



Construction Loan Checklist

- Two years W2's
- Two years federal tax returns (for self-employed borrowers)
- Last month of paystubs
- Two months of recent bank statements (all pages)
- Most recent retirement statements (all pages)
- Builder contract, plans and specifications (if available)
- Lot purchase agreement (if applicable)
- Prior title commitment on land (if applicable & available, along with any available land surveys or site map)
- Existing mortgage information on lot, if applicable, or accepted offer to purchase for lot signed by all parties (if applicable)
- Signed borrower's certification and authorization document

All loans subject to credit approval. Equal Housing Lender. Forte Bank NMLS ID# 409428

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a loan from Forte Bank. In applying for this loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that this may include verifying the information provided on the application with the employer and / or the financial institution.
3. I/We fully understand that it is a Federal Crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Codes, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a loan from the Forte Bank. As part of the application process, Forte Bank, may verify information contained in my / our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide Forte Bank and to any investor the information they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Forte Bank or any investor that purchases the loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Forte Bank or the investor that purchased the loan is appreciated.

The Federal Equal Credit Opportunity Act prohibits credit discrimination on the basis of race, color, religion, national origin, sex, marital status, age (provided that a person has the capacity to enter into a binding contract); because all or part of a person's income derives from any public assistance program; or because a person in good faith has exercised any right under the Federal Consumer Credit Protection Act. Regulations under the Act give married persons the right to have credit information included in credit reports in the name of both the wife and the husband if both are responsible for the account. This right was created, in part, to insure that credit histories will be available to women who become divorced or widowed.

X _____

X _____

DATE

DATE