



Neighborhood Stabilization Program (NSP) Sample Applicant Checklist for Mortgage Loan Application

The following information is an example of the typical package of information that a lender may wish to review. Please note that additional information may be requested by the lender. Gather the documents from the Lender Information Section below and submit these items to your lender quickly in order to expedite the processing of your mortgage loan.

√	ACTION
	Contact a Mortgage Lender from the approved NSP Mortgage Lender list in order to request a copy of the Mortgage Pre-Approval Letter.
	Complete Homebuyer Education Class and Housing Counseling. Provide the completion certificate to loan officer prior to loan closing and fax a copy to Zenovia Palmer at (404) 523-4357.
LENDER INFORMATION	
	Gather the following support documentation for applicant(s) and household members:
	1. Bank statements covering the most current monthly period for all accounts, for all applicants.
	2. Letter of explanation regarding any non-payroll deposits over \$300 that are shown on your bank statements.
	3. Consecutive pay stubs for the most recent month for each full-time and part-time job for all applicants
	4. Signed copy of the last 3 years federal income tax returns for all applicants OR computer printouts of IRS 1040 or 1040EZ or IRS telefile tax record (call 1-800-829-1040 for tax return transcripts) AND most current years W2's
	5. If child support (debt or income), provide a copy of the divorce decree or child support agreement or other documentation of payments
	6. Most recent proof of social security, VA, disability, unemployment, retirement, and/or other benefits documentation for all applicants, if applicable
	7. Contact name and address of landlords for the last 3 years for all applicants, if applicable
	8. Contact names, address, phone number and fax numbers for all current full time and part time employers for all applicants
	9. Verification of Social Security Number and driver's license for all applicants
	10. If not a US citizen, provide documentation of eligibility to work
	11. Provide information regarding all assets and current liabilities, i.e. credit card payments, loan payments, retirement accounts, savings accounts, etc.
	12. All non-applicants (household members over 18 years of age or older not on the title to the property) must provide a current pay stub or documentation of other source of income (if applicable)
	13. All non-applicants will be required to sign the Non-Applicant form at the time of application
	14. The lender will require additional forms to be completed at the time of application for all applicants.
	Once you receive your pre-approval mortgage letter please fax a copy to Zenovia Palmer at (404) 523-4357.

For more information regarding the City of Atlanta Neighborhood Stabilization Program (NSP), please visit our website at www.andphomes.org or contact Zenovia Palmer at (404) 420-1590, zpalmer@andpi.org. Our fax number is (404) 523-4357.