



## COVID-19 Mortgage Relief Document Checklist

Eligible applicants are borrowers listed on your mortgage. If you are not listed as a borrower on the mortgage, you are not considered an applicant.

**If you are an applicant, you must submit all the following documents that are applicable:**

|                                     |  |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | OHSI Third-Party Authorization Form (included in online application) <ul style="list-style-type: none"><li>All borrowers must sign and date.</li></ul>   |
| <input type="checkbox"/>            | Mortgage statement, most recent  |
| <input type="checkbox"/>            | Property tax statement, most recent  |
| <input type="checkbox"/>            | Utility bill, most recent  |
| <input type="checkbox"/>            | Homeowners insurance declaration page or statement, most recent  |
| <input type="checkbox"/>            | Homeowners' or condominium association dues statement, if applicable   |
| <input type="checkbox"/>            | 2020 or 2019 Tax Returns, individual <u>and</u> business if you have self-employed or rental income. <ul style="list-style-type: none"><li>Include all schedules (e.g., Schedule C, Schedule E)</li><li>Include all income forms (e.g., W-2, 1099-SSA, 1099-MISC)</li><li>If 2020 or 2019 tax returns are not available, provide a letter of explanation and 2018 tax returns.</li></ul> |
| <input type="checkbox"/>            | Name change documentation <ul style="list-style-type: none"><li>If the name on your mortgage statement is different from the name on application or identification, provide documentation demonstrating legal name change (e.g., marriage certificate, divorce decree, legal name change court order)</li></ul>  |
| <input type="checkbox"/>            | Foreclosure documents, such as Notice of Sale or Notice of Default, if applicable  |

### **INCOME DOCUMENTS**

- 1) Unemployment benefits – compensation claims summary or determination of benefits for **all** borrowers receiving unemployment benefits
  - o If any of the borrowers on the loan are receiving unemployment benefits at the time of application, no further income documentation is required.

OR:

2) If none of the borrowers on the loan are receiving unemployment benefits, provide the most recent **30 days** of income for **all household members ages 18+**, not including roommates paying rent. The oldest income document must be within 45 days of application date.

- Pay stubs (W-2 wages)
- Unemployment benefits – compensation claims summary or determination of benefits
- Self-employment income, using the OHSI Profit & Loss Form (included in online application) - use a separate form for each business
- Annuity, royalty, or dividend income
- Pension/retirement benefit statement
- Social Security benefit statement or award letter, all types of Social Security
- Disability benefit statement or award letter (includes VA Disability, short-term disability, long-term disability)
- Roommate rental agreement plus proof of roommate occupancy
- Rental agreement for any residential or commercial property and an OHSI Profit & Loss form. (Not required for roommate rent; see above).
- Divorce Decree, if receiving alimony, child support, or were awarded the home in the divorce
- Benefits statement/payment history for workers compensation, severance pay, death benefits, annuitized payments, and settlements. Lump sum payments are excluded.
- Child support
- Alimony
- Adoption Assistance
- Foster Care Income
- Tribal Benefits
- Government cash assistance (e.g., TANF)
- Other income not listed

### Ineligible Income

You do not need to disclose the following income:

- Income tax refunds
- Loans from retirement accounts prior to minimum retirement eligibility age