



NOTICE REQUIRED PER 408.580.5 RSMo

408.580.1. No state financial institution shall refuse to provide, upon request, an application form or refuse to accept or otherwise impede the making of a written application for a residential real estate loan.

2. On receipt of a written application for a loan, every state financial institution shall provide the applicant with a written statement of the amount and purpose of each charge of the institution for the processing of the application.

3. On receipt of an amount required by the state financial institution for processing of the loan, said institution shall cause the application to be processed to final determination. If the application is rejected, said institution shall state in writing to the applicant its reason or reasons for such rejection.

4. In the event that a state financial institution, at any time, is not originating or purchasing residential real estate loans of the type for which application is made other than to meet commitments not made in violation of the provisions of sections 408.570 to 408.600 previously made for such loans, that institution may satisfy the requirements of subsections 1, 2, and 3 of this section by delivering to each prospective applicant for such loan a written statement to that effect signed by a representative of the institution.

In accordance with Section 408.590 RSMo, a report of complaints and violations is available to the public from:

Commissioner,
Missouri Division of Finance
PO Box 716,
Jefferson City, MO 65102