



# FHA LOAN SUBMISSION

**Borrower Paid \_\_\_\_\_ OR Lender Paid \_\_\_\_\_**

BROKER/CORRESPONDENT \_\_\_\_\_

CONTACT \_\_\_\_\_ PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

DISTRICT DIRECTOR \_\_\_\_\_

BORROWER(S) \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SALES PRICE \_\_\_\_\_ LOAN AMOUNT \_\_\_\_\_ LTV \_\_\_\_\_ CLTV \_\_\_\_\_

LOCKED RATE \_\_\_\_\_ LOCKED \_\_\_\_\_ YES \_\_\_\_\_ NO \_\_\_\_\_ EST CLOSING DATE \_\_\_\_\_

CHECK ALL THAT APPLY TO SUBJECT LOAN:

LOAN TYPE:  PURCHASE  REFI(CASH-OUT)  REFI (NO CASH-OUT)  STREAMLINE

PROPERTY TYPE:  SF  2 UNITS  3/4 UNITS  PUD  CONDO  APPROVED  NON WARR  
 EXISTING  NEW CONSTRUCTION

OCCUPANCY STATUS:  PRIMARY RES  MIP  FINANCED  CASH

LOAN TERM:  30  25  20  15  10

LOAN PROGRAM:  FIXED  1/1 ARM  3/1 ARM

### ALL FHA SUBMISSIONS

**All documents should be fully complete, signed, dated (within compliance) and/or fully executed.**

### INCOMPLETE SUBMISSIONS WILL NOT BE PROCESSED

#### LEFT SIDE

- \* FHA case number assignment results
- \* FHA case query results
- \* FHA Cavirs Authorization
- payoffs
- Title
- HOI Dec page
- flood cert
- flood ins dec page (if applicable)
- \* purchase agreement (if applicable)
- cancelled earnest money
- FHA New Construction Docs (if applicable)
- 1. Warranty of completion of construction
- 2. Builder Cert of Plans, Specs and Site
- 3. Subterranean Termite soil treatment
- 4. New const subterranean soil treatment rec
- 5. Occupancy Cert
- 6. Builders Permits
- Termite Cert (if required)
- HOA Cert
- HVCC cert and Appraisal
- 2<sup>nd</sup> Appraisal (if required)

#### RIGHT SIDE

- \* LOX notes to UW
- Rate Lock
- \* Aus findings
- \* 1003 updated (if applicable)
- \* 1003 initial
- \* SSA card(s)
- \* credit report
- \* supplemental credit report
- VOM's and VOR's
- LOX from customer for inquiry/derogatory credit
- docs regarding credit (BK, Divorce, Child Supp)
- copy of 2<sup>nd</sup> mtg note and subordination
- \* Borrower A VOE, paystub (most recent first), W-2s
- \* Borrower A misc income (child support, SSI, etc)
- \* Borrower B VOE, paystub (most recent first), w-2's
- \* Borrower B misc income (child support, SSI, etc)
- \* Borrower A assets
- \* Borrower B assets
- jointly held assets
- gift letters and associated documentation
- \* executed disclosures

**\*Denotes what is required for initial file submission**