

Faxed Documents – FHA Transactions

HomeBridge would like to remind brokers of HUD's guidelines as they pertain to faxed documents.

HUD does not allow the use of documents handled by third parties and requires that any income, employment, or asset documents sent to the lender by fax clearly identify the origin of the fax.

HomeBridge will review faxed documentation to determine its origin/authenticity by examining the information included at the top/ banner portion of the fax as follows:

Refinance Transactions

- Faxed Verification of Employment, Verification of Deposit and Verification of Mortgage documents will be reviewed to verify the origin and identify the source if unidentified on the fax header.

Purchase Transactions

- All faxed asset, credit, and income documentation will be reviewed to verify the origin and identify the source if unidentified on the fax header.

If the source is determined to be unacceptable or unidentifiable, new documentation will be required.

To view HUDs guidelines go to: [HUD 4155.1](#) Sections 1.B.1.f and 1.B.1.i.