

FHA Submissions Quick Reference Guide

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

Documentation Requirements

Required at Submission

- FHA Transmittal Summary
- 1003 w/ NMLS ID signed by broker and borrower(s): **Must include the Demographic Information Addendum**
- Credit report - must be < 90 days old (mortgage only for subject property on NCQ Streamline)
- 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 (N/A on NCQ Streamline)
 - Signed Borrower Certification and Authorization (N/A on NCQ Streamline)
- Paystubs - 30 days earnings and YTD (N/A NCQ Streamlines)
- W-2s for 2 years (N/A NCQ Streamlines)
- Tax Returns/ all Schedules for 2 years - N/A NCQ Streamlines
- Purchase Contract w/ Addendums (purchase transactions)
- Bank Statements (purchase transactions)
- Copy of the Note for the mortgage being paid off (Streamline only- **mandatory**)
- AUS Findings (N/A Streamlines)
- 3.4 file required if submitted outside of Homebridge P.A.T.H.
- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a: (N/A NCQ Streamline)
 - HB Disclosed Transactions: Not required**
 - Broker Disclosed Transactions** (choose one option below):
 - 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
- Affiliated Service Provider Fee Certification (if applicable)
- FHA Case Number (Standard and Streamline credit qualifying transactions – ok if not assigned to Homebridge)
- 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 (to avoid closing delays):

- State Specific Disclosures
- Copy of the Mortgage Statement for the mortgage being paid off (Streamline only)
- FHA Case Number (NCQ Streamlines; ok if not assigned to Homebridge)
- Utility bill for most recent 1 month (NCQ Streamlines owner-occupied transactions **only**)
- Non-borrowing spouse community property states: Form SSA-89 completed and signed (if no SSN, refer to Homebridge FHA guides)
- 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 borrower lived in impacted area (driver's license/utility bill) and acceptable evidence of damage; see FHA guides

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 and HUD Data Plate
- Copy of recorded Manufactured Rider to deed/mortgage for the loan being refinanced (Streamline **only**)

Symmetry HELOC Required Documents:

- Symmetry Borrower(s) Certification & Authorization – Must be signed by all borrowers**

NOTES:

- The credit report must be no older than 120 days at the time Homebridge submits the HELOC to Symmetry
- Appraisal cannot be older than 120 days from date of submission to Symmetry by Homebridge
- Not available in all states; refer to the HELOC guidelines for eligible states

* If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business required
Community Property States: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin