



## **FHA - Loan Submission Checklist**

### **Submission Form**

**600-619 Pre-qual Request form** (if applicable)

**Initial 1003** (completed and signed by all parties and initialed by borrower(s) where required)

### **Application Disclosures: must be dated at application or within 3 days**

- Anti-Steering – only for lender paid files with 3 options completed
- Disclosure Notice
- Fair Credit (normally on disclosure notices)
- Mortgage Fraud FBI form
- Credit Risk Based Pricing/Notice to Home Loan Applicant (normally at end of credit report)
- Patriot Act Disclosure
- Customer Identification Verification
- Rate Lock Agreement (IL/FL/PA/TX)
- HUD Counseling Disclosure Acknowledgment & HUD Counseling list
- Borrower Certification & Authorization – required for all brokered loans
- Your Home Tool Kit – confirmation of delivery
- Broker Compensation Agreement
- Equal Credit Opportunity Act
- Flood Disaster Protection Act
- Privacy Policy
- E-Sign Disclosure
- Net Tangible Benefit Worksheet
- Undisclosed Debt Acknowledgment

### **FHA Disclosures:**

- FHA Addendum Uniform Residential Application
- FHA Amendatory Clause
- FHA Case Number Request/Transfer From
- For Your Protection Get Home Inspection
- Informed Consumers Choice Disclosure
- FHA Notice to Applicants
- Important Notice to Homebuyer
- LDP/GSA
- Lead Based Paint Disclosure (built pre-1978)
- Notice to Homeowner
- FHA Identity of Interest

### **Loan Estimate:**

- Fees to be detailed and listed out
- Intent to proceed
- Written list of Providers

### **Homeowners Insurance:**

- Property Address to match USPS verified address
- Deductible to be indicated on DEC page-cannot exceed 5% of dwelling **OR** \$5000 whichever is less
- Borrowers names to be spelled correctly
- Mortgage Clause to read exactly – if CORR then it read CORR company, if Broker file it should read FSB
- One-year policy period at closing

### **State Disclosures** (if applicable)

**4506-T** (transcripts are required on all files & must be ordered through FSB 3<sup>rd</sup> party vendor Old Republic)