

# REAL ESTATE LOAN APPLICATION

## State Bank of Graymont (along with brokerage partner United Community Bank - BancMac)

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.

Please note: there are multiple sections of the application. If you are applying for a loan individually, please complete the Borrower Information section (pages 1-9). If there is an additional borrower, please complete the Additional Borrower section (4 pages). There is also a Supplemental Consumer form to fill out. If you have any additional information or notes you want to provide us about the situation, please use the Continuation Sheet to do so. \*ALL of these pages MUST be returned\*

Once you have completed the application and you are ready to proceed, we also request the following information below (per your situation) to process your request:

### **Pre-Qualification or Purchase**

Recent pay stub (reflecting minimum 30 days)  
Last 2 years Tax Returns  
Last 2 years W-2s  
2-month Bank Statements (deposit accounts)  
Copy of Driver's License  
Purchase contract (if you have signed one)  
401K/Pension/Investment Statement

### **Refinance**

Recent pay stub (reflecting minimum 30 days)  
Last 2 years Tax Returns  
Last 2 years W-2s  
2-month Bank Statements (deposit accounts)  
Copy of Driver's License  
Copy of last year's Real Estate Tax Bill  
Copy of Homeowner's Insurance  
401K/Pension/Investment Statement

**If you are a recent graduate: copy of college transcripts**

**If you are retired: Social Security Statement**

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

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