

## COMMERCIAL/AGRICULTURAL MORTGAGE APPLICATION CHECKLIST

Ask about our variety of loan options to fit your business or agricultural needs. We work and live in the communities we serve across East Texas and understand the unique qualities of the regions we serve. Whether your business is big or small, new or well-established, Austin Bank has the tools to help you realize your financial goals.

Loan product offerings include:

- Investment property (1-4 family rentals)
- Farms
- Commercial Property
- New construction loans
- Land loans
- New business start-up

### Income

- Previous three years of tax returns on businesses
- Year-to-date financial statement for business
- Business balance sheet and income statement with schedule of business debt
- Previous three years tax returns on owners and guarantors
- Personal financial statements on owner and guarantors

### Business Documents

Copy of files business entity documentation:

- Articles of incorporations, association, LLC, LP, LLP, etc.
- Partnership agreement
- Assumed name certificate (county/state)
- Any other documents providing legal entity status

*For more information on Commercial Loans, visit [austinbank.com](http://austinbank.com) - Business Banking - Loans. Or, give us a call at 800-644-9275 and ask to speak to lending staff at your local Austin Bank office.*



## REAL ESTATE LOAN PRODUCTS

- ★ Pre-Qualifications
- ★ Residential Mortgages
- ★ Vacation/Second Homes
- ★ Leasehold/Lake Property
- ★ Investment Property
- ★ VA Mortgages
- ★ First Time Homebuyers
- ★ Land Loans
- ★ Bridge Loans
- ★ New Construction
- ★ Home Improvement
- ★ Home Equity
- ★ Agricultural Property
- ★ Commercial Property



## RESIDENTIAL MORTGAGE APPLICATION CHECKLIST

When it is time to purchase a new home, the primary focus is qualifying for the mortgage. We are here to help!

Knowing how much home you can afford is essential. Being pre-qualified before you begin viewing homes indicates to Realtors and home sellers that you are serious about finding your perfect new home.

### Income

- Tax returns for the past two years (personal, corporate or other)
- W-2s for all earnings shown on the tax returns for the past two years
- Pay stubs for the most recent month
- Any obligations to pay child support or alimony (provide copy of divorce decree)

### Assets

- Bank statements for the previous two months on all accounts (bank, credit union, investment statements, etc.)
- Recent mortgage statement, tax statement and current insurance policy on all properties owned
- Most recent IRA/Keogh/401(k) profit sharing statements

### Employment & Other

- Employment information
- Social Security statement of benefits
- Copy of DD-214 and Certificate of Eligibility (if applying for VA loan)

*Please note - you are not required to provide the verification documents listed above in order to receive a Loan Estimate of fees and costs. Providing these items voluntarily will help in expediting your mortgage request.*

## AB COMMUNITY INVESTMENT COMPANY

(a subsidiary of Austin Bank)

Affordable housing program designed to assist with a home purchase or home improvement loan, designed specifically for low-to-moderate income households.

- ✓ Income requirements
- ✓ Employment and residency requirements
- ✓ Subject to credit approval
- ✓ Reduced closing costs
- ✓ More favorable loan terms
- ✓ Escrow for taxes and insurance
- ✓ Homeowners Education Program provided at no cost

*Ask us more about this valuable program today!*



For additional information or to  
start an application, visit:

[www.austinbank.com/homeloans](http://www.austinbank.com/homeloans)