

Documents needed to determine eligibility of Down Payment Assistance

- ☀ **Most recent and concurrent pay stubs (4 pay stubs if paid every other week or semi-monthly and 8 pay stubs if paid weekly)** for everyone in the household 18 and over, even if they are not going to be on the loan. **Include the first paystub of the year.**
- ☀ **Proof of Income** for any other income in the household which may include child support (judgment and print out from courts), social security award letters, unemployment, workman's comp, etc.)
- ☀ **1 months most recent statements** for all accounts – checking, savings, 401(K), pensions, investments, stocks, bonds, life insurance with cash value prior to death, lump-sum receipts or settlements.
- ☀ **Picture Id** for everyone living in the home who is 18 yrs old and over.
- ☀ **Birth Certificates** for all household members under 18. If you do not have Birth Certificates you can order them thru the office of Vital Records at the Health Department in your County
- ☀ **Social Security Cards** for everyone in the household. If you do not have a social security card you must apply for one at the Social Security Office.
- ☀ **Income Tax Returns for** the most recent year including W-2(s), 1099's, 1098s, etc. Self-employed borrowers are required to bring a current profit and loss and the most recent 2 years of returns and 1099. If not available, call the IRS for Transcripts at 1-800-829-1040 or irs.gov. Returns must be signed and dated on the second page of the 1040 form.
- ☀ **Household Budget.** You can use the attached budget form to list your current expenses.
- ☀ **Credit Report.** Obtain a copy of your credit report from your lender or send \$16.50 (check or money order only) per person to FHR so we can order your report.
- ☀ **Other items as requested.**