



Income Opinion
Fax to 317-232-7778

All income opinions will be processed within 48-72 business hours of receipt. Income opinions are only to be asked for from IHCDA if your borrower is determined to be close to the income limit of the program AND due diligence has been completed on figuring the borrowers income and it is still unclear as to if the household would qualify for a particular program.

Today's Date:

IHCDA Reservation Number, if applicable:	
Borrower Name:	
Co-Borrower Name:	
County looking to purchase in:	
Household size:	

Program for qualifying purposes:

- MCC – Mortgage Credit Certificate
- First Home – Rate Only
- First Home Plus - DPA

The following documentation is required for an income opinion to be completed by IHCDA. Please note that if any documentation is missing or is not provided with this initial request, the opinion will not be reviewed by an IHCDA Underwriter.

Documents requirements for an income opinion

- 1) Current paystub(s) on all working individuals who will reside within household. A current paystub must be within the last 30-days
- 2) Current VOE, if available
- 3) Income information as far as any child support or additional income received, if applicable
- 4) Copy of last 3-years federal tax returns, on borrower & co-borrower only

PLEASE FILL OUT BELOW INFORMATION TO HAVE THE OPINION SENT BACK TO YOU

Attention:	Phone Number:
Email address:	