



DOCUMENTATION CHECK LIST
Please provide copies of the following documents:

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 two years
- Federal Tax returns for last two years (All pages)
- 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 & addresses of all creditors along with account numbers, balances, and monthly payment amounts
- Explanation Letter for Judgments, Liens, Collections, Repossessions, Foreclosures, etc.
- DHIC Budget Sheet/Tracking sheets
- 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 two 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: * \$50.00 Counseling Fee – **Forms of payment – Check, Money Order, Cashier Check or online at www.dhic.org (Client is responsible for any returned check fees)**
- * Fees are subject to change
- * Above fee is not applicable for Foreclosure Prevention counseling

Foreclosure Prevention Counseling, if applicable:

- Hardship Letter, signed and dated by all borrower(s).
- RMA (Request for Mortgage Assistance), complete all sections on all pages, signed and dated by all borrower(s).
- 4506-T or 4506T-EZ, complete entire form, signed and dated by all borrower(s).
- Other: _____