

***American Bank of Missouri***  
***Residential Real Estate Loan Checklist for Borrowers***  
***Patriot Act Disclosure***

The below documents and requested information must be returned to American Bank of Missouri as part of an application for a consumer real estate loan.

- If U.S. Citizen – unexpired drivers license, state issued or military picture identification card; or  
If Non U.S. Person – passport or U.S. alien registration card
- Completed and signed Residential Loan Application
- Complete copy of signed federal income tax returns for the last two years (including W-2s and K-1 Schedules)
- If self-employed, current profit and loss statement
- Verification of Employment (paycheck stubs for the past 30 days and most recent W-2) and any Other Income (child support, alimony income, award letters for pension, SSI, disability)
- Last three months checking and savings statements
- Insurance agent's name, address and phone number  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

If loan for real estate purchase:

- Signed sales contract

If loan for construction:

- Plans and specifications
- Construction Contract, including cost breakdown
- Copy of survey

Additional Docs Required by Loan Officer:

- \_\_\_\_\_
- \_\_\_\_\_

**IMPORTANT INFORMATION ABOUT PROCEDURES**  
**FOR APPLYING FOR A LOAN**

To help the government fight the funding of terrorism and money laundering activities, Federal law is now requiring all financial institutions to obtain, verify and record information that identifies each customer that opens a new account.

What this means to you: When you apply for a loan at American Bank of Missouri, we will ask for your name, street address, tax identification number, date of birth of individuals and other information that will allow us to identify you. We may also ask to see and retain a copy of an unexpired government-issued photo I.D. and other identifying documents.

**This information being requested and observed is for compliance with the requirements of Section 326 of the USA Patriot Act implementing customer identification and verification requirements. The information in no way will be used in making the credit decision on your completed application.**