



## Preparing Documentation For Home Ownership

Things to bring to Housing Authority and Mortgage Lender on day of application intake:

1. Driver's license or photo identification.
2. Names and social security numbers of borrowers.
3. Copies of your Federal Income Tax forms for the past two years (including the current year).
4. Names and addresses of financial institutions where you have accounts, including account numbers and balances. Provide a bank printout of current value of assets for all household members.
5. Names and addresses of all creditors—list of loans, balances and monthly payments. Proof of satisfactions of all liens, judgments, past collections, etc.
6. Consumer Credit Report that you requested from Credit Bureau (the Housing Authority will provide you with a guide for completing this task).
7. Addresses and dates of residence of all places where you have resided during the past three years.
8. Names, addresses and phone numbers of landlords for residences in which you resided for the past three years.
9. List of assets and dollar amount of value placed on them (i.e. cars, including make, year and worth; collections; high value jewelry; stocks; bonds; life insurance cash value; 401k accounts, boats or other vehicles.)
10. Check stubs for past three months for all employed household members.
11. Benefit award statement for any income benefits: Food Share, W2, Social Security, Child Support, Unemployment. Documentation should clearly display current income received and income anticipated.
12. If divorced or legally separated, a copy of your decree.
13. If not a U.S. citizen, bring Green Cards for all family members.
14. If you have ever declared bankruptcy, you need to bring copy of bankruptcy papers that you received at the time the bankruptcy was discharged.
15. Monthly household budget (the Housing Authority will provide you with a guide for completing this task).