

Required Documentation for Borrower and Co-Borrower

If you are a Wage Earner (you receive a W-2 from employer) use this checklist:

- Copy of 30 days most recent pay stubs, if applicable.
- Copy of most recent 2 yrs. tax returns (Page 2 signed with all schedules) with W-2/1099's.
- Copy of Unemployment Verification, if applicable. - Must obtain from Unemployment Office located at 614 Johnson St, Saginaw, MI 48607. It is across the street from Stars Bus Terminal.
- Copy of Social Security Award Letter, if applicable.
- Copy of proof of any other income received, if applicable. (Alimony, child support, pension, etc.)
- Copy of most recent 2 months complete bank statements. If page 3 of 3 is blank we still need a copy.
- Copy of recent mortgage statement(s) and any recent mortgage correspondence.
- Copy of ALL utility bills and homeowners insurance declarations page.
- Copy of Divorce Decree if your former spouse was on the mortgage.
- COPY OF ANY AND ALL ATTORNEY CORRESPONDENCE
- Hardship letter – timeline of the events that occurred to change your financial situation and a Plan of Action as to how you are going to get a handle on your situation. – **You must have something written on paper.**

If you are Self Employed, use this check list:

- Profit & Loss Statement – This is a list of your business income and business expenses. **(MUST BE CREATED BEFORE APPT.)**
- Copy of most recent 2 yrs. Tax Returns (personal and business - Page 2 signed with all schedules) and 1099s or most recent 2 yrs. filed proof of extension.
- Copy of most recent 4 months Business and Personal complete Bank Statements. If page 3 of 3 is blank we still need a copy. If a business account is not used, provide a written statement that a business account is not used.
- Copy of proof of any other income received. (Alimony, child support, pension, etc.)
- Copy of recent mortgage statement(s) and any recent mortgage correspondence.
- Copy of ALL utility bills and homeowners insurance declarations page.
- Copy of Divorce Decree if your former spouse was on the mortgage.
- COPY OF ANY AND ALL ATTORNEY CORRESPONDENCE
- Hardship letter – timeline of the events that occurred to change your financial situation and a Plan of Action as to how you are going to get a handle on your situation. – **You must have something written on paper.**