



Proof of Residency

All acceptable P.O.R. documents must include name and current address of applicant and be dated within the past 30 days. Post Office boxes may not be used.

Acceptable P.O.R. Documents

*If available, please provide **at least one** of the following documents:*

- Cable Bill
- Electric Bill
- Gas Bill
- Garbage Bill
- Water Bill
- Internet Bill
- Landline Phone Bill
- Copy of Deed
- Mortgage Statements

OR

*If none of the above are available, please provide **at least two** of the following documents:*

- Valid Driver's License
- Copy of Bank Statement
- Credit Card Statement
- Copy of Pay Stub
- Cell Phone Bill
- Most Recent Credit Bureau address matching application

Proof of Income

All acceptable POI documents should include name of applicant and be dated within 30 days of contract.

| POI | Acceptable | Calculation Method |
|--|---|--|
| W2 Format Computer Pay Stubs | One pay stub reflecting YTD earnings, pay period, date generated and employer name; Contract applications which require an employment and/or pay stub YTD exception will require two pay stubs as POI. Part time or second job will be considered with a minimum of three continuous months with same employer. Income from a Temporary Service will be considered if applicant has a minimum of six consecutive months with the same temp. agency. | Gross Income = YTD Regular Earnings divided by Number of months employed YTD *Loans and Garnishments will be included in debt calculation |
| Non Computer Generated Pay Stubs | Three months non computer generated pay stubs and three most recent consecutive months complete personal bank statements OR Six most recent consecutive months complete personal bank statements OR Three months of consecutive cancelled payroll checks (front and back) | Bank Statement Gross Income = Total deposits per bank statements minus Credits and Transfers divided by the number of months provided *With multiple people noted on bank statements but not on contract, divide monthly average by number of people on bank statement Cancelled Checks Gross Income = Total of validated cancelled paychecks divided by the number of months provided |
| Overtime | Minimum of three months on the current job | Provided proof of Overtime must demonstrate consistency and calculated as in the "Computer Pay Stubs" calculation |
| Bonus/Commission | Minimum of 4 months on current job | Must provide proof of bonus or commission amount in 3 or more increments over a 4 month period |
| Self Employed Contracted Employees 1099 | Previous year professionally prepared tax return including Schedule-C and three most recent consecutive months complete bank statements OR Six most recent consecutive months personal bank statements | Self Employed Business Owner: Bank Statement Gross Income = Total Deposits per bank statements minus Transfers and Credits divided by number of months provided |
| SSI Permanent Disability Foster Care Child Support Alimony Adoption | Benefits Letter or Court Order AND one of the Following: Three most recent consecutive months complete bank statements (reflecting regular monthly payments as per Letter or Order) OR Three most recent copies of cancelled checks (Front and Back) OR Most recent State or Federal statements reflecting three months consecutive payments (must show applicant's name, SSN and/or case number) | Gross Income = Average monthly amounts as validated by bank statement Based on average validated cancelled check amount Based on average validated state issued statement amount |
| Military Income | Leave and Earnings Statement (LES) | Gross Income = Monthly Base Pay plus Basic Housing Allowance (BAH) plus Basic Subsistence Allowance (BAS) *Loans and Garnishments will be included in debt calculation |
| Rental Income | Rental Agreement AND Minimum of three months most recent bank statements detailing rental income deposits | Based on monthly rental amount validated by bank statements |
| Retirement Pension | Most recent eligibility letter AND Three months bank statements | Based on average monthly amount in eligibility Letter validated by bank statements |