

What To Do When You Can't Find Required Exhibits

Lost Bank Statements

Request a verification letter on bank letterhead, signed by a Bank Official. The verification letter should verify all name(s) on the account, the account number, date the account was opened, current balance, and a two (2) month average balance.

Lost Pay Stubs

Request from your employer a duplicate copy of your pay stubs or a payroll printout for the most current 30 days. If your employer does not issue pay stubs, obtain a copy of the payroll ledger and cancelled checks for the most current 30 days.

In the case of employee bonuses, overtime or commissions, obtain a signed letter from your employer on company letterhead. This letter should verify the actual amount of commissions, overtime and/or bonuses paid to you for the most current and consecutive two-year period.

Lost Tax Returns

Call the IRS at 800.829.1040. The IRS will issue to you a #1722 IRS tax form with the required information. This number is an automated system. Follow the tele-prompts and run through the menu system. The numbers you will input are 1,2,5 and 2. Have your social security number, daytime phone number, and current mailing address ready. The IRS #1722 tax form should be mailed to you within three business days.

Lost W-2's

Your employer is required to keep copies of W-2 forms for seven (7) consecutive years. Request duplicate copies from your employer.

Lost HUD-1 Closing Settlement Statement from Sale of Previous Real Estate

Request a copy of the closing statement from the closing agent (Attorney and/or Title Company) that closed the previous sale.

Lost Divorce Decree

Request a copy from the attorney that handled your divorce or obtain a copy from the County Courthouse where the divorce decree was filed.