

Application Checklist

	Applicant	Co-Applicant	18 years and older
Application	Yes	Yes	<i>included</i>
<i>Applications must be postmarked by the due date 3/14/2019 Late applications will not be accepted. Please complete all pages. Make a copy for your records and submit the original application to HFHMM</i>			
Paystubs/Taxi Manifest/Proof of Income	Yes	Yes	Yes
<i>THREE MONTHS (Nov 2018, Dec 2018 and Jan 2018) Feb 2018 if available of consecutive Paystubs/Taxi Manifest or Proof of Income for all household members 18+ or older Do not provide originals</i>			
W2 Forms	Yes	Yes	N/A
<i>W2 forms 2016 & 2017 Tax Years for all income earners; All jobs. Please Do not provide originals</i>			
Federal Tax Returns	Yes	Yes	N/A
<i>2016 & 2017 Tax Years Federal Tax Returns for all income earners. All Pages Do not provide originals Send copies.</i>			
State Tax Returns	Yes	Yes	N/A
<i>2016 & 2017 State Tax Returns for all income earners. All Pages Please Do not provide originals.</i>			
Bank Statements	Yes	Yes	N/A
<i>SIX MONTHS of consecutive bank statements beginning August 2018 through January 2019 for all accounts held by the applicant and co-applicant. Do not skip any pages. Please include the front and back. Do not provide originals</i>			
Additional Income Information	Yes	Yes	Yes
<i>Please include official verification of Social Security, Disability, TANF/SNAP or other forms of assistance payments. Amount of payment, frequency, and term must be included. Should you wish this income to be included as part of your ability to repay the mortgage loan if approved.</i>			
Citizenship/Permanent Residency	Yes	Yes	N/A
<i>Copies of Green Card, US Passport, US Birth Certificate, Naturalization Certificate, Permanent Resident Card OR Certificate of Citizenship</i>			
Authorizations & Release	Yes	Yes	Yes
<i>Section 12 through 15 of the loan application including the Equal Credit Opportunity Act Notice attachment must be completed and signed by all household members 18 years of age or older.</i>			
Credit Report Fee & Photo ID	Yes	Yes	N/A

*****\$18 FOR ONE APPLICANT ***\$25 FOR TWO OR MORE APPLICANTS*****

A cashiers check or money order payable to "HFHMM" must accompany the application.

No cash or personal checks are accepted .

*****Self employed applicants (including Contractors, Taxi, Uber, Lyft drivers) are required to provide additional documentation such as tax returns, financial statements and detailed daily manifest*****