



**THIS DOCUMENTS SHALL BE ATTACHED
AND PART OF THE CONTRACT**

BUYER INCOME VERIFICATION WORKSHEET

Buyer(s) Name: _____

Property Address: _____

County in Which Property is Located: _____

Buyer represents the following facts to be true and accurate to the best of Buyers knowledge:

Buyer(s) is/are: _____Married _____Unmarried _____Single Person

Buyer(s) has the following dependants living in Buyer's household:

_____	_____	_____
Name	Age	Relationship
_____	_____	_____
Name	Age	Relationship
_____	_____	_____
Name	Age	Relationship
_____	_____	_____
Name	Age	Relationship
_____	_____	_____
Name	Age	Relationship

Buyer's yearly income for the 2008 calendar year was: _____

Buyer's yearly income for the 2009 calendar year was: _____

Buyer's current monthly income for 2010 is: _____

(based upon latest two months pay stubs or two months worth of bank account deposits from bank statements)

Additional monthly income not included in the above figure (if any) _____

If there has been any changes in your income over the past year please explain:

By signing this form, Buyer hereby authorizes Buyer's lender to fax a copy of the Buyer's 1003 Loan Application, good faith estimate, latest two months of 2009/2010 pay stubs, as well as a copy of Buyer's 2008 and 2009 tax return to the Seller and Seller's Agent. This must be completed before Contract will be accepted.

Signature - Buyer

Date

Signature - Buyer

Date

*Note: Fax to 1-866-330-0741 or call (303-694-9706x134).
Please e-mail to Emily@opportunityinliving.com. Thank you!

OPPORTUNITY IN LIVING CHECKLIST

Household Size	1	2	3	4	5	6	7
Income Limits	\$61,180	\$69,920	\$78,660	\$87,400	\$94,392	\$101,384	\$108,376

(2009 Limits Denver, Arapahoe, Jefferson, Douglas, Adams Counties)

- **Complete Copies of the last two years of tax returns for all household members.** If you do not have the copies contact the IRS at 1-800-829-1040.
- **Last two months of pay stubs for ALL employed household members.**
- **Complete Application**
- **Income Verification Worksheet.**
- **Addendum A.**
- **Affidavit of Primary Residency.**
- **A copy of the loan application.**
- **A copy of the Good Faith Estimate.**
- **A copy of the Appraisal (upon completion).**
- **We recommend you take a homebuyer class. If you take the course please provide a certificate of completion.**
- **If receiving benefits** provide award letter (social security, pension, disability, TANF, etc)
- **If you are receiving a financial gift** from another person the gifter will need to provide a signed notarized statement explaining your relationship, the amount being given, and gifters social security number.
- **If you are Self-employed:**
 - A letter or financial statement from an accountant indicating
 - The net income from your business;
 - Total withdrawals from your business as personal salary in the last year, AND
 - A statutory declaration, sworn before a notary public, of earnings in the last 12 months and projected earnings for the next 12 months. A copy of last income tax return must accompany this declaration.

----- IMPORTANT -----

WE NEED ALL BUYER INFORMATION (SUBMITTED WITH THE “CONTRACT TO BUY AND SELL”) IN ORDER FOR AN OFFER TO BE ACCEPTED.

_____ **Selling Agent,** Please initial here showing that you understand that these are conditions of the sale and that you are responsible for following up with buyer and lender and ensuring OIL has received ALL necessary information in order to submit an offer.

