

Submission Checklist FHA Purchase Loans

Borrower Name _____ SS# _____ DOB _____
 CoBorrower Name _____ SS# _____ DOB _____
 Transaction Type **Purchase

UW & PROGRAM DOCS

- **AUS Findings (Initial) **Case Asgnmt w Borr Validation **1003 Addendum (92900A)
 **CAIVRS **LDP & GSA

DISCLOSURES

- **Initial executed 1003 **Servicing Disclosure **Disclosure Notices **Executed 4506T
 **Initial GFE **Service Provider List **Privacy Policy Affiliate Opt Out **Patriot Act Information
 **Initial TIL **Right to Receive Apsl **Patriot Act Disclosure
 **Important Notice to Homebuyers **Informed Consumer Choice

IDENTITY

- **Driver's License Green Card SSN Card ** SSA Authorization (SSA-89 Form)

CONDO / PUD / HOA

****IF APPLICABLE****

- HOA Dues Letter VA Condo ID# Master Insurance Policy HO6 Policy
 Evidence HOA is subordinate to 1st lien

CREDIT

- **Credit Report within 60 days **Undisclosed Debt Ackn.

****IF APPLICABLE****

- Proof F&C T&I on add'l prop VOR/VOM all properties Credit Supplement Proof derog credit paid
 Land Contract 12mo canc. checks priv. party BK schedules/disch/LOX

ASSETS

- **Bank Statements EMD Cancelled Check Bank stmt w EMD cleared if applicable

****IF APPLICABLE****

- Large Deposits sourced Joint Access Letter HUD-I from home sale Gift Letter
 401(k) Statement Terms of Withdrawal Proof of Liquidation Bank stmt w Gift deposit
 Donor's Source of Funds stmt

INCOME

WAGE EARNER	SELF EMPLOYED	RETIREMENT/SSI
<input type="radio"/> **Paycheck stub (B. 30 dys YTD)	<input type="radio"/> **2 YRS 1040'S	<input type="radio"/> **Award Letter(s), or
<input type="radio"/> **Paycheck stub (CB, 30 dys YTD)	<input type="radio"/> **2 YRS 1120/1065s/ INCL. K-1s	<input type="radio"/> **1099s (B)
<input type="radio"/> **W2's (B)	<input type="radio"/> **3rd Party Verif of S/E	<input type="radio"/> **1099s (CB)
<input type="radio"/> **W2's (CB)		<input type="radio"/> 3 yrs continuance

****IF APPLICABLE****

- LOX for Gap in Employment Divorce Decree (Alimony & CS) CS payment history Employee Contract bona fide

PURCHASE CONTRACT

- **Executed Legible Sales Contract **Addendum/Counter Offer **Amendatory Clause

****IF APPLICABLE****

- Seller's Authority Seller Property Disclosure Short Sale Approval
 Lead Based Paint Approved DPA / Grant documentation

****NEW CONSTRUCTION****

- Builder's Cert ENPO 92541 Warranty ENPO 92544 Occupany Permit ENPO
 Builder's Permit ENPO NCPA99A & 99B ENPO

NOTES TO UNDERWRITER

**** Designates the documents that are required on EVERY loan prior to submission**