

## 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 Emerging Banker/NDC: **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 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 – 2 years (N/A NCQ Streamlines)
- ☐ Purchase Contract w/ Addendums (if applicable)
- ☐ Bank Statements (if purchase)
- ☐ Current Mortgage Statement/Note (Streamline only)
- ☐ AUS Findings (not required on Streamlines)
- ☐ 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) **NOTE:** 4506-C N/A NCQ Streamline
- ☐ Service Provider List
- ☐ Affiliated Service Provider Fee Certification (if applicable)
- ☐ FHA Case Number (Regular 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
- ☐ Change of Circumstance Form(s) (if applicable)
- ☐ Supplemental Consumer Information Form

#### Recommended not Required (to avoid closing delays):

- ☐ State Specific Disclosures
- ☐ FHA Case Number
- ☐ Utility bill for most recent 2 months (applicable to 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)
- ☐ 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 (if applicable)
- ☐ Copy of recorded Manufactured Rider to deed/mortgage for the loan being refinanced (Streamline secured by manufactured home **only**)

#### 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
- ☐ Copy of recorded Manufactured Rider to deed/mortgage for the loan being refinanced (Streamline **only**)

\*If business income used for qualifying a completed/signed 4506-C for business returns required

**Community Property States:** Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin