

Valley Community Development Homeownership Center
Checklist for Homeowners

Please bring **copies** of the following documents along with the completed **BUDGET** to your appointment with Donna Cabana, Valley Community Development: 256 Pleasant St. Suite A Northampton, MA. 413.586.5855 x 180. dc@valleycdc.com

List of Items Needed

- ___ Budget Form – Attached

- ___ Copy of your most recent mortgage statement(s) and any letter regarding Foreclosure from the Mortgage Company or bank

- ___ 2 months of complete checking & savings account statements *all pages, all Accounts. We need actual statement, not transaction history reports.

- ___ Income, 4 consecutive and recent pay stubs for each borrower or persons contributing to household

- ___ Copy of most recent Federal Tax Returns IRS 1040s, w-2s, and all schedules. ***Please sign the tax returns*** Two years of IRS 1040's with schedules if self- employed

- ___ Verification of rental income, if applicable – Lease, rental agreement or 3 receipts, and proof of deposit

- ___ Verification of other income sources – Social Security, unemployment, pension, foster care, child support, alimony, food stamps, fuel assistance, etc.)

- ___ Copy of a recent real Estate tax bill

- ___ Copy of your homeowners insurance coverage selection page

- ___ Copy of the death certificate, divorce decree or other court agreements that support ownership/income/support from a borrower or co-borrower

Please return COPIES of documents to Valley Community Development - Donna Cabana
256 Pleasant St. Suite A, Northampton, MA 01060

Items may also be faxed to 413.586.7521, attention Donna Cabana.

Items may also be scanned and emailed to dc@valleycdc.com

Please make sure you are using a secure method of electronic delivery

Please call or email to confirm receipt of your documents and for an appointment.

PERSONAL BUDGET WORKSHEET

(Spending Plan)

		MONTH:	
INCOME:		Budget	Actual
	Salary		
	Partner's Salary		
	Public Assistance		
	Food Stamps		
	Child Support Other:		
Total Income		\$ -	\$ -
EXPENSES:			
Living/Housing:			
	Rent/Mortgage	\$	-
	Electric	\$	-
	Water/Sewer	\$	-
	Gas/Heating	\$	-
	Telephone	\$	-
	Cable TV	\$	-
	Household/Repairs	\$	-
	Netflix Other:	\$	-
	Other:	\$	-
Regular Payments:			
	Student Loan	\$	-
	Credit Cards	\$	-
	Other Loan Payments	\$	-
	Health Insurance	\$	-
	Car/Home Insurance	\$	-
	Life Insurance	\$	-
	Child Care	\$	-
	Other:	\$	-
	ther:	\$	-
Food Expenses:			
	Groceries	\$	-
	Restaurant Meals	\$	-
	K-Other:	\$	-
	M-Other:	\$	-
Personal Expenses:			
	CVS Personal Care	\$	-
	Hair/Nail Care	\$	-
	Clothing/Shoes	\$	-
	Doctors, Dentists, etc.	\$	-
	Prescriptions	\$	-
	Laundry/Dry Clean	\$	-
	Recreation/Travel	\$	-
	Pet Supplies -Other:	\$	-
	Allowance -Other:	\$	-
Transportation:			
	Gas/Auto Expenses	\$	-
	Bus, Taxi, Train, etc.	\$	-
	Parking	\$	-
	Auto insurance Other:	\$	-
	repairs Other:	\$	-
Miscellaneous:			
	Church	\$	-
	Gifts/Charity	\$	-
	Emergency fund - Savings	\$	-
	Other:	\$	-
	Other:	\$	-
Total Expenses:		\$ -	\$ -
TOTAL INCOME MINUS TOTAL EXPENSES:		\$ -	\$ -