

Fannie Mae / Freddie Mac Submissions

Quick Reference Guide

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

Documentation Requirements

Required at Submission

- ☐ 1008
- ☐ 1003 w/ NMLS ID signed by Emerging Banker/NDC: **Must include the Demographic Information Addendum**
- ☐ Credit report (must be < 90 days old). **Fannie Mae transactions only: Credit report must include trended credit data**
- ☐ Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- ☐ Paystubs (30 days earnings and YTD)
- ☐ W-2s per AUS
- ☐ Tax Returns/ all Schedules per AUS
- ☐ Purchase Contract w/ Addendums (if applicable)
- ☐ Bank Statements (if purchase)
- ☐ AUS Findings
 - ☐ Fannie Mae DU
 - ☐ Freddie Mac LPA
- ☐ 3.2 file required if submitted outside of Homebridge P.A.T.H.
- ☐ Completed/Signed 4506-C with Homebridge specific IVES information on Line 5a (prefilled version posted on Homebridge website Forms page)
- ☐ Service Provider List
- ☐ Affiliated Service Provider Fee Certification (if applicable)
- ☐ Loan Estimate (signed **if** the LE includes a signature line; if no signature line, signed not required)
- ☐ Notice of Intent to Proceed
- ☐ Change of Circumstance Form(s) (if applicable)
- ☐ Supplemental Consumer Information Form

Recommended not Required (to avoid closing delays)

- ☐ State Specific Disclosures
- ☐ Safe Harbor Certification
- ☐ Signed Homeownership Counseling Disclosure
- ☐ Proof of appraisal delivery to the borrower (if appraisal available at submission)
- ☐ Business Purpose Use of Investment Property Borrower Certification (if applicable)

Manufactured Housing Recommended at Submission not Required

- ☐ HUD Certification label verification
- ☐ HUD Data Plate
- ☐ Inspection Report (only required when an addition/alteration made to the home)
- ☐ Engineers Certification **or** Certification of Installation (home installed **on or after** October 20, 2008)
- ☐ Engineers Certification (home installed **prior to** October 20, 2008)

* 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