

# Bloomsdale Bank

## Real Estate Loan Application Package

*Thank you for choosing Bloomsdale Bank.  
This packet contains your loan application,  
a checklist of items to furnish to the bank  
and other forms to be signed and returned  
with your completed application. If you have  
any questions about any of the forms, please call  
your loan officer at one of the numbers below.*

*We look forward to serving you!*

<u>Bloomsdale</u> <u>Location</u>	<u>Ste. Genevieve</u> <u>Location</u>	<u>Crystal City</u> <u>Location</u>	<u>Herculaneum</u> <u>Location</u>
55 Mill Hill Road Bloomsdale, MO 63627	695 Center Drive Ste. Genevieve, MO 63670	100 Bailey Road Crystal City, MO 63019	100 Scenic Drive Herculaneum, MO 63048
<u>Phone:</u> (573) 483-2514 (636) 931-4280	<u>Phone:</u> (573) 883-9955	<u>Phone:</u> (636) 937-8800 (636) 931-8800	<u>Phone:</u> (636) 933-2020
<u>Fax:</u> (573) 483-9691	<u>Fax:</u> (573) 883-5470	<u>Fax:</u> (636) 937-8920	

**BORROWERS NEEDS LIST**  
Non-Dwelling Real Estate Loan

In order to process your application with the utmost of speed, please provide us with the following information or documentation. Your prompt response may avoid delays in the processing of your loan request. Please send the requested information to us as soon as possible:

**ALL BORROWERS/APPLICANTS SHOULD BRING THE FOLLOWING:**

1. Last 30 day's payroll stubs.
2. Last two (2) year's PERSONAL TAX RETURNS, with all W-2's and schedules.
3. Last three (3) month's checking and savings account bank statements plus your two (2) most recent statements from accounts with stockbrokers, investment companies or mutual fund companies.
4. This form and all of the attached authorization and disclosure forms signed and dated by all borrowers/applicants.

**IF YOU ARE PURCHASING PROPERTY ALSO BRING THE FOLLOWING:**

1. Complete sales contract with original signatures on the property being purchased, along with any contract addendums or modifications.
2. Copy of both the front and back of your cancelled earnest money check, when received.

**IF YOU ARE REFINANCING PROPERTY THAT YOU ALREADY OWN ALSO BRING THE FOLLOWING:**

1. Copy of existing Title Insurance Policy, complete with schedules, and a copy of your Warranty Deed.
2. Copy of existing survey or mortgage inspection report of your property.
3. Copy of your most recent real estate tax receipt marked "PAID".
4. Most recent closing or settlement statement on property being refinanced.

**YOUR LOAN OFFICER HAS DETERMINED THAT ALSO YOU NEED TO BRING:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL INFORMATION OR DOCUMENTS MAY BE NEEDED AT A LATER  
DATE.

## ELECTRONIC COMMUNICATION ELECTION DISCLOSURE

Bloomsdale Bank would like the ability to communicate with you as a borrower via electronic formats such as email, text message, etc. Your election to give the bank the ability to communicate with you in these formats will increase the speed in which we are able to process your loan request. You will also have access to things like your appraisal and disclosures faster if you grant us the ability to send you electronic communications. You also have the option to opt out of any electric communication with the bank as well.

**Please choose an option:**

\_\_\_\_\_ Yes, I would like to receive electronic communications from the bank. I understand the bank will be sending me an additional disclosure and consent form to the email address provided below to prove my ability to receive electronic communications, and I will return that consent form as soon as possible so I can start receiving electric communications from the bank.

\_\_\_\_\_  
**Email Address**

\_\_\_\_\_ No, I do not want to receive electronic communications from the bank. I would like all items to be sent to me via regular mail, or I will appear in person to receive items such as appraisals and fee disclosures.

\_\_\_\_\_  
**Borrower**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Borrower**

\_\_\_\_\_  
**Date**

GENERAL AUTHORIZATION LETTER

TO WHOM IT MAY CONCERN:

I/We, the undersigned applicant(s), have applied for a home equity line of credit. You are hereby authorized to release any information required to process my/our loan application to the Bloomsdale Bank, hereinafter referred as to "LENDER" its successors and/or assigns. Necessary credit information may include past or present employee data, checking and savings account balances, consumer credit balances, monthly payments, and credit history, including mortgage and/or rental payment records and balances. The information is for the confidential use of the lender in determining my/our credit worthiness for a mortgage loan, and will become property of the LENDER, its successors and/or assigns.

If the loan for which I/we are applying is a refinance transaction, this authorization grants to LENDER, its successors and/or assigns, permission to obtain payoff information on any of my/our existing loan accounts. Furthermore, my/our account holders are hereby authorized to release to LENDER, its successors and/or assigns, any information pertaining to my/our loan(s).

If I/we have an existing home equity loan or other mortgage loan containing future advance provisions, and LENDER will be paying off this loan, I/we hereby authorize the holder of our/my existing loan to release the deed of trust securing the obligation.

A photocopy of this form may be deemed as acceptable authorization for release of any of the above information or documentation requested. The original signed form is maintained by LENDER.

Authority is also hereby given to LENDER to order an appraisal and credit report for this loan at my/our expense, when necessary.

Your prompt reply will help in the determination of my real estate loan.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (ifVA); by 12 USC, Section 1701 et.seq. (ifHUD/FHA); by 42 USC, Section 1452b (ifHUD/CPD); and title 42USC, 147Let.seq., or 7 USC, 1921 et.seq (if USDA/FmHA).

Please do not remove this authorization from the attached verification request.

Rev 2/00

## Joint Application Disclosure

If you are applying for joint credit with another person, please acknowledge the following statement:

We intend to apply for joint credit. \_\_\_\_\_  
Applicant Co-Applicant

MISSOURI TITLE PROTECTION NOTICE

BLOOMSDALE BANK in connection with its loan to you will require you to obtain title protection to protect its interest in the mortgaged property. This title protection will be obtained solely for the benefit of BLOOMSDALE BANK and will not provide protection for you in the event that there is a problem with the title to the mortgage property.

You should seek independent, competent advice as to whether or not you should obtain any additional title protection such as title insurance to protect your interest. In the event you desire to obtain owner's title insurance, please notify us in writing at the time you submit your loan application to us.

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Borrower

Date

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Borrower

Date