

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 broker: **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:
 - 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
- 3.4 file required if submitted outside of Homebridge P.A.T.H.
- FHA Case Number Assignment (okay if not assigned to Homebridge)
- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a:
 - Provide completed/signed at time of loan submission, **OR**
 - During the loan process provide Homebridge signed copy from HB's initial lender disclosures (**preferred method**)
- Completed and signed Homebridge Broker Compensation Election Form (non-approved Brokers **only**)
- 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

Recommended at Submission not Required

- State Specific Disclosures
- HOEPA Disclosure (if using broker version in lieu of Homebridge version). Must be signed by the borrower, include specific counseling agencies located in the immediate area of the borrower's current zip code, and the content must include, at minimum, the wording contained in the Homebridge form
- Broker Disclosed Transaction ONLY:**
 - Anti-Steering Loan Options Disclosure, signed and dated by the borrower and Broker within 3 days of Broker's application date (Homebridge version or Broker version from Broker LOS with same/similar wording)**
- 203(h) **only:** Evidence the borrower lived in the impacted area (driver's license, utility bill, etc.)

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

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

- 203(k) Maximum Mortgage Calculator 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 Acknowledgement - Limited¹
- Borrower/Contractor Identity of Interest/Conflict of Interest Certification¹
- 203(k) Borrower's Acknowledgment (HUD 92700-A)²
- Homebridge Initial Renovation Loan Acknowledgement ¹ Signed by Contractor and borrower
- Homeowner Contractor Agreement ¹ (signed by borrower and contractor)
- Draw Disbursement Check Waiver and Consent form ¹ (signed by borrower)
- 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 Forms page under Renovation Forms 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 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)	H	\$
Feasibility Study (if applicable; required if self-help)	B or C ¹	\$
Contingency Reserve (refer to guidelines for requirements)	N/A	\$

¹ Include in B when **not listed** on Service Provider List; include in C if on SPL Questions? Refer to the [203\(k\) Limited Quick Reference Guide](#)

* If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business required