



Begin gathering the information you will need to apply. Your completed application must include the following documents for both the applicant and co-applicant (If married, spouse must be listed as co-applicant.)

Copy of current credit report from a major credit reporting agency (Experian, TransUnion, Equifax) for applicant and co-applicant. You may choose to use [annualcreditreport.com](http://annualcreditreport.com) or another source. Please include entire report. If inaccurate, include updated documentation from creditor(s).

Employment verification:

If employed:

- Copy of last 2 months pay stubs
- Copy of W-2 forms from most recent tax filing
- If job does not provide pay stubs/W-2, a letter signed by your employer stating wages paid & hours worked, include employer's address and contact information If self-employed:
- Copy of current Federal income tax return ○ Copy of current 1099 If retired or disabled:
- Copy of current Social Security or SSI award letter ○ Copy of pension award notice

Documentation of income from all sources including child support, alimony, TANF benefits, etc.

Copies of current monthly bills including rent (lease or copy of rent check or money order), utilities, phone, etc.

