



**First National Bank**  
*of America*

241 East Saginaw  
E. Lansing, MI 48823

Loan Officer: **Kelly Kendrick**  
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## Residential Mortgage Submission Form

### Required Documents Checklist

- \_\_\_\_\_ Complete Loan Application (1003)
  - \_\_\_\_\_ Loan officer must sign and date 1003. (please use the most current version)
  - \_\_\_\_\_ Face-to-face applications must be signed by the borrower(s)  
(face-to-face applicants must include government monitoring information)
- \_\_\_\_\_ Credit Report (Trans Union)
  - \_\_\_\_\_ Include VOM or land contract pay history if not reported to the bureau
- \_\_\_\_\_ Income Docs
  - \_\_\_\_\_ Most recent 2 years W-2's and two most recent pay-stubs (less than 30 days old)
  - \_\_\_\_\_ 2 years tax returns including schedule C if borrower(s) are self employed
- \_\_\_\_\_ Good Faith Estimate or complete preliminary fee sheet below

**Fees to Broker:**

Points \_\_\_\_\_ % (YSP not available) \$ \_\_\_\_\_  
 Processing \$ \_\_\_\_\_  
 Application \$ \_\_\_\_\_  
 Underwriting \$ \_\_\_\_\_  
 Other (describe) \_\_\_\_\_ \$ \_\_\_\_\_

**Estimated fees to 3rd party:**

Appraisal \$ \_\_\_\_\_  
 Survey \$ \_\_\_\_\_  
 Title Work \$ \_\_\_\_\_  
 Closing Fee \$ \_\_\_\_\_  
 Credit Report \$ \_\_\_\_\_

\*\*\*First National Bank of America does not provide prequalifications or preapprovals. An adverse action or a conditional approval with early disclosures will be sent to the borrower within 3 business days. Broker fees will be limited to the amount stated above.

### Additional Documents (more Information = less confusion)

- Detailed cash out letter
- Purchase or buy/sell agreement
- Appraisal or pictures of the property
- Bids for improvement
- Copy of land contract
- Letter of explanation (regarding credit)

Borrowers Name: \_\_\_\_\_ Borrowers E-Mail: \_\_\_\_\_

Detailed Loan Purpose - (provide specific details if there will be any cash out) \_\_\_\_\_

Income Type \_\_\_\_\_ Full Doc.  
 Property Type \_\_\_\_\_ SFD \_\_\_\_\_ Acres  
                                   \_\_\_\_\_ Modular Home \_\_\_\_\_ Acres  
                                   \_\_\_\_\_ Single Wide Mobile \_\_\_\_\_ Acres  
                                   \_\_\_\_\_ Double Wide Mobile \_\_\_\_\_ Acres  
                                   \_\_\_\_\_ Vacant Land \_\_\_\_\_ Acres  
                                   \_\_\_\_\_ Mixed Use Property  
 Other (describe) \_\_\_\_\_

**Loan Information:**

Rate Requested \_\_\_\_\_  
 Loan Amount \_\_\_\_\_  
 Credit Score \_\_\_\_\_

\*\*\*Broker Contact Information:

Broker: \_\_\_\_\_ Loan Officer: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Processor: \_\_\_\_\_  
 Fax: \_\_\_\_\_ E-Mail: \_\_\_\_\_

