



CITIZENS BANK

P. O. BOX 197
100 CIRCLE DRIVE
NEW HAVEN, MO 63068

PHONE: 573-237-3051
FAX: 573-237-3057

LOCATIONS:

Gerald

P.O. BOX 46
725 West Springfield
Gerald, MO 63037
Phone: 573-764-3051
Fax: 573-764-4209

Pacific

2245 West Osage
Pacific, MO 63069
Phone: 636-271-3051
Fax: 636-271-9162

Washington

1451 High Street
Suite 101
Washington, MO
63090
Phone: 636-390-9944
Fax: 636-390-9955

INFORMATION REQUIRED TO PROCESS YOUR LOAN REQUEST

PLEASE PROVIDE LEGIBLE COPIES OF THE APPLICABLE ITEMS:

- Most recent payroll stub(s) covering one full month and W-2 forms for the most recent two (2) years for all employment. Additional documentation may be required prior to final underwriting
- Last two (2) month's deposit institution statement (all pages), or most recent quarterly statement, from all checking, savings, money markets, IRA/Retirement and securities account. Please explain any large deposits, other than regular income, made to these accounts within the last four months.
- Settlement statements for any property purchased, sold, or refinanced within the last three years.
- If refinance, most recent statement from current mortgage.
- If refinance, most recent receipt from county showing PAID real estate tax.
- We will require that you provide us with the most recent copy of your homeowner's insurance policy, on the property that we are using as collateral. This must be provided prior to scheduling a closing.
- A copy of the legal description for the property that we are using as collateral.
- If this is a purchase, we will need a copy of the Sales Contract with all applicable signatures along with a copy of the front and back of your earnest money.
- If you are retired, please provide your most current award letter from all sources of retirement income.
- If you have been divorced, we will require a complete copy of your divorce decree. This document must be adjudicated/signed by the courts.
- If you own any rental property, please provide current leases on all property as well as your Federal Income Tax Return for the last two years with the supporting Rental Schedules included. Please re-sign these returns in ink.
- If you are self-employed or receive any type of commission or bonus income, please provide the last two years Federal Tax Returns with the supporting schedules for this income. Please re-sign your returns in ink.
- If you are involved in any type of partnership or Sub-S Corporation, please provide the last two years K-1's. If you own more than 25% of any of these entities, or any other corporation, please provide the last two years Federal Tax Returns as well as a current income statement and balance sheet for each entity owned. These documents must not be over 90 days old and must be signed in ink.

PLEASE NOTE THAT ADDITIONAL INFORMATION MAY BE REQUESTED DEPENDING UPON OUR UNDERWRITING REQUIREMENTS.

A Community Owned Independent Bank

fixed checklist(Rev 2-2012)