



Residential Loan Application Process

This document outlines the residential loan application process. As an applicant, we will be glad to assist you in completing the following documents:

1. Uniform Residential Loan Application
2. Fact Act Addendum to Uniform Residential Loan Application
3. Notice Regarding Your Loan Application
4. Notice of Right to Receive a Copy of Appraisals

Once you have received your Loan Estimate from your lender, if you intend First Community Bank to continue processing your application, we will need the following information:

1. **Signed** copies of your 2017 and 2016 Federal Income Tax Returns
2. 2017 and 2016 W-2, 1099 & K-1 statements for each borrower
3. Copies of pay stubs for each borrower (2 consecutive pay periods each)
4. Copies of each borrower's driver's license
5. Bank statements for checking and savings accounts (2 consecutive months for each account)*
6. Bank statements for retirement or investment accounts (2 consecutive months for each account)*
7. Undisclosed Debt Acknowledgment
8. Signed Borrower Signature Authorization**
9. Signed Request for Transcript of Tax Return**
10. Evidence of homeowner's insurance with a binder showing paid annual premium prior to closing
11. Appraisal down payment of \$300.00 and **signed** Authorization to Order Appraisal form

Thank you!

FIRST COMMUNITY BANK
NMLS #803624

*All computer generated bank statements must include bank's name and address on the statement.

** Notice: The applicant may voluntarily sign the consent to verify employment, income, or deposits prior to the issuance of the Loan Estimate to facilitate the loan process.



PH (608)868-7644 – FAX (608)868-7746
202 Merchant Row – Milton, WI 53563
E-Mail: general@fcbmilton.com – Website: www.fcbmilton.com

