

Supporting Material Checklist

This material must be submitted with your application in the order listed below. If not applicable, mark N/A

Copies only unless otherwise indicated

Applicant and Co-Applicant:

- Completed application and any notes of explanation you wish to include
- \$30.00 fee for 3rd party Background Verification – NONREFUNDABLE
- Application Certification and Authorization Form
- Combined Privacy Act Notice and Tennessean Warning
- Bank Verification – complete for each financial institution. Make copies as needed
- Employment Verification – complete for current employer(s) for applicant and co-applicant. Make copies as needed.
- Public Assistance Verification – complete one for each applicant/co-applicant. Make copies as needed.
- Rental History Reports General Consent – complete for each household member age 18 and older.
- USDA Rural Development Authorization for Release of Information signed by applicant and co-applicant.
- A copy of one of the following to establish residency status (we may request that you present an original at a later time):
 - Valid, unexpired US Passport
 - Certificate of Citizenship (N-560, N-561, N-645)
 - Certified of Naturalization (N-550, N-570, N-578)
 - Re-entry Permit/Refugee Travel Document (I-327, I-571)
 - Alien Registration Receipt Card
 - Certified Birth Certificate
 - Certificate of Birth Abroad (FS-240, FS-545, DS-1350)
 - Certified adoption certificate from a US court
 - Permanent Resident Card (Form I-551)
- Last 2 years of State and Federal Income Tax Returns – full packet (if self-employed, include 3 years)
 - If applicant or co-applicant report no income for 2020, complete the statement of Zero Income included with packet
- Paystubs for the two months prior to application
 - If applicant or co-applicant is currently unemployed due to COVID-19, include 2 months of paystubs prior to unemployment, and current unemployment benefits, if any are received
- Two most recent statements for each credit card
- Two most recent utility bills for each utility (i.e. electric, heat, cable, phone, water, internet, etc.)
- Copy of your current lease
- Three most recent bank statements for all accounts (savings, checking, investments, etc.)
- Loan contracts (i.e. student loans, car, consolidation loan, etc.) and two most recent statements or payment coupons
- Documentation of non-employment income (i.e. unemployment, workers' compensation, social security, SSI, pension payments, public assistance, housing or homeowner subsidies, etc.)
- Documentation of child support, alimony, separate maintenance payments due to you (if using income in meeting ability to pay)
- Child care payments for the past two months
- Vehicle insurance payments for the last two payments
- Declarations (from page 4 of application) for items checked "yes", provide detailed explanations as follows:
 - Court Judgment: provide details of amount of judgment, steps taken and documents evidencing discharge of debt or repayment plan and current balance
 - Bankruptcy information: explain type and include copy of judgment
 - Lawsuit or court involvement: provide case number and copy of suit
 - Child Support which you owe: provide copy of order, amount you owe and any outstanding amount
 - Other credit problems: information including steps taken to resolve and any supporting documents

Non-Applicant Household Members, ages 18 and over

- Paystubs for the two months prior to application
- Documentation of non-employment income (i.e. unemployment, workers' compensation, social security, SSI, pension payments, public assistance, housing or homeowner subsidies, etc.)
- Debt owed by household member if applicant/co-applicant is named on this loan
- Complete General Consent Form for each household member age 18 and over