

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 two (2) 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 three (3) years of tax returns (signed and dated) as submitted to the IRS **(OR)** current 1099 Income earner **AND** most recent three (3) years of tax returns (signed and dated) as submitted to the IRS
- Court ordered child support documentation and/or proof from Palm Beach County Clerk and Comptroller's Office that there is/are no child support case(s) or award(s); and ALL appropriate legal documentation for adoption, divorce, battered spouse & restraining order
- Completed Verification of Deposit (VOD) **(Preferred)** for ALL current accounts (checking, savings, CD, Investment, Retirement) for all adult household members **(OR)** copy of most recent bank statement for ALL current accounts.
- Most recent two (2) years of tax returns (signed and dated) as submitted to the IRS and W2s/1099s for applicant and co-applicant **(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.