

DOCUMENTATION CHECKLIST

The following documentation (if it applies to you) must be provided so that we can verify your income and household size. Please check all items you are including in your application:

Identification

- Personal photo identification: Driver's License, passport, or State ID

Income Related Documents – Provide All That Apply

- Employment Income: 4 most recent consecutive pay stubs for all employed household members
- Social Security: Most recent award letter
- Temporary Assistance for Needy Families (TANF): Voucher or other verification
- Pension: Letter from pension fund setting forth outlays and benefits received
- Child Support: Current statement from NJ child support website, court order or notarized letter re: child support status
- Alimony: Current statement from NJ website or notarized letter regarding alimony support status
- Military Pay: Verification of military pay
- Workers' Compensation: Statement showing benefits
- Unemployment Benefits: Statement showing benefits
- Self Employed or Own Business: Year to date profit & loss statement (not required if submitting K-1 with taxes)
- 1099 for Independent Contractors (Profit and loss statements are not permitted)

Bank Statements & Other Accounts (Including JOINT ACCOUNTS)

- Checking Account: All pages of statements for the last 6 consecutive months
- Savings Account Statements Including CD's: All pages of statements for the last 6 consecutive months
- Other Account Statements: Most recent statement for other assets such as retirement accounts, 401k's, stocks, bonds, & trusts

Tax Returns

- Federal Tax Return: All pages of 1040 Federal Tax Return for the past 3 consecutive years (copies of signed returns to validate the copy)
- State Tax Return: All pages for the past 3 consecutive years
- Notarized tax waiver letter if unable to provide taxes

If Applicant Owns A Home, Condo, And/ Or Rental Property, The Following Is Required

- Current mortgage statement
- Investment property lease agreement (if applicable)
- Current year tax assessment record

- Real estate listing if this property is for sale
- Contract with the realtor listing property if property is for sale
- Foreclosure notice (LIS PENDENS, etc.) if the property is in foreclosure

Other

- Divorce Decree: All pages of divorce decree & settlement agreement
- Full Time Student Over 18: School schedule to document full time status
- Section 8: Voucher (**RENTAL ONLY**)
- Mortgage Preapproval (**OWNERSHIP ONLY**)

We do business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988). It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin.

