

### Age of Documents

HomeBridge has established the following requirements for the age of documents at the time of loan funding.

<b>Conventional Transactions</b>	
<b><i>Document Type</i></b>	<b><i>Age at Funding Date</i></b>
Credit Report	≤ 90 days from the Note date
Asset Documentation	≤ 90 days from the Note date
Payroll Check Stubs	Most recent 30 day period
VVOE	≤ 5 days from funding
VOM/VOR	≤ 90 days from the Note date
Title Commitment	≤ 90 days from the Note date
Appraisal	≤ 120 days from the Note date
<b>FHA Transactions (New and existing construction)</b>	
<b><i>Document Type</i></b>	<b><i>Age at Funding Date</i></b>
All Documentation (credit, income, asset and appraisal)	≤ 120 days from the Note date
<b>VA Transactions</b>	
<b><i>Document Type</i></b>	<b><i>Age at Funding Date</i></b>
Credit, income, asset	≤ 120 days from the Note date
Appraisal	≤ 180 days from the Note date