

**EXHIBIT 4-3
ACCEPTABLE FORMS OF INCOME VERIFICATION**

SOURCE OF INCOME	THIRD-PARTY		FIRST-HAND DOCUMENTATION
	Written	Oral	
Employment	Verification Forms or letter from employer	Telephone or in-person contact with employer, specifying amount to be paid, by pay period, including anticipated raises, bonuses, etc.	Paycheck stub. W-2 forms or tax returns if other sources unavailable and employee has had same employer or pay can be forecasted accurately.
Self-Employment, Tips, etc.	N/A	N/A	Certified IRS Form 1040 or 1040A showing amount earned and employment period.
Income Maintenance Payments, Benefits, Income Other than Earnings (including Welfare, Social Security, SSI, Unemployment, etc.)	Verification Form or, in New Mexico, the annual award letter from source	Telephone or in-person contact with source, specifying amount of payments, deductions, if any (Medicare premiums, etc.)	Recent check stub with date, amount and period involved, and deductions, if any (Medicare premiums, etc.)
Alimony or child support	Printout from Child Support Enforcement Bureau, if none available a self-affidavit stating child support is admissible	N/A	A copy of a separation or settlement agreement or divorce decree stating the amount and type of payment schedule
Recurring contributions and gifts	Notarized statement or affidavit signed by the donor, or a letter from a bank, attorney, or trustee administering the contributions	N/A	N/A
Scholarships, Grants, and Education Benefits	Verification Form or letter from source	Telephone or in-person contact with source	Copies of latest benefit checks if amount is not expected to change over the next 12 months
Net Business Income	N/A	N/A	Certified Form 1040, Schedules C, E. or F, or audited financial statements, or a loan application listing business income from the preceding 12 months

**EXHIBIT 4-4
ACCEPTABLE FORMS OF ASSET VERIFICATION**

SOURCE OF INCOME	THIRD-PARTY		FIRST-HAND DOCUMENTATION
	Written	Oral	
Dividends or Interest Income, including Savings Accounts	Verification Form or letter from source	Telephone or in-person contact with source (but banks are not likely to provide this orally)	Copies of current statements, CDs, etc., or Form 1099 from the institution, if amount is not expected to change over the next 12 months. Copies of statements for the last six months for checking accounts.
Value of Real Property	Real estate broker's opinion based on sales price of comparable properties		Record of tax assessed value (adjusted as needed to reflect market value)
Interest from Sale of Real Property	Verification Form or letter from an accountant, real estate agent, or other source including amortization table	Telephone or in-person contact with an accountant, real estate agent, or other source including amortization table	Copy of the amortization schedule, with sufficient information to determine the amount of interest to be earned during the next 12 months
Assets Disposed of for Less than Fair Market Value	Appraisals	N/A	Copies of real estate closing document which indicate distribution of sales proceeds and settlement costs