



Thank you for your home loan inquiry. In addition to the Residential Application there are some initial disclosures we will need:

- Uniform Residential Loan Application. If you have any questions your loan officer will be happy to help you complete it.
- Disclosure Packet
  1. Borrower's Certification and Authorization\*
  2. Equal Credit Opportunity Act Notice (ECOA)\*
  3. IRS Form 4506-T\*
  4. Notice of Right to Copy of Appraisal (ECOA)\*
  5. Service Provider List\*
  6. Privacy Policy (information only, don't print/return)
  7. E-Sign Agreement
- CFPB Your home loan toolkit Booklet (information only, don't print/return)
- ARM Disclosure & Consumer handbook on adjustable-rate mortgages (information only, don't print/return)

Please print, sign\* and deliver documents to your loan officer. If you received these disclosures by email or from our website, you can stop by the bank and sign forms here (so you don't have to print them yourself). Within 3 business days, we will give you a Loan Estimate to review. Once you decide to proceed then you need to sign a Notice of Intent to Proceed form and pay your estimated appraisal fee.

Once you decide to proceed with the loan we will need copies of the following information (if applicable) to underwrite/process your loan. To keep the process moving forward you should begin to gather applicable information immediately and deliver to your loan officer. We prefer to copy/scan your documents for you at the bank and will return them back to you.

- Last two year's Federal and State Income Tax Returns including all attachments
- W-2's and K-1's for the past two years (if applicable)
- Most recent pay-stub (covering 30 days, if applicable)
- Year-to-date Profit & Loss Statement and Balance Sheet if self-employed (signed copy)
- Two months statements for all checking, savings and/or retirement/investment accounts (all pages)
- Purchase & Sale Agreement if you're buying a home (signed copy)
- Gift Letter if applicable
- Divorce Decree and/or "current" child support statement if applicable
- Complete bankruptcy documents including discharge if you have declared bankruptcy in the last 10 years (Discharge must be 4 years old for qualification)
- Current mortgage loan statement (if applicable)

If you are applying for a construction loan we will need additional information during the process:

- Signed Builder's Contract and Bid
- Construction Cost Breakdown & List of Materials (we can provide these forms)
- Blue Prints or Sketches
- Copy of Building Permit (when issued)

If you have any questions, please call, email or stop by. We are happy to help you and can answer your questions. If you would prefer to set up an appointment just let us know so we can meet at your convenience.

***Because your home loan is unique to you, we can best assist you and answer your questions with a complete loan package. Thank you for your business!***