

FIRST NORTHERN BANK & TRUST CO
P.O. BOX 217
PALMERTON, PA 18071

DOCUMENTATION REQUIRED TO COMPLETE APPLICATION

CONSTRUCTION/PERMANENT

PLEASE PROVIDE ALL DOCUMENTS BELOW THAT APPLY

Employed By Others

- Copies of most recent paystubs covering one full month
 - Copies of TWO (2) years W-2/1099 for all income sources on tax returns
 - Copies of SIGNED tax returns for the past TWO (2) years all pages and schedules
 - Copies of ALL disclosed asset statements for the most recent TWO (2) months, all pages
 - Explanation for any/all deposits larger than normal salary deposits
 - Documentation of "other" assets (ex. 401K, IRA, Brokerage, etc.)
 - Twelve (12) months housing payment history. If renting, provide name, address of Landlord
If private mortgage, provide name and address of mortgage holder
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Self employed or Own 25% or More of Business From Which Earnings are Received, In Addition To The Above

- Copies of business tax returns for the past TWO (2) years all pages and schedules
- Year To Date P & L prepared by your accountant.

For Construction/Permanent In Addition to Above

- Agreement of Sale on lot, or if already owned, copy of HUD-1 settlement statement
- Copy of Construction Agreement, floor plan and specifications for proposed construction
Note: Any changes after initial Agreement must be followed by an addendum and provided
- Perk test and sewage permit, if applicable, when available to be provided prior to closing.
- Building permit when available prior to closing

Miscellaneous (PLEASE SUPPLY ALL ITEMS IN THIS SECTION THAT APPLY TO YOU**)**

- Copy of current driver's license for all borrowers
- Mothers maiden name for all borrowers
- If divorced, copy of Divorce Decree AND Property Settlement Agreement
- If receiving or paying alimony/child support, documentaion of receipt/payment and copy of court order
- If receiving Social Security benefits, copy of award letter and copy of most recent three (3) months direct deposit verification
- If a gift is involved, completed Gift Letter WITH Donor bank account statements verifying ability to gift funds to the borrower
- If other rental real estate is owned provide a copy of each lease
- Title Company contact information, name, address, phone, email etc.

Fees Required at Time of Signing Early Disclosures

- Appraisal Fee \$400 if primary residence, \$500 if investment property *
- Application fee \$150 per application or \$150 per borrower if applicants are not married to eachother

NOTE: Complete documentation provided at time of application will speed the approval process. Processing and Underwriting may request additional documentation.

* Large acreage or square footage may incur an additional fee