

FHA 203(k) Limited Submissions Quick Reference Guide

This checklist is provided as a quick reference guide of required documents when submitting FHA 203(k) Limited transactions to Homebridge; it is **not** required for submission

Documentation Requirements

Required at Submission

- FHA Transmittal Summary
- 1003 w/ NMLS ID signed by Emerging Banker/NDC: **Must include the Demographic Information Addendum**
- Credit Report (must be < 90 days old)
- Signed Borrower Certification and Authorization or Borrower Credit Authorization
- Non-borrowing spouse in community property states require the following:
 - Credit report (must be < 90 days old)
 - Signed Borrower Certification and Authorization
- Paystubs (30 days earnings and YTD)
- W-2s for 2 years
- Tax Returns/ all Schedules – 2 years
- Purchase Contract w/ Addendums (if applicable)
- Bank Statements (if purchase)
- AUS Findings
- 3.2 file required if submitted outside of HomeBridge P.A.T.H.
- FHA Case Number Assignment
- Completed/signed 4506-C* with Homebridge specific IVES information on Line 5a (prefilled version posted on Homebridge website Forms page)
- Service Provider List
- Loan Estimate (signed if the LE includes a signature line; if no signature line, signed not required)
- Notice of Intent to Proceed
- Affiliated Service Provider Fee Certification (if applicable)
- Change of Circumstance Form(s) (if applicable)

Recommended at Submission not Required

(to avoid closing delays):

- State Specific Disclosures
- Proof of appraisal delivery to borrower (if appraisal available at submission)
- Safe Harbor Certification
- Signed Homeownership Counseling Disclosure

Manufactured Housing Recommended at Submission not Required:

- Engineer's Certification for Manufactured Housing Foundation (aka PFGMH Certification)
- Inspection Report or Certification of Structural Integrity (only required when an addition/alteration made to the home)
- HUD Certification Label verification
- HUD Data Plate

Questions? Refer to the [203\(k\) Limited Quick Reference Guide](#)

Required at Submission: 203(k) Specific Documents/Forms³

- 203(k) Maximum Mortgage Calculation Worksheet (MMW)² Calculator located at [HUD.Gov 203\(k\) Calculator](#)
- Final Contractor Bid(s) on company letter head

Recommended at Submission not Required: 203(k) Specific Disclosures/Forms³

- Homeowner/Contractor Certification¹
- Renovation Disbursement Acknowledgement¹** - signed by contractor and borrower)
- Borrower/Contractor Identity of Interest/Conflict of Interest Certification¹
- 203(k) Borrower's Acknowledgment (HUD 92700-A)²
- Homebridge Initial Renovation Loan Acknowledgement¹ - signed by Contractor and borrower
- Homeowner Contractor Agreement¹** - signed by borrower and contractor (**previously named Renovation Homeowner Contract**)
- Draw Disbursement Check Waiver and Consent form¹ - signed by borrower)
- Homeowner/Contractor Agreement-Limited²
- Rehabilitation (Self-Help) Agreement (self-help only)¹
- Feasibility Study (required on self-help **only**)

NOTE:

¹ Denotes HomeBridge form

² Denotes HUD form

³ Forms/Disclosures/Documents provided at Submission are not required to be fully executed by all parties. Refer to the 203(k) Streamlined Quick Reference Guide for signature requirements and responsible parties.

All forms are on the Homebridge website at www.homebridgewholesale.com

- Appraisal (Eligible from any Homebridge approved AMC – refer to guidelines)

Contractor Specific Recommended at Submission not Required

- Contractor currently accepted by Homebridge requires **all the above**, as applicable **plus**:
 - License Insurance
- Contractor **not** currently accepted by Homebridge requires **all of the above**, as applicable, **plus**:
 - Contractor Profile Report (Fannie Mae Form 1202)
 - W-9

Completing the Loan Estimate

Fee	Section	Amount
Final Title Update Fee (\$95 – all states)	B	\$
Inspection Fee (estimate \$125-\$175)	B	\$
Permit Fee(s) (if applicable)	B	\$
Feasibility Study (if applicable; required if self-help)	B or C ¹	\$
Contingency Reserve (refer to guidelines for requirements)	N/A	\$

¹Include in B when **not listed** on Service Provider List; include in C if on SPL

*If business income used for qualifying, a completed/signed 4506-C for business returns also required

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