



Minority Builders Coalition, Inc. (MBC), 665 SW 27th Avenue, Suite # 12, Fort Lauderdale, FL 33312
OFC. (954) 792-1121 EXT 25 * FAX (954) 792-1175 * EMERGENCY CELL (954) 540-5000

FIRST TIME HOME BUYER REQUIRED DOCUMENTS & CHECK LIST

The documents listed below must be submitted with your completed application

- 1) Completed Application Form: All sections of the application must be completed (no blank spaces).
Your application will not be accepted if incomplete. **(You Must Submit the ORIGINAL Application document).**

***** Please provide Photo Copies of the documents requested below *****

- 2) Photo Identification for all Household Members 18 years or Older
 - Driver's license
 - State Issued Identification
 - Passport
- 3) Social Security cards for All household members (Cards Must be SIGNED)
- 4) Proof of number of dependents
 - Dependents must be listed on your federal tax return
 - Birth Certificate on which the parent/applicant's name is listed
 - School records which give the parents names and address
 - Court-ordered letters of guardianship or Letter of Adoption
 - Divorce decree which list parent's name.
- 5) Proof of citizenship or legal alien status documents
 - USA birth certificate
 - Passport
 - Naturalization Documentation or Alien Registration Card
- 6) If divorced or legally separated, please provide a copy of certified court documents.
- 7) Proof of Employment
 - Most recent last 2 month's paystubs for every household member over 18 years old.
 - Pay Stub Must show frequency, rate of pay, deductions
 - Must Provide Contact Information for Employer
- 8) Self-Employment Documentation (If Applicable)
 - Profit & Loss Statement for the last 12 months
 - IRS 1099's or W-2's Past 2 years
 - Most recent, Tax Returns for last 2 years which include Schedule C, E or F,
 - Provide notarized, Accountant or bookkeeper's statement of net income expected for the next 12 months
 - A notarized, sworn statement, from the self-employed individual of net income expected for the next 12 months.
- 9) Unemployed household member not receiving unemployment benefits or income, must provide proof:
 - Notarized letter from the household member stating that they have no source of Income and do not contribute financially to the household. Confirming that they are not receiving unemployment benefits and are not receiving any other income
- 10) Social Security, SSI and Disability benefits
 - Most Recent Award Letter from Social Security Administration



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- 11) Unearned income: Disability, Worker's Comp, Unemployment, Welfare or Other Payments given to Household
 - Benefits Award Letters from Agency
 - Disability: Six (6) Most recent Check Stubs & Notice of Eligibility from Employer or Agency
 - Worker's Comp: Six (6) Most recent Check Stubs & Notice of Eligibility from Employer or Agency
 - Severance Pay-Notice from Employer stating the amount

- 12) Veteran's Benefits
 - Most recent Award Letter from Veteran's Administration

- 13) Alimony or Child Support Payments
 - Statement of Payments, Most current Print-Out from Court or Government Agency
 - Court Documents with Awarded Amounts
 - Notarized Letter from Non-custodial Parent stating amount given and frequency
(Custodial Parent must submit a letter stating the do not receive child support and provide proof that they have filed for child support.)

- 14) Scholarships and Grants
 - Statement of Scholarship Award
 - Benefactor's written confirmation and expected benefits for the next 12 months

- 15) If a household member that is a dependent is 18 or older and is a full time student, must provide proof
 - Transcript of current school enrollment/schedule
 - Letter from School
 - Notarized letter from Student stating that he/she is a Full-time Student

- 16) Recurring contributions and gifts from non-household member contributing money on a regular basis
 - Notarized letter or Affidavit signed by the person providing the assistance and the purpose, dates and amount
 - Letter from a Bank, Attorney or Trustee verifying amount and dates/duration of contribution
 - Copies of checks received with the most recent 12 months, if applicable

- 17) Assets (Financial)
 - Last six (6) months Banks statements for every household member for All Bank Accounts **(All Pages of statement)**
 - All Statements from Investments:
 - 401(K) Plan
 - Retirement Payment Statement
 - Pension Statement
 - IRA Statement
 - Annuities
 - Certificate of Deposit

(Please provide most recent Statements for any financial accounts for ALL household members.)

- 18) Assets (Other assets):
 - Statements from Real Estate or Property/Land owned
 - Rental Property (including copy of Lease, income from rental, Property Appraisal)
 - Estate Jewelry, Antiques, etc.
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- 19) Life insurance policy Declaration page with current cash value and the type (term or whole) (For All Household members)
- 20) Federal income Tax RETURNS (For all Household Members, Tax Return Must be signed).
Most recent last 2 years Tax Returns
- 21) W-2's forms that were submitted with your Tax Returns for last 2 years (For all Household Members).
Most recent last 2 years W-2 forms that correspond to your Tax Returns
- 22) Tax Transcripts (4506-T) from the IRS of Income Tax Returns for last 2 years
(IRS # 1-800-908-9946 or www.IRS.gov)
- 23) Budget (Create a Household Budget Sheet)
- 24) A pre-qualification/approval letter from an approved Bank or Lender stating the amount of loan for which you may qualify and estimated interest rate and terms for first mortgage. **Must** be from one of the loan officer/ bank combinations on our list.
- 25) Current Homebuyer Class Certificate. **Must** be from a HUD approved counseling agency.



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PLEASE BRING COPIES OF ALL REQUESTED DOCUMENTS
 Our office does NOT make copies

#	Documents Required	YES	COMMENTS Or Write in N/A	Housing Counselors Initials
1	Complete Application Packet (All Pages Must be Initialed at the bottom of each page)			
2	Photo Identification (All Household Members 18 & Older)			
3	Social Security Cards (ALL Household Members, Must be Signed)			
4	Proof of Number of Dependents (Birth Certificates, etc.)			
5	Proof of Citizenship or Legal Alien Status (Passport, Birth Certificates, Voter's Reg. etc.)			
6	If Divorced or Legally Separated (Divorce decree, Court Documents)			
7	Proof of Employment (Pay Stubs for last 2 months for All HH Member 18 & Older)			
8	Proof of Self-Employment (Business Owner) (Profit & Loss Statement, Tax Return Schedule C, E or F, and Notarized Letter of expected Income for the next 12 months)			
9	Unemployed Household Member(s) 18 years or Older and is NOT a full-time Student (Must provide a notarized Letter)			
10	Social Security, SSI SSDI (Awards Letter for most recent year)			
11	Unearned Income Statements (Disability, Worker's Comp, Unemployment, Welfare)			
12	Veteran Administration VA Benefits			
13	Alimony and/or Child Support Payments (Court Docs, Payment Records, etc.)			
14	Scholarships or Grants (Statements, Payment Print outs)			
15	Full-Time Student status (If a Household member is 18 or Older and is a Full-time Student provide verification of student's status).			
16	Recurring Gifts or Contributions (Notarized Letter from the donor/contributor)			



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#	Documents Required	YES	COMMENTS Or Write in N/A	Housing Counselors Initials
17	Assets Statements (Real Estate, Land, Rental Property, Estate Jewelry, Antiques, Etc.)			
18	Assets (Financial) Bank Statements, IRA's 401K, Pensions, CD's, Mutual, Stocks, Etc. Bank Statements (Last 6 months, All Pages even Blank pages for ALL Household members)			
19	Life Insurance Policy (Declaration Page showing value & Coverage)			
20	Federal Income Tax Return filed with IRS for the last 2 years (Must be signed)			
21	W-2's for the last two years that correspond to the Tax Returns			
22	Tax Transcripts from the IRS for last 2 years (Call for faster service)			
23	Budget (copy of household budget)			
24	Pre-qualification/approval letter from an approved Bank or Lender stating the amount of loan for which you may qualify and estimated interest rate and terms for first mortgage.			
25	Current Homebuyer Class Certificate. Must be from a HUD approved counseling agency.			