## **Required Documents and Stipulations**

## **Required Documents:**

- Two forms of ID. One needs to be a picture ID
  - o State License/ID and Social Security Card are recommended
- Current Checking Statement
  - Needs to be within 30 Days
  - o If no physical checks, proof of direct deposit is required
- Verification of income
  - Most recent check stubs
  - Awards letter

## Stipulations:

- 5 references
  - Names and phone numbers are required
  - o Friends, Family, and professional accepted
- We require a check to hold as collateral; if you do not have physical checks, please see the required documents
- Must live in coverage area
  - Must live within coverage area
    - **63379**
    - **63390**
    - **63362**
    - **63389**
    - **63343**
    - **63347**
    - **63369**
    - **63377**
    - **63344**

63349

63370

- 05544
- **63381**
- **63387**
- **63383**
- o If you do not see your zip code listed, please contact us at **636.462.8828** to find out if we service your area.

Principle	Interest	Collateral Check Amount	Minimum Due
\$100.00	\$16.80	\$116.80	\$116.80
\$125.00	\$21.00	\$146.00	\$46.00
\$150.00	\$25.20	\$175.20	\$50.20
\$175.00	\$29.40	\$204.40	\$54.40
\$200.00	\$33.60	\$233.60	\$58.60
\$225.00	\$37.80	\$262.80	\$62.80
\$250.00	\$42.00	\$292.00	\$67.00
\$275.00	\$46.20	\$321.20	\$71.20
\$300.00	\$50.40	\$350.40	\$75.40
\$325.00	\$54.60	\$379.60	\$79.60
\$350.00	\$58.80	\$408.80	\$83.80
\$375.00	\$63.00	\$438.00	\$88.00
\$400.00	\$67.20	\$467.20	\$92.20
\$425.00	\$71.40	\$496.40	\$96.40
\$450.00	\$74.00	\$524.00	\$99.00
\$475.00	\$78.00	\$553.00	\$103.00
\$500.00	\$82.50	\$582.50	\$107.50

<sup>\*</sup>Any additional paydown to principal will be accepted in \$25.00 increments only\*

\*Interest will be reduced in the event of early payoff\*