



Mortgage Assistance Document Submission Checklist

Wells Fargo Home Mortgage loan information

Wells Fargo Home Mortgage loan number: _____

Borrower name: _____

Co-borrower name: _____

Property address: _____

Investors/Insurers:

- | | | |
|--|--------------------------------------|-------------------------------|
| <input type="checkbox"/> Bank and Private | <input type="checkbox"/> Fannie Mae | <input type="checkbox"/> FHA |
| <input type="checkbox"/> Wells Fargo Owned | <input type="checkbox"/> Freddie Mac | <input type="checkbox"/> USDA |
| <input type="checkbox"/> Wells Fargo Home Equity | | <input type="checkbox"/> VA |

Third party contact information

Third party organization name: _____

Primary contact: _____

Phone number: _____

Fax number: _____

Email: _____

Secondary contact: _____

Phone/fax: _____

Date package submitted: _____

Date completed: _____

Use this checklist when working with customers to collect documents to submit with their complete mortgage assistance application. Depending on the customer's situation, loan type, and investors/insurers, they may need to provide additional documentation. Contact the account manager before you submit the application.

To complete the checklist:

- All documents should be dated within 30 days of the date you collect them and no older than 90 days when we receive them. If documents are out of date, the application will be incomplete.
- Not all documents on this checklist are required for all applications. The documents that are required are based on each customer's situation and investors/insurers.
- All documentation must be gathered and completed for all borrowers listed on the loan.
- Check the box for each item as you collect it. Submit this completed checklist with the package. If a document doesn't apply to this customer, check the NA box to show that your review was complete.

1. Application and documentation requirements

All investors/insurers

- Third-Party Authorization Form Copy of bankruptcy discharge papers or letter of consent from bankruptcy attorney.
- Date of hire _____

Investors/insurers-specific required documents

Bank and Private, Wells Fargo Owned, Wells Fargo Home Equity	Mortgage Assistance Application Form or equivalent document (for example, Homeowners Assistance Form).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	IRS Form 4506-T or 4506T-EZ (make sure it is clearly written with no corrections or deletions) OR copy of the most recent signed federal tax return form, along with all schedules for all borrowers and contributors (including corporate tax return forms, if it applies).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
<i>Note: If Wells Fargo Home Equity, the customer will also need to provide a Homeowners Declaration Page to Insurance Policy, with the insurance company's name and address.</i>		
Fannie Mae Freddie Mac	Mortgage Assistance Application Form or equivalent document (for example the Mortgage Assistance Application (MAAp) also known as the 710 Form).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
FHA, USDA and VA	Mortgage Assistance Application Form or equivalent document (for example, Homeowner Financial Assistance Form).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Copy of the most recent signed federal tax return form along with all schedules for all borrowers and contributors (including corporate tax return forms, if it applies).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
<i>Note: Required only if the customer is claiming one of the following income types: Unreimbursed employee expenses, self-employed, employed in family-owned business, seasonal income, rental income, interest/dividend income, note-receivable income, trust income, royalty income.</i>		

2. Income documentation requirements

Salary and commissioned salary/tip income/bonus/overtime

REQUIRED FOR	Most recent two paystubs, indicating year-to-date earnings.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA	<i>Note: USDA will need recent paystubs covering a minimum of 30 days and indicating year-to-date earnings.</i>	
	If the customer has recently started a new job and doesn't have two paystubs, they can provide a fully executed employment contract or offer letter. It should include the following: <ul style="list-style-type: none"> • The contract or offer letter should be on the new employer's letterhead. • It should list the start date and hourly wage or salary. • It should not contain any contingencies or conditions that could affect the customer's employment as of the scheduled start date, if employment has not already started. 	
FHA, USDA, and VA	Most recent W-2 form(s).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Most recent pay stub and documentation of year-to-date earnings if not on pay stub OR Two most recent bank statements showing income deposit amounts.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Note: If year-to-date earnings aren't available on at least one of the paystubs, you can request a verification of employment from the employer by using Fannie Mae Form 1005, Request for Verification of Employment. (Required for all investors/insurers.)

Self-employed/1099 employee

REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private	Year-to-date profit and loss statement (signed and dated) and/or most recent quarterly profit and loss statement.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Two months of bank statements and/or business bank statements (all pages).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
FHA and VA	Most recent complete and signed business tax return.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Most recent complete and signed individual federal income tax return.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Year-to-date profit and loss statement (signed and dated) and/or most recent quarterly profit and loss statement OR Two months of bank statements and/or business bank statements (all pages) OR Most recent years' W-2/1099 forms.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
USDA	Most recent complete and signed business tax return.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Most recent complete and signed individual federal income tax return.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Year-to-date profit and loss statement (signed and dated) and/or most recent quarterly profit and loss statement.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Two most recent bank statements showing self-employed income deposit amounts OR Most recent signed and dated quarterly or year-to-date profit/loss statement OR Most recent complete and signed business tax return OR Most recent complete and signed individual federal income tax return.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	IRS Form 4506-T (make sure it is clearly written with no corrections or deletions) OR copy of the most recent signed federal tax return form, along with all schedules for all borrowers and contributors (including corporate tax return forms, if it applies).	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Child support/alimony or maintenance income/foster care

Note: The customer doesn't need to provide alimony, child support, or separate maintenance income if they don't want to include it in the application.

REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA	Copy of filed divorce decree, filed separation agreement, or other type of filed legal agreement OR filed court order that sets forth the amount of these payments and the period of time over which they will be received.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Copy of letter from sponsoring foster organization.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	One month's proof of receipts of claimed income (endorsed deposit slips; bank statements, all pages).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Two most recent bank statements showing receipt of income OR Other documentation showing the amount and frequency of the income.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Social Security/disability/retirement/death benefits/unemployment compensation/public assistance income/adoption assistance/VA benefits

<p>REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA</p>	<p>Copy of the benefits statement or award letter from the agency or provider that shows the amount, frequency, and duration of the benefit OR Two months' proof of receipt of claimed income (endorsed deposit slips; bank statements, all pages).</p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>
<p>Fannie Mae and Freddie Mac</p>	<p>Most recent bank statements showing deposit amounts OR Award letters or other documentation showing the amount and frequency of the benefits</p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>

Rental income

<p>REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA</p>	<p>Copy of current lease agreement.</p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>
<p>Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA</p>	<p>One month's proof of receipt of claimed income is required. Note: <i>FHA, USDA and VA require two month's proof of receipt of claimed income.</i></p> <p>Note: <i>Lease agreement and proof of receipt (bank statements or canceled checks) are needed only if Schedule E didn't show rental income because the property wasn't rented in that tax year.</i></p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>
<p>Fannie Mae and Freddie Mac</p>	<p>Two most recent bank statements demonstrating receipt of rent OR Two most recent deposited rent check.</p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>

Contributor income

<p>REQUIRED FOR All investors/insurers</p>	<p>Proof of occupancy (bank statements, all pages; utility bill, cell phone bill, or other documentation). Note: <i>For Freddie Mac, Fannie Mae, Bank & Private, and Wells Fargo Owned only: If the customer's income documentation proves occupancy, they won't need to provide additional documentation.</i></p> <p>Contribution letter from all non-borrower contributors (signed and dated by each).</p> <p>Proof of income, depending on the contributor's income type, as stated in other sections.</p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p> <p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p> <p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>
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Boarder income

<p>REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA</p>	<p>Proof of occupancy (bank statements, all pages; utility bill, cell phone bill, or other documentation). Copy of current lease agreement.</p> <p>Two most recent bank statements demonstrating receipt of rent OR Two most recent deposited rent checks. Note: <i>For Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private; If the lease agreement is provided, one month's most recent bank statement demonstrating receipt of rent OR most recent deposited rent checks.</i></p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p> <p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p> <p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>
<p>Fannie Mae and Freddie Mac</p>	<p>Two most recent bank statements demonstrating receipt of rent OR Two most recent deposited rent checks.</p>	<p><input type="checkbox"/> Complete <input type="checkbox"/> NA</p>

Allowance/reimbursement

REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private	Paystubs that show allowance/reimbursement income, as directed in the Salary section above.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
FHA, USDA and VA	Most recent complete and signed individual federal income tax return OR two most recent paystubs that show allowance/reimbursement income, as directed in the Salary and commissioned salary/tip income/bonus/overtime above.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Interest/dividend income

REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA	Copy of the two most recent account statements.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
FHA, USDA and VA	Most recent complete and signed individual federal income tax return OR Most recent years' W-2/1099 forms.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Two most recent investment statements OR Two most recent bank statements supporting receipt of the income.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Royalty income

REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA	Two months' proof of receipt of royalty income (bank statements, all pages, or canceled checks).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Two most recent bank statements showing receipt of income OR Other documentation showing the amount and frequency of the income.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Military income - Active

REQUIRED FOR Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA	Copies of two most recent Leave and Earnings Statements indicating year-to-date earnings.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Most recent Leave and Earnings Statements and documentation of year-to-date earnings if not on Leave and Earnings Statements OR Two most recent bank statements showing income deposit amounts.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Military income - Reserve or National Guard

REQUIRED FOR	Copies of two most recent Leave and Earnings Statements indicating year-to-date earnings and	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA	Copy of most recent year-end Leave and Earnings Statement indicating previous year's income.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Most recent Leave and Earnings Statements and documentation of year-to-date earnings if not on Leave and Earnings Statements OR Two most recent bank statements showing income deposit amounts.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
	Copy of most recent year-end Leave and Earnings Statement indicating previous year's income.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Note-receivable income

REQUIRED FOR	Copy of the note.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA	Copy of the most recent month's bank statement showing deposit (bank statements, all pages, or canceled checks).	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Fannie Mae and Freddie Mac	Two most recent bank statements showing receipt of income OR Other documentation showing the amount and frequency of the income.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Trust income

REQUIRED FOR	Copy of trust agreement or trustee's statement confirming the amount, frequency, and duration of the trust payments. Note: <i>Required for Bank and Private, the customer must document this income as a trust. Required for FHA, USDA, and VA, one month's proof of receipt is required.</i>	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Wells Fargo Owned, Wells Fargo Home Equity, Bank and Private, FHA, USDA and VA		
Fannie Mae and Freddie Mac	Two most recent bank statements showing receipt of income OR Other documentation showing the amount and frequency of the income.	<input type="checkbox"/> Complete <input type="checkbox"/> NA

Seasonal employment income

REQUIRED FOR	Two most recent years' W-2s forms.	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Required for all investors/ insurers	Current year's documentation of seasonal income. Note: <i>Income source may be considered if there is at least a two-year history and the borrower is able to document previous and consistent receipt. The likelihood of continuance must be reasonably documented.</i>	<input type="checkbox"/> Complete <input type="checkbox"/> NA
Freddie Mac	Seasonal unemployment can be utilized (would need two years proof of income). Note: <i>Copy of the 2 most recent signed federal tax return form, along with all schedules for all borrowers and contributors who are receiving unemployment OR IRS Form 4506-T for prior 2 years (make sure it is clearly written with no corrections or deletions)</i>	<input type="checkbox"/> Complete <input type="checkbox"/> NA

3. Expense documentation requirements

Unreimbursed employee expenses

For customers who will be claiming unreimbursed employee expenses, we will need the following additional information:

Will these be claimed on the present tax year? Yes No NA

Please provide total dollar amount: _____

Length of time that unreimbursed employee expenses has been incurred: _____

Start date of unreimbursed employee expenses: _____

