



COMPLETE APPLICATION CHECKLIST

ATTAINABLE OWNERSHIP

- Application** Completed in entirety.
- Lender's Qualification Worksheet** Completed by a local lender within the past year showing loan amount sufficient to purchase the home that is for sale. If the loan amount is not sufficient either a new Lender's Qualification will be required or supporting documentation showing where the difference will be made up (such as a bank statement showing down payment funds or a gift letter).
- Current Credit Report** A Complete report and credit score, dated within the past year from a local bank or CreditKarma.com or AnnualCreditReport.com.
- Affidavit of Current Employment** Completed in entirety signed by your current employer/s and notarized.
- Two years of complete tax returns** with W-2's (no electronic signatures). If you are self-employed, three years of complete personal and business returns with either W-2's or 1099's attached, a year to date profit and loss and a year to date balance sheet.
- Account Statements** Copies of most recent statements from all checking, savings, CD's, investment accounts, etc. Can be printed from the web.
- Proof of U.S. Citizenship or Lawful Permanent Resident** Must present a copy of a Birth Certificate, Passport, or Green Card.
- Home Buyer Education Certificate** Copy of Homebuyer Education Course Certificate or on file with the Housing Department.
- Birth Certificate** Must submit a copy of a birth certificate for any child under the age of 1.
- Divorce Decree** This is only required if your divorce occurred within the past ten (10) years or if you are receiving any type of income from the settlement.