



THANK YOU FOR CHOOSING FCS FINANCIAL

FOR YOUR REAL ESTATE LOAN

To help process your loan request as quickly as possible, please complete and return the attached documents.

In addition, the following information should be submitted along with the complete forms:

- A current balance sheet

- Copy of sales contract (if applicable)

- Copy of property legal description

- Copy of your last month's bank statements for checking, savings & stock accounts
Provide copies of ALL pages with the printed bank name and your name

- Copy of last statement from 401K or IRA accounts

- Pay stubs covering the most recent 30 day period

- W-2's from the most recent three years

- Copy of last three years tax returns

- Copy of your real estate tax bill

- Copy of your homeowner's insurance declaration page

If applying for a construction loan, check with us for additional information required:

- Itemized cost estimate & bids

- House Plans

Notice: If your request is for a consumer purpose which will be secured by real estate you are not required to provide the requested information until FCS Financial has provided you a Loan Estimate and you have acknowledged your intent to proceed with the transaction

ITEMIZED COST ESTIMATE

Owner:	Home Phone:
Property Address:	Work Phone:
City, State, Zip:	County:
Lot #:	Sec, Tshp, Rg:
Subdivision:	Size:
Lender:	

ITEM NO.	ATTACH COPY OF BID	CATEGORY	AMOUNT	SUB-CONTRACTORS
1		Permits, Surveys & Stake-Out		
2		Excavating, Backfill, Rough Grading		
3		Footing, Foundation, Piers		
4		Waterproofing		
5		Drain Tile, Gravel, Plastic Clay		
6		Steel I-Beam, Col & Plates		
7		Lumber, Nails, Rough Hardware		
8		Trusses & Boom Charges		
9		Carpenter Labor Rough & Finish		
10		Windows		
11		Doors, Entry & Patio		
12		Siding & Soffits, Alum, Vinyl, Etc.		
13		Roofing		
14		Fireplace Prefab, Masonry, Stove		
15		Plumbing Rough & Finish		
16		Sewer, Water or Septic System		
17		Underground Electric Service		
18		Heating, Rough, Firestop & Flashing		
19		Electrical, Rough & Finish		
20		Telephone, TV, Intercom & Security		
21		Insulation		
22		Drywall or Plaster		
23		Concrete Flatwork (floors & sidewalk)		
24		Drive, Asphalt, Concrete		
25		Brickwork, Blocks or Stone		
26		Common Labor		
27		Garage Door		
28		Painting, Interior, Exterior		
29		Millwork, Hardware, Wire Shelving		
30		Underlayment & Sheet Goods		
31		Kitchen Cabinets & Vanities		
32		Ceramic Tile		
33		Marble Products & Installation		
34		Plumbing Fixtures		
35		Air Conditioning HVAC Finish		

36		Mirrors & Medicine Cabinets		
37		Shower Doors		
38		Appliances		
39		Electrical Fixtures		
40		Laminate and Vinyl		
41		Quarry Tile		
42		Carpet & Pad		
43		Gutters & Splash Blocks		
44		Finish Grade, Seed or Sod		
45		Final Cleaning		
46		Miscellaneous		
47		Deck		
48		Rural Water Hookup		
49		Termite Inspection		
50		Electric Company Hookup		
51		Closing Costs		
52		Overruns		
53				
54				
55				
56				
57				
TOTAL:				

The above information is a statement of the name of every contractor, subcontractor, material supplier and laborer (with whom the undersigned has contracted); the amounts due or to become due for work done or to be done, and materials furnished or to be furnished, are correctly and fully set forth opposite their names, as previously listed.

Deponent further says that they have not employed, or procured materials from, contracted or subcontracted with any person or persons other than those above mentioned and owes no moneys for labor or upon materials for the erection of said building other than sums set forth; and that none of the materials or fixtures contained in said building are encumbered by U.C.C. security interests or otherwise except as set forth below:

Deponent further says that they make the foregoing statement for the purpose of representing to the Lender that the attached described property is free from claims of Mechanics' Liens. These representations are made with the full knowledge that they will be relied upon by the Lender in paying part or all of any sums due any interested party in connection herewith.

Contractor's Signature

Owner's Signature

Owner's Signature

On _____ before me personally appeared _____

to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

Notary Public