

**Please be advised to have a full borrower assistance package sent to you please contact our Toll Free Homeowners Assistance Department at 1-800-366-2132 extension 5609.

Required Income Documentation for Borrower and Contributors

Important Note: We will review your previous year federal tax return to assess your current financial hardship. If an additional source of income was discontinued and no longer received for the current year, please provide a detailed explanation and any supporting documentation.

Do you earn a salary or hourly wage?
For each borrower or contributor who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer.)

Are you self-employed?
For each borrower or contributor who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements** for the business account for the last two months evidencing continuation of the business activity.

- Do you have any additional sources of income?** Provide for each borrower or contributor as applicable:
"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:
- Reliable third-party documentation describing the nature of the income (e.g., employment contracts or printouts documenting tip income.)
- Social Security, disability or death benefits, annuity, retirement, pension, public assistance, or adoption assistance:**
- Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, **and**
 - Documentation showing the receipt of the payment, such as copies of the two most recent bank statements** showing deposit
- Rental Income:**
- Copy of the most recent filed federal income tax return with all schedules, including Schedule E-Supplement Income and Loss. Rental income for qualifying purpose will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or
 - If rental income is not reported on Schedule E-Supplemental Income and Loss, provide a copy of the current lease agreement with either two bank statements** or two cancelled rent checks demonstrating receipt of rent.
- Investment Income:**
- Copies of two most recent investment statements or bank statements** supporting receipt of this income.
- Alimony, child support, or separation maintenance payments as qualifying income:**
- Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which payments will be received, **and**
 - Copies of your two most recent bank statements** or other third party documents showing receipt of payment.

*Notice: Child support, alimony/separation, and contribution income need not be revealed if you do not choose to have it considered for repaying this loan.

**Notice: Bank statements must be an official copy showing the bank name, bank information, account holder information and account number. All pages must be present including blank pages. Online printouts will not be accepted.