



**FIRST
COMMUNITY
BANK**

420 2nd Avenue, S.W.
Cullman, Alabama 35055
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www.fcbcullman.com

MORTGAGE APPLICATION CHECKLIST

Here's what you'll need when you apply for a mortgage:

- Copy of Driver's License for all applicants
- Home address for the past two years; if renting, include landlord contact information
- Employment information for the past two years
 - Name, address, and phone number of current employer
 - Name, address, and phone number of previous employer(s)
- Income Information
 - Complete income information including, but not limited to, salary, overtime and bonuses for the past two years
 - Full Federal tax returns, as well as W-2 forms for the past two years
 - Pay stubs for the past 30 days
 - If self-employed or commissioned, Federal income tax returns (all pages and schedules) for the past two years, as well as a year-to-date balance sheet
- Bank statements - two months, all large deposits must be sourced
- Insurance information - name and phone number of homeowner's insurance company and agent
- Seller/Realtor information - Name and phone number of the seller and/or Realtor
- Purchase Agreement - If purchasing a new home, a copy of the purchase agreement/sales contract
- Refinance information - Copy of warranty deed, Declaration page of insurance
- Bankruptcy documentation - If a bankruptcy has been filed, a copy of the Bankruptcy Petition and Discharge
- Divorce decree - If using alimony/child support as a source of income, a copy of the divorce decree is needed and proof of 12 months receipt

* All Loans Subject to Approval

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