



NeighborhoodLIFT® Down Payment Assistance Program Eligibility Determination Session – Required Documents Checklist

Please upload the following documentation *for each borrower* to your Share File account 72 hours prior to your appointment. If you do not upload all required documents 72 hours prior to your appointment, your appointment will be cancelled. You will have to request another appointment to determine your eligibility if/when appointments become available.

Borrower(s)'s Income Documentation:

- 60 days' most recent and consecutive pay stubs with year to date information for all jobs worked by each borrower (or proof of other income, such as Social Security Award letter, retirement pension, proof of unemployment income, divorce/court decree for alimony, etc.)
- 2 months of personal and business bank statements (most recent statement should be no more than 30 days old)
- Federal tax returns for the past two years (1040s) – 1st two pages **ONLY** (unless self-employed)
- W-2s for the past two years
- Self-Employed Borrowers ONLY - Current Profit and Loss Statement

Property Information & Homebuyer Education Course Documentation:

- Fully executed Purchase & Sales Agreement (signed by both you and the seller)
- Copy of Certificate of Completion for 8 hour Homebuyer Education Course, if completed

Loan Disclosure Documentation:

- Signed copy of Loan Estimate, Intent to Proceed & Lending Disclosures
 - If you agreed to Electronic Consent this will be sent to you from New Jersey Community Capital through a service called InkIt. Please sign via this service. If you did not agree to Electronic Consent, please print and sign the documents you received via mail and upload to your Share File account.

If you are applying for the First Responder, Military or Teacher Benefit, please be prepared to provide documentation showing you are eligible for this benefit. Please see the following page of this document for more information. You can also visit www.newjerseycommunitycapital.org for further details.



First Responder Benefit Documentation:

- Emergency Medical Technicians (EMT) – provide proof that you are a licensed, certified or authorized EMT that is an active volunteer, full-time employee or retired employee of a medical emergency medical services responder. The medical services responder can be either a private sector provider or a unit of the federal government, a state, unit of the general local government or an Indian tribal government
- Firefighters – provide proof that you are a licensed, certified or authorized firefighter that is a an active volunteer, full-time employee or retired employee of a fire department of the federal government, a state, unit of the general local government, or an Indian tribal government.
- Law Enforcement Officers – provide proof that you are a retired or active full-time employee of a law enforcement agency of the federal government, a state, a unit of general local government, or an Indian tribal government; and, in carry out such full-time employment, the employee is sworn to uphold the law, and make arrests, or in other authorized enforcement activities for violations of federal, state, tribal, county, township or municipal laws.

Teacher & Paraprofessional Educator Benefit Documentation:

- Teachers – provide proof that you are a pre-kindergarten through 12th grade teacher that is a retired or active full-time employee of a state-accredited public school or private school that provides direct educational services to students in grades pre-kindergarten through 12.
- Paraprofessional Educators - provide proof that you are a paraprofessional that is a retired or active full-time employee of a state-accredited public school or private school that provides instructional support services for schools pre-kindergarten through 12th grade under the direct supervision of a highly qualified teacher.
- Documentation Examples:
 - Paystub – if your paystub indicates the organization at which you work along with the title of your position
 - Designation Certificate – a copy of your certificate indicating you are a certified law enforcement officer, firefighter, EMT or teacher as defined above
 - Photo ID – if you have a current photo ID indicating you would qualify based on the definitions above

*Note: All of the above are examples of documentation. New Jersey Community Capital reserves the right to request additional documentation or formal verification of employment prior to a customer being qualified/eligible for this benefit.

Military Benefit Documentation:

- Active Duty – Active Duty Statement or Certificate of Eligibility
- Veteran – DD214 stating an honorable discharge
- Veteran of National Guard – NGB 22 stating an honorable discharge
- Surviving Spouse – Certificate of Eligibility in spouse's name