



## Standard Home Buyer Program Document Checklist

PLEASE USE THIS CHECKLIST to ensure that you submit COPIES of ALL of the following required documents and forms **IN THIS ORDER** with your Home Buyer Program Application. Incomplete and outdated packages will NOT be processed. The items for ALL the adult household members also need to be turned in even if they are not purchasing the home. If there are more than 2 household members that are 18 years and older, please use additional forms. All the documentation must be the most current for the time frame requested. Outdated documentation is not acceptable and a new application package will need to be resubmitted by the initial deadline for each opportunity.

**Caution:** This is a standard list. Some Cities will require additional items to determine eligibility. Please use the “Addendum to the Document Checklist” for each City to ensure your application is complete.

<b>Don't leave any blanks</b> (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package) Please remember that you must include documentation for all members of your household even if they will not be listed as owners.	Applicant Checklist	Co-Applicant checklist	Household Member 18 years and older checklist	Household Member 18 years and older checklist
<b>Print Household Member Name:</b>				
Standard Document Checklist (this form) <b>AND</b> Addendum to the Document Checklist (if applicable)				
Home Buyer Program Application <b>Part 1, 2 and 3</b> - signed and dated - <b>not more than 30 days old</b>				
<b>Exhibit A</b> - Explanation of Deposits Form <b>AND</b> paper trail – for the most current past <b>3 months</b> . If you are self-employed, the most current past <b>6 months</b> . Any unexplained deposits without a paper trail will be counted as income. The deposits must be organized, easy to follow and numbered so that they can be matched with the paper trail and the bank statements. <b>This is required for all the bank statements that needed for the City you are applying for.</b>				
<b>Exhibit B</b> - Zero Income Affidavit Form, notarized - <b>not more than 30 days old</b>				
If an adult member claims zero income: provide current school schedule, if applicable. If the adult is not attending school, please indicate that. <b>Current semester or school year</b>				
<b>Exhibit C</b> - Letters of explanation - Please use if you need to explain anything - Both applicants should sign the form (and adult household members, if applicable) - <b>not more than 30 days old</b>				

<b>CONTINUED</b> <b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)</b>	Applicant Checklist	Co-Applicant checklist	Household Member 18 years and older checklist	Household Member 18 years and older checklist
<b>Print Household Member Name:</b>				
<b>Exhibit D - Housing Program Application Affidavit - not more than 30 days old</b>				
<b>Exhibit E - Applicants' and Adult Household Members Certifications &amp; Authorization, signed and dated - not more than 30 days old</b>				
<b>Exhibit F, G and H Program and Lottery Disclosures Not more than 30 days old</b>			<i>n/a</i>	<i>n/a</i>
<b>Exhibit I – Income Explanation Affidavit Form, notarized (if the only type of income received is child support and/or alimony, grants, scholarships, etc.) Not more than 30 days old</b>				
<b>Exhibit J - City Preferences and Conflict of Interest Form AND proof you meet the preferences. See Exhibit J for the items needed depending on the preference you select. Not more than 30 days old</b> <u><b>This exhibit can be found by going to city webpage → Getting Started → Homebuyer Info page. Then scroll down until you see the Exhibits</b></u>				
Paycheck Stubs: must be consecutive – can't be missing any in between pay periods. They should also include the Year to date earnings and totals. <b>Most current 3 months</b>				
Income Statements/stubs for Unemployment, SSI, SSA, Disability, Benefits or Pensions, consecutive – make sure you are not missing any in between. <b>Most current 3 months</b>				
<b>Current</b> Benefit letters if receiving Unemployment, SSI, SSA, Disability, Benefits or Pensions, or other income, all pages.				
<b>Certified Year to Date Profit &amp; Loss Statement (YTD P&amp;L):</b> For Self-Employment, business owners, 1099 contracted, online sales, babysitting, house-sitting, pet-sitting, sales, side jobs, cash earnings, etc. – this is needed even if you don't consider it self-employment and don't report it in your tax returns. <b>NOTE:</b> The statement must include this wording: I/we certify under penalty of perjury that my/our YTD P&L is true and correct. I/we understand that HouseKeys reserves the right to request a YTD P&L statement for any particular time frame certified/audited by a Licensed CPA at the applicant's expense if needed. <b>It should include information from January to the current month you are submitting the application. Do not lump different businesses</b>				

together; each one needs its own YTD P&L statement. It must be notarized. Ask the Notary to attach a Jurat form to it.				
<b>CONTINUED</b> Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
Verification of Student financial aid (how much you have received year to date and what you expect to receive in the next 12 months) AND the cost of education for that semester or year				
Verification of Previous Employment for the past 2 years. If you left a job for that time period, submit proof you no longer work there (proof must be on the company letterhead, signed and dated by the previous employer) <b>Not more than 30 days old.</b> Older employer letters may be acceptable under the discretion of the underwriter.				
Copies of W-2s and 1099 Forms for the past 3 years, ALL forms.				
Federal Income Tax Returns: <b>all</b> pages, <b>all</b> schedules for the past 3 years. – Signed				
If applicable, Corporate Tax Return for the <b>past 3 years</b> , all pages and schedules				
If you owed federal or state income taxes for any of the past 3 years, submit proof they were paid.				
If you or any adult in your household, was NOT required to file Income Taxes for any of the past 3 years, please submit an Exhibit C Form to indicate that. Make sure to include the person's full name, birthdate and the tax year. It needs to be signed and dated by the household member and the applicants. Also attach proof from the IRS that it was not required.				
Gift Letter(s) – obtain Gift letter from your Loan Officer Signed and dated - <b>Not more than 30 days old.</b>			<i>n/a</i>	<i>n/a</i>
For Gifts: Donor's current bank statement showing enough funds to cover the gift. <b>All</b> pages - <b>Not more than 30 days old.</b>			<i>n/a</i>	<i>n/a</i>
<b>ALL</b> Checking and Savings Account Statements, <b>all</b> pages. – <b>The actual statements are required; activity summaries or other reports are not acceptable. The most current 3 months. If you get quarterly, we need the last 2 statements.</b>				

Retirement Accounts Statements – <b>The actual statements are required; activity summaries or other reports are not acceptable. The most current 3 months. If you get quarterly, we need the last 2 statements.</b>				
<b>CONTINUED</b> <b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
<b>All other Investment Account Statements, Stocks, bonds and mutual funds -If the applicant does not receive a statement, provide evidence the security is owned by the applicant and verify value using current stock prices from a financial publication or website. The most current 3 months. If you get quarterly, we need the last 2 statements.</b>				
<b>All Financial Accounts (e.g. Venmo, Apple Pay, Paypal, etc.) printout for the last 3 months. Must also use Exhibit A for these accounts. Deposits must be explained and paper trailed.</b>				
<b>NOTE: If any person in the household is self-employed or earns income on the side, instead of submitting 3 months of statements, we need the most current 6 months and/or the last 3 quarterly statements</b>				
Separation or Divorce Decree (if applicable) – <u>all</u> pages				
Dissolution of Marriage - Final Settlement Statement, all pages				
Spousal Alimony or Child Support Court orders (If applicable) <b>most current</b>				
Child Custody Court arrangements and agreements, all pages - <b>most current</b>				
<u>For divorced, separated, or single parents: Spousal Alimony and /or Child Support:</u> Submit Verification for the amount of income received for the last <b>12 months</b> <b>OR</b> proof you didn't receive any income in the last 12 months. If you don't have an account open, provide evidence from the County too. This can be obtained from the State/County Child Support Office. You may need to go to the county personally to get verification you don't have an account, if that's the case.				
Social Security Cards – <b>clear</b> copies				
Driver license or CA ID – <b>clear</b> copies - <b>valid, not expired</b>				
US Permanent Residency Card, if applicable – <b>clear</b> copies, <b>valid, not expired</b>				

Homebuyer Education Certificate from all applicants that will be on the title of the home. The certificates are good for not more than 2 years since completion. Online classes will be temporarily accepted due to the virus. All certificates must be issued from a HUD approved agency.				
<b>CONTINUED</b> <b>Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
If you <b>owned</b> a home(s): Copy of HUD-1 Settlement Statement, Short sale settlement statements <b>or</b> foreclosure documents				
If you own a mobile home – <b>1) the address 2) balance print out if you are still paying it off</b> Address _____				
Proof of Rental/Housing Payment History for the <b>past 6 months:</b> If you pay by direct deposit, please circle the amounts on your bank statements. If paid by check, copies of the cleared checks or copies of money orders.				
Car loans (or other types of loans): if you co-signed for a car loan that is showing up on your credit report, it will be counted against your debt unless you submit proof you are not on the vehicle's registration, not on the purchase contract, and not on the car note. For other loans, submit sufficient proof that you are not legally responsible for the payment.				
Student loans: Submit a <b>current</b> copy of each loan statement. It should include the loan number, loan balances, terms of payment, and monthly payment for each (even if they are deferred). If deferred, we need to know how much the monthly payment would be if it was not deferred and how long it's deferred for.				

<b>Items needed by all Household members 17 years old and younger:</b>	<b>[ ] Birth Certificate</b> – if not in English, the certificate also needs to be translated and the translator needs to certify that he/she is competent to translate from that language to English. It needs to be notarized.
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## Home Buyer Program Document Checklist for the Lender Items

The applicants are responsible to give their Loan Officer enough time to prepare and to submit the following items in their behalf at the same time the applicant submits their application package to HouseKeys by the deadline. Please coordinate with them. Your file is incomplete without these items.

Yes, I/we the applicant(s) understand and agree.

Applicant initials: \_\_\_\_\_ Co-applicant Initials \_\_\_\_\_ Date \_\_\_\_\_

Brenda Le Jones-

Loan Officer Name ABJ REALTY LOANS

<b>Other Items Needed</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18 years and older checklist</b>	<b>Household Member 18 years and older checklist</b>
<b>Print Household Member Name:</b>				
Pre-approval letters for your First Mortgage – it must include the following information: Price of the home, Loan product, interest rate, the first mortgage amount, Loan to value, amount for each down payment assistance (and source) that will be used and amount of buyer contribution. <b>Not more than 30 days old.</b>			N/A	N/A
Pre-approval letters for any down payment assistance and closing cost assistance that will be used – <b>Not expired, current.</b>			N/A	N/A
<b>Current</b> 1008 Form with acceptable ratios not greater than 40/45% - some programs may require lower ratios.			N/A	N/A
<b>Current</b> Residential Loan Application 1003 Form, signed and dated			N/A	N/A
Credit Report – each applicant even if is a non-borrowing spouse, partner, domestic partner or co-applicant must submit a credit report and have a credit score of at least 620. Caution: Some down payment assistance programs and loan products require at least 680. <b>Not more 90 days old</b>			N/A	N/A
DU (Desktop Underwriter Forms) <b>Not more than 30 days old.</b>			N/A	N/A
<b>Other Items Needed</b>	<b>Applicant Checklist</b>	<b>Co-Applicant checklist</b>	<b>Household Member 18</b>	<b>Household Member 18</b>

			<i>years and older checklist</i>	<i>years and older checklist</i>
<b>Print Household Member Name:</b>				
Verification of Employment (VOE form) – <b>not more than 30 days old</b> - Needed for all adults regardless if they will be on the mortgage or title of the home				
Verification of <u>Previous</u> Employment for current year and past year - a letter from the previous employer(s) on company letterhead, signed and dated by the employer is acceptable. <b>Not more than 30 days old.</b>				
<b>ALERT and CAUTION:</b> First Mortgage Credit Approval (listing the Lender’s Underwriters conditions) and Lender’s Underwriter Income Calculations will be required before the file is submitted to the Program Underwriter (after the drawing). If you are not ready with these items your place in line for a home may be impacted. <b>Not more than 30 days old.</b>			N/A	N/A

**Certifications:**

Yes, I/we the applicant(s) understand and agree that we must work quickly and diligently with the Administrator, Lender, Title Company, City and other agencies and submit the documentation requested by the deadlines. I/we understand that they have the right to request any additional documentation or updates as needed.

I/We certify that I/we are submitting all the items indicated on the **Standard Home Buyer Document Checklist** and the **Addendum to the Home Buyer Document Checklist** as applicable by the deadline. I/we also understand that if our application is incomplete or outdated it will not be processed.

I/we understand that ALL the documentation must be the most current for the time period requested. Outdated documentation is not acceptable. I/we understand that a new application file/package (forms, supporting documents on the checklists, or any additional documentation) will need to be resubmitted for each opportunity, by the deadlines. We/I understand and agree that if we fail to submit all the information and documentation requested on time, they will move on the next applicant immediately.

**Date** \_\_\_\_\_

Print Name \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Co- Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_