

Palm Beach County Department of Housing and Economic Development (HED)
Mortgage and Housing Investments (MHI)

First Mortgage Loan Assistance Application Required Documents

- Tri-Merge Credit Report (three bureau report) showing at least a 630 FICO credit score
(NOTE: This document will be used for application purpose only. Palm Beach County will pull a credit report when determining the final approved mortgage loan amount)
- Copy of valid Drivers' License or State Identification for **ALL** adult household members
- Copy of U.S. Birth Certificates or valid U.S. Passport or Naturalization Certificate for all household members. For all Non-U.S. Citizen household members provide a copy of a valid Permanent Resident Card
- Copy of current Verification of Employment (VOE) completed and signed by employer within 30 days of submission of application (**Preferred**) (**OR**) copy of **30 days** current consecutive paycheck stub for **ALL** working adult household members
- Copy of most recent Social Security, Retirement and/or Disability Award Letter for **ALL** household members
- If an adult student is employed – copy of current class schedule
- If unemployed, a copy of unemployment benefits statement (**OR**) a completed Unemployment Affidavit for **ALL Unemployed Adult** household members
- Wage Earner Statement from Social Security Administration for **ALL unemployed** adult household members
- If self-employed provide a completed YTD Profit and Loss (P & L) Statement for **ALL** adult household members **AND** most recent year of tax returns- **all pages**- (signed and dated) as submitted to the IRS (**OR**) current 1099 Income earner **AND** most recent year of tax returns – **all pages**- (signed and dated) as submitted to the IRS
- Proof of child support documentation
- Completed Verification of Deposit (VOD) (**Preferred**) for **ALL** current accounts (checking and savings) for **ALL** adult household members (**OR**) copy of most recent bank statement for all accounts –**all pages**
- Most recent year of tax returns- **all pages**- (signed and dated) as submitted to the IRS and W2s/1099s for applicant and co-applicant – **look for “other income- Schedule C”** (**Mark out the first five digits of your social security number before submitting**)
- Certificate of Completion for Homebuyer Education from a HUD Certified Counseling Agency or Neighborworks America (**OR**) Documentation of an upcoming scheduled appointment
- Palm Beach County's Eight (8) Hour Homebuyer Education Counseling Certification form completed by the Counseling Agency's Instructor.