



Required Documents & Descriptions

The list of required documents should conform to your underwriting criteria and include all the necessary documentation necessary to reach a final determination for each applicant.

Description and guidelines for Identity Verification:

Valid state or government Issued Driver's License or Identification (ID)

- All applicants are required to provide a copy of the front of your state Driver's License or valid government issued ID. Before uploading, make sure the copy is legible and the License or ID has not expired.
- If the license or ID does not show your property address, you must also complete and upload a statement of why a different address, including when a P.O. Box is being used.

Description and guidelines for Income Verification:

Current proof from all sources of household income including but not limited to:

<i>Income Source</i>	<i>Acceptable Documentation</i>
Employment wages	<ul style="list-style-type: none"> • Three current paycheck stubs or • Employer-signed form or letter confirming wages or • Verification of Income or Reduction of Hours/Pay form
Self-employment	<ul style="list-style-type: none"> • Profit and loss statement(s) for the three most recent months or • Most recent years tax return/filing

<p>Net rental income, income from interest bearing assets, royalty income, interest from estates and trusts</p>	<ul style="list-style-type: none"> • Most recent statement 		
<p>Social Security, pensions, retirement, annuities, disability, death benefits</p>	<ul style="list-style-type: none"> • Current benefits letter 		
<p>Unemployment insurance, worker's compensation, severance compensation</p>	<ul style="list-style-type: none"> • Payment history reflecting gross benefit amount, deductions and recent payments 		
<p>Any public assistance (General Assistance or TANF) payments from state or local income support office</p>	<ul style="list-style-type: none"> • Current benefits letter 		
<p>Child support, family support, alimony</p>	<ul style="list-style-type: none"> • Current benefits letter 		
<p>Armed forces pay</p>	<ul style="list-style-type: none"> • Two current statements 		
<p>Description and guidelines for Property Verification:</p> <p>Verification that the residence is located within the state of New Mexico will be made by program staff. Additional documentation including a current utility bill, tax bill or current New Mexico driver's license/ID card may be requested if other required documentation does not confirm New Mexico residency may be requested.</p>			
<p>Description and guidelines for Proof of Hardship:</p> <p>Applicants must provide documentation and verification for housing costs as it applies to their housing situation:</p> <table border="1" data-bbox="203 1543 1421 1675"> <thead> <tr> <th data-bbox="203 1543 771 1675"><i>Assistance Type</i></th> <th data-bbox="771 1543 1421 1675"><i>Required Documentation</i></th> </tr> </thead> </table>		<i>Assistance Type</i>	<i>Required Documentation</i>
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<p>Mortgage/homeownership loan assistance</p>	<ul style="list-style-type: none"> • Evidence of total balance due, broken down by month: • Current unredacted loan statement; or • Current unredacted past-due notice from servicer
<p>Real estate contract assistance</p>	<ul style="list-style-type: none"> • Evidence of total balance due, broken down by month: • Current escrow payment statement; or • Balance due notice
<p>Mobile or manufactured home loan assistance</p>	<ul style="list-style-type: none"> • Evidence of total balance due, broken down by month: • Current mobile or manufactured home loan statement;
<p>Mobile or manufactured land loan assistance</p>	<ul style="list-style-type: none"> • Evidence of total balance due, broken down by month: • Current mobile or manufactured home loan statement
<p>Property taxes</p>	<ul style="list-style-type: none"> • Evidence of total balance due: • Current property tax bill
<p>Homeowner's insurance</p>	<ul style="list-style-type: none"> • Evidence of total balance due: • Account ledger; or • Current notice of payment amount and balance due