



## FHA LOANS Underwriting Submission Checklist

CLIENT INFORMATION			
CLIENT NAME			
CONTACT NAME		CONTACT PHONE #	
EMAIL ADDRESS			
COMMUNICATION PREFERENCE	Email	Phone	
LOAN INFORMATION			
BORROWER NAME(S)			
FHA STREAMLINE LOAN	Yes	No	DATE LOAN LOCKED WITH BORROWER

1. INSTRUCTIONS
<ol style="list-style-type: none"><li>1. Use this form for all FHA loans.</li><li>2. Release the AUS findings to AFR, if applicable</li><li>3. Complete the Base Loan Amount and Total Loan Amount in section 2 below.</li><li>4. Check the documents included in the submission package in section 3 below.</li><li>5. Upload the documents to AFR.</li><li>6. <b>Note:</b> This form must be fully completed. Loans with incomplete checklists will not be underwritten.</li></ol>

2. CLIENT LOAN CALCULATION			
BASE LOAN AMOUNT		TOTAL LOAN AMOUNT	

3. UNDERWRITING SUBMISSION DOCUMENTS	
REGULATORY COMPLIANCE DOCUMENTS	
	Loan Estimate (LE)
	List of Settlement Service Providers or List of Settlement Service Providers not included as the Borrower was not permitted to shop for service providers; all service providers were selected by Lender.
	Intent to Proceed
	Right to Receive Copy of Appraisal Report, dated within 3 days of application, for all appraisals ordered
	HOEPA Homeownership Counseling Agencies Notice, dated within 3 days of application
	State disclosures, as applicable
	Risk Based Pricing Notice
APPLICATION DOCUMENTS	
	Initial Universal Residential Loan Application (URLA) fully completed and signed and dated by the Borrower(s) and the loan originator. The Originator ID & Company ID numbers must be included.
	Borrower Authorization, executed by all Borrowers

AUS, EMPLOYMENT, INCOME & ASSET DOCUMENTS			
	Non Streamline Refi Loans: Complete AUS findings report, with findings released to AFR (Mandatory)		
	Non Streamline Refi Loans: Employment documentation as specified by the AUS Findings. (Mandatory)		
	Non Streamline Refi Loans: Income documentation as specified by the AUS Findings. (Mandatory)		
	IRS Form 4506-C fully executed (link)		
	Asset documentation: (Mandatory) Non Streamline Refi Loans: As specified by the AUS Findings. Streamline Refi Loans: Documentation supporting sufficient funds to close		
CREDIT DOCUMENTS			
	Credit report -- For community property states (AZ, CA, ID, NV, NM, TX, WA & WI), include a credit report for a spouse who is not a Borrower – (Mandatory)		
	Current mortgage verification to include a 12 month history		
	Letter of explanation for any credit inquiries within the prior 90 days		
	Letter of explanation for any derogatory mortgage credit		
	Letter of explanation for any address variations between the credit report and the URLA		
PURCHASE/REFINANCE DOCUMENTS			
	Purchase Transactions: Purchase Contract, complete and with all addenda, signed and dated by all buyers and sellers Amendatory Clause, signed and dated by all buyers and sellers Real Estate Certification, signed and dated by all buyers, sellers and selling agent		
	Refinance Transactions: Copy of Note(s) for mortgage(s) to be paid off Copy of current payoff statement(s) for mortgage(s) to be paid off Copy of FHA Refinance/Netting Authorization (if FHA to FHA refinance)		
APPRAISAL DOCUMENTS			
	Non Streamline Refi Loans:	Complete appraisal with all required attachments To follow	
TITLE DOCUMENTS			
	Title Report, Commitment or Binder	Included	To follow
FHA DOCUMENTS			
	CAIVRS Authorization Number(s) printout for all Borrowers		
	HUD-92900-A, HUD Addendum to Uniform Residential Loan Application		
	HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary		
	FHA Case Number Assignment reflecting correct AFR relationship and completed SS validation		
	Informed Consumer Choice Disclosure Notice		
	Important Notice to Homebuyers		
	Notice to Homebuyer/Assumption Notice		
	LDP/GSA search results for all parties to the transaction (buyer, seller, real estate agents, loan officer)		
	Streamline Refis Only: Evidence that Borrower has made at least 6 consecutive, regular payments on the existing FHA loan at the time of the streamline refi application		