



BCL of Texas & IBC Bank
Homeownership Counseling & Education Program
Client Required Document Checklist

When participating in your homeownership counseling session as a requirement of the IBC Mortgage Bank Homeownership Counseling and Education program, you will need submit the following required documents.

You must upload the following documentation to your BCL profile **at least 48 hours prior** to your scheduled 1-on-1 counseling session at: <https://sforce.co/3JAAbDi>

1. Copy of Driver's license
2. A minimum of One (1) Month of Pay Stubs, pay dates occurred within the last 60 days
 - a. IF SELF EMPLOYED: In addition to the two complete years of federal returns required below, please include a current profit & loss estimate projecting income and expenses for 12 months.
 - b. IF DISABLED, RECEIVING SOCIAL SECURITY, OR ANY OTHER TYPE OF INCOME BENEFITS: Please submit most recent award letter.
3. Two (2) years W2s and/or 1099
4. Last three (3) years of federal tax returns
5. Last six (6) months of bank statements for all accounts – **All pages- even blank, no redactions.**
6. Your landlord's name, address, and phone number for the last 24 months
7. Household Budget (if available)
8. Credit Explanation letters (if applicable)
9. *Your counselor will send you the following before your session:*
 - a. *BCL Counseling Disclosures*
 - b. *BCL Credit Report Authorization*

Additional documents may be determined following your first session for your mortgage loan package. If you have any questions, please visit www.bcloftexas.org/IBC or email us at housing@bcloftexas.org.