



## Rehabilitation Assistance Program (RAP) – Document Checklist

Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

**The application must be submitted complete with all required documents. The supporting documents must be complete, legible and in order. Files not in proper order will delay processing. Incomplete files may be rejected and NOT processed.**

**Photos of documents are NOT accepted. Faxes are not accepted. ELECTRONIC SIGNATURES ARE NOT PERMITTED.**

- RAP (Rehabilitation Assistance Program) Application Form. All sections must be completed in their entirety and signed in ink (Electronic signatures are not accepted).
- MDEAT RAP Rider. Must have ink signature (Electronic signatures are not accepted).
- Copy of Driver’s license. Required for the Borrower and/or Co-Borrower, as applicable. Also required for any spouse and/or person(s) listed on the Deed, even if they are not living on the property.
- Most current Mortgage Statement, if applicable. No past due payments or late fees are permitted. If the property does not have a mortgage, then write a letter certifying that there are “No known mortgage(s) or liens against the subject property.
- Copy of Homeowner’s Insurance Policy (HOI) Declaration pages. Must be current and **NOT** expired. If the property is not insured, write a letter explaining why there is no HOI on the property. If under Lender Placed Insurance, write a letter explaining why; an additional acknowledgement form will be provided to sign.
- Copy of the Title Insurance Policy and/or Survey of the property. If one or neither is available, write a letter stating why they are not available.
- Most recent three (3) months, 90 days, for all bank and/or asset statements (**All pages must be included**).
- Most recent two years Tax Returns or Transcripts for each person that is employed or receiving other forms of income. Include IRS Form Schedule C if self-employed. **If no tax return was filed for a particular year**, provide a Verification of Non-Filing Letter (Form 4506-T) from the IRS. This can be obtained by scheduling an appointment with the local IRS office or electronically via the IRS website.
- Most recent two (2) years W-2s and/or 1099s from all employers and sources of income. This includes form SSA-1099 from the Social Security Administration and form 1099-R for any retirement pensions.
- Most recent 30 days of paystubs or V.O.E. (Verification of Employment) from your employer, must include current pay rate or salary. If self-employed, provide a Profit & Loss (P&L) statement showing the estimated revenues, costs, and expenses for the current year.
- Most current Retirement, Pension and/or Social Security Award Letter.
- RAP Zero Income Affidavit (if applicable) for each household member 18+ years. Must be completed in its entirety and signed in ink (Electronic signatures are not accepted).
- Additional notes:**

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