

## Homebridge Quick Reference Guide

Minimum Submission Requirements (see applicable Submission form for specifics)	Title Commitment Requirements									
<p><b>Conventional/Jumbo-Jumbo AUS/Jumbo Elite</b></p> <ul style="list-style-type: none"> <li>• Homebridge Submission Form</li> <li>• 1008</li> <li>• 1003 w/ NMLS ID signed by broker</li> <li>• Credit Report</li> <li>• Signed Borrower Credit Authorization</li> <li>• Paystubs (30 days earning and YTD)</li> <li>• W-2s per AUS (Jumbo – previous 2-years)</li> <li>• Tax Returns/ all Schedules (2 years for self-employed borrowers or borrowers with other real estate owned)</li> <li>• Purchase Contract w/ Addendums (if applicable)</li> <li>• Bank Statements/VOD (if purchase)</li> <li>• Broker GFE/LE</li> <li>• Broker Itemization of Amount Financed</li> <li>• Broker Compensation and Fee Certification</li> <li>• 4506-C (with attestation box checked)</li> </ul> <p><b>FHA – Items under Conventional (no 1008) plus:</b></p> <ul style="list-style-type: none"> <li>• 92900 LT</li> <li>• 92900A</li> <li>• CAIVRS Findings</li> <li>• FHA Case Number Assignment print out</li> <li>• Streamline requires current demand</li> </ul> <p><b>VA – Items under Conventional (no 1008) plus:</b></p> <ul style="list-style-type: none"> <li>• VA Certificate of Eligibility</li> <li>• VA Debt Questionnaire (VA Form 26-0551)</li> <li>• Signed Homebridge VA Indebtedness Questionnaire (N/A for IRRRLs)</li> <li>• IRRRL Worksheet</li> <li>• IRRRL requires current demand</li> <li>• CAIVRS Findings</li> </ul> <p><b>USDA – Items under Conventional plus:</b></p> <ul style="list-style-type: none"> <li>• Rural Development Form 1980-21 Request for Single Family Housing Loan Guarantee completed by broker. <b>Borrower signature not required.</b></li> <li>• Proof of property eligibility</li> <li>• Proof of income eligibility</li> <li>• Homebridge USDA Borrower Questionnaire and Income Eligibility Worksheet</li> </ul> <p><b>Access</b></p> <ul style="list-style-type: none"> <li>• Submission requirements vary by program option. Refer to the Access Submission QRG for requirements</li> </ul>	<ul style="list-style-type: none"> <li>• A full preliminary Title Report or a Short Form policy is required.</li> <li>• 12 months chain of title</li> <li>• Borrower name(s) must match loan documents</li> <li>• Real estate taxes must be current</li> <li>• Taxes must be paid if due on or before first payment date</li> </ul> <tr style="background-color: #0070C0; color: white;"> <th colspan="2" style="text-align: left;">Insurance Requirements</th> </tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Premium amount and balance due must be reflected on the policy</li> <li>• All premiums due must be paid at close; evidence of payment required</li> <li>• Full homeowner insurance policy <ul style="list-style-type: none"> <li>- Purchase requires 10 months remaining coverage at close</li> <li>- Refinance require 60 days remaining coverage at close</li> </ul> </li> <li>• Maximum deductible may not exceed 5% of dwelling coverage</li> <li>• All condos require evidence of H0-6 insurance (aka walls-in) coverage except FHA Streamlines</li> <li>• Coverage amount determined by insurer but must be sufficient to repair condo to its condition prior to loss claim event</li> <li>• Flood insurance is required if property is in a designated flood zone</li> </ul> <tr style="background-color: #0070C0; color: white;"> <th colspan="2" style="text-align: left;">Appraisal Requirements</th> </tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Broker is responsible for ordering the appraisal from a Homebridge approved AMC. 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Closing Requirements										
<b>Mortgagee/Loss Payee Clause: Hazard, Flood, and Notice of Servicing Transfer</b>	<b>Mortgagee/Loss Payee Clause: Title, CPL and E&amp;O</b>									
ServiceMac, LLC ISAOA/ATIMA P.O. Box 29411 Phoenix, AZ 85038-9411	Homebridge Financial Services, Inc. ISAOA/ATIMA 194 Wood Avenue South, 9 <sup>th</sup> Floor Iselin, NJ 08830									
Specific Document Requirements										