



# First National Bank & Trust.

## RESIDENTIAL LOAN ITEMS NECESSARY FOR APPLICATION

---

Dear Applicant:

To assure that your loan application is processed in the timeliest manner possible, it is essential that the application is completed entirely before it is returned to the bank. Due to recent regulatory changes the procedures for acquiring a real estate loan have changed. The checklist below should help you secure all of the necessary documents to complete the process. Your cooperation is greatly appreciated.

\*\*\*\*\*

### **1. COMPLETED LOAN APPLICATION**

### **2. GOVERNMENT ISSUED ID**

Copy of Drivers License or State ID

### **3. LEGAL DESCRIPTION OF PROPERTY**

This information can be found on your mortgage or warranty deed.

### **4. COPY OF HOMEOWNERS INSURANCE POLICY**

- Declarations page only
- If purchasing, need binder or name and address of agent being used.

### **5. CURRENT INCOME VERIFICATION**

Acceptable method of verification includes:

- Copies of tax returns filed with the IRS or a State taxing authority.
- IRS Form W-2s or similar IRS forms used for reporting wages or tax withholding.
- Payroll Statements.
- Records from a Federal, State or local government agency stating income from benefits.

### **6. VERIFICATION OF EMPLOYMENT**

Acceptable method of verification includes:

- Payroll Stub
- W2