



Required documentation for each source of income

W-2 employment – For applicants with a W-2 employment, we may require each of the following:

1. At least **Four** current, consecutive pay stubs*
2. Most current bank statement(s) showing itemized deposits that reflect the deposits from at least two payroll transactions - These must be FULL-month bank statements. Lists of deposits or screenshots will not be accepted.
3. Direct employment verification - Please provide the first and last name and **corporate** email address for your employer or HR representative who can verify your employment

**If you are starting a new job or do not yet have four paystubs, provide all paystubs you have received as well as a signed copy of your offer letter.*

Business owners – For applicants who own a business, or those who are 1099 contractors, we will require each of the following:

1. At least six current, consecutive months of bank statements showing itemized deposits.
 - a. These must be from a personal checking account only.
 - b. If you only have a business account or your income is reflected as account transfers in your personal checking account, you may provide the required six months of statements for your business checking account supplemented with proof of sole proprietorship.
2. Most recent tax returns

Social Security – For applicants with Social Security, we will require the following:

1. Official award letter from the SSI (or another government benefit program) stating how much you will receive on a monthly basis and for whom you're receiving the benefits.
2. At least three current, consecutive months of bank statements showing itemized deposits.

Child support – For applicants with child support, we will require each of the following:

1. Documentation proving your child support is court-ordered

2. At least six current, consecutive months of payment history - This can be bank statements or from your child support website
3. Official documentation verifying how long you will continue receiving child support

Assets – For applicants with savings or investments, we will require the following:

1. At least three current, consecutive months of statements for your asset account showing ending balance. These must be FULL-month statements.
2. If these assets are contained in your regular checking account rather than a separate account, you will need to provide the last six full statements for this account.

Alimony – For applicants with alimony or spousal support, we will require each of the following:

1. Documentation proving your alimony is court-ordered
2. At least six current, consecutive months of payment history - This can be bank statements or from your alimony website
3. Official documentation verifying how long you will continue receiving alimony

Outside support - For applicants receiving money from family/friends, the individual providing support will need to apply as a co-signer.