

## 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