



## CHECKLIST FOR ANB REAL ESTATE LOANS

**The below documents are typically needed for an ANB mortgage loan. The more information we have upfront, the quicker we can process.**

- Real Estate Application (obtain from ANB or online)
- Most Recent Personal federal tax return--all pages (include W-2s, 1099s, & all schedules – state tax return is not needed)
- Most Recent 2-3 Years Business tax returns, if applicable
- Most recent paystub, unless direct deposited to ANB account or verification of income is acceptable to lender
- Copy of driver's license
- If refinance**—copy of deed, previous survey (if applicable), previous title work, most recent mortgage statement if loan is NOT at ANB now, & copy of insurance policy (declaration page).
- If purchase**--copy of signed contract AND name & phone # of insurance agent you plan to use.
- If purchase**—name of closing co., if not stated on contract (i.e. "Arbuckle or Stewart" for Carter Co.)
- Best contact ph # \_\_\_\_\_ (cell/home/work)
- Email address \_\_\_\_\_
- 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](http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf)

For construction loans:

- Builder – contract, information on builder, references
- Plans, specs, construction cost breakdown (itemized)