



Required documentation for each source of income

W-2 Employment – For applicants with 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 and a signed copy of your offer letter.*

Business Owners/Self-Employed – For applicants who own a business or those who are 1099 contractors, we will require each of the following:

1. Schedule C or Schedule E from the two most recent tax returns.
2. Three most recent pay stubs with evidence of Social Security and Medicare deductions.
3. A copy of the most recent 1099.

There are some documents we cannot use as stand-alone income verification, although we may request some of them to verify the authenticity of the above:

- Business checking account statement
- Deposits to a personal checking account
- Letters from customers confirming a business relationship

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 the ending balance. These must be FULL-month statements, each showing at least 36 times the monthly rent in cash assets.
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 must apply as a co-signer.