

**WFA WORKFORCE ADVANTAGE  
INCOME CERTIFICATION WORKSHEET**

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| **Date: Lender Name:** |
| **Lender Contact Name: Phone: Email:** |
| **Borrower Name: Co-Borrower Name:** |
| **City/Town Property is located in: # in Household** |

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| **1.) Borrower and Co-Borrower to provide their full name, date of birth (DOB) and gross annual income and check the appropriate box “Borrower” or “Co-Borrower”.**  **2.) For all other persons intending to occupy the subject property, list the full name, date of birth (DOB), gross annual income *(earned or unearned)* and the type of relationship to each borrower. (*e.g.,* spouse, *non-applicant spouse, son, daughter, stepson, stepdaughter, sister, brother, parent, friend, significant other, etc.*)** | | | | | |
| **Full Name** | **DOB** | **Relationship** | | **Gross Annual**  **Income** | **Source\*** |
| **Borrower** | **Co-borrower** |
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| **Total Number of Household Occupants** |  | **Total Household Income** | | $ | |
| **\*Gross Annual Income from all sources, including, but not limited to the following:** Full or Part-time Employment; Taxable and Non-Taxable Income; Social Security Benefits; Pension/Retirement Funds; Child Support; Alimony; Rental Income; Unemployment/Disability; Public Assistance; Annuities; Trust Funds; Dividends; Death Benefits; Any other Source of Income | | | | | |

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| **List of required documentation  Please check off and upload all applicable income source documentation** | |
| □ 1 Year Federal Tax Return (required on all submissions) □ 30 Day Paystubs with YTD □ 1 Year W-2 or 1099 □ If Self Employed: 1 year (most recent) Federal Tax Return with Schedules □ Social Security Benefits □ Pension/Retirement Funds □ Child Support □ Alimony □ Rental Income (from subject property if 2 family) □ Rental Income (applies to non-borrower household member) | □ Unemployment/Disability □ Public Assistance □ Annuities □ Trust Funds □ Dividends □ Death Benefits □ Any other supporting documentation to confirm annual income\*  **If over 18 and not employed or receiving income- must complete and sign:**  □ Certificate of Zero Income Form |

**Purpose: This is a calculation for total household compliance income only. It is used in establishing if a household meets or exceeds the income limits for the WFA Program.**

The calculation of Gross Annual Household Income is solely to establish the Borrower's eligibility for a MassHousing financed Mortgage Loan and it is not required to be used for purposes of credit evaluation. Since MassHousing financed Mortgage Loans are considered a Special Credit Program under Regulation B of the Equal Credit Opportunity Act, and Section 8 of the Massachusetts Commission Against Discrimination Regulations, Mortgage Lenders are required to seek the income information necessary to determine if the Borrower(s) household income is within MassHousing’s income limits posted on our website at [www.emasshousing.com](http://www.emasshousing.com).

The compliance income is the gross annual household income from all sources annualized forward. Income includes: annualized income from full and part-time employment, taxable and nontaxable income, earnings, overtime, bonuses, dividends, interest annuities, pensions, VA compensation, commissions, deferred income, welfare payments, Social Security benefits, disability payments, alimony, child-support payments, public assistance, sick pay unemployment compensation and income received from trusts, rental income, business activities, investments, and all other sources of income. 75% of rental income from subject property must be included. Nontaxable income must be included at an amount used to qualify (including the grossed up amount if used in qualifying).

BORROWER’S CERTIFICATION

(I/We) certify and warrant to the Mortgage Lender and MassHousing under penalties of perjury that the information in this Income Certification Worksheet and in (my/our) mortgage loan application is true, accurate and complete. (I/We) understand that if (I/we) have made any material misstatements in this Income Certification Worksheet or in our mortgage loan application or have omitted to state any of the information requested this will be considered an event of default and the outstanding principal balance of the Mortgage Loan together with accrued interest may be declared immediately due and payable*.*

EXECUTION AT TIME OF LOAN APPLICATION

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Borrower's Signature Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Borrower's Signature Date

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