

## 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