



Thank you for your home loan inquiry! To get started with your request, we will need a completed and signed application and disclosure packet. You may email, apply online or return to any of our four branches listed below.

1. Uniform Residential Loan Application – also available online at www.twinriver.bank/mortgage-center/
2. Disclosure Packet
 - Borrower’s Certification and Authorization
 - Equal Credit Opportunity Act Notice
 - Request for Transcript of Tax Return
 - Notice of Right to Copy of Appraisal
 - Service Provider List
 - E-Sign Agreement (one for each borrower)
 - Privacy Policy
3. Your Home Loan Toolkit booklet
4. Consumer Handbook on Adjustable-Rate Mortgages and ARM Disclosure (if applicable)
5. What You Should Know About Home Equity Lines of Credit & HELOC Disclosure (if applicable)

The Privacy Policy, Home Loan booklet, Handbook on Adjustable-Rate Mortgages and/or HELOC disclosures are for your information only and do not need to be returned.

Within 3 business days of receiving your completed application packet, we will provide a Loan Estimate for your review. Once you review the information, please notify your loan officer of your intent to proceed. An appraisal may be ordered once you have received the Loan Estimate and given your intent to proceed. Please note we may require you to pay your estimated appraisal fee in advance.

We will also need copies of the following information (if applicable) to underwrite/process your loan request. We recommend you provide this information as soon as possible to keep the process moving forward; you can email documentation to your loan officer or drop off at the bank to be copied/scanned.

- Last two year’s Federal and State Income Tax Returns including W-2’s, K-1’s and all schedules/attachments
- Employment pay-stub(s) covering most recent 30 days
- Year-to-date Profit & Loss Statement and Balance Sheet if self-employed
- Checking, savings, retirement/investment account statements for most recent two months (all pages)
- Signed Purchase & Sale Agreement OR current mortgage loan statement if refinance
- Gift Letter if family providing funds for down payment (if applicable)
- Divorce Decree and/or “current” child support statement (if applicable)
- Bankruptcy documents including discharge if within the last 10 years (if applicable)

The following is required for construction loan requests and can be provided with your intent to proceed or ASAP:

- Signed Builder’s Contract and Bid
- Construction Cost Breakdown & List of Materials (we can provide these forms)
- Blue Prints or Sketches
- Copy of Building Permit

Please call, email or stop by if you have any questions. We are happy to answer your questions and discuss potential loan scenarios. If you would like to set up an appointment, just let us know so we can meet at your convenience.

***Because your home loan is unique to you, we can best assist you with a complete loan package.
Thank you for your business!***

www.twinriver.bank

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208-746-4848

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Lewiston, ID 83501
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201 2nd St – POB 219
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