Failure to provide complete documentation required by the deadline can prevent you from having an opportunity to purchase this home. Staff will proceed down the list to the next household in the drawing and you will be moved to the end of the list.

- Completed and signed First-Time Homebuyer Drawing Winner Application (**First-Time Homebuyer Application**). All questions must be answered in full including income from all sources. Failure to provide complete information in a timely manner can prevent you from having an opportunity to purchase this home. All household members 18 and over must sign the application and all household members must be on the current First Time Homebuyers Program certificate. No additions or deletions will be accepted at the time of the drawing.

- Conditional pre-approval letter on our form revised 1-18-08 (**Lender Conditional Pre-Approval Letter**) completed by your lender and signed by all household members 18 and over with a copy of credit reports for all members age 18.

- Copy of your three most recent federal tax returns and all attached schedules and W-2s for each adult household member. ***If*** *any adult member, including elderly or disabled members,* ***did not file a tax return****, you must provide a statement (* ***IRS Form 4056T****) from the IRS that no returns were filed for the past three years.*

- ***If*** you are self-employed, you will also need to provide the Schedule C for the past three years and your record of self-employment income and expenses for the past three months.

- ***If*** any dependent children are not listed on your tax return, a birth certificate or hospital record for new births, or a copy of your custody agreement or school record verifying child's address and the parent/guardian is required.

- ***If*** your address has changed since your tax return was filed, you must supply a copy of your current lease or utility bill or other verification of your current address.

- Three months most recent consecutive pay stubs for each job for each household member who is working.

- Verification of any other current income for any household member with other non-wage income such as Social Security, SSI, unemployment compensation, veteran's benefits or child support.

- Two most recent bank statements and verification of all other assets, such as stocks, bonds, certificates of deposit, money market accounts, or other investments showing current balances and interest or dividend rates.

- Affidavit (**Income Affidavit**) of zero income signed for all ***household members 18 or over who have no income***.

- Verification of full-time student status for full-time students age 18 or over.
- Divorce decree for any member of the household who is divorced.
- Drivers License or other photo ID with current address for all adult household members.
- Verification of immigration status for all non-citizens.