



Dear Borrower:

Thank you for choosing First National Bank for your mortgage financing need. Whether you are purchasing or refinancing, applying for a FNB loan is the first big step. Getting started is easy! Simply follow the checklist below to gather all the necessary paperwork.

Documents Required to Complete the Pre-Approval and Application Process:

- 2 years Personal Tax Returns – all schedules
- 2 current pay stubs (needed if you are receiving W-2 Income)
- 2 Years W2's/1099's etc.
- 2 months most recent bank statements, including 401k, retirement, stock etc., (all pages)
- Copy of Drivers License and Social Security card or Passport for all borrowers
- Copy of Divorce Decree, if applicable
- Copy of Discharge of Bankruptcy/Bankruptcy Schedules, if applicable
- Copy of current mortgage statement
- 12 months most recent cancelled checks for rent paid to landlord, if private party – if rent from a management company, can provide name and tel # in lieu of cancelled checks, as applicable.
- Copy of Purchase contract signed by all parties, if loan is a purchase
- Copy of cancelled earnest money check from the bank and proof it cleared, if loan is a purchase.

VA Loans (in addition to above):

- DD214 – Discharge Papers
- Signed 1880 – Request for Certificate or Eligibility or duplicate (we will provide form to you at time of loan disclosure).

You can provide these documents, preferably in a pdf format, to my e-mail address, or you can fax them to the fax number below.

I am here to make this transaction as smooth as possible and will guide you throughout the process. Should you have questions regarding the above, please feel free to contact me.

Thank you for your business,

Ed Parkinson

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