

## FHA LOAN SUBMISSION – Minimum and Necessary Documentation

**Choose a checklist below based on who disclosed your file:**

| <b>ESSEX PREPARED DISCLOSURES FOR BROKER</b>   | <b><u>OR</u></b> | <b>BROKER PREPARED DISCLOSURES</b>  |
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| <ul style="list-style-type: none"> <li><input type="checkbox"/> Submission Form</li> <li><input type="checkbox"/> Anti-Steering completed and signed by both loan officer and borrower (Lender-paid loans only)</li> <li><input type="checkbox"/> 4506-T – Must have live signature (only if the borrower did not send a copy back through the Essex initial disclosure process)</li> <li><input type="checkbox"/> Right to Receive a Copy of the Appraisal ECOA (Waiver)</li> <li><input type="checkbox"/> Completed CalHFA borrower affidavit” if applicable</li> </ul> <p><b>Credit Package:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> FHA Case # Assignment with all Borrowers Validated, clear CAIVRS. Case # must be in name of Data Mortgage as sponsor</li> <li><input type="checkbox"/> Completed Handwritten Loan Application (1003), and Up Front Addendum-A, pages 1-2 (HUD form #92900A) – Signed by LO only</li> <li><input type="checkbox"/> Legible Picture ID-All Borrowers and Social Security Cards (or evidence of same)</li> <li><input type="checkbox"/> Tri-merge Credit Report(s) dated within 60 days of submission date (including non-participating spouse credit, authorizations and SSA-89)</li> <li><input type="checkbox"/> All Current Income documentation: 2 years W-2’s, VOE, Paystubs covering 30 days YTD income, award letters, etc., - dated within <u>60 days of submission date</u></li> <li><input type="checkbox"/> Self-employed- most recent 2 years complete personal tax returns</li> <li><input type="checkbox"/> Most recent month Bank Statement(s) to verify ALL funds needed to close – <u>dated within 60 days of submission date</u></li> <li><input type="checkbox"/> Legible Purchase Contract, all counteroffers and addendums (including FHA amendatory clause, Real Estate Cert and RETD/AVID (minimum signatures from one buyer and seller)</li> <li><input type="checkbox"/> Escrow Instructions/Deposit Receipt</li> <li><input type="checkbox"/> Preliminary Title Report/Title Commitment dated within 60 days<br/>(Property profile reflecting 24 chain of title may be accepted at submission with Prelim to follow)</li> <li><input type="checkbox"/> <u>MCC ONLY:</u> Most recent 3 years complete personal tax returns</li> </ul> | OR               | <ul style="list-style-type: none"> <li><input type="checkbox"/> Submission Form</li> <li><input type="checkbox"/> Loan Estimate</li> <li><input type="checkbox"/> Intent to Proceed</li> <li><input type="checkbox"/> Settlement Service Provider List</li> <li><input type="checkbox"/> Borrower’s Authorization</li> <li><input type="checkbox"/> 4506-T-Must have live signature</li> <li><input type="checkbox"/> Anti-Steering completed and signed by both loan officer and borrower (Lender-paid loans only)</li> <li><input type="checkbox"/> Right to Receive a Copy of the Appraisal ECOA (Waiver)</li> <li><input type="checkbox"/> Completed CalHFA borrower affidavit” if applicable</li> </ul> <p><b>Credit Package:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> FHA Case # Assignment with all Borrowers Validated, clear CAIVRS. 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|  |  | <ul style="list-style-type: none"><li><input type="checkbox"/> FHA - Home Inspection, HUD 92564-CN (Purchases Only)<br/>Revised date 6/2014</li><li><input type="checkbox"/> FHA - Hotel/Transient Use of Property (HUD-92561) (Units Only)</li><li><input type="checkbox"/> FHA - HUD Appraised Value Disclosure</li></ul> |
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