

## **Residential Loan Application Process**

First Community Bank wants to make your mortgage application process seamless and stress-free. This document is intended to outline parts of the residential loan application process. As an applicant, we look forward to helping you start this process by completing the following documents:

- 1. Uniform Residential Loan Application \*
- 2. Fact Act Addendum to Uniform Residential Loan Application

This information will both help the bank outline the transaction and give us the opportunity to prepare a detailed Loan Estimate for you to review. In conjunction with your intent to proceed, we will ask for the following supporting documentation:

- 1. Two most recent years of Federal Income Tax Returns
- 2. Two most recent years of W-2, 1099, & K-1 statements for each borrower
- 3. Copies of pay stubs for each borrower (2 consecutive pay periods each)
- 4. Bank statements for checking and savings accounts (2 consecutive months for each account) \*\*
- 5. Bank statements for retirement or investment accounts (2 consecutive months for each account) \*\*

Thank you!

FIRST COMMUNITY BANK NMLS #803624

\* 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.

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