

Fannie Mae HomeReady Submissions Quick Reference Guide

This checklist is provided as a quick reference guide of required documents when submitting Fannie Mae HomeReady transactions to Homebridge; it is **not** required for submission

Documentation Requirements

Required at Submission

- 1008
- 1003 w/ NMLS ID signed by Emerging Banker/NDC: **Must include the Demographic Information Addendum**
- Credit report (must be < 90 days old). **Credit report that includes trended credit data** (a credit report is **not** required for a non-borrower household member)
- Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- Paystubs (30 days earnings and YTD)
- W-2s per AUS
- Tax Returns/ all Schedules per AUS
- Non-borrower household member income documentation per DU (if applicable)
- Purchase Contract w/ Addendums (if applicable)
- Bank Statements (if purchase)
- DU Findings ("Approve/Eligible" required)
- 3.2 file required if submitted outside of Homebridge P.A.T.H.
- Completed/Signed **4506-C with Homebridge specific IVES information on Line 5a. Prefilled version posted on Homebridge website Forms page** (**not** required for a non-borrower household member)
- Service Provider List
- Affiliated Service Provider Fee Certification (if applicable)
- Loan Estimate (signed **if** the LE includes a signature line; if no signature line, signed not required)

Recommended at Submission not Required (to avoid closing delays):

- State Specific Disclosures
- Certificate of Completion of counseling course or signed Certificate of Completion of Pre-purchase Housing Counseling (Fannie Mae form 1017)
- HomeReady Non-Borrower Household Income Worksheet and Certification (Fannie Mae form 1019)

* If business income used to qualify, completed/signed **4506-C** for business required.

Community Property States: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin