

Oregon Homeownership Stabilization Initiative

Monthly Income Verification



Overview

- Learn how to:
 - Register on the State's website
 - Navigate to Income Verification
 - Download and fill out forms
 - Submit Income Verification documents

How to Access the Website

How to Access OHSI Homeowner Education Program and Monthly Verification Forms

First, go to: <http://oregonhomeownerhelp.org/en/homeowner-education-program> to register as a program participant. The account you set up will be accessible each month, with new content as you progress through the program year. To create an account, you will need to enter your MPA Loan number (this number is on your loan documents as well as at the beginning of this e-mail). Once you have logged into your account you will see two buttons directing you to either "Continue to Monthly Verification" or "Continue to Homeowner Education".

Click on the link in the email or go to:

<http://oregonhomeownerhelp.org/en/homeowner-education-program>



Homeowner Education Program and Monthly Eligibility Verification

Member Login

*Username:

*Password:

LOGIN

[Forgot your password ?](#)

Not a member yet? Sign Up!

*Name:

*Email:

*Username:

*Password:

*Confirm Password:

*Please enter your MPA Loan Number:

-
Example: 12345-1234

REGISTER

*Required

Register as a member



Your MPA loan number can be found on the bottom of each page of your MPA loan document. If you are unable to locate this number, please contact homeownerhelp@hcs.state.or.us

Homeowner Education Program and Monthly Eligibility Verification

Member Login

*Username:

*Password:

LOGIN

Forgot your

Not a member yet? Sign Up!

*Name:

*Email:

REGISTER

*Please enter your MPA Loan Number:

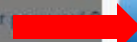
-
Example: 12345-1234

*Required

Your MPA loan number can be found on the bottom of each page of your MPA loan document. If you are unable to locate this number, please contact homeownerhelp@hcs.state.or.us

CONTINUE TO EDUCATION

CONTINUE TO VERIFICATION



Monthly Verification

Mortgage Payment Assistance program participants are required to demonstrate continuing eligibility through a monthly verification process. To demonstrate continued eligibility, please download a verification form and return it to your intake agency before the 10th of each month. Each form has return instructions at the bottom of the page, and many intake agencies are able to accept forms via e-mail.

If you need any help completing your form or have any questions, please contact OHSI at homeownerhelp@hcs.state.or.us or contact your local intake agency.

[GO TO EDUCATION PAGE »](#)


[DOWNLOAD THE MONTHLY VERIFICATION FORM \(PDF\)](#)



Monthly Verification Form

Please fill out the following form. You cannot save data typed into this form. Please print your completed form if you would like a copy for your records.

Highlight Fields



MPA Monthly Verification Form
16049-2758

Month:

Select...
 July 2011
 August 2011
 September 2011
 October 2011
 November 2011
 December 2011
 January 2012

PROGRAM PARTICIPANTS

John Doe	

PROPERTY

1234 Happy Lane, Bend, OR 97756

CERTIFICATION

I/we certify the following:

1. The combined year-to-date gross income of all program participants identified above does not exceed the following limit, based on the month and household size identified: (check box above previous month and next to appropriate household size)

Household	June	July	August	September	October	November	December

Monthly Verification Form

CERTIFICATION

I/we certify the following:

- The combined year-to-date gross income of all program participants identified above does not exceed the following limit, based on the month and household size identified (check box above previous month and next to appropriate household size)

Household Size	June	July	August	September	October	November	December
<input type="checkbox"/> 1	\$26,520	\$30,940	\$35,360	\$39,780	\$44,200	\$48,620	\$53,040
<input type="checkbox"/> 2	\$30,300	\$35,350	\$40,400	\$45,450	\$50,500	\$55,550	\$60,600
<input type="checkbox"/> 3	\$34,080	\$39,760	\$45,440	\$51,120	\$56,800	\$62,480	\$68,160
<input type="checkbox"/> 4	\$37,860	\$44,170	\$50,480	\$56,790	\$63,100	\$69,410	\$75,720
<input type="checkbox"/> 5	\$40,860	\$47,670	\$54,480	\$61,290	\$68,100	\$74,910	\$81,720
<input type="checkbox"/> 6	\$43,920	\$51,240	\$58,560	\$65,880	\$73,200	\$80,520	\$87,840
<input type="checkbox"/> 7	\$46,920	\$54,740	\$62,560	\$70,380	\$78,200	\$86,020	\$93,840
<input type="checkbox"/> 8+	\$49,980	\$58,310	\$66,640	\$74,970	\$83,300	\$91,630	\$99,960

- The property identified above is occupied by at least one program participant and is that participant's primary residence.
- The property identified above is being maintained in good condition.
- No program participant identified above is in active bankruptcy.
- No program participant identified above owns other residential real property.
- No program participant identified above has been convicted, within the last ten (10) years of any of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery; (b) money laundering; or (c) tax evasion.
- At least one program participant identified above is actively participating in the Oregon Homeownership Stabilization Initiative's Homeowner Education Program.



NeighborImpact

What is Considered Income?

If it is subject to taxes, then it should be reported:

- Wages, Salaries and Tips
- Alimony
- Business Income
- IRA Distributions
- Pensions and Annuities
- Rental Income
- Trust Income
- Farm Income
- Unemployed Compensation
- Social Security Benefits

Income from all borrowers on the note must be included in the Verification, including divorced spouses.

Monthly Verification Form

Please fill out the following form. You cannot save data typed into this form.
Please print your completed form if you would like a copy for your records.

Initiative's Homeowner Education Program.

Under penalty of perjury, I/we certify that all information provided by me/us to the Oregon Affordable Housing Assistance Corporation and/or its agents is true and accurate. I/we understand that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in my/our termination from the Oregon Homeownership Stabilization Initiative and may violate state and/or federal law. I/we further understand that information and documentation supporting my/our participation in the Oregon Homeownership Stabilization Initiative may be requested as part of ongoing compliance and monitoring activity performed by the Oregon Affordable Housing Assistance Corporation, the State of Oregon, the U.S. Department of the Treasury, or their agents.

SIGNATURES (All program participants identified above must sign)

RETURN COMPLETED FORM TO:

NEIGHBOR IMPACT
2303 SW FIRST ST
REDMOND, OR 97756

Phone: (541) 318-6873
~~Fax: (888) 734-0100~~
E-mail: mortgagehelp@neighborimpact.org
Website: www.homeownershipcenter.org

MPA Monthly Verification Form (06-17-2011) – Oregon Homeownership Stabilization Initiative

Monthly Verifications are subject to State audits



Form 4506-T

Please fill out the following form. You cannot save data typed into this form.
Please print your completed form if you would like a copy for your records.

Highlight Fields

Form **4506-T** Request for Transcript of Tax Return OMB No. 1545-1872
(Rev. January 2011)
Department of the Treasury Internal Revenue Service

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)	
4 Previous address shown on the last return filed if different from line 3 (See instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information. Oregon Housing and Community Services - OHSI, 725 Summer Street NE, Suite B, Salem, OR 97301	

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

Fill in all blue shaded areas



Form 4506-T

Please fill out the following form. You cannot save data typed into this form.
Please print your completed form if you would like a copy for your records.

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

2008 2009 2010 _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a _____

Sign Here

Signature (see instructions) _____ Date _____

Title (if line 1a above is a corporation, partnership, estate, or trust) _____

Spouse's signature _____ Date _____

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 1-2011)

Fill in all blue shaded areas



Monthly Verification

- Submit Verification Form and 4506-T to NeighborImpact

By the 10th each month

4506-T
Form January 2011
Department of the Treasury
Internal Revenue Service

The Use Form 4506-T to order a transcript or our automated self-help service tools. The Form 4506, Request for Copy of Tax Return, is required for copy of the tax return.

1a Name shown on tax return. If a trust.

2a If a joint return, enter spouse's name.

3 Current name, address (including apartment, suite, or unit number), and city or town, state, and ZIP code.

4 Previous address shown on the return.

5 If the transcript or tax information and telephone number. The IRS will provide the transcript or tax information if you have filed in those states. Compiling the transcript requested. Enter the number per request.

6 Return Transcript, which includes changes made to the account Form 1041, Form 1042, Form 1043, Form 1044, Form 1045, Form 1046, Form 1047, Form 1048, Form 1049, Form 1050, Form 1051, Form 1052, Form 1053, Form 1054, Form 1055, Form 1056, Form 1057, Form 1058, Form 1059, Form 1060, Form 1061, Form 1062, Form 1063, Form 1064, Form 1065, Form 1066, Form 1067, Form 1068, Form 1069, Form 1070, Form 1071, Form 1072, Form 1073, Form 1074, Form 1075, Form 1076, Form 1077, Form 1078, Form 1079, Form 1080, Form 1081, Form 1082, Form 1083, Form 1084, Form 1085, Form 1086, Form 1087, Form 1088, Form 1089, Form 1090, Form 1091, Form 1092, Form 1093, Form 1094, Form 1095, Form 1096, Form 1097, Form 1098, Form 1099, Form 1099-A, Form 1099-B, Form 1099-C, Form 1099-D, Form 1099-E, Form 1099-F, Form 1099-G, Form 1099-H, Form 1099-INT, Form 1099-K, Form 1099-L, Form 1099-MISC, Form 1099-N, Form 1099-NEC, Form 1099-OT, Form 1099-P, Form 1099-R, Form 1099-S, Form 1099-T, Form 1099-VA, Form 1099-VC, Form 1099-VD, Form 1099-VE, Form 1099-VL, Form 1099-VN, Form 1099-VS, Form 1099-VT, Form 1099-VZ, Form 1099-W, Form 1099-X, Form 1099-Y, Form 1099-Z, Form 1099-AA, Form 1099-AB, Form 1099-AC, Form 1099-AD, Form 1099-AE, Form 1099-AF, Form 1099-AG, Form 1099-AH, Form 1099-AI, Form 1099-AJ, Form 1099-AM, Form 1099-AN, Form 1099-AO, Form 1099-AP, Form 1099-AQ, Form 1099-AR, Form 1099-AS, Form 1099-AT, Form 1099-AU, Form 1099-AV, Form 1099-AW, Form 1099-AX, Form 1099-AY, Form 1099-AZ.

7 Verification of Nonfiling, which after June 15th. There are no Form 1041, Form 1042, Form 1043, Form 1044, Form 1045, Form 1046, Form 1047, Form 1048, Form 1049, Form 1050, Form 1051, Form 1052, Form 1053, Form 1054, Form 1055, Form 1056, Form 1057, Form 1058, Form 1059, Form 1060, Form 1061, Form 1062, Form 1063, Form 1064, Form 1065, Form 1066, Form 1067, Form 1068, Form 1069, Form 1070, Form 1071, Form 1072, Form 1073, Form 1074, Form 1075, Form 1076, Form 1077, Form 1078, Form 1079, Form 1080, Form 1081, Form 1082, Form 1083, Form 1084, Form 1085, Form 1086, Form 1087, Form 1088, Form 1089, Form 1090, Form 1091, Form 1092, Form 1093, Form 1094, Form 1095, Form 1096, Form 1097, Form 1098, Form 1099, Form 1099-A, Form 1099-B, Form 1099-C, Form 1099-D, Form 1099-E, Form 1099-F, Form 1099-G, Form 1099-H, Form 1099-INT, Form 1099-K, Form 1099-L, Form 1099-MISC, Form 1099-N, Form 1099-NEC, Form 1099-OT, Form 1099-P, Form 1099-R, Form 1099-S, Form 1099-T, Form 1099-VA, Form 1099-VC, Form 1099-VD, Form 1099-VE, Form 1099-VL, Form 1099-VN, Form 1099-VS, Form 1099-VT, Form 1099-VZ, Form 1099-W, Form 1099-X, Form 1099-Y, Form 1099-AZ.

8 Year or period requested. 12 years or period; you must file each quarter or tax period separately.

2008

Signature of taxpayer(s). I declare the information requested. If the request is made by partner, executor, receiver, Form 4506-T on behalf of the taxpayer.

Sign Here

Signatures (all program participants identified above must sign)

RETURN COMPLETED FORM TO:

COMMUNITY ACTION TEAM, INC.
818 COMMERCIAL ST STE 203
ASTORIA, OR 97101

Phone: (503) 325-0215 ext. 2303
Fax: (503) 325-9214
E-mail: cndkp@cat-team.org
Website: www.cat-team.org/tworch

MPA Monthly Verification Form (06-17-2011) - Oregon Homeownership Stabilization Initiative

Print Save Reset

OHSI
Oregon Homeownership Stabilization Initiative

MPA Monthly Verification Form
MPA000000-0000
Month: Select

PROGRAM PARTICIPANTS

JOHN C. DOE

JANE M. DOE

PROPERTY

123 MAIN ST, ANYTOWN, OR 97000

CERTIFICATION

I/we certify the following:

1. The combined year-to-date gross income of all program participants identified above does not exceed the following limit, based on the month and household size identified. (check box above previous month and next to appropriate column in table)

Household Size	June	July	August	September	October	November	December
1	\$26,920	\$30,940	\$35,960	\$39,780	\$44,200	\$48,620	\$53,040
2	\$30,800	\$35,320	\$40,400	\$45,450	\$50,500	\$55,550	\$60,600
3	\$34,080	\$39,760	\$45,440	\$51,120	\$56,500	\$61,480	\$66,160
4	\$37,880	\$44,170	\$50,480	\$56,790	\$63,100	\$69,410	\$75,720
5	\$40,860	\$47,670	\$54,480	\$61,290	\$68,100	\$74,910	\$81,720
6	\$43,920	\$51,340	\$58,760	\$66,180	\$73,200	\$80,320	\$87,440
7	\$46,920	\$54,740	\$62,200	\$70,380	\$78,200	\$86,020	\$93,840
8+	\$49,980	\$58,510	\$66,940	\$75,970	\$84,300	\$92,630	\$100,960

2. The property identified above is occupied by at least one program participant and is that participant's primary residence.

3. The property identified above is being maintained in good condition.

4. No program participant identified above is in active bankruptcy.

5. No program participant identified above owns other residential real property.

6. No program participant identified above has been convicted, within the last ten (10) years of any of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery; (b) money laundering; or (c) tax evasion.

7. At least one program participant identified above is actively participating in the Oregon Homeownership Stabilization Initiative's Homeowner Education Program.

Under penalty of perjury, I/we certify that all information provided by me/us to the Oregon Affordable Housing Assistance Corporation and/or its agents is true and accurate. I/we understand that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in my/our termination from the Oregon Homeownership Stabilization Initiative and may violate state and/or federal law. I/we further understand that information and documentation supporting my/our participation in the Oregon Homeownership Stabilization Initiative may be requested as part of ongoing compliance and monitoring activity performed by the Oregon Affordable Housing Assistance Corporation, the State of Oregon, the U.S. Department of the Treasury, or their agents.

SIGNATURES (all program participants identified above must sign)

RETURN COMPLETED FORM TO:

COMMUNITY ACTION TEAM, INC.
818 COMMERCIAL ST STE 203
ASTORIA, OR 97101

Phone: (503) 325-0215 ext. 2303
Fax: (503) 325-9214
E-mail: cndkp@cat-team.org
Website: www.cat-team.org/tworch

MPA Monthly Verification Form (06-17-2011) - Oregon Homeownership Stabilization Initiative

Submit Verification & 4506-T

- **Fax:** Fax documents to 888-734-0010
- **Email:** Scan and email documents to mortgagehelp@neighborimpact.org
- **In-person:** Deliver documents to 20310 Empire Ave., Suite A110 in Bend
 - **Do not** mail to the Bend office – mail will be returned “undeliverable”

Submit Verification & 4506-T

- **Do not** send pay stubs, unemployment documentation, Profit and Loss statements, or any other income documentation.
- Collect income documentation in a file as you could be audited by the State of Oregon.
- Failure to participate will result in immediate discontinuation of benefits.



NeighborImpact
homeownershipcenter.org
541-318-6873

OHSI
oregonhomeownerhelp.org

Questions?

