



Below Market Rate Home Ownership Program Explanation of Deposits and Debits

This form must be filled out by the applicant(s) and all household members 18 years and older.

Please explain **all** debits in each account over \$5,000 and **all** the deposits on bank statements and other financial accounts (including: Direct Payroll deposits, Venmo, PayPal, Zelle, Apple Pay, etc.) requested on this application.

Attach documentation (**paper trail**) to substantiate each deposit (e.g. processed /canceled check(s), gift letters, receipts, grant letters, bills, etc.). For all debits over \$5,000, please include supporting documentation. **The paper trail must be organized, easy to follow and numbered so they can be easily matched. You may use additional forms if you need extra space.**

	Date of Transaction	Amount (list each individually)	Account # (last 4 digits) Explain source of funds or the debit (gift, sale of personal items, self-employment, paycheck, bonus, child support, alimony, earnings, benefits, bills)
1.		\$	
2.		\$	
3.		\$	
4.		\$	
5.		\$	
6.		\$	
7.		\$	
8.		\$	
9.		\$	
10.		\$	
11.		\$	
12.		\$	
13.		\$	
14.		\$	
15.		\$	
16.		\$	
17.		\$	
18.		\$	
19.		\$	
20.		\$	

I/We certify under penalty of perjury that all of the above information is true and correct. I/we have not omitted pertinent information. **I/We have attached the paper trail and numbered each one to match the deposits on this form.**

Signature _____ Name: _____ Date _____

Signature _____ Name: _____ Date _____