

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