

**FIRST NORTHERN BANK & TRUST COMPANY  
PO BOX 217  
PALMERTON, PA 18071**

**DOCUMENTATION REQUIRED TO COMPLETE APPLICATION  
\*\*REFINANCE\*\*  
(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.
- 

**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 Refinance, In Addition to Above**

- \_\_\_\_\_ Copy of recorded Deed.
- \_\_\_\_\_ Copy of most recent statement from existing Mortgage lender, if available.
- \_\_\_\_\_ Copy of declaration page of existing homeowner's insurance policy.
- \_\_\_\_\_ Copy of most recent year paid real estate tax receipts.

**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.**