



First National Bank
of America

241 East Saginaw
E. Lansing, MI 48823

Loan Officer: **Noelle Stephens**
Telephone: (800) 968-3626, ext. 8447
Fax: (517) 336-2930
Email: nstephens@fnba.com

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: _____

