



MORTGAGE DOCUMENTS CHECKLIST



FIRST FEDERAL
BANK & TRUST Member FDIC

IDENTITY



Copy of **drivers license** or photo ID

Social security number

INCOME



W-2 forms from the last 2 years

Pay stubs or proof of direct deposit from the last 30 days

Social Security award letter or SSA-1099

Disability payment form SSA-1099 from the last 2 tax years

Retirement statements for the previous 2 months

Alimony, child support or proof of other maintenance income

IF YOU ARE SELF-EMPLOYED

K-1 forms from all business partnerships

Profit & loss statement for the current year

Tax returns for the last 2 years

ASSETS



Bank statements from the last 2 months

Investment account statements for the previous 2 months
(Ex: 401K, IRA, Stock, etc.)

For **gift funds**, a letter including the amount and purpose (should include statement that the gift is not expected to be repaid) and evidence of deposit

Address and estimated value for all owned **real estate**

Rental property income and copies of signed lease(s)

LIABILITIES



Most recent **mortgage statement** if you own real estate

For **renters**, provide property address and amount of monthly rent

Divorce decree, separation agreement or legal agreement that details alimony, child support or other maintenance obligation

SUBJECT PROPERTY



Copy of **purchase contract** and earnest money check

Home insurance policy or insurance agent contact information