



Homebuyer Program Document Checklist

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 Incomplete or outdated files will not be processed.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 in the title of the home. **Don’t leave any blanks.**

PLEASE NOTE: Some cities may require additional documentation for one or more of these sections. Please review the city’s Program Information page for additional information on the documentation requirements.

1. HouseKeys Program Application		
1	Homebuyer Program Document Check (this form).	
2	Home Buyer Program Application, signed and dated.	
2. Valid form of ID		
1	Social Security Cards – clear copies	
2	Driver License or Government-issued ID – clear copies - valid, not expired	
3	Birth Certificate for all Household members 17 years old and younger. 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.	
3. Education Packet		
1	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.	
2	HouseKeys Orientation Quiz Certificate.	
4. Income Documentation		
1	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/semimonthly/monthly. Company information to be included in the letter: Company name, address, phone number, contact person, title, and email.	

2	Pension/Retirement: Submit 3 months' current, consecutive check stubs or monthly statements. You may also submit the most current annual statement or award letter.	
3	Social Security (SSI/SS): Submit the current Social Security Award Letter (SS, SSI).	
4	Unemployment/Disability/Workers Compensation: Submit 3 months' current, consecutive check stubs or the most current award letter.	
5	Other Assistance such as (CalWORKs, Adoption Assistance, Veterans, Etc.): Submit 3 months' current, consecutive check stubs or the most current award letter.	
6	<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 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>	
7	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.	
8	Copies of W-2s 1099 Forms for the past 3 years, all forms.	
9	Federal Income Tax Returns: all pages, all schedules for the past 3 years, signed If self-employed, ensure to submit the Schedule C.	
10	If applicable, Corporate Tax Return for the past 3 years, all pages and schedules.	
11	If you owe(ed) federal or state income taxes for any of the past 3 years, submit proof they were paid.	
12	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 Page 3 of 5 Homebuyer Checklist 3.29.2022 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.	
13	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 the 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 are not receiving any. This may take time, please plan ahead.	

5. Asset Documentation

1	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.	
2	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.	
3	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.	

4	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.	
5	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).	
6	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. For Gifts: Donor’s current bank statement shows enough funds to cover the gift. All pages - Not more than 30 days old.	

6. Lender Packet

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.	

7. Preference Confirmation Packet

1	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.	
2	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.	
3	Exhibit C -Letters of explanation –Please use a template if you need to explain anything - The letter should not more than 30 days old.	
4	Exhibit D – Authorization to Release Information, signed and dated – not more than 30 days old.	
5	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 <input type="checkbox"/> Homebuyer Info page. Then scroll down until you see the Exhibits.	

8. Other Documentation

1	Separation or Divorce Decree, all pages.	
2	Dissolution of Marriage - Final Settlement Statement, all pages.	
3	Spousal Alimony or Child Support Court orders, all pages, the most current.	
4	Child Custody Court arrangements and agreements, all pages, the most current.	

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 _____