

What to bring to the NeighborhoodLIFT® event

Bringing the documents listed below with you will assist the team when discussing your eligibility for a down payment assistance grant. They will also help in determining your mortgage options.

NOTE: If you've been preapproved or prequalified for a mortgage by any lender recently, please bring a printed copy of the letter.

Income information

- 1 month of most current pay stub(s) or Leave and Earnings Statement for all jobs and borrowers showing year-to-date information.
 - If non-computer-generated pay stubs, provide payroll register from employer
- Federal tax returns from the past three years (1040s including all schedules)
 - If self-employed, two years required
- Two consecutive years of most recent W-2s
- Written explanation if employed less than two years or a gap in employment during the last two years
- Self-employment business documentation - two years required:
 - If 1120S, two most recent 1120S returns with K-1s
 - If 1065, two most recent 1065s returns with K-1s
 - If 1120, two most recent 1120 returns
- Pension award letter and most recent two months of bank statements to show proof of receipt
- Social Security award letter and most recent two months of bank statements to show proof of receipt

Business information (if applicable)

- Letter from other business owners confirming access to business funds for personal use.
- Year-to-date profit and loss statement and balance sheet
- Year-to-date balance sheet and income statement
- 12 months of business bank statements or 12 months of cancelled checks from business account as evidence of business expenses

Asset information

- Most recent two months of statements for the following account(s): checking, savings, CD, investment, retirement
- If another party is listed as an owner for a bank account and is not listed on the 1003, a joint access letter will be required
- Terms and conditions of withdrawal for all retirement accounts
 - Proof of liquidation and deposit into bank account may be required
- Documents for any large deposits outside of payroll or gift funds

- Signed and dated letter of explanation and documentation supporting the source of funds for any large deposits
- Full 30-day transaction history from the gift fund bank account for verification of gift funds source
- Full 30-day transaction history from the gift fund bank account where gift funds were delivered for verification of gift fund destination (needed after transaction is complete)
- Signed and dated gift letter

Credit and liabilities information

- Judicial decree for any obligations due to legal action (ex: child support, alimony)
- Complete bankruptcy discharge papers and all schedules, if applicable
- Letters of explanation, if applicable
 - Inquiries (last 180 days), late payments, collections
- 12 months of relevant bank statements or cancelled checks (front and back) for verification of:
 - rent payments for utilities, rent, and car
 - another party pays student loan payments
 - another party pays auto loan payments

Other information

- Two forms of legal identification, such as a driver's license and a Social Security card
- Contact information, including name and phone number, for: employer, real estate professional, attorney, homeowners insurance agent, accountant, property management company, relocation coordinator, landlord, attorney/title company
- Copy of all pages of trust agreement or signed trust certification, if applicable
- Copy of Power of Attorney, if applicable.
- If using any documents printed from the internet, the full URL address must be printed on the document

Military documentation (if applicable)

- Active duty – a Statement of Service or Certificate of Eligibility
- Veteran – DD-214 stating an honorable discharge
- Veteran of National Guard – NGB 22 stating an honorable discharge
- Surviving spouse – Certificate of Eligibility in surviving spouse's name

Credit is subject to approval. Some restrictions apply.

This information is accurate as of the date of printing and is subject to change without notice.

Combined income for all borrowers on the loan cannot exceed the program income limits, adjusted for household size.

Down payment assistance grants cannot be used to purchase bank-owned properties managed by Wells Fargo Premier Asset Services.

The first mortgage can be financed by any **NeighborhoodLIFT** program-approved lender.

The **NeighborhoodLIFT** program is a collaboration of Wells Fargo Bank, N.A., Wells Fargo Foundation, and NeighborWorks® America, an independent nonprofit organization. MLR 4/19

10059-6-POR 12/19