

FHA Submission Checklist

COMPLETE SUBMISSION REQUIREMENTS

** Items required for Mini-Submission*

- * Completed 1003 signed by the loan officer and if face to face signed by the borrower
- * Submission Form with legible correct contact information
- * Tri merged credit report
- * Good Faith Estimate – indicating Lender Paid or Borrower Paid Compensation
- * Statement of Compliance (Safe Harbor/Anti Steering)
- * Service Provider List
- * RESPA Fee Sheet – indicating borrower paid or lender paid comp
- 92900a LT (Loan transmittal)
- 92900a HUD Addendums Page 1 and 2 completed and signed
- FHA case # from FHA connection (HSOA to be the Sponsor)
- LDP/GSA checked for all parties to the transaction
- Satisfactory CAVIRs
- DU findings and credit report no more than 60 days at the time of submission.
- Income documentation no more than 60 days at the time of submission
- Asset documentation no more than 60 days at the time of submission
- Complete gift documentation including, receipt, transfer of funds and donors ability if gift is source of funds
- Evidence of borrower(s) SS# and Photo ID
- Complete Purchase Contract including executed Real Estate Cert and FHA Amendatory Clause executed by all parties
- Escrow instructions – Escrow states only
- Prelim/Title commitment – must be no more than 90 days at the time closing
- Important Notice to Homeowner (92900-B)
- Notice to Homeowner – Assumption of HUD Insured Mortgages
- Informed Consumer choice
- Signed and Dated 4506-T
- FHA Appraisal in HSOA's name

FHA REFINANCE CHECKLIST

(Refinance items needed in addition to the above)

- FHA Refinance worksheet completed (Streamlines w/o an appraisal lower of 3-A or 3-B is maximum base loan amount, Streamlines with an appraisal the lower of 4-A or 4-B is the maximum loan amount)
- Copy of the note of any subordinate lien(s)