

Income Source	Required Documentation
<p>Income that requires IRS Form 4506T-EZ or IRS Form 4506-T to be obtained and processed</p>	<p>Borrowers who (i) are self-employed or (ii) are fiscal year tax filers and who have not provided any of the required documentation specified below, must provide IRS Form 4506-T, Request for Transcript of Tax Return.</p> <p>All Borrowers other than self-employed Borrowers or Borrowers who are fiscal year tax filers must provide a completed and signed IRS Form 4506T-EZ, Short Form Request for Individual Tax Return Transcript only if any of the following circumstances exist:</p> <ul style="list-style-type: none"> ■ There are inconsistencies between other information the Borrower provided (e.g., information the Borrower provided in Form 710, Mortgage Assistance Application and the income documentation) ■ As otherwise requested by Freddie Mac
<p>Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses</p>	<ul style="list-style-type: none"> ■ Most recent pay stub and documentation of year-to-date earnings if not on paystub; OR ■ Two most recent bank statements showing income deposit amounts <p>(NOTE: When bank statements provide net income, for this and subsequent income types, refer to Section 9202.3(c), below, for instructions on how to calculate gross income)</p>
<p>Self-employment income</p>	<ul style="list-style-type: none"> ■ Two most recent bank statements showing self-employed income deposits amounts; OR ■ Most recent signed and dated quarterly or year-to-date profit/loss statement; OR ■ Most recent complete and signed business tax return; OR ■ Most recent complete and signed individual federal income tax return
<p>Rental income</p>	<ul style="list-style-type: none"> ■ Two most recent bank statements demonstrating receipt of rent; OR ■ Two most recent deposited rent checks