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THE FOLLOWING ITEMS ARE NEEDED TO COMPLETE AN APPLICATION AND TO LOCK YOUR INTEREST RATE. YOUR PROMPT ATTENTION WILL ASSIST IN ENSURING THAT YOUR LOAN APPLICATION IS APPROVED QUICKLY AND THAT THE LOAN PROCESS WILL GO SMOOTHLY.

\_\_\_\_\_ 1) \$300 APPLICATION FEE CHECK MADE OUT TO FIRST FEDERAL SAVINGS BANK. YOU WILL RECEIVE A CREDIT WHEN YOUR LOAN CLOSSES. PREAPPROVALS NEED NOT PAY THIS UNTIL THEY CONVERT TO REGULAR LOAN APPLICATION.

\_\_\_\_\_ 2) **SIGNED** COPY OF YOUR TAX RETURNS FOR THE FOLLOWING YEARS \_\_\_\_\_ .

NOTE: IF SELF EMPLOYED, 2 YEARS ARE REQUIRED FOR BOTH PERSONAL AND BUSINESS (IF APPLICABLE)

\_\_\_\_\_ 3) W-2'S AND 1099'S FOR THE FOLLOWING YEARS \_\_\_\_\_

\_\_\_\_\_ 4) THE MOST RECENT PAYSTUB FOR ALL BORROWERS. MUST SHOW AT LEAST 30 DAYS OF YEAR-TO-DATE GROSS INCOME, OTHERWISE WE WILL NEED TO DO A VERIFICATION OF EMPLOYMENT.

\_\_\_\_\_ 5) 2 MONTHS OF BANK STATEMENTS.

NOTE: ONLINE STATEMENTS OR BANK PRINTOUT ARE ACCEPTABLE AS LONG AS THE BANK'S NAME, YOUR NAME (S) AND YOUR ACCOUNT NUMBERS ARE ON THEM. IF IT IS A BANK PRINTOUT, THE BANK MUST STAMP THE PRINTOUT AS WELL.

\_\_\_\_\_ 6) THE MOST RECENT STATEMENT (MUST BE WITHIN THE PAST 90 DAYS) OF YOUR 401K, IRA'S OR OTHER ANNUITY STATEMENTS.

\_\_\_\_\_ 7) COPY OF YOUR CONTRACT TO PURCHASE.

\_\_\_\_\_ 8) COPY OF YOUR CONTRACT TO SELL.

\_\_\_\_\_ 9) COPY OF YOUR HOMEOWNER'S INSURANCE FOR REFINANCES

\_\_\_\_\_ 10) NAME, ADDRESS AND PHONE FOR YOUR ATTORNEY AND YOUR REAL ESTATE AGENT (IF APPLICABLE).

\_\_\_\_\_ 11) MISCELLANEOUS ITEMS SPECIFIC TO YOUR SITUATION:

\_\_\_\_\_ DIVORCE DECREE/SUPPORT ORDER

\_\_\_\_\_ PROOF OF RECEIPT OF LAST 3 MONTHS OF CHILD SUPPORT.

\_\_\_\_\_ HUD-1 CLOSING STATEMENT FOR SALE OF HOME OR RECENT LOT PURCHASE IN PAST 12 MONTHS.

PLEASE CALL ME IF YOU HAVE ANY QUESTIONS.