



HOUSEKEYS BMR Document Checklist Application ID Number: _____

PLEASE USE THIS CHECKLIST to ensure that you submit COPIES of ALL of the following required documents and forms IN THIS ORDER with your BMR Homeownership Program Application. Incomplete packages will NOT be processed. This checklist includes columns for household members 18 and older. If there are more than 2 household members that are 18 years and older, please use additional checklist forms.

Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package) Please remember that you must include documentation for all members of your household even if they will not be on the loan.	Applicant Checklist	Co-Applicant checklist	Household Member over 18 years checklist (even if not purchasing the home)	Household Member over 18 years Checklist (even if not purchasing the home)
Print Household Member Name:				
BMR Homeownership Program Application Part 1, 2 and 3 - signed and dated			<i>Sign form</i>	<i>Sign form</i>
Total Household Members and Total Income Affidavit (form included in Part 2)			<i>Sign form</i>	<i>Sign form</i>
Asset Declaration and Disclosure Form (form included in Part 2)			<i>Sign form</i>	<i>Sign form</i>
Explanation of Deposits Form – Exhibit A				
Liabilities Information (for the applicants only) (form included in Part 2)			<i>n/a</i>	<i>n/a</i>
Demographics Form (form included in Part 2)				
BMR Housing Program Application Affidavit – Exhibit D				
Applicants' and Adult Household Members Certifications & Authorization, signed and dated Exhibit E				
BMR Program and Lottery Disclosures- Exhibit F, G and H			<i>n/a</i>	<i>n/a</i>
Pre-approval letters for your First Mortgage and All types of financing			<i>n/a</i>	<i>n/a</i>
1008 Form with acceptable ratios - (ask your loan officer for this)			<i>n/a</i>	<i>n/a</i>
Residential Loan Application 1003, signed and dated (ask your loan officer for this)			<i>n/a</i>	<i>n/a</i>
Paycheck Stubs – most current 3 months, they must be consecutive				
Current Income Statements and Benefit letters if receiving SSI or Pension				
Zero Income Affidavit Form, notarized – Exhibit B				
If an adult member claims zero income: provide school schedule				
Income Affidavit Form, notarized (if the only type of income received is child support and/or alimony) – Exhibit I				
Certified Year to Date Profit & Loss Statement, if Self Employed (Statement must include this wording: I/we certify under penalty of perjury that my/our YTD Profit and Loss is true and correct. I/we understand that HouseKeys reserves the right to request a Profit and Loss statement for any particular time frame certified/audited by a Licensed CPA at the applicant's expense if needed)				
If you left a job in 2016 submit proof you no longer work there (proof must be on the company letterhead, signed and dated by the previous employer)				
2016 w-2's and 1099 all Forms (and complete 2016 Federal Income Tax Forms as soon as they are available) – signed				
2015 W-2 and 1099 all Forms				
2015 Federal Income Tax Return: all pages, all schedules –signed				

CONTINUED Don't leave any blanks (fill in each area with N/A if not applicable or a checkmark to indicate you included the item in the package)	Applicant Checklist	Co-Applicant checklist	Household Member over 18 years checklist (even if not purchasing the home)	Household Member over 18 years Checklist (even if not purchasing the home)
Print Household Member Name:				
2014 W-2 and 1099 <u>all</u> Forms				
2014 Federal Income Tax Return – <u>all</u> pages, <u>all</u> schedules -signed				
2013 W-2 and 1099 <u>all</u> Forms (not needed if you turn in 2016)				
2013 Federal Income Tax Return – <u>all</u> pages, <u>all</u> schedules -signed (not needed if you turn in 2016)				
Gift Letter(s) (if you need the Gift letter form, request from your Loan Officer) and Donor's bank statements showing full funds, <u>all</u> pages			n/a	n/a
ALL Checking and Savings Account Statements for the last 3 months, <u>all</u> pages (submit statements for last 6 months if self-employed) If quarterly , we need the last 2 statements and a current balance printout				
Retirement Accounts Statements, for the last 3 months <u>or</u> 2 last quarterly statement, <u>all</u> pages and current balance printout				
All other Investment Account Statements for the last 3 months <u>or</u> last 2 quarterly statement, <u>all</u> pages and current balance printout				
Separation or Divorce Decree (if applicable) – <u>all</u> pages				
Dissolution of Marriage - Final Settlement Statement, all pages				
Spousal Alimony or Child Support Court orders (If applicable)				
For divorced, separated, or single parents: Spousal Alimony and /or Child Support: Verification of the amount of income received for the last 12 months OR proof you don't/didn't receive any income in the last 12 months: please obtain the verification or proof from the State/County Child Support Office www.childsup.ca.gov				
Child Custody Court arrangements and agreements, all pages				
Verification of Student financial aid (how much you have received year to date and what you expect to receive in the next 12 months)				
Copy of Social Security Card and Valid Picture ID – clear copies				
8 Hour Homebuyer Education Certificate from married couples, domestic partners and anyone that will be on title, (online not acceptable) must be HUD Approved. If you don't have the certificate, you must submit proof of registration. Class must be completed approximately 30 days before closing the transaction unless HouseKeys requires it before that (look for the date on Lottery Form too).				
If you owned a home(s): Copy of HUD-1 Settlement Statement or Foreclosure documents				
Letters of explanation – Exhibit C - Please use template if you need to explain anything - Both applicants should sign the form (and household member if applicable)				

_____ **Items needed by all Household members 17 years old and younger:** ☐ Birth Certificate or US Passport

I/We certify that I/we are submitting all the items indicated on the checklist above and I/we are aware that our application is incomplete if not turned in by the deadline (if a deadline is applicable). **We understand that we must submit pre-approval letters for our first mortgage and any other type of financing/funds that will be used to afford the home with our application package.**

Applicant Signature _____ Date _____ Co-applicant Signature _____ Date _____

Print Name: _____ Print Name: _____

HOUSEKEYS BMR Document Checklist (continued)

You (the applicant(s)) are responsible to give your Loan Officer enough time to prepare and to submit the following items in your behalf at the same time your BMR application is submitted to HouseKeys. Please coordinate with them.

Yes, I/we the applicant(s) understand and agree.

Applicant initials: _____ Co-applicant Initials _____ Date _____

Other Items Needed	Applicant Checklist	Co-Applicant checklist	Household Member over 18 years checklist (even if not purchasing the home)	Household Member over 18 years Checklist (even if not purchasing the home)
Print Household Member Name:				
Credit Report			N/A	N/A
DU forms			N/A	N/A
Verification of Employment (VOE form)				
Verification of <u>*Previous</u> Employment				

***a letter from the previous employer(s) on company letterhead, signed and dated by the employer is acceptable.**

