



Pre-Application Checklist

This form is provided to assist an individual in the gathering of data useful when applying for a loan. **This does not constitute a loan application.** The Citizens Bank is an Equal Housing Lender. For location nearest you, see reverse side.

To schedule an appointment, please call:

1-800-780-4808

Property Address: _____

Sales Price: _____ Loan Amount: _____ Purchase Refinance
 Terms 30 Year 15 Year Fixed Rate ARM
 Loan Type Conventional FHA VA

Personal Information

	Borrower	Co-Borrower
Full Name	_____	_____
Social Security Number	_____	_____
Home Phone Number	_____	_____
Date Of Birth	_____	_____
Number of Dependents/Ages	_____	_____
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated

Employment History

Current Employer/Job Title	_____	_____
Employer Address	_____	_____
Work Phone Number	_____	_____
Date of Employment	_____	_____
Gross Monthly Income	_____	_____
Previous Employer, if less than two years in current job	_____	_____

Assets

Depository	Type of Account	Account Number	Estimated Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Other Assets: (Cars: Year, Make, Model) _____
 Estimated Value of Personal Property: _____

Liabilities List all current creditors (including mortgage information on your current home)

Creditor	Monthly Payment	Estimated Balance	Account Number
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Child Support/Alimony _____ Attach additional list of liabilities

Residence History

Current Residence _____
 Own Rent Number of Years _____ Current Housing Payment _____
 Current Landlord/Lender Name _____ Phone Number _____
 Estimated value of home, if owned _____
 Previous Residence, if less than two years in current _____
 Own Rent Number of Years _____ Previous Landlord/Lender _____

Borrower _____ Date _____ Co-Borrower _____ Date _____

Please see other side for a list of additional information.

Member FDIC



Loan Application Checklist

Note: This form is provided to assist an individual in the gathering of data during the loan application process.

- ✓ W-2 forms for the past two (2) years
- ✓ Current paystub showing year-to-date income
- ✓ Copies of two (2) months bank statements for checking, savings, investment accounts
- ✓ If self-employed/earn commissioned income/receive a significant bonus as part of your income, we will need past two (2) years tax returns with all schedules.
- ✓ Contract on the house you are buying and listing agreement or contract on your home if you are selling it

If you are self-employed, corporate principal or legal partner:

- ✓ Past two (2) years corporate tax returns, complete with all schedules
All tax returns must be signed by the taxpayer.
- ✓ Year-to-date profit and loss statement
All balance sheet, profit and loss statements and other financial documents need to be signed by an accountant.
- ✓ Current balance sheet (financial statement) prepared and signed by accountant.
All financial data must be in detail, itemizing the individual liabilities, expenses, and income sources.

This convenient checklist has been designed to streamline the mortgage loan application process. The checklist contains all items needed for most loan applications. If you have a question about the checklist, the loan application process or any of our many loan programs, please give us a call at one of our convenient locations.