



CHECKLIST FOR LONG-TERM HOME LOANS

This list is what is usually required; however, other information could be required later.

- 2 most recent paystubs and 2 most recent W2s only if obtaining a Conventional loan and you are able to qualify on W2 wages only
- For others: Include the above and 2 most recent personal and business tax returns, if applicable – complete with W2s, 1099s, K-1s, & all schedules. Businesses may need to provide a current Profit & Loss Statement.
- Verification of other income, if applicable (i.e. award letters for pension, social security, etc.)
- Legible copy of driver's license and social security card
- Bank Statements (2 most recent - **only** if lender requires) Statements will be required **if** you are bringing funds to closing or lender is requiring reserves.
 - If lender requires bank statements and your accounts are at ANB, lender will obtain statements for you.
 - If accounts are not at ANB, provide statements either on bank letterhead or "teller stamped" to authenticate.
- **For purchase**-- copy of signed contract, homeowner insurance quote from company you plan to use
- **For refinance**—name of title/closing co. you want to use & most recent mortgage statement if refinancing that debt
- Insurance and Tax Statements on all properties owned, if applicable
- Letters of Explanations on Derogatory Credit &/or Credit Inquiries, if applicable – Lender will let you know.
- Note: Home Loan Toolkits are available from your lender or online at http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf
- Tax Transcripts from the IRS - Lender will advise you on how to obtain.