

## Document Requirements

To access NACA's best in America mortgage we need full documentation. Below are the required documents. Most importantly, you need to come and meet with a Housing Counselor so we can begin the process of you becoming a homeowner with the best mortgage in America.

Minimum Documents and information for you to have an Intake session:

- Valid picture ID. It can be a driver's license, passport, green card or other unexpired ID.
- A personal check or bank account information (i.e. canceled check, or account and routing number) for:
  - a. Membership fee of \$25.00 per household for the year
  - b. Credit report cost of \$13.08 for the individual and \$13.41 for joint (married couples).

Additional Documents. Bring or submit in advance as many of the documents as you can.

- Employment Income – Paystubs for most recent 30 days with year-to-date income.
- W-2s – Last two years for all employers.
- Self-employed Income:
  - Last 12 months of bank statements documenting business deposits (“BD”) and business expenses (“BE”) (next to each business expense write “BE” and next to each business deposit write “BD”).
  - 1099s for past two years (if applicable).
  - Corporate tax returns (1120S or 1065) If applicable
- Alimony or Child support - documentation includes verification of receipt for most recent 12 months and court order (only if you choose to use this income in your mortgage application).
- Other Income – (i.e. social security, disability, etc.). Award letter or other documentation.

All Members:

- Bank Statements – Last 90 days with all pages for all open accounts.
- Tax Returns – Last two years with all schedules & transcripts (order call 800-829-1040 or at [www.IRS.gov](http://www.IRS.gov)).
- Credit Card Statements – Last 90 days with all pages for all open accounts.

**Other Documents:**

- Bankruptcy papers – if applicable.
- Divorce documents – if applicable.

- Please bring anything else that you think may be needed for your NACA Qualification (i.e. letters of explanation for late payments, divorce decree, proof of judgment satisfaction, etc.).

**Submitting Documents:**

Staff can assist you at the event to upload your documents into our system or you can submit them in advance through your Web-file. Follow the below steps to upload your documents directly from your desk-top or take a picture.

1. Access your Web-file.
2. Select "Upload Documents" on the Web-file home page
3. Select the type of document from the drop down (i.e. income, assets, etc.)
4. Preview the document.
  - a. If it is correct and easily readable select "Accept".
  - b. If it is not legible, select "Re-scan". Upload the document again which will show at a higher resolution.