**STATE BANK OF GRAYMONT
REAL ESTATE LOAN APPLICATION**

Congratulations! You’re taking the first step towards becoming a homeowner. This letter is to help you accurately fill out the mortgage packet to ensure that we get all necessary information to begin processing your application as we try to get you on your way to a new home.

Please note: there are multiple sections of the application. If you are applying for a loan individually, please complete the Borrower Information section (9 pages). If there is an additional borrower, please complete the Additional Borrower section (4 pages). If you have any additional information that you want to provide us, please use the Continuation Sheet to do so.

Please complete and return your application package. If you decide to proceed, the bank will need the following information in order to process your mortgage loan request.

1. Recent pay stub reflecting minimum 30 days YTD totals
2. Last 2 years Tax Returns with W-2’s
3. Recent 1 month Bank Statement for each depository account
4. Purchase contract (if new purchase)
5. Recent copy of retirement statement
6. Explanation of Derogatory Credit, Collections, Judgments, etc.
7. Copy of last year’s Property Tax Bill (if refinance)
8. Copy of Homeowner’s Insurance (if new purchase, needed at closing)
9. Copy of Driver’s License
10. Copy of Social Security Card

Please feel free to contact us in the Mortgage Loan Department should you have any questions. We will be happy to guide you through the process. Thank you for considering State Bank of Graymont for your real estate residential financing.