



Documentation Required for Loan Rehabilitation Income and Expense Information

In addition to the attached LOAN REHABILITATION: INCOME AND EXPENSE INFORMATION, please provide the following supporting documentation.

Section 1: Income (Include income documents for your spouse if you are married and living together)	
Field	Please Include the Following Documentation
1 Your employment income	Signed copy of your Federal 1040 tax return for the most recent tax year (both pages) or a tax transcript form provided by the IRS
2 Spouse's employment income	Copies of your two (2) most recent pay stubs (they must be dated within the past 90 days) If you are self-employed, provide either the most recent 1040 tax return or 1040-ES worksheet.
3 Child support received	A copy of your divorce decree or support order. If these are not available, or you are not receiving the full amount ordered, provide a written statement explaining how much you are receiving.
4 Social Security benefits	A benefits statement from the Social Security Administration
5 Worker's compensation	A pay stub and/or benefit letter (no older than 90 days)
6 Public assistance	A copy of your award letter
7 Other income	Any documentation showing the source and amount
Section 2: Expenses	
10 Food	None required
11 Housing	If you live in the U.S. (including Puerto Rico): None required
12 Utilities	If you live outside the U.S.: copies of
13 Basic communication	1. Mortgage statement or rental agreement, home/renters insurance bills, and 2. Utility bills, and 3. Basic communication bills (internet, phone, basic cable)
14 Necessary medical/dental	None required if you spend less than \$60/month per person in your family. If you spend more than that, provide proof of what you actually spend out of pocket on co-payments for prescription drugs, doctor visits, and other medical needs: canceled checks and/or receipts, statements, etc. Providing only a bill showing amount owed is not acceptable
15 Necessary Insurance	Health insurance: copies of your premium statement or pay stub Life insurance is only allowed if required by court order; provide copies of the premium statement and court order Do not include auto insurance here (include that in transportation expenses) Do not include homeowners or rental insurance here (include that in housing)
16 Transportation	If you live outside the U.S.: documents showing car payments, auto insurance, gas/oil, maintenance, and car registration (no documentation required if you do not own a car)
17 Child/dependent care	Receipts from or canceled checks payable to your daycare provider Only include private school tuition if it is court ordered (include a copy of the court order)
18 Required child/spousal support	Court order (unless it is shown on your pay stub)
19 Federal student loan payments	Current billing statement (less than 90 days old). Only include payments made on other federal student loans.
20 Private student loan payments	Current billing statement (less than 90 days old)
21 Other expenses	None required