



ERMA Application Documents Checklist

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| Government-Issued ID | <ul style="list-style-type: none">• Needed for all mortgagors and their spouses• NJ driver's license, US Passport, NJ non-driver ID card, or Military ID |
| Income Statements (minimum 4 weeks of pay statements) | <ul style="list-style-type: none">• Income documents - Needed for all mortgagors and their spouses• Paystubs (most recent 30-days), SSI/SSD statement or award letter, pension or retirement statement or award letter |
| Bank Statements (2 months for all bank accounts) | <ul style="list-style-type: none">• Needed for all mortgagors and their spouses• Most recent 60-days statements for all non-IRA accounts; must have all pages for each of the statements to be reviewed |
| Tax Returns and Signed IRS Form 4506-C (all tax returns 2019 forward) | <ul style="list-style-type: none">• Needed for all mortgagors, spouses,• All federal tax returns from 2019 forward• Signed Form 4506-C - Needed for all mortgagors and their spouses |
| Mortgage Statement (for all mortgages) | <ul style="list-style-type: none">• Most recent mortgage statement for all mortgages on the subject property |
| Other Documents (if applicable) | <ul style="list-style-type: none">• Current and prior years Profit and Loss statement (self-employed applicants only) - needed for all mortgagors and their spouses Signed lease agreements - for multi-family dwellings only• Signed lease agreements - for multi-family dwellings only• Proof of increased Covid-19 expenses (bills or invoices and proof of payment)• Bankruptcy documents |

