

USDA Submissions Quick Reference Guide

This checklist is provided as a quick reference guide of required documents when submitting USDA transactions to Homebridge; it is **not** required for submission

Purchase, Non-Streamlined and Streamlined Refinance Documentation Requirements	Purchase, Non-Streamlined and Streamlined Refinance Documentation Requirements
<p><u>Required at Submission</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> 1008 <input type="checkbox"/> 1003 w/ NMLS ID signed by Emerging Banker/NDC: Must include the Demographic Information Addendum <input type="checkbox"/> GUS Findings report <input type="checkbox"/> Credit report (must be < 90 days old) <input type="checkbox"/> Separate full credit report for non-borrowing spouse in community property states: AZ, CA, ID, LA, NM, TX, WA, WI. Debts must be added to borrower's liabilities/DTI. <input type="checkbox"/> Signed Borrower Certification and Authorization or Borrower Credit Authorization <input type="checkbox"/> Paystubs (30 days earnings and YTD) * <input type="checkbox"/> W-2s for previous 2 years* <input type="checkbox"/> Tax Returns/ all Schedules for previous 2 years for self-employed borrowers <input type="checkbox"/> 2 months most recent bank statements <input type="checkbox"/> Purchase Contract w/ Addendums (if applicable) <input type="checkbox"/> 3.2 file required if submitted outside of Homebridge P.A.T.H. <input type="checkbox"/> Completed and signed 4506-C** with Homebridge specific IVES information on Line 5a (prefilled version posted on Homebridge website Forms page) <input type="checkbox"/> Service Provider List <input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable) <input type="checkbox"/> Rural Development Form 3555-21 Request for Single Family Housing Loan Guarantee (form with Rev date 03/21 required) Borrower signature not required <input type="checkbox"/> Proof of property eligibility – USDA eligible rural area. Screen shot of eligibility page from USDA website acceptable. <input type="checkbox"/> Proof of income eligibility. Screen shot of income eligibility page from USDA website acceptable. <input type="checkbox"/> Homebridge USDA Borrower Questionnaire and Income Eligibility Worksheet (required on all USDA loan submissions) <input type="checkbox"/> Loan Estimate (signed if the LE includes a signature line; if not signature not required) <input type="checkbox"/> Notice of Intent to Proceed <input type="checkbox"/> Change of Circumstance Form(s) (if applicable) <p><u>Recommended Not Required</u> (to avoid closing delays)</p> <ul style="list-style-type: none"> <input type="checkbox"/> State Specific Disclosures <input type="checkbox"/> Safe Harbor Certification <input type="checkbox"/> Proof of appraisal delivery to the borrower (if appraisal available at submission) <input type="checkbox"/> Signed Homeownership Counseling Disclosure 	<p><u>Required at Submission</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> 1008 <input type="checkbox"/> 1003 w/ NMLS ID signed Emerging Banker/NDC <input type="checkbox"/> Mortgage-only credit report (must be < 90 days old) <input type="checkbox"/> Signed Borrower Certification and Authorization or Borrower Credit Authorization <input type="checkbox"/> Paystubs (30 days earnings and YTD) * <input type="checkbox"/> W-2s for previous 2 years* <input type="checkbox"/> Tax Returns/ all Schedules for previous 1-year for self-employed borrowers <input type="checkbox"/> 2 months most recent bank statements <input type="checkbox"/> 3.2 file required if submitted outside of Homebridge P.A.T.H. <input type="checkbox"/> Completed and signed 4506-C** with Homebridge specific IVES information on Line 5a (prefilled version posted on Homebridge website Forms page) <input type="checkbox"/> Service Provider List <input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable) <input type="checkbox"/> Rural Development Form 3555-21 Request for Single Family Housing Loan Guarantee (form with Rev date 03/21 required). Borrower signature not required <input type="checkbox"/> Proof of income eligibility. Screen shot of income eligibility page from USDA website acceptable. <input type="checkbox"/> Homebridge USDA Borrower Questionnaire and Income Eligibility Worksheet (required on all USDA loan submissions) <input type="checkbox"/> Loan Estimate (signed if the LE includes a signature line; if not signature not required) <input type="checkbox"/> Notice of Intent to Proceed <p><u>Recommended Not Required</u> (to avoid closing delays)</p> <ul style="list-style-type: none"> <input type="checkbox"/> State Specific Disclosures <input type="checkbox"/> Safe Harbor Certification <input type="checkbox"/> Proof of appraisal delivery to the borrower (if appraisal available at submission)

*Income also required for all adult non-borrower(s) (18 years of age or older) who reside in the property.

**If business income used to qualify, completed and signed 4506-C for business required.