State Bank OF SOUTHERN UTAH

Mortgage Loan Application Checklist

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

- ☐ Signed and completed Uniform Residential Loan Application. When filling out the form please include complete addresses and complete account numbers.
  Find the form at **www.sbsu.com** >>**Information** >> **Forms**.
- ☐ Check for **$500** to pay the appraisal & credit report fees and half of the underwriting fee. 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.
- ☐ 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 statements. Copies of tax returns for the past two years (include all schedules).
- ☐ Copies of bank account statements for the three most recent months.
- ☐ Copies of credit card account statements for accounts we will be paying off.
- ☐ Landlord's name, address and phone number **or** copies of your canceled rent checks for the past 12 months.
- ☐ Settlement Statements on previous home if sold recently.
- ☐ Plans and cost breakdown for construction projects (new home construction loans).
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____

If applicable to income which will be used for qualification:

- ☐ Complete copy of divorce decree (if you are divorced).
- ☐ Evidence of Social Security or retirement income (award letter).
- ☐ Copies of rental agreements on rental units you own.
- ☐ Copies of Homeowner's Insurance (for refinances only).
- ☐ Copies of property legal description (for refinances only).

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

435-586-0694 Cedar City
or
435-652-7070 St. George

**If we have not received these items within 60 days, your file will be withdrawn for incompleteness*