



MORTGAGE LOAN CHECKLIST

The following items will be needed to process your loan application

Please review the list and bring all required items with you at the time of application.

If you have any questions, please call us at 314-851-6200.

_____ Non-Refundable application fee for appraisal and credit report: \$300. Made out to: St. Louis Bank
(If you do not have a contract on a house yet, we will only collect \$50 for the credit report.)

_____ Copies of your last **2 months** bank statements for **each** bank account.

_____ Copies of most recent **paycheck stubs** for each borrower (**one full month**).

_____ Copies of the **last two years W2** forms for each borrower.

_____ Copy of complete sales contract on Purchase (If applicable).

_____ Copy of cancelled earnest deposit check (If applicable).

Self Employed Borrowers

_____ Copies of the last two years personal income tax returns.

_____ Copies of the last two years Corporate or Partnership tax returns. (If applicable)

_____ Year-to-Date Profit and Loss statement and Balance Sheet

Misc. Items Needed

_____ Copies of recent 401K, Profit Sharing or IRA account statements

_____ Copies of **Complete** Divorce Decrees & Separation Agreements (If applicable).

_____ Copies of **Complete** Bankruptcy Papers including Discharge Papers (If applicable).

_____ Explanation Letter for any known credit problems (If applicable).

_____ Copies of last 12 months cancelled checks or court printout for child support payment received as income (If applicable).

_____ Completed Gift Letter, Copy of gift check and deposit slip (If applicable).
Note: It is better to have the gift funds given by a cashiers check.

_____ Copy of Rental/Lease Agreement for any rental properties (If applicable).

_____ Copy of Sales Contract and Settlement Statements on sale of present home (If applicable).

For Refinance Loans Only

_____ Copy of original Survey, Title Work & copy of Insurance Policy.