

HARDEST HIT ALABAMA CHECKLIST

Please make sure all forms are signed

** If you have a spouse (married) they will also be required to sign the forms*

- FORM 1010 (Used for Letter of Explanations)
- HARDSHIP AFFIDAVIT
- COUNSELOR AUTHORIZATION FORM
- LEGAL NAME AFFIDAVIT (must be notarized)
- THIRD PARTY AUTHORIZATION FORM
- ALABAMA DEPT OF LABOR – (if filing for Unemployment Program; must be notarized)
- MONTHLY OCCUPANCY STATEMENT
- ELIGIBLE HOMEOWNERS AFFIDAVIT
- HHA AFFORDABILITY NOTICE
- 4506T – (if married filing separate, each person completes a form)
- CHILD SUPPORT FORM (if applicable)

REQUIRED DOCUMENTS:

- DRIVER LICENSE (FRONT & BACK) – (must be valid, legible copy for borrower & co-borrower)
- PROOF OF INCOME – (must be most current copy of award letter or 30 days of paystubs for borrower & co-borrower)
- MORTGAGE DEED (must be recorded copy; can be obtained from local courthouse)
- 2015 w W2S / FEDERAL TAX RETURNS (must be signed and dated; If self-prepared must order tax transcripts)
- 2014 w W2S / FEDERAL TAX RETURNS (must be signed and dated; if self-prepared must order tax transcripts)
- 2016 W2's
- CURRENT MORTGAGE STATEMENT (must be the current month)
- DIVORCE DECREE / QUIT CLAIM DEED / DEATH CERTIFICATE
(If divorced, please provide divorce decree and quit claim deed. If spouse is deceased must provide death certificate)
- 1099 Form (Proof of Benefits for 401k, Retirement, Pension or Unemployment disbursements)
- List of all names and ages of individuals claimed on income tax and/or move out date
(Example on 1010 Form: Kayla Smith dob: 02/15/1979 claimed on 2015 income tax still lives in property or moved out 02/15/2000)
- Letter explaining any disbursements tax year 2014 / 2015 (Must provide 1099 for all disbursements)
(Example on 1010 Form: In 2014 the disbursement for \$14,500 is a one-time disbursement and no additional funds are available)
- Profit & Loss (if self-employed – Can only claim Self-Employed income if included on tax returns)

Monthly Expenses

Mortgage	\$ _____	Light Bill	\$ _____	Water / Sewer	\$ _____
Car Payment	\$ _____	Cable / Internet	\$ _____	Gas	\$ _____
Car Insurance	\$ _____	Phone	\$ _____	Food	\$ _____
Charity	\$ _____	Credit Cards	\$ _____	Loan(s)	\$ _____
Clothing	\$ _____	Other	\$ _____	Other	\$ _____