department – General 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 re.citycenter@gmail.com.

Sincerely,

Ray Espiritu
Broker Associate & Mortgage Loan Officer
NMLS License No. 1381778 & DRE License No. 00984410
(916) 601-9419 direct