



### Consumer Loan Checklist

- [ ] Completed and Signed Credit Application
- [ ] Income Verification: Most current full month's pay stubs showing YTD Earnings (Two Years Federal Tax Returns if self employed)
- [ ] For secured loans only: Copy of Purchase Agreement (if purchasing from Dealer) or Copy of Title if purchasing from a private party

Submit items to contact information listed above. Questions should be directed to the branch in which the application was taken or the consumer loan manager at the contact info listed below.

Additional Items that will be due at or prior to loan closing:

- A loan processing fee of \$75 will be due and payable at closing. The bank will notify you of total amount due prior to close. Checks should be made payable to Clarkston State Bank.
- Valid (non-expired) identification will be required at closing for all signers.
- For auto debit payments, please bring a voided check or deposit slip
- Proof of full coverage insurance covering collateral will be required prior to close.

Consumer Loan Department: 6600 Highland Rd Suite 2, Waterford, MI 48327

Consumer Loan Manager:  
Joe Trotter  
Phone 248-922-6913  
Fax 248-922-9350  
Email: [jtrotter@clarkstonstatebank.com](mailto:jtrotter@clarkstonstatebank.com)