

## USDA Submissions Quick Reference Guide

This checklist is a quick reference guide of required documents when submitting USDA transactions to HB; **not** required for submission

Purchase, Non-Streamlined and Streamlined Refinance Documentation Requirements	Streamlined-Assist Refinance Documentation Requirements
<p><b>Required at Submission</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 1008</li> <li><input type="checkbox"/> 1003 w/ NMLS ID signed by Broker: <b>Must include the Demographic Information Addendum</b></li> <li><input type="checkbox"/> Credit report (must be &lt; 90 days old)</li> <li><input type="checkbox"/> Separate full credit report for non-borrowing spouse in community property states: AZ, CA, ID, LA, NM, TX, WA, WI. Debts must be added to borrower's liabilities/DTI</li> <li><input type="checkbox"/> Signed Borrower Certification and Authorization <b>or</b> Borrower Credit Authorization</li> <li><input type="checkbox"/> Paystubs (30 days earnings and YTD)*</li> <li><input type="checkbox"/> W-2s for previous 2 years*</li> <li><input type="checkbox"/> Tax Returns/ all Schedules for previous 2 years for self-employed borrowers</li> <li><input type="checkbox"/> 2 months most recent bank statements</li> <li><input type="checkbox"/> Purchase Contract w/ Addendums (if applicable)</li> <li><input type="checkbox"/> GUS Findings (applicable to Lender Agents <b>only</b>) Loans will be run through GUS by Homebridge unless the Broker is a Lender Agent. Brokers are not required to submit an AUS Finding</li> <li><input type="checkbox"/> 3.4 file required if submitted outside of Homebridge P.A.T.H.</li> <li><input type="checkbox"/> Completed/Signed 4506-C w/ HB specific IVES info on Line 5a <ul style="list-style-type: none"> <li><input type="checkbox"/> Provide completed/signed at time of submission <b>OR</b></li> <li><input type="checkbox"/> During the loan process provide HB signed copy from HB's initial lender disclosures (<b>preferred</b>)</li> </ul> </li> <li><input type="checkbox"/> Completed and signed Homebridge Broker Compensation Election Form (non-approved Brokers <b>only</b>)</li> <li><input type="checkbox"/> Service Provider List</li> <li><input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable)</li> <li><input type="checkbox"/> Rural Development Form 3555-21 Request for Single Family Housing Loan Guarantee (form with Rev date 03/21 <b>required</b>) completed by Broker. <b>NOTE: Borrower signature not required</b></li> <li><input type="checkbox"/> Proof of property eligibility – USDA eligible rural area. Screen shot of eligibility page from USDA website acceptable</li> <li><input type="checkbox"/> Proof of income eligibility. Screen shot of income eligibility page from USDA website acceptable</li> <li><input type="checkbox"/> Homebridge USDA Borrower Questionnaire and Income Eligibility Worksheet (<b>required on all submissions</b>)</li> <li><input type="checkbox"/> Loan Estimate (signed <b>if</b> the LE includes a signature line; if not signature not required)</li> <li><input type="checkbox"/> Notice of Intent to Proceed</li> </ul> <p><b>Recommended at Submission Not Required</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> State Specific Disclosures</li> <li><input type="checkbox"/> 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</li> <li><input type="checkbox"/> <b>Broker Disclosed Transaction ONLY:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Anti-Steering Loan Options Disclosure, signed and dated by the borrower <b>and</b> Broker within 3 days of Broker's application date (Homebridge version or Broker version from Broker LOS with same/similar wording)</li> </ul> </li> </ul>	<p><b>Required at Submission</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 1008</li> <li><input type="checkbox"/> 1003 w/ NMLS ID signed by Broker</li> <li><input type="checkbox"/> Mortgage-only credit report (must be &lt; 90 days old)</li> <li><input type="checkbox"/> Signed Borrower Certification and Authorization <b>or</b> Borrower Credit Authorization</li> <li><input type="checkbox"/> Paystubs (30 days earnings and YTD)*</li> <li><input type="checkbox"/> W-2s for previous 2 years*</li> <li><input type="checkbox"/> Tax Returns/ all Schedules for previous 1-year for self-employed borrowers</li> <li><input type="checkbox"/> 2 months most recent bank statements</li> <li><input type="checkbox"/> 3.4 file required if submitted outside of Homebridge P.A.T.H.</li> <li><input type="checkbox"/> Completed/Signed 4506-C w/ HB specific IVES info on Line 5a <ul style="list-style-type: none"> <li><input type="checkbox"/> Provide completed/signed at time of submission <b>OR</b></li> <li><input type="checkbox"/> During the loan process provide HB signed copy from HB's initial lender disclosures (<b>preferred</b>)</li> </ul> </li> <li><input type="checkbox"/> Completed and signed Homebridge Broker Compensation Election Form (non-approved Brokers <b>only</b>)</li> <li><input type="checkbox"/> Service Provider List</li> <li><input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable)</li> <li><input type="checkbox"/> Rural Development Form 3555-21 Request for Single Family Housing Loan Guarantee (form with Rev date 03/21 <b>required</b>) completed by Broker. <b>NOTE: Borrower signature not required</b></li> <li><input type="checkbox"/> Proof of income eligibility. Screen shot of income eligibility page from USDA website acceptable.</li> <li><input type="checkbox"/> Homebridge USDA Borrower Questionnaire and Income Eligibility Worksheet (<b>required on all submissions</b>)</li> <li><input type="checkbox"/> Loan Estimate (signed <b>if</b> the LE includes a signature line; if not signature not required)</li> <li><input type="checkbox"/> Notice of Intent to Proceed</li> </ul> <p><b>Recommended at Submission not Required</b> (to avoid closing delays)</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> State Specific Disclosures</li> <li><input type="checkbox"/> 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</li> <li><input type="checkbox"/> <b>Broker Disclosed Transaction ONLY:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Anti-Steering Loan Options Disclosure, signed and dated by the borrower <b>and</b> Broker within 3 days of Broker's application date (Homebridge version or Broker version from Broker LOS with same/similar wording)</li> </ul> </li> </ul>

\*Income also required for all adult non-borrower(s) (18 years of age or older) who reside in the property.

\*\*If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business required 7/21/22