



1507 G St
Lewiston, ID 83501
208-746-4848

3330 10th St
Lewiston, ID 83501
208-743-4848

900 5th St
Clarkston, WA 99403
509-758-4848

201 2nd St, PO Box 219
Asotin, WA 99402
509-243-8848

Applying for a home loan can be exciting! We hope to make the process easy for you – below are four options to apply:

- Apply online at www.twinriver.bank - most convenient to upload necessary documents securely
- Download application letter and forms at www.twinriver.bank
- Call or email info@twinriver.bank and we'll email you an application packet.
- Pick up an application packet at one of our branches.

Application and Disclosures to get a home loan started:

1. Uniform Residential Loan Application – complete as much as possible to process quickly & efficiently
2. Disclosures
 - Esign Disclosure & Consent Agreement – form & signature needed for each borrower
 - Borrower Certification & Authorization – signature(s) needed
 - Service Provider List & Insurance Contact – information & initial(s) needed
3. Other – Information for your records
 - ECOA Notice & Certification
 - Your Home Loan Toolkit booklet
 - Privacy Notice
 - IF APPLICABLE: Consumer Handbook on Adjustable-Rate Mortgages and ARM Disclosure or What You Should Know About Home Equity Lines of Credit & HELOC Disclosure

Within three business days of receiving a complete application, we will provide a Loan Estimate of your terms, closing costs, escrows and cash to close. By signing the Loan Estimate you are only confirming you have received the information. Notify your loan officer of your intent to proceed to continue with the loan process.

The following items will be needed to underwrite the loan. Please provide as soon as possible to keep the process moving along. We can order the appraisal when you are ready, but please note the appraisal fee will need to be paid in advance.

- Federal & State Tax Returns including W-2's, K-1's and all schedules/attachments for the last 2 years
- Employment pay-stub(s) covering most recent 30 days
- Checking, savings, retirement/investment account statements for most recent two months (all pages)
- Signed Purchase & Sale Agreement or current mortgage loan statement if refinance
- IF APPLICABLE: Self-employed provide Year-to-date Profit & Loss Statement, Balance Sheet & Tax Returns, Gift Letter if your family is providing funds for down payment, Divorce Decree, Child support statement, Bankruptcy if within 4 years from discharge or dismissal, Foreclosure if within 7 years of completion date.

Construction Loans: The items listed below are needed to develop the project budget and used by the appraiser to establish a future appraised value. We can email these forms to you or your builder.

- Builder Contract / Bid
- Builder List of Materials / Specification
- House Plans

Please let us know if you have any questions or want to make an appointment by phone or in person.

**Because your home loan is unique to you, we can best assist you with a complete loan package.
EQUAL HOUSING LENDER - TWIN RIVER BANK NMLS #680539**