

DD DOCUMENTS DD CHECKLIST

1. **Most recent pay stubs** – 30 consecutive days of pay stubs for all borrowers/contributors (person other than mortgage holder). Contributors must send signed and dated contribution amount letter.
2. **Proof of all other sources of income** for borrowers/contributors (SSI, SSDI, child support, rental income etc.) Most recent benefit award letter of all SSI, SSDI, TDI and/or Unemployment income being received. If receiving Government Assistance (ex. SNAP), please include the Quarterly Benefit Statement. Rental Income leases and mortgage statement if not in primary residence.
3. **Two years of recent Federal Tax Returns** – signed tax returns for the last two years (personal and business) **with all schedules and W-2's**. If no tax returns were filed, then a letter, signed and dated, stating you have not filed taxes for last 2 years.
4. **Two months of recent bank statement** – from all saving s& checking accounts, all pages even blanks if numbered, for the last two months (personal and business). Must show at least account holder name, address, bank name, and period end date. If bank only provides transaction printouts they must be signed, dated and stamped by bank official.
5. **Self-employed borrowers** – must provide most recent quarterly or year-to-date Profit & Loss Statement. Statement must be signed and dated.
6. **Most recent utility bills** – gas, electric, water and cable bill.
7. **Most recent mortgage statement** – with loan number and lender/servicer contact information, for all mortgages.
8. **Delinquency letters/notices** – mediation, conciliation, tax sale, or foreclosure notices, if applicable.
9. **Property tax bill** – only if current mortgage payment does not include an escrow payment.
10. **Homeowners Insurance Policy** – declaration page(s). Only if current mortgage payment does not include an excrow payment.
11. **Bankruptcy discharge notice** – if applicable.
12. **Court Orders** – Final Divorce Decree, Alimony, and Child Support payments, if applicable.
13. **Most recent Homeowners Association Fee Statement** – if applicable.
14. **Credit report** - www.freecreditreport.com
15. **HUD Approved Counseling Program Disclosures** – signed and dated by all borrowers <https://adobe.ly/46JmRHb>
16. **Intake** Please use this link to complete intake <https://bit.ly/gonwintake>
17. **Hardship Letter** – Include month & year hardship started and, if applicable, ended. Sign and date. **Please fax documents to 410.947.0087 or upload to <https://www.dropbox.com/request/IcZi57apVrgP6pJgmpba>**