

Self-Help Owner-Built Homes Program Loan Application Checklist

These documents are **not to be submitted** with your first pre-screening form, but will be needed at the time of your scheduled USDA 502 Self-Help Loan Application. Please be gathering the following items for copying:

- _____ **Tax returns with W2s for the last two years, signed (if you have not filed taxes, write a letter explaining why).**
- _____ **Bank statements for the past three months (bank printouts are acceptable if certified as a true and exact copy by a bank employee).**
- _____ **Pay check stubs—one full month’s worth-MOST RECENT**
- _____ **Recent award letters for retirement or disability benefits**
- _____ **If applicable, divorce decree, property settlement, child custody, and support paperwork.**
- _____ **HomeChoice certificate (To register call 1-800-478-AHFC or go on-line to www.ahfc.state.ak.us).**
- _____ **Photo ID**
- _____ **Check or money order payable to “USDA Rural Development” for a mortgage loan credit report (\$25 for single/ \$50 for two singles/ \$34 for joint-married report).**

Be sure to supply the correct mailing addresses for yourself, employers, landlords, and creditors. Also supply the account numbers for each of your creditors.

Married applicants must complete the form together as applicant and co-applicant. Roommates do not necessarily have to be a co-applicant, but must be listed under item eight, on page six of the application. A roommate’s income will be verified, as their income is included in household income. If the roommate’s income is needed to show repayment ability, they will have to complete the form as the “co-applicant,” all information about that person would be verified, including credit, and their name would then go on the title to any property purchased with the Rural Development loan.