



## DOCUMENTATION CHECK LIST

### **Employment and Income History:**

- Two most recent pay stubs for all borrowers
- Social Security, SSI, pension, or other benefit letters for all borrowers
- Evidence of any other income (child support, part-time employment, seasonal employment, etc.)
- W-2s for last three years
- Tax returns for last three years
- Explanation letter for all gaps in employment over one (1) month

### **Self-Employment:**

- Past two (2) years signed and dated federal income tax returns (*if self-employed or commissioned*)
- Most recent quarter signed and dated year-to-date profit & loss statement
- Proof of quarterly tax payments for last four quarters (*federal & state*)

### **Credit Items:**

- Names and addresses of all creditors along with account numbers, balances, and monthly payment amounts
- Explanation Letter for Slow Payments
- Explanation Letter for Judgments, Liens, Collections, Repossessions, Foreclosures, etc.
- Official court documents regarding Chapter 7, Chapter 11, or Chapter 13 (*include date discharged*)

### **Deposit and Income Verification:**

- If child support or alimony is being used to qualify, provide proof of receipt
- Bank statements for checking and savings account covering last three months
- Any Retirement accounts or securities (stocks, bonds, etc.)
- If SSI, AFDC, or retirement income is to be used, provide awards letter

### **Other Items:**

- Mortgage or Rental History (*2 years*)
- List the Name, Address, and account # (*if applicable*) for landlord and/or mortgage lender:
- Address for the last two years
- Final divorce decree and property settlement agreement
- If gift money will be used, a letter stating the amount of gift, giver's name and relationship to borrower
- Social Security card and driver's license or picture ID
- Other: \$30.00 Registration Fee (Cash or Money Order)
- Other: \_\_\_\_\_