

Mortgage Application Checklist

Take the first step in your home buying journey by applying for a mortgage loan! Along with your application, First Federal may request the documents below to issue a pre-approval, which details the type of loan, loan amount and interest rate you can qualify for, and makes your offer more appealing to sellers.

INCOME VERIFICATION

- Most recent 30 days of pay stubs including year-to-date earnings
- W-2: Most recent 2 years of personal federal tax returns and W-2 statements
- Business-for-self: If sole-proprietor, most recent 2 years of personal federal tax returns with all schedules attached. If separate business filing, most recent 2 years of business federal tax returns and K-1 forms
- Proof of additional income earnings (pension, VA disability, social security, etc.)

ASSET VERIFICATION

- Last 60 days of your checking, savings, and investment statements

LEGAL

- Permanent Resident Alien card, if applicable
 - Proof of social security number* (social security card, most recent W-2 displaying your entire social security number, current U.S. passport, etc.)
- *ITIN may be accepted if borrower does not have valid SSN, Green Card, or Work Visa.*



First Federal
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†Once your offer has been accepted, we will also request a signed sales contract and any addenda on the purchase of the home. Items to follow shortly after would include the name and telephone number of the insurance agent and the title company/attorney's office you've selected to assist you in your closing.