



Equitable Retention Mortgage Assistance (ERMA) Program Questionnaire and Document Checklist

Please complete and submit this form with your initial document package using the online portal address <https://registration.sustainableneighborhoodsnyc.org/consumerportal?lo=ERMA>

Please upload the following documents **without Social Security Number(s) provided:**

- Copy of current Deed
- Third-Party Authorization Form
- Hardship Letter
- Income & Expenses Worksheet
- Copy of most recent Reverse or Forward Mortgage Statement
- Copy of all Property Tax Statement(s) (city/town/village, county, and school), if applicable
- Copy of active Homeowner's Insurance (declarations page)
- Copy of active Flood Insurance, if applicable
- Copy of Homeowners Association or Coop Maintenance fees statement, if applicable
- Copy of two most recent consecutive months of bank statements (all pages)
- Copy of valid state ID
- Most recent filed tax return (signature/date not needed) **or** Letter Of Explanation verifying that they do not file
- Copy of proof of income (see list of applicable income documentation)

Please answer the following questions:

- Has the homeowner's hardship ended? ☐ Yes ☐ No
- Does the homeowner have a Reverse or Forward Mortgage? ☐ Yes ☐ No
- Is the Property located within a New York State-approved county? (*see ERMA term sheet) ☐ Yes ☐ No
- Is this the homeowner's Primary Residence? ☐ Yes ☐ No

Property Address:

TOTAL HOUSEHOLD SIZE (including yourself): _____

Applicant Name (first and last):

Co-Applicant Name (if applicable):

Phone number:

Phone number:

Email:

Email:

ADDITIONAL HOUSEHOLD MEMBERS

Other people living in household, not including applicant/co-applicants or renters/boarders.

NAME / AGE / RELATIONSHIP TO APPLICANT

1. _____
2. _____

YOU SHOULD CHECK WITH YOUR LEGAL ADVISOR AND WITH OTHER MORTGAGE LIENHOLDERS AS TO WHETHER ANY PRIOR LIENS CONTAIN ACCELERATION CLAUSES WHICH WOULD BE ACTIVATED BY A JUNIOR ENCUMBRANCE.

Proof of Income Requirements:

- Two recent (within 30 days of application), consecutive pay stubs
- Current SSA/SSI Award Letter **or** two most recent years' 1099 forms
- Pension Award Letter **or** Statement **or** two most recent years' 1099 forms - Self Employment
- Workers' Compensation/Disability - two recent consecutive payment statements
- Foster care income: Foster care award letter AND six prior months' bank statements with deposits of foster care income circled and labeled
- 1099 Income - 2 Years of 1099 employment statements
- Rental income - two most recent months' proof of deposit
- Disbursement of retirement assets - two most recent months' proof of transfer **and** balance statement showing one year or more worth of disbursements
- Contribution Income (if applicable) - bank statement showing two months of proof of receipt of funds