



In order to expedite your qualification process, we will first need you to complete the attached application in its entirety. By doing so, you will receive a credit decision very quickly. Failure to provide the requested information will greatly increase the time it takes to make the same credit decision.

****In addition to the completed, signed application, please bring the following information and we will make copies for you****

1. Most recent pay stubs (covering the last thirty days),
2. Two years W-2's,
3. Most recent two months bank, 401k, brokerage and IRA statements,
4. If you have other sources of income such as: rental property, dividends, etc., you will need to provide your individual tax returns, this should include all schedules. Provide copies of all leases and complete the "Schedule of Real Estate Owned" on the bottom of page 3.
5. If you are self-employed, provide two years individual, business and/or corporate tax returns (with all schedules),
6. For **refinance transactions**, a copy of the deed and/or survey of the property,
7. For **purchase transactions**, a copy of the contract,
8. For **new construction or rehab** loans, please provide a cost breakdown with a copy of the plans and specs or a list of the improvements and being made to the property. Additionally, provide the builder or contractor's contract and contact information.

Upon completion of the application, please call for an appointment. You should be able to meet with the loan officer within 24 hours of your call.

We are here to answer any questions you may have. We will offer you excellent service as well as a competitive rate. If you do have any questions, please contact William B. Benton at 251-5371 ext. 333 or wbenton@fnbba.com, LaTonia Murphy ext 335 or lmurphy@fnbba.com, Kimberly Kessler at ext. 334 or kkessler@fnbba.com or Jody Edwards at ext. 344 or jedwards@fnbba.com.

We look forward to working with you and your family!

Please provide the best email address(es) to contact you _____

Your rate will not be considered locked unless you have signed a rate lock form. _____ (please initial and date)