

## **RECOMMENDED CERTIFICATION PROCEDURES**

1. **Require the following prior to accepting any application (where applicable):**
  - A. Three copies of recent pay stubs.
  - B. Ask if there has been a divorce or settlement for child support or alimony.  
*If yes, require a copy of the divorce decree and/or settlement agreement.*
  - C. Copies of all recent bank statements. (Third party verification will still be required.)
  - D. Real estate appraisals as needed.
  - E. Copy of most recent tax return. (Used for historical data only.)
2. **Accept application with required materials.** Be sure applicant and co-applicant have signed application. You may require any other information you like, i.e., Social Security documentation.
3. **Perform tenant interview. Require applicant and co-applicant be present.** Do not accept excuses. (Complete and sign interview checklist.)
4. **Verify all income and asset sources listed on application and interview checklist.** Use appropriate worksheets. If any applicant is claiming 0 income or no employment, have them sign the Unemployed or 0 income affidavit.
5. **Have tenant and co-tenant sign certification and lease** (if applicable). Remember, verifications must be 90 days current to the effective date of the certification which should coincide with the move in date and be very close to the signature dates of the lease and certification. **NO ONE MOVES IN WITHOUT A COMPLETE CERTIFICATION PACKAGE.**