

FHA SUBMISSION FORM – Credit Pkg ~ Bank Partners

BORROWER(S):		
PROCESSOR:		INVESTOR:
BANK PARTNER:		PROGRAM: (Mandatory to Underwrite)
PHONE:		CLOSING DATE:
E-mail:		Loan #:

FILE ORDER- can scan and send 2 email's One for right side and one for left side.
appraisals@summit-mortgage.com

RIGHT SIDE:

- DU/LP Findings (All DU/LP conditions must also be enclosed)
- 92900-LT or FHA Loan Transmittal – **CASE # - You must add the Case # with the ADP code as the suffix.**
- Direct Endorsement Approval (pages 3 and 4 of typed 9-2900A) – Addendum to 1003, unsigned
- Pages 1 and 2 of typed 9-2900A – Addendum to 1003 unsigned
- Final typed URLA or 1003 – Did you add your NMLS#?
- Initial Handwritten 9-2900A- (Addendum to 1003, signed pgs 1&2)
- Initial/Handwritten Loan Application – signed & dated
- Occupancy Certification
- Important Notice to Homebuyer – required on ALL FHA loans
- Notice to Homebuyer Regarding Sales by Assumption – required on ALL FHA loans
- Informed Consumer Disclosure – required on ALL FHA loans
- LDP/GSA Non Procurement Check- Must check the FHA Connection, use the LDP/GSA sheet in FHA submission group
- Credit Report (DU or LP credit report)OFAC on credit report
- Credit and Inquiry Explanations
- Update mortgage credit history
- Any supportive credit information, i.e. rental references, direct credit references, utility histories, etc.
- Bankruptcy documents
- Divorce Decree
- Asset Verifications – VOD with one bank statement or 2 bank statements for Alt Doc
- Other Asset Verifications – Gift Letter, 401K loan info, Net Sheet, etc.
- Income Verification – VOE with current pay stub or Verbal with Alt Doc. Please put borrower current verification then prior verifications in consecutive order, then co-borrower in consecutive order
- Tax Returns and Profit and Loss Statements.
- Signed IRS 4506T and Tax Transcripts
- Evidence of Social Security Number (if not on other documents in file)NOTE: FHA will NOT take from tax returns unless they are IRS print outs.

LEFT SIDE:

- FHA Submission Form
- Cover Letter
- Lock Confirmation (if loan is locked) - not applicable for loans locked direct with Summit
- Documents required for MHFA or other Bond Programs
- Evidence of Homebuyer Training, if applicable
- 203k documents if applicable – see Encompass FHA 203k group for documents
- Purchase Agreement and all HUD addendums (Real Estate Cert and Escape Clause)
- 12 Month Chain of Title- verify names on title match FHA Connection. If not update your Case # in Connection.
- Conditional Commitments – only pgs 3-4 of HUD92800.5B
- Appraisal - must have FHA Case# added by appraiser (E & O Insurance, current License or Cert of Non-influence)
- Case Number Assignment and screen print showing appraiser is FHA certified.
- Clear borrower(s) SS# validation –you must go back into Holds Tracking the next business day and reprint
- Clear CAIVR numbers
- Builder Certification, Specs, Plans, Plot Plan (new construction)

I hereby certify that I have completely reviewed this file and that all required items have been provided.

 Processor

 Date