

# New Jersey's Emergency Rescue Mortgage Assistance (ERMA) Program

## **APPLICATIONS ACCEPTED AS OF FEBRUARY 8, 2022**

### Required Documents

#### Government Issued ID

- Needed for all mortgagors, spouses, and other adults listed on the application as living in the property.
- NJ Driver's License, US Passport, NJ Non-driver ID card, or Military ID.

#### Income Statements (minimum 4 weeks of pay statements)

- Income Documents - Needed for all mortgagors, spouses, and other adults listed on the application as living in the property.
- Paystubs (most recent 30-days), SSI/SSD statement or award letter, Pension or retirement statement or award letter.

#### Bank Statements (2 Months on all bank accounts)

- Needed for all mortgagors, spouses, and other adults listed on the application as living in the property.
- Most recent 60-days statements for all non-IRA accounts. Must have all pages for each of the statements to be reviewed.

#### Tax Returns and Signed 4506C (all returns 2019 forward)

- Needed for all mortgagors, spouses, and other adults listed on the application as living in the property.
- All federal tax returns from 2019 forward.
- Signed 4506C Form - Needed for all mortgagors, spouses, and other adults listed on the application as living in the property.

#### Mortgage Statement (On all mortgages)

- Most recent mortgage statement for all mortgages on the subject property.

## Miscellaneous Docs (Please Read Description)

- Current and Prior Years Profit and Loss Statement (Self Employed Applicants Only) - Needed for all self-employed mortgagors, spouses, and other adults listed on the application as living in the property.
- Signed Lease Agreements – For Multi-Family Dwellings Only.
- Proof of increased Covid-19 expenses (Bill and Receipt)
- Bankruptcy documents.
- Any other miscellaneous documents the applicant feel is important to share and to be considered for program assistance.

To apply, go to <https://njerma.com>