

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 Broker: 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 LPA
- Tax Returns/ all Schedules per LPA
- Purchase Contract w/ Addendums (if applicable)
- Bank Statements (if purchase)
- LPA Findings ("Accept" required)
- 3.4 file required if submitted outside of Homebridge P.A.T.H.
- Completed and Signed 4506-C* with Homebridge specific IVES information on Line 5a:
 - HB Disclosed Transactions: Not required**
 - Broker Disclosed Transactions** (choose one option below):
 - Provide completed/signed at time of loan submission, **OR**
 - During the loan process provide Homebridge signed copy from HB's initial lender disclosures (**preferred method**)
- Completed and signed Homebridge Broker Compensation Election Form (non-approved Brokers **only**)
- 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

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
- HOEPA Disclosure (if using Broker version in lieu of Homebridge version). Must be signed by the borrower, include specific counseling agencies located in the immediate area of the borrower's current zip code, and the content must include, at minimum, the wording contained in the Homebridge form
- Broker Disclosed Transaction ONLY:**
 - Anti-Steering Loan Options Disclosure, signed and dated by the borrower **and** Broker within 3 days of Broker's application date (Homebridge version or Broker version from Broker LOS with same/similar wording)

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 with HB IVES information on Line 5a for each business required
Community Property States: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin