



Residential Mortgages: Documentation Checklist

Having your proper documents available will help to expedite the loan approval process.

All Applications

- W2's for all borrowers for the past two years (*include all jobs*)
- Paystubs for all borrowers for the past three months of employment (*include all jobs*)
- Form 1040 Federal Income Tax Returns, with all schedules for the past two years
- Self-Employed? If a borrower or co-borrower owns 25% or more of any business, you will need to provide business tax returns. (*self-employed borrowers may be required to supply a year-to-date profit and loss financial statement*)
- Your last three Asset Account Statements for all asset accounts (*include all pages*), including Checking, Savings, Money Market, CD, IRA, Stock, Mutual Fund and 401K Statements (*internet printouts are not acceptable*)
- Latest Retirement Statement(s) - 401K, Pension, Annuity (*include all pages for all borrowers*)
- Last 12 cancelled rent payment checks (*if applicable*)
- Current landlord's name, address and telephone
- Current, updated lease(s) for all rental properties
- Copies of Separation or Divorce Decree, support order and property settlement agreement (*if applicable*)

- Copy of Green Card for resident alien (*front and back*)
- Copy of Driver's License, Government-issued ID and Social Security card
- If you are using child support or alimony to qualify, you must show a one year history printout from Domestic Relations indicating that you are receiving payments. Please provide evidence of three years of continuing payments

Purchase Applications

- Copy of fully-executed Agreement of Sale for the property being purchased (*all pages, all addendums*)
- Real estate listing agreement or agreement of sale for your current home

Refinance Applications

- Note, Mortgage or REC and Title Policy
- Payment Coupon Book
- Homeowner's (Hazard) Insurance Policy

Request More Information

To discuss mortgage financing options, contact us today for a private, free consultation. There's absolutely no obligation. Feel free to visit us at www.1stnorthernbank.com/residential_mortgages to submit a quick, easy inquiry (no credit check required). It would be our pleasure and privilege to help you buy your next home.



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BANK AND TRUST CO.**

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Locations: **Palmerton** (610) 826-2239, **Gilbert** (610) 681-4671, **Sciota** (570) 992-5555
Tannersville (570) 629-2600, **Blakeslee** (570) 646-8000, **Mt. Bethel** (570) 897-7000
Egypt (610) 261-0300, **Bath** (610) 837-7100, **Northampton** (610) 261-9464
Stroudsburg (570) 517-7190, **Wind Gap** (610) 863-5400

Call to schedule an appointment. (800) 344-2274 • (610) 826-2239



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