



## **SC HELP Required Documents List & Contact Information for Housing Processor**

All of the documents listed below must be given to the SCLS Housing Processor by the homeowner before any of the applications will be submitted to SC HELP Underwriter. The homeowner has the primary responsibility for gathering the documents; however, the homeowner should ask the processor for guidance in the collection process.

**Some of the documents listed below may be automatically printed from online application by the homeowner or if requested, may be mailed to homeowner by the Processor if application is not completed online.**

Please place a check by each of the documents as you gather them.

### **Required Forms**

- Letter of Transmittal**
- Housing Counseling Intake Form** (Verify that your information is accurate and complete)  
If not completed online, the Processor completes via telephone
- Financial Worksheet** (Please sign and date)
- Hardship Letter** Written by Homeowner (Please sign and date)
- Request for Modification & Affidavit** (Please sign and date the 3<sup>rd</sup> page)
- 4506T-EZ Form** (Please sign and date)
- Authorization for Release of Information** (Please sign and date)
- Homeowner/Counselor Contract** (Please sign and date)
- Authorization to Obtain a Credit Report** (Please sign and date)
- SC Housing Corp Privacy Policy**
- SC HELP Hardship Affidavit** (Please complete, sign and date)
- Making Home Affordable/Hardest Hit Third Party Authorization Form** (Please complete, sign and date)
- SC Attorney/Insurance Preference** (Please complete, sign and date)
- Dodd-Frank Certification** (Please sign and date)

### **Supporting Documentation**

- Current unemployment income documentation**
  - Copy of last 2 unemployment compensation benefit pay stubs, 1099s, or a notice of determination from the South Carolina Department of Employment and Workforce or most recent bank statement showing the unemployment income as a direct deposit. Homeowners can access this information at their local OneStop office.

- If denied unemployment benefits please provide letter of termination from employer.

**Employment Income Verification for All Household Members**

- Copy of 2 most recent pay stubs that show year-to-date earnings of a minimum of 30 days.
- Income documentation must be provided for every person living in the household that is 18 years old and not a full-time student.
- If self-employed, then copy of most recent 2 years federal tax returns (both personal and business) and year-to-date profit/loss statement or 6 months business bank statements.
- Provide income documentation for any dependent over the age of 18 claimed on income taxes. If that dependent does not reside in your household please provide a statement explaining why the person does not live with you and why you are entitled to claim the person as a dependent.

**2 most recent years tax returns or w-2s/1099**

- Complete tax returns including all schedules for both personal and business returns.

**2 most recent months bank statements**

- Any unidentified deposits over \$200.00 need to be explained and documented to determine additional income.

**Most recent mortgage statement for all existing mortgages**

**Copy of property tax bill or printout from county tax assessor**

- You may obtain this information from the County Tax Assessor's Office where the property is located.

**Copy of current deed**

- You may obtain this from the Register of Deed's office in the county where the property is located,

**If property is a mobile home that is taxed as real property**

- Please provide copy of Recorded Mortgage.

**If Insurance is not escrowed in payment**

- Please provide copy of Homeowners Insurance Declaration Page.

**If the reason you have been unable to make your mortgage payment is because of unusually high medical expenses not covered by insurance**

- Please provide proof that you are making payments on the medical bills.

**Divorce Decree or Court Order indicating alimony or child support (if applicable)**

- **Child Support** – Copy of court order, separation agreement or other written agreement filed with the court that states the amount and period of time over which it will be received or a copy of 2 most recent bank statements showing receipt of such payment.
- **Alimony or separate maintenance payments** – Copy of court order, separation agreement or other written agreement filed with the court that states the amount and period of time over which it will be received or a copy of 2 most recent bank statements showing receipt of such payment.

**Living apart from spouse without legal separation**

- Please provide two documents that verify proof of a separate residence for you and your spouse. (Examples: lease agreements, bank statements, and utility bills.)

**Periodic payments from trusts, annuities, inheritance, insurance policies, pensions, retirement funds, and lotteries (if applicable)**

- Copy of statement or letter from the provider that states the amount, frequency, and duration of the benefit or a copy of 2 most recent bank statements showing receipt of such payment.

- All public assistance payments in lieu of earnings, including social security, workers compensation, severance pay, disability or death benefits (excluding Veteran's Administration educational benefits, Medicaid, and food stamps) (if applicable)**
- Copy of statement or letter from the provider that state the amount, frequency, and duration of the benefit or a copy of 2 most recent bank statements showing receipt of such payment.
  - Current SSI/SSD award letter (if applicable)
- Income from partnerships, undisbursed profits from business owned by homeowner(s) in whole or in part and recurring Investment Gain Income (if applicable)**
- Regular cash contributions received from person not living in household. (if applicable)**

**Processor's Contact Information**

*All documents should be submitted at one time to the housing processor whom name and contact information is listed below.*

Name: \_\_\_\_\_

Toll Free Telephone Number with Ext: \_\_\_\_\_

Office Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

Fax Number: \_\_\_\_\_