

STANDARD DOCUMENTATION: (We Need All of These Items)

- Original Counseling Certificate Signed and Dated (All Pages)_Addendum to Certificate of Counseling (If applicable)
- Homeowners insurance declarations page, or agents name and telephone number (Coverage 90 days past closing date—if less than 90 days until policy renewal it will be paid at closing)
- Clear Copy of Driver's License, state picture ID Birth Certificate or Passport.
- Clear Copy of Social Security cards (If not available, acceptable alternates are Medicare Cards [if they are the old version with SSN on it], SSI 1099—it must be something with the borrower's name and SS number on it)
- Most Recent Mortgage Statement for ALL Mortgages and HELOCs

INCOME DOCUMENTATION:

Social Security Retirement Income:

Please provide one document from section below

- Current Year's Social Security Award Letter
- Current Year's Benefit Statement
- Most Recent Bank Statement where your SSI Income is Deposited (All Pages even if BLANK)
- Most current SSI 1099
- Federal Tax Return

Pension Income:

Please provide one of the following three:

- Most recent statement
- Most recent bank statements showing receipt of pension income (ALL pages even in BLANK)
- Most recent year 1099R with distribution code 7
- **AND ALSO**
- Pension/retirement letter from entity paying the pension showing minimum 3 years continuance (not needed for government pensions)