



**BCL of Texas & Bank of America  
Community Affordable Loan Solution (“CAfLS”)  
Required Counseling Document Checklist**

When participating in your homeownership counseling session as a requirement of the Bank of America CAfLS program, you will need submit the following required documents.

You must upload the following documentation to your BCL profile **at least 48 hours prior** to your scheduled 1-on-1 counseling session at:

[https://bcltexas.force.com/bcltexasctf/NWSHOP\\_CommunitiesLoginCPS](https://bcltexas.force.com/bcltexasctf/NWSHOP_CommunitiesLoginCPS).

**Required Documents for Counseling Session**

- A minimum of two (2) full months’ most immediate past paycheck stubs for which the pay dates occurred within the last sixty (60) days.
  - IF SELF EMPLOYED: In addition to the two complete years of federal returns required below, please include a current profit & loss estimate projecting income and expenses for 12 months.
  - IF DISABLED, RECEIVING SOCIAL SECURITY, OR ANY OTHER TYPE OF INCOME BENEFITS: Please submit most recent award letter.
- Two (2) years of signed Federal income tax returns
- Two (2) months Bank Statements (all pages and no older than 60 days)
- Credit Card Statements (if available)
- Household Budget (if available)
- Letter(s) of explanation for any late pays in the last twelve months (if applicable)
  - Your counselor will assist you with drafting these letters if needed
- Your counselor will send you the following before your session:
  - BCL Counseling Disclosures
  - BCL Credit Report Authorization

**If no credit history is available, you will need to provide additional documents establishing payment history. Please provide three of the following:**

- Rent (Housing) payment history for twelve months
- Insurance (health, car, and rental) payment history for twelve months
- Utility payments history (electricity, gas, or phone) for twelve months

Additional documents may be determined following your first session for your mortgage loan package. If you have any questions please visit [www.bcloftexas.org/boa](http://www.bcloftexas.org/boa) or email us at [boa@bcloftexas.org](mailto:boa@bcloftexas.org)