





## HPAP CBO CHECKLIST FOR NOE APPLICATION

- FULLY COMPLETED COVER PAGE FROM CBO LOCATION SUMMARIZING RELEVANT POINTS OF APPLICATION WITH ANY ADDITIONAL / SUPPLEMENTAL EXPLANATIONS AS APPLICABLE
- FORMS:
  - AUTHORIZATION TO RELEASE INFORMATION FORM
  - FBI FRAUD FORM
  - AUTHORIZATION TO SHARE TAX INFORMATION FORM
- FULLY COMPLETED, SIGNED AND DATED APPLICATION WITH DECLARATIONS, ALL EMPLOYMENT (FULL TIME & PART TIME), INCOME & ASSETS, CURRENT WARD#
- PERMANENT RESIDENT ALIEN CARD/WORK VISA AND/OR RECENT AMNESTY STATUS FROM IMMIGRATION FOR ALL NON US CITIZENS
- PROOF OF DC RESIDENCY – DRIVER’S LICENSE/GOVERNMENT ID OR IF NOT AVAILABLE, CURRENT DC LEASE REFLECTING AMOUNT OF RENT OR AFFIDAVIT FROM FAMILY MEMBER STATING BORROWER LIVES AT ADDRESS (DC RESIDENCY SHOULD ALSO BE SUPPORTED BY DOCUMENTATION IN FILE)
- BIRTH CERTIFICATE FOR DEPENDENTS (WHETHER OR NOT THEY ARE LISTED ON TAX RETURNS)
- HOUSEHOLD MEMBERS OVER 18 TO PROVIDE PROOF OF LIVING WITH APPLICANT (PHOTO ID, SCHOOL TRANSCRIPT, PAYSTUBS, ASSETS AND/OR TRANSCRIPTS)
- IF MARRIED AND CLAIMING SPOUSE NOT PART OF HOUSEHOLD, PROVIDE EITHER SEPARATION AGREEMENT SIGNED BY COURT OR DOCUMENTATION OF NON-HOUSEHOLD SPOUSE LIVING SEPARATELY FOR SIX MONTHS
- TRI-MERGE CREDIT REPORT NO MORE THAN 90 DAYS OLD AS OF APPLICATION– PULLED BY CBO OFFICE ; MIN CREDIT SCORE 600; OR AT LEAST 2 PIECES ALT CREDIT WITH RECENT 12 MONTH HISTORY
- ANY MORTGAGES REFLECTED ON CREDIT REPORT OR TAX RETURN MORTGAGE INTEREST REQUIRES PROOF PROPERTY NO LONGER OWNED BY APPLICANT AND PROOF OF DATE OWNERSHIP TRANSFERRED



- INCOME DOCUMENTATION FOR ALL BORROWERS:
  - ONE MONTH'S WORTH OF PAYSTUBS (OR YTD P&L IF SELF EMPLOYED/SCHEDULE C) FOR ALL EARNED INCOME AND/OR AWARDS STATEMENTS/DOCUMENTATION FOR ANY UNEARNED INCOME (SOCIAL SECURITY/DISABILITY/UNEMPLOYMENT/ETC.); **AND**
  - MOST RECENT 2 YEARS W2(s) /1099s/K1s – if applicable
  - THREE YEARS SIGNED FEDERAL TAX RETURNS (1040) INCLUDING ALL SCHEDULES; **AND**
  - TWO YEARS BUSINESS TAX RETURNS – if applicable
  
- INCOME DOCUMENTATION FOR ALL NON-BORROWING HOUSEHOLD MEMBERS OVER 18:
  - TRANSCRIPTS FROM SCHOOL IF ENROLLED FULL TIME; **OR**
    - IF EMPLOYED/SELF-EMPLOYED/OTHER INCOME
  - ONE MONTH'S WORTH OF PAYSTUBS (OR YTD P&L IF SELF EMPLOYED/SCHEDULE C) FOR ALL EARNED INCOME AND/OR AWARDS STATEMENTS FOR ANY UNEARNED INCOME (SOCIAL SECURITY/DISABILITY/UNEMPLOYMENT/ETC.); **AND**
  - MOST RECENT W2(s) /1099s – if applicable; **AND**
  - MOST RECENT YEAR SIGNED FEDERAL TAX RETURN (1040)
  - IRS WAGE AND INCOME STATEMENT FOR MOST RECENT YEAR
    - OR, IF NOT EMPLOYED/RECEIVING INCOME:
  - SIGNED ZERO INCOME STATEMENT; **AND**
  - IRS WAGE AND INCOME STATEMENT FOR MOST RECENT YEAR
  
- INCOME DOCUMENTATION FOR MINORS LIVING IN HOUSEHOLD:
  - DOCUMENTATION OF ANY OTHER INCOME RECEIVED (SSI/DISABILITY/ETC)
  
- ASSET DOCUMENTATION FOR ALL HOUSEHOLD MEMBERS:
  - COPIES OF 2 CURRENT MONTHS BANK/ASSET STATEMENTS FOR ALL NON-RETIREMENT ACCOUNTS HELD INDIVIDUALLY OR JOINTLY (BORROWER'S ACCOUNTS MUST REFLECT MINIMUM \$500 BALANCE)
  
- LARGE DEPOSITS OVER 50% OF NET INCOME, OR MULTIPLE RECURRING DEPOSITS THAT ARE NOT FROM PAYROLL SHOULD BE EXPLAINED / DOCUMENTED WITH SUPPORTING DOCUMENTATION