

## Required Documentation – SC HELP Applicants

**Note: Income documentation will be required for every person living in the home over the age of 18 that is not a full-time student.**

### Salary (Includes Underemployed)

- Two most recent paystubs – one paystub must be dated within 30 days of application
- Most recent W-2(s)

### Self-Employed

- Most recent 2 years complete tax returns including all schedules – personal and business required (federal returns only)
- YTD Profit & Loss Statement or 6 months business bank statements (all pages)

### Unemployed

- Letter from the South Carolina Department of Employment and Workforce stating the borrower benefits or most recent bank statement verifying the unemployment income as direct deposit
- Other Income (IF APPLICABLE)
- Current SSI awards letter or current bank statements showing the direct deposit
- Divorce Decree or Court Ordered Document indicating they are paying or receiving child support or alimony

### Other Required Documentation

- 2 most recent months bank statements (all pages) – any deposits may need to be explained and documented to determine additional income
- Most recent monthly mortgage statement for both the 1<sup>st</sup> and 2<sup>nd</sup> mortgage
- Property tax bill or printout from the county tax assessor to verify the property value
- Copy of current deed
- Action Plan
- Housing Counseling Intake Form
- Financial Worksheet
- Making Home Affordable Program – Request for Modification and Affidavit
- Signed 4506-T
- Homeowner/Counselor Contract
- Authorization to Obtain a Credit Report
- SC HELP Hardship Affidavit with a detailed hardship letter and documentation to support the hardship
- Privacy Policy
- Making Home Affordable/Hardest Hit Fund – Third Party Authorization Form
- Attorney/Insurance Preference Form
- Dodd- Frank Certificate

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### **FOR SHORT SALE OR DEED IN LIEU OF FORECLOSURE:**

- Evidence of a completed deed-in-lieu or copy of Settlement Statement (HUD -1) from executed short sale
- If short sale, provide a copy of the executed Sales Contract.
- Action Plan
- Housing Counseling Intake Form
- Financial Worksheet
- Signed 4506-T
- Homeowner/Counselor Contract
- Authorization to Obtain a Credit Report
- SC HELP Hardship Affidavit with Hardship Letter
- Making Home Affordable/Hardest Hit Fund – Third Party Authorization Form