

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

Net rental income, income from interest bearing assets, royalty income, interest from estates and trusts	· Most recent statement
Social Security, pensions, retirement, annuities, disability, death benefits	· Current benefits letter
Unemployment insurance, worker's compensation, severance compensation	· Payment history reflecting gross benefit amount, deductions and recent payments
Any public assistance (General Assistance or TANF) payments from state or local income support office	· Current benefits letter
Child support, family support, alimony	· Current benefits letter
Armed forces pay	· 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>	
<i>Assistance Type</i>	<i>Required Documentation</i>

<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