Supporting Documentation

Please provide supporting documentation for EVERY ADULT MEMBER OF THE HOUSEHOLD AGED 18 AND OVER. All documents must be legible to be considered. To help keep you organized, we recommend you print a copy of this checklist for each adult household member to use as a check-list.

A. Proof of Identify: One form of legal identification for every adult, check below for which form of ID. *Required*

☐ CA Driver License ☐ CA Identification Card ☐ US Passport

B. Documentation of Employment Income: If employed, provide three (3) months of the most recent consecutive paystubs. *Required*

Please contact your Human Resources department if you cannot locate.

☐ Pay stubs for current month Dates covered ________ to ________ *11/1/23-1/31/24)*
☐ Pay stubs for prior month Dates covered ________ to ________
☐ Pay stubs for next prior month Dates covered ________ to ________

OR

If self-employed:

☐ A year-to-date Profit & Loss statement

D. Two (2) Months of documentation for any other income: *Required if applicable*

☐ Child Support ☐ Pension ☐ Foster Care
☐ Social Security ☐ Alimony ☐ Gift letter (if applicable)
☐ SSI ☐ Long Term Disability ☐ Other (please describe)

OR ____________________________

E. If you are NOT earning income: *Required if applicable*

☐ Zero-Income Affidavit

F. Last Three (3) years of Federal and State Tax Returns <u>OR</u> Verification of Non-Filing: *Required*

If you or any household member cannot locate your returns, please contact the IRS to request tax transcripts at 800-908-9946 or online at https://www.irs.gov/individuals/get-transcript. If you or any household member were NOT required to file taxes for ANY OR ALL of the last three (3) years, please provide a "Verification of Non-Filing", which you can request by submitting a Form 4506-T to the IRS. This form is available online at http://www.irs.gov/pub/irs-pdf/f4506t.pdf or you may request it by contacting the IRS at https://www.irs.gov/individuals/get-transcript.

☐ 2022 Federal 1040 or ☐ Verification of Non-Filing (if applicable)
☐ 2021 Federal 1040 or ☐ Verification of Non-Filing (if applicable)
☐ 2020 Federal 1040 or ☐ Verification of Non-Filing (if applicable)

G. Last Three (3) years of W-2(s) and 1099(s): *Required if issued W-2(s) and/or 1099(s)*

W-2s should cover all reported income in same year's tax return

☐ 2022 W-2s ☐ 2022 1099-MISC, 1099-INT, 1099-B, 1099-R, 1099-G etc. (if applicable)
☐ 2021 W-2s ☐ 2021 1099-MISC, 1099-INT, 1099-B, 1099-R, 1099-G etc. (if applicable)
☐ 2020 W-2s ☐ 2020 1099-MISC, 1099-INT, 1099-B, 1099-R, 1099-G etc. (if applicable)

H. Last three (3) consecutive statements from ALL Financial Accounts: *Required*

Please include statements for ALL OPEN accounts, even if they contain a $0 balance. Write N/A if you do not have such accounts. Computer printouts are acceptable ONLY if they contain a complete account number, begin & end balances, and begin & end dates.

☐ Most recent three (3) consecutive Bank Statements
☐ Most recent three (3) consecutive statements for Retirement Accounts (401k, IRA, etc.)
☐ Most recent three (3) consecutive statements for Stocks, Mutual Funds, Profit Sharing accounts
☐ Most recent three (3) statements for CDs, Money Market accounts, etc.

I. Explanation of Deposits: *Required for all deposits over $500*

J. Proof of Student Status: *Required if applicable*

☐ Copy of Current Registration <u>OR</u> an Unofficial Transcript

K. Copy of Credit Report including FICO Score: *Required, a free credit report can be obtained at www.CreditKarma.com*

☐ Copy of a recent credit report with FICO Score

L. Prequalification from a Lender: *Required*

☐ Prequalification letter from a lender for, at minimum, the purchase price of the home you are pursuing. **Please be sure your prequalification letter indicates your Back-End Debt to Income Ratio.**