

The Path to Owning Your Dream Home with a Home Loan* from First Citizens!



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Congratulations!
You can close on your new home 3 days after you receive your closing disclosure.

11

Once the title insurance is ready, you can choose a closing date.

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We'll work with your realtor on closing costs and a closing date.

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We'll send you the closing disclosures.

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Next, a lien search or abstract will be updated by the title company. Title insurance will then be ordered.

9

Once the appraisal is back, we'll send you a copy and lock in your interest rate (if you are ready). Then, new loan estimates will be provided with your locked-in rate.

7

Gather these documents for us:

- 2 months current pay stubs/proof of income
- 2 year history of W2s and tax returns
- Homeowner's insurance
- Signed 4506T (provided by us)
- Copy of deposit account statements for closing costs and down payment funds
- Signed credit report verification

8

We'll review all of your documents to ensure everything is in order.

6

We'll order the appraisal.

5

We'll need a copy of your purchase agreement and know that you've decided to get your home loan with us.

4

You'll receive loan estimates from us.

3

Put an offer on your dream home!

2

Not sure how much you can afford?
Ask about Pre-Approvals. We recommend them!

1

Fill out a home loan application.
(apply online at myfcb.bank)

* All loans are subject to FCB loan policies, regulatory requirements, and secondary market rules, as applicable.

