



Homebuyer Referral Package Checklist

Client Name: *Enter Name Here*

Download this form and save to your drive for each applicant. Follow steps for submission to avoid delays.

Email intake@csnv.org for questions or initial referral submissions.

Please see WISH Handbook if you need clarification on any terms/items listed.

***If you would like an income review prior to submitting a full package, please submit items with red asterisks*.**

Check if included	Required Documentation	Comments
<input type="checkbox"/>	CSNV Application Completed Home Buyer Assistance CSNV (Must be completed prior to referral) *	Date completed: <i>Enter Date Here</i>
<input type="checkbox"/>	Borrower(s) ID (and social security cards if you have them) *	
<input type="checkbox"/>	Complete Lender Referral Form*	
<input type="checkbox"/>	Lender pre-qualification letter*	
<input type="checkbox"/>	1003 & 1008, as soon as it's available*	
<input type="checkbox"/>	Credit Report*	
<input type="checkbox"/>	Paystubs for all household members over 18* <input type="checkbox"/> Provide at least 4 consecutive stubs within the same time range <input type="checkbox"/> Provide WVOE if income is seasonal, fluctuates, or has any irregular pay	
<input type="checkbox"/>	Provide first paystub of the year if: <input type="checkbox"/> trying to reduce income calculation OR <input type="checkbox"/> employment start date was after January 1 st of current year <i>(See WISH handbook for help identifying first paystub)</i>	
<input type="checkbox"/>	Asset statements for borrowers – 2 recent months*	
<input type="checkbox"/>	Asset statements for household members over 18 years ONLY IF interest income is earned*	
<input type="checkbox"/>	Homebuyer Education Certificate <i>(See Wish Handbook for course options)</i>	Date registered/completed: <i>Enter Date Here</i>
<input type="checkbox"/>	W-2's with signed & dated tax returns for most recent year for all adult household members <input type="checkbox"/> Two most recent years for self-employed adult household members * <input type="checkbox"/> If household member is not required to file tax returns, please provide transcripts from www.irs.gov to prove taxes were not filed <input type="checkbox"/> Provide proof of separation from former employers reflected on most recent w-2s (separation letter, WVOE, LOE from employer, or email from employer with signature & verifiable contact info)	
<input type="checkbox"/>	Self-employed household members to provide completed year-to-date profit and loss form (provide prior year if taxes have not been filed)	
<input type="checkbox"/>	Provide proof of address for members who cannot be connected to applicant's current address <i>(See Wish Handbook for examples on acceptable documentation)</i>	
<input type="checkbox"/>	Letters of explanations from borrower <input type="checkbox"/> If anyone listed as dependents on household member taxes are not included as part of household on WISH application <input type="checkbox"/> If minor household members on WISH application ARE NOT reflected as dependents on tax returns	
<input type="checkbox"/>	Submit this checklist with your package * Email Package to: intake@csnv.org Subject Line to read: Client Name – WISH Referral – COE (if any)	