



incomedocumentation

Not Self Employed * Not >25% Commission Income * Not Bond Loans * No Rental Income

Wage Earner

| | CONV | FHA | USDA | VA |
|---|---|---|--|--|
| ≥2 Yrs Same Job <i>or</i> Not Family Run <i>or</i> Not Investor Portfolio | Current Paystub & Current year W2 OR Full VOE with current paystub | Current Paystub & 2 Years W2's OR Full VOE with current paystub & proof of SSN | Current Paystub & 2 Years W2's OR Full VOE with current paystub | Current Paystub & 2 Years W2's OR Full VOE with current paystub |
| < 2 Yrs Same Job <i>or</i> Family Run <i>or</i> Investor Portfolio • Jumbo • Dr Program | Current paystub & 2 Years W2's & VVOE or VOE Current Job | Current Paystub & 2 Years W2's & VOE Current Job & VVOE previous jobs (job gaps are important to FHA) | Current paystub & 2 Years W2's & VVOE or VOE Current Job & VVOE Previous Jobs | Current paystub & 2 Years W2's & VVOE or VOE Current Job & VVOE Previous Jobs (job gaps are important to VA) |
| Tax Returns | Not Needed | Not Needed | IRS Transcripts for all adult household members | Not Needed |
| Unreimbursed Business Expenses | Do Not Deduct from Income | Do Not Deduct from Income | Do Not Deduct from Income | Do Not Deduct from Income |

*Transcripts at Underwriter
Discretion based on risk.*

*USDA loans require income verification
for all household members.*

*If Income is not able to be calculated
from paystub, VOE may be required.*