

What You'll Need to Apply

This checklist highlights the information and documents you'll need to provide when you apply for a home equity line or loan. Gathering these items ahead of time can help get your application into processing faster.

Application and forms

Complete your [line or loan application](#)

Complete and sign the Borrower's Authorization to Release Information. This form will be provided by Citibank

If you are a wage or salary employee

W-2s (Wage and Tax Statements) from the last 2 years

Most recent pay stub or proof of direct deposit

If you are self-employed

Federal tax returns from the last 2 years

Schedule K-1 document from the last 2 years, if applicable

W-2s (Wage and Tax Statement) from the last 2 years

If you are retired

Social Security, pension or retirement benefit award letter

Retirement account statements from the last 2 months

You may also be asked for:

Bank or asset statements to verify income from other sources

Information on all real estate you own and mortgage lender information