



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.*