

NeighborWorks® HomeOwnership Center
of Manchester

Items needed for your first one on one counseling session

1. Copies of your last months pay stubs for borrower, co-borrower and other adult household members that are employed.
2. A list of all your open debts; credit cards, car payments, personal loans, loans that you have co-signed with another borrower and student loan payments.
3. Three months statements of savings and checking accounts. Quarterly statements for any 401K's, IRA's, Stocks, etc. We will need documentation on all monies that you plan to use for your down payment.
4. Copy of your credit report
5. Copies of borrower and co-borrower's last 3 years tax returns and W-2's. If you need tax return information or transcripts: 1) Call 1-800-829-1040 & choose the option for "Your Personal Account Information" and follow the directions in the recording. Or 2) Request a copy of form 4506-T from IRS, sign and mail it to the address listed on the form. Transcripts are mailed to your home address, free of charge, allow two weeks for delivery.
6. If you are self-employed we will need 3 years worth of tax returns (all pages) and a year to date profit and loss statement.
7. If borrower is divorced, we will need a copy of the divorce decree with all stipulations, including child support documentation.
8. If you have had a bankruptcy, we will need a copy of the discharge with the list of debtors that have been discharged.