REQUIRED DOCUMENT CHECKLIST FOR HOMEOWNERSHIP PROGRAMS

Applicant must upload the required documents listed below!

- For Applicant and/or Co-Applicant:
 UPLOAD NOTARIZED GIFT LETTER HERE (if applicable)
- For each Household member over the age of 18: UPLOAD A COPY OF YOUR QUALIFIED RESIDENT ALIEN STATUS, IF NOT A U.S. CITIZEN:
- For each Household member over the age of 18: UPLOAD Signed Copies of Last three (3) most recent consecutive years of Federal Tax returns w/required schedules.
- For each Household member over the age of 18:

 IF CURRENTLY EMPLOYED: FOUR (4) MOST RECENT, CONSECUTIVE PAYSTUBS THAT

 INDICATE YEAR-TO-DATE GROSS INCOME. IF YEAR-TO-DATE IS NOT INCLUDED ON PAYSTUB,
 A LETTER FROM EMPLOYER ON COMPANY STATIONERY IS REQUIRED. THE EMPLOYER

 LETTER MUST STATE THE TITLE/POSITION, START DATE, RATE OF PAY, HOURS WORKED PER

 PAY PERIOD, FREQUENCY OF PAY AND YEAR TO DATE GROSS INCOME.
- For each Household member over the age of 18:

 IF UNEMPLOYED: UPLOAD A NOTARIZED LETTER STATING THE STATUS OF EMPLOYMENT AND PROVIDE DOCUMENTS OF SOURCE OF INCOME, IF ANY
- For each Household member over the age of 18:
 IF SELF EMPLOYED: UPLOAD A LETTER FROM A CPA OR ATTORNEY INDICATING THE AMOUNT YOU EXPECT TO RECEIVED FOR THE NEXT 12 MONTHS OR MUST PROVIDE A NOTARIZED YDT PROFIT AND LOSS STATEMENT
- For each Household member over the age of 18:
 UPLOAD MOST RECENT TAX YEAR W2 AND 1099 FORMS
- For each Household member over the age of 18:
 UPLOAD TWO (2) MOST RECENT CONSECUTIVE BANK STATEMENTS WITH ALL PAGES FOR ALL ACCOUNTS OR 60 DAYS PRINTOUT OF TRANSACTIONS FOR ALL ACCOUNTS.
 STATEMENTS/PRINTOUTS MUST SHOUW THE NAME OF THE BANK, ACCOUNT HOLDER'S NAME, RUNNING BALANCE AND THE LAST FOUR DIGITS OF THE ACCOUNT NUMBER. IF YOU DO NOT OWN ANY BANK ACCOUNT, PROVIDE A NOTARIZED LETTER.
- For each Household member over the age of 18:
 UPLOAD DOCUMENTATION OF SOCIAL SECURITY (most recent award letter), PENSIONS,
 UNEMPLOYMENT & ALIMONY/MAINTENANCE
- For each Household member over the age of 18:
 UPLOAD COPIES OF MOST RECENT RETIREMENT AND/OR INVESTMENT ACCOUNT WITH ALL PAGES. THE STATEMENT/PRINTOUT MUST SHOW THE NAME OF THE INSTITUTION, ACCOUNT HOLDER'S NAME AND THE LAST FOUR DIGITS OF THE ACCOUNT NUMBER
- For each Household member over the age of 18:
 UPLOAD COPIES OF DOCUMENTS SHOWING BALANCE AND/OR VALUE OF ALL STOCKS, BONDS, TREASURY BILLS, CERTIFICATE OF DEPOSITS (CD), ETC.
- For each Household member who is a student, over the age of 18: UPLOAD COPIES OF SCHOOL TRANSCRIPTS
- For Applicant and/or Co-Applicant:

 UPLOAD COPIES OF LEGAL SEPARATION AGREEMENT/STIPULATION OF SETTLEMENT OR

 DIVORCE DECREE, (if applicable)