Application Documents:	Initials
1. Primary Lender Pre-Qualification Letter	☐
2. Application Completed & Signed	☐
3. Signed Homebuyers Affidavit	☐
4. Income Verification (For all Household Members) • Pay Stubs (3 Most Recent) • W2s and/or 1099s • Social Security Income Verification https://www.ssa.gov/manage-benefits/get-benefit-letter • Proof of No Income (If applicable)	☐
5. Verification of Employment (For all Household Members) • (See attached Fannie Mae VOE form)	☐
6. If Members of Household are Full-Time Students • College Transcript • Cost of Attendance • Financial Aid Letter • Tax Returns/ Proof of Non-Filing Status • Bank Statements (3 Most Recent)	☐
7. Federal and State Taxes (Past 3 Years) • In the case of non-filing, proof of no income is required https://www.irs.gov/individuals/get-transcript	☐
8. Bank Statements (For All Household Members) • All Open accounts (e.g., Checking, Savings, Retirement, Investment Accounts) • Provide an explanation letter for any large deposits with the attached form	☐
9. 3 Most Recent Utility Statements	☐
10. Photo ID's and Identifications (For all Household Members) • Driver's License, Passports, Birth Certificates, Social Security Cards	☐
11. Full Credit Report and Score • Credit Score must be above 600	☐

LOCAL CalHFA APPROVED LENDERS			
NAME	LENDERS/CITY	PHONE NUMBER	EMAIL
Luz Lluncor	New World Mortgage, Downey	(562) 302-1584	teamluz@newworld-mtg.com
Rose Gonzalez	Paramount Residential Mortgage Group, Downey	(562) 231-5620	
Sam Esponoza	BMO Bank, Multiple Branches	(323) 308-5452	