

EXHIBIT 2-3

ACCEPTABLE FORMS OF INCOME VERIFICATION

SOURCE OF INCOME	THIRD-PARTY	FIRST-HAND DOCUMENTATION
Employment	Verification	W-2 forms, pay stubs (min. 2) or tax returns if other sources unavailable and employee has had same employer or pay can be forecasted accurately.
Self-Employment, Tips, etc.	N/A	Certified Form 1040/1040A showing amount earned and employment period
Income Maintenance Payments, Benefits, Income Other than Earnings (including Welfare, Social Security, SSI, Unemployment, etc.)	Verification Forms or letter from source	Recent check with date, amount and period involved, and deductions, if any (Medicare premiums, etc.)
Alimony or Child Support	N/A	A copy of a separation or settlement agreement or divorce decree stating the amount and type of payment schedule
Recurring Contributions and Gifts	Notarized statement or affidavit signed by the donor, or a letter from a bank, attorney, or trustee administering the contributions	N/A
Scholarships, Grants and Education Benefits	Verification Form or letter from source	Copies of latest benefit checks if amount is not expected to change over the next 12 months
Net Business Income	N/A	Certified Form 1040, Schedule C, E or F, or audited financial statements, or a loan application listing business income from the preceding 12 months
Dividends or Interest Income, including Savings Accounts	Verification Form or letter from source	Copies of current statements, CDs, etc., or Form 1099 from the institution, if amount is not expected to change over the next 12 months
Interest from Sale of Real Estate	Verification Form or letter from an account, real estate agent, or other source including amortization table	Copy of the amortization schedule, with sufficient information to determine the amount of interest to be earned during the next 12 months