

**FIRST NORTHERN BANK & TRUST COMPANY
PO 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 pay stubs covering one full month.
 - _____ Copies of W-2/1099 for the past two years.
 - _____ Copies of signed tax returns (all schedules) for the past one year.
 - _____ Copies of last three months of statements for all accounts not at First National Bank of Palmerton.
 - _____ Explanation and documentation of any/all deposits larger than normal salary deposits.
 - _____ Documentation of other assets (i.e. 401K, IRA, etc.)
 - _____ 12 month history of existing mortgage or rent payments. If renting, name and address of Landlord.
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Self Employed or Own 25% or More of Business From Which Earnings are Received, In Addition to The Above

- _____ IRS Form 4506T Signed by borrowers
- _____ Copies of both personal and business tax returns for the past three years, all schedules.
- _____ If more than 6 months since last return, YTD P&L and balance sheet 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 and copy of Deed.
- _____ Copy of construction agreement, floor plan and specifications for proposed construction.
- _____ Perk test and sewage permit (if applicable) and when available but required prior to closing.
- _____ Building permit, when available but required prior to closing.

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

- _____ Copy of current driver's license.
- _____ Mother's maiden name _____
- _____ Second form of ID _____
- _____ If divorced, copy of decree and property settlement.
- _____ If receiving or paying alimony/child support, documentation of receipt and copy of court order.
- _____ If receiving Social Security benefits, copy of award letter and copy of most recent check or copy of Bank statements showing direct deposit.
- _____ If gift involved, completed gift letter and proof of donor's ability to give gift.
- _____ If other rental real estate owned, copy of lease(s).

Fees Required At Time of Signing Early Disclosures

- _____ Appraisal Fee \$ _____
- _____ Application Fee \$ _____

NOTE: Complete documentation provided at time of application will speed the approval process.