

Submission Checklist **FHA Refinance Loans**

Borrower Name _____ SS# _____ DOB _____
 CoBorrower Name _____ SS# _____ DOB _____
 Transaction Type **R&T **Cash-Out

UW & PROGRAM DOCS

- **AUS Findings (Initial) **Case Asgmt *w Borr Validation* **Refi Auth (FHA to FHA only)
 **CAIVRS **LDP & GSA **1003 Addendum (92900A)

DISCLOSURES

- **Initial executed 1003 **Transfer of Servicing Disclosure **Disclosure Notices **Executed 4506T
 **Initial GFE **Settlement Provider List **Privacy Policy *Affiliate Opt Out* **Patriot Act Information
 **Initial TIL **Notice of Right to Receive Apsl ** SSA Authorization **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* Mtg rating is current **Undisclosed Debt Ackn.
 **Payoff Statement **Current Mtg Statement w/ Evidence of Monthly MI

**** IF APPLICABLE ****

- Credit Supplement Proof derog credit paid BK schedules/disch/LOX Cash Out LOX

ASSETS

- **Bank Statements *2 months*. Required **only** when asked for by AUS or when funds are required for closing

**** IF APPLICABLE ****

- Joint Access Letter Large Deposits *sourced* HUD-I from home sale
 401(k) Statement Terms of Withdrawal Proof of Liquidation
 Gift Letter 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*

TITLE COMMITMENT

- **Title Report *w loan coverage* CPL Wire Instructions **24 mo Chain of Title

**** IF APPLICABLE ****

- Title Survey *applicable states* Tax Cert *w annual taxes & parcel # indicated*

HOME OWNERS INSURANCE

- **HOI Policy Typewritten Receipt *how much paid so far & how much still due*

NOTES TO UNDERWRITER

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