

BELOW ARE EXAMPLES OF PROOF OF INCOME* ACCEPTED BY MICROF:

- ✓ **EMPLOYED WITH A COMPANY**
 - One (1) pay stub less than 30 days old **OR**
 - One (1) bank statement less than 30 days old
 - If the account is joint, both names are required on the application unless one of the parties is non-income earning (i.e. daughter, son, etc.)
 - ✗ Not acceptable: tax documents/returns, employment letter, old documentation
- ✓ **SELF EMPLOYED (OWNER OF A COMPANY THAT IS LICENSED)**
 - Three (3) months (most recent) of bank statements plus business license/Secretary of State document (Microf can pull if not accessible)
 - ✗ Not acceptable: tax documents, tax returns, employment letter, old documentation, business license inactive
- ✓ **CONTRACTED WORKER (E.G., HAIR STYLIST, TRUCK DRIVER)**
 - Three (3) months (most recent) of bank statements **OR**
 - Three (3) months (most recent) of pay stub
 - ✗ Not acceptable: tax documents, tax returns, employment letter, old documentation
- ✓ **SOCIAL SECURITY/DISABILITY**
 - One (1) benefit award letter for each pay received (from the current year) **OR**
 - One (1) bank statement less than 30 days old
 - ✗ Not acceptable: tax documents, verbal consent, old documentation
- ✓ **ANNUITY**
 - One (1) benefit award letter from current month (showing duration of the benefit)
- ✓ **PENSION**
 - One (1) benefit award letter from the current month **OR**
 - One (1) bank statement less than 30 days old
- ✓ **COMMISSION**
 - Three (3) months (most recent) of pay stub **OR**
 - Three (3) months (most recent) of bank statements (showing direct deposit from company)

✗ Non-acceptable forms of Proof of Income: tax documents (1099, 1049, W-2, tax returns, etc.), employment letters, old documentation, unverifiable income, overtime calculations, workman's compensation, unemployment, child social security income, child and alimony income, foster care and/or adoption income.

*This list is subject to change at Microf's discretion.

CALL US TODAY! • 855.MICROF1 • 855.642.7631

Monday-Friday: 8AM – 9PM EST, Saturday: 10AM – 2PM EST