STATE BANK
OF SOUTHERN UTAH

Mortgage Loan Application Checklist

Please return the following to expedite the loan application approval process:*

- ☐ Check to pay the appraisal & credit report fees. Make check payable to **State Bank of Southern Utah.**
- ☐ Copy of the Real Estate Purchase Contract including all addendums (signed by all parties).
- ☐ Copies of pay stubs covering the most recent 30-day period.
- ☐ Copies of all W-2s for the past two years.
- ☐ Evidence of Social Security or retirement income (award letter).
- ☐ Signed copies of personal tax returns for the past two years (complete copies with all schedules).
- ☐ Business owners (25% or greater ownership): Year-to-date balance sheet and profit and loss statments. **Copies of tax returns for the past two years (include all schedules).**
- ☐ Complete copy of divorce decree (if you are divorced).
- ☐ Copies of rental agreements on rental units you own.
- ☐ Copies of bank account statements for the two most recent months (must include all pages).
- ☐ Current Mortgage Statement
- ☐ Settlement Statements on previous home if sold recently.
- ☐ Construction contract, plans and cost breakdown (construction loans).
- ☐ Copy of Homeowner's Insurance and tax statements (on all properties currently owned).
- ☐ Copy of drivers license, for all borrowers.
- ☐ Email address for each borrower.
- ☐ Other: _____
- ☐ Other: _____

If you have any questions feel free to contact your State Bank of Southern Utah Mortgage Loan Representative at:

Cedar City :: (435) 586-4100 :: 1322 S Interstate Dr, Cedar City, UT 84720

St. George :: (435) 652-7060 :: 1337 E 170 S , St. George, UT 84790

Richfield :: (435) 896-9287 :: 14 S Main, Richfield, UT 84701

**If we have not received these items within 60 days, your file will be withdrawn for incompleteness*