

## **PROOF OF INCOME CHECKLIST**

Your mortgage servicer needs the documents listed below to verify the income of each borrower. You can find the correct mailing address or fax number to submit your documents on the [Contact Your Mortgage Servicer](#) page.

**For each borrower who receives a salary or hourly wages:**

- Copy of your two most recent pay stubs that show year-to-date earnings.

**For each borrower who is self-employed:**

- Most recent quarterly or year-to-date profit/loss statement.

**For each borrower who has income such as social security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment:**

- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit, or
- Two most recent bank statements showing receipt of such payment.

**For each borrower who is relying on alimony or child support as qualifying income\*:**

- Copy of divorce or other court decree; or separation agreement or other written agreement filed with the court that states the amount and period of time over which it will be received, or
- Two most recent bank statement showing receipt of such payment.

\* You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

**For borrowers who are current on their mortgage payments:**

- Copies of the most recently filed and signed federal tax return with all schedules, including Schedule E—Supplemental Income and Loss.

If you have other types of income, cannot locate the required documents, or have questions about the paperwork required, please call 1-888-995 HOPE and ask for MHA HELP.