



Homebuyer Program Document Checklist – Part 1

All household members must turn in copies of the items on this list unless they are not applicable. All the documentation must be current and not more than 30 days old as of the file submission deadline. Incomplete or outdated files will not be processed. **The items you upload or submit must be in PDF format. Screenshots or pictures are not acceptable.**

You may be required to turn in additional items later in the process depending on the program you are applying for.

#	Initial the right column to indicate you provided the documents or mark it with a “N/A” if it does not apply to your household. Please remember that you must include documentation for all members of your household even if they will not be listed as owners on the title of the home. Don’t leave any blanks.	Initial or mark with and “n/a”.
A. Application Forms, Certificates, and Household Member Information		
1	Homebuyer Program Document Check List Part 1 and Part 2 (this form).	
2	Home Buyer Program Application, signed and dated	
3	Social Security Cards – clear copies	
4	Driver License or Government-issued ID – clear copies - valid, not expired	
5	US Permanent Residency Card, if applicable – clear copies, valid, not expired	
6	Birth Certificate for <i>all Household members 17 years old and younger</i> . It may also be requested for applicants applying for Senior Living Properties with age requirements. Please Note: 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. HouseKeys can assist with making translation arrangements.	
7	Separation or Divorce Decree, all pages	
8	Dissolution of Marriage - Final Settlement Statement, all pages	
9	Spousal Alimony or Child Support Court orders, all pages, the most current	
10	Child Custody Court arrangements and agreements, all pages, the most current	
11	Spousal Alimony and /or Child Support: Submit verification for the support you have received for the last 12 months. If you have not received any, we also need verification of that. If you don’t have an account open with State/County Child Support Office to print the verification, please call them to obtain it. You may need to go to the county personally to get verification, especially if you don’t have an account or not receiving any. This may take time, please plan ahead.	
12	Homebuyer Education Certificate from all applicants that will be on the title of the home. Online classes will be temporarily accepted due to the county health orders. All certificates must be issued from a HUD-approved agency.	

B. Income Documentation

13	Wages: Submit the last three (3) months of current, consecutive paycheck stubs. For new employment: A letter from the employer stating the hire date, rate of pay, and anticipated hours per week or gross earnings for bi-weekly/semi-monthly/monthly. Company information to be included in the letter: Company name, address, phone number, contact person, title, and email.	
14	Pension/Retirement: Submit 3 months' current, consecutive check stubs or monthly statements. You may also submit the most current annual statement or award letter.	
15	Social Security (SSI/SS): Submit the current Social Security Award Letter (SS, SSI)	
16	Unemployment/Disability/Workers Compensation: Submit 3 months' current, consecutive check stubs or the most current award letter.	
17	Other Assistance such as (CalWORKs, Adoption Assistance, Veterans, Etc.): Submit 3 months' current, consecutive check stubs or the most current award letter.	
18	<p>Certified Year to Date Profit & Loss Statement (YTD P&L): 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. It should include information from January to the current month you are submitting the application. Do not lump different businesses together; each one needs its own YTD P&L statement.</p> <p>NOTE: 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." This statement must be notarized. Ask the Notary to attach a Jurat form to it.</p>	
19	Verification of Student financial aid (how much you have received year-to-date and what you expect to receive in the next 12 months). Also, please submit documentation regarding the cost of education for that semester or year.	
20	Verification of Previous Employment: If you left a job in the past two years, you need to submit proof you no longer work there. In the case of the purchase program, the loan officer may be able to assist in obtaining the verifications directly from the employers. The proof must be on the company letterhead, signed and dated by the previous employer.	
21	Copies of W-2s and 1099 Forms for the past 3 years, all forms.	
22	Federal Income Tax Returns: all pages, all schedules for the past 3 years, signed If self-employed, ensure to submit the Schedule C.	
23	If applicable, Corporate Tax Return for the past 3 years , all pages and schedules	
24	If you owe(ed) federal or state income taxes for any of the past 3 years, submit proof they were paid.	
25	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, birth date, and 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.	
C. Asset Documentation		
26	ALL Checking and Savings Account Statements, all pages (even if blank). The actual statements are required; activity summaries, screenshots, or other reports are not acceptable. The most current 3 months. If you get quarterly statements, we need the last 2 statements.	
27	Retirement Accounts Statements – The actual statements are required; activity summaries, screenshots, or other reports are not acceptable. The most current 3 months; all pages (even if blank). If you get quarterly statements, we need the last 2 statements.	
28	All other Investment Account Statements, Stocks, bonds, whole life insurance, mutual funds, etc. 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; all pages (even if blank). If you get quarterly statements, we need the last 2 statements.	
29	All Financial Accounts (e.g., Venmo, Apple Pay, Paypal, Cash App, Coinbase, Stripe, Bitcoin, etc.) We need the printout for the last 3 months. Screenshots are not acceptable. Deposits must be explained, and paper trailed using the Exhibit A form.	
30	NOTE regarding SELF-EMPLOYMENT: If any person in the household is self-employed or earns income on the side, instead of submitting 3 months of statements (savings, checking, investments, etc.), we need the most current 6 months and/or the last 3 quarterly statements. All pages (even if blank).	
31	Gift Letter(s) – obtain a gift letter template from your Loan Officer. Make sure to complete it and make sure it's signed and dated - Not more than 30 days old.	
32	For Gifts: Donor's current bank statement that shows enough funds to cover the gift. All pages - Not more than 30 days old.	
D. Other Assets, Liabilities, and Credit Accounts		
33	If you owned a home(s): Copy of HUD-1 Settlement Statement, Short sale settlement statements, or foreclosure documents	
34	If you own a mobile home – 1) the address 2) balance print out if you are still paying it off Address _____	
35	Proof of Rental/Housing Payment History for the past 6 months: If you pay by direct deposit, please circle the amounts on your bank statements. If paying by check, copies of the cleared checks or copies of money orders.	
36	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.	
37	Student loans: Submit a current 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.	
E. Exhibits (Other Docs)		
38	Exhibit A - Explanation of Deposits Form AND paper trail – for the most current past 3 months . If you are self-employed, the most current past 6 months . 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. This is required for all the bank statements that are needed for the program that you are applying for.	
39	Exhibit B - Zero Income Affidavit Form, notarized - not more than 30 days old This form is only required for adult household members who do not have any income from any sources .	
40	Exhibit C -Letters of explanation –Please use a template if you need to explain anything - The letter should not more than 30 days old	
41	Exhibit D – Authorization to Release Information, signed and dated – not more than 30 days old	
42	Exhibit E - 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 This exhibit can be found by going to the city webpage→Getting Started → Homebuyer Info page. Then scroll down until you see the Exhibits	

Homebuyer Program Document Checklist – Part 2

Lender Items (Qualification Docs – Documenting Mortgage Readiness)

The next items are prepared by a Loan Officer/Lender. Please work with them to ensure all the items are submitted to HouseKeys by the file submission deadline. You should be able to obtain items #1 and #2 (the pre-approval letters) and upload them with your application directly. The rest of the items can be submitted to HouseKeys by your loan officer. It's your responsibility to call them to ensure everything is submitted by the file submission deadline. Your file is incomplete without the items on this list.

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

Applicant initials: _____ Co-applicant Initials _____ Date _____

Mortgage Company Name	Loan Officer Name

#	Description	Initials
1	Pre-approval letters for your first mortgage – the letter must include the following information: the price of the home, loan product, interest rate, the first mortgage amount, gifts, loan to value, the amount for each down payment assistance (and source) that will be used, and the amount of buyer contribution. Not more than 30 days old.	

2	Pre-approval letters for any down payment assistance and closing cost assistance that you will be using – Not expired, current.	
3	Current 1008 Form - Uniform Underwriting and Transmittal Summary Form	
4	Current Residential Loan Application 1003 Form, signed and dated	
5	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. It should not be more than 90 days old	
6	DU (Desktop Underwriter Forms) Not more than 30 days old.	
7	Verification of Employment (VOE form) – not more than 30 days old - Needed for all adults regardless of if they will be on the mortgage or title of the home	
8	Verification of <u>Previous</u> Employment for the current year and last year - a letter from the previous employer(s) on company letterhead, signed and dated by the employer is acceptable. Not more than 30 days old.	
9	ALERT and CAUTION: 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. Not more than 30 days old.	

Certifications:

Yes, I/we the applicant(s) understand and agree that we must work quickly and diligently with the Administrator, Lender, Title Company, Program Provider/Agency, 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 *Home Buyer Document Checklists (Part 1 and 2)* as applicable by the deadline. I/we also understand that if our application is incomplete and/or outdated it will not be processed.

I/we understand that ALL the documentation must be the most current for the period requested. Outdated documentation is not acceptable, and a new application file will need to be resubmitted by the deadline. 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. If the applicant(s) fail to submit all the information and documentation requested on time, the Property Owner, Administrator, or Program Provider/Agency will move on to the next applicant immediately.

ALL HOUSEHOLD MEMBERS 18 YEARS AND OLDER MUST COMPLETE AND SIGN THIS FORM

Print Name _____ Signature _____ Date _____

Print Name _____ Signature _____ Date _____

Print Name _____ Signature _____ Date _____

Print Name _____ Signature _____ Date _____