

Freddie Mac Home Possible Submissions

Quick Reference Guide

This checklist is provided as a quick reference guide of required documents when submitting Freddie Mac Home Possible 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)
 - ☐ 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)
 - ☐ LPA Findings ("Accept" required)
 - ☐ 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)
- (**not** required for a non-borrower household member)
- ☐ 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)

Recommended at Submission not Required (to avoid closing delays):

- ☐ State Specific Disclosures
- ☐ Freddie Mac Exhibit 20 Homeownership Education Certification or Certificate of Completion from CreditSmart (required first time homebuyer purchase)
- ☐ Certificate of Completion of landlord education if 2-4 unit purchase

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 to qualify, completed/signed 4506-C for business required.

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