

FHA CHECKLIST

Date _____ Case # _____ Type P R/T C/O
Borrower _____ Loan # _____
Address _____ USPS _____
Social Security Number(s) B _____ - _____ - _____ CB _____ - _____ - _____
Rate Lock @ _____ % _____ months Expires _____
Contact: _____ Phone: _____ E-Mail: _____

1003/1008

Initial Loan Application (1003) Dated _____ Initial Addendums (92900-A) Dated _____

Notes: _____

4506-T

4506-T

ALL DISCLOSURES

- HUD Model Informed Consumer Choice Disclosure
- HUD For Your Protection: Get a Home Inspection
- Important Notice to Homebuyers (92900-B 12/2004)
- FHA Lead Based Paint Notice (if built prior to 1978)
- Mortgage Servicing Transfer (to Reflect 05, 06, 07 100%)
- Truth In Lending Disclosure
- Privacy Act/Patriot Act
- MLO Agreement
- Virginia Customer Agreement
- Disclosures for Michigan
 - Borrower's Bill of Rights
 - List of Agencies
 - Consumer Caution & Home Ownership Counseling Notice
- Borrower Signature Authorization
- ECOA Disclosure
- Right to Receive Appraisal
- Fact Act Disclosure
- Identity of Interest Disclosure
- Good Faith Estimate CC=\$ _____
PP=\$ _____
- Arkansas Disclosure Certification
- Kansas Customer Acknowledgement

Notes: _____

APPRAISAL

- Appraisal-Dated _____ (6 Month Expiration) Appraised Value \$ _____
- Subject Property Address Matches USPS Compliance Inspection (Form HUD-92051)
- Appraiser To Match Case # Assignment (name) _____ (lic) _____
- Pest Inspection

Notes: _____

ASSETS

- Verification of Deposit Amount \$ _____ Date Expires _____
- Bank Statements Amount \$ _____ Date Expires _____
- Retirement Statments Amount \$ _____ Date Expires _____

Notes: _____

BUILDER DOCS

- NPCA-99a (Subterranean Termite Treatment Builder's Certification and Guarantee) required when treatment for prevention of subterranean termite infestation is specified by builder
- NPCA-99b (New Construction Subterranean Termite Soil Treatment Record) required on new construction whee soil was treated. This form is completed by the licensed pest control co.
- 92544 (One Year Warranty 8/92)
- 92541 (Builders Certification Form 4/2001)
- Builder's 2-10 Warranty OR Builders Permit and Occupancy Cert

HOA

- FHA Condo Approval
- Condo Certification of 51% Occupancy from Condo Association or Management Firm

CAIVRS/CASE#/LDPGSA

- Case Number Assignment CAIVRS
- LDP (Borrower(s), Seller(s), Closing Agents, Real Estate Agents, Loan Officer, Appraiser)
- GSA (Borrower(s), Seller(s), Closing Agents, Real Estate Agents, Loan Officer, Appraiser)

Notes: _____

Borrower _____ Loan # _____
Address _____ USPS _____
Social Security Number(s) B - - CB - -

COURT DOCS

- Bankruptcy Papers Including Discharge Discharge Date _____
- Divorce Decree
- Court Order Child Support/Alimony Received for 12 Months 3 Years Continuance

Notes: _____

CREDIT/ALT TRADELINES

- Credit Report -Dated _____ (90-Day Exp) Borrowers FICO _____ Co-Borrowers FICO _____
- Alt Tradelines
- Verification of Mortgage/Rental (12 Month History)
- Non-Title Spouse, required to Include Debt(s) in the debt ratio; separate infile report required

Notes: _____

GIFT LETTER

- Gift Letter Amount \$ _____
- Donor's bank statement verifying available funds
- Documentation showing the transfer of funds from the donor to the borrower(s)

Notes: _____

INCOME DOCS

- Verification of Employment
- YTD Pay Stub(s) Income \$ _____ Date Expired _____
- 2006 W-2 2007 W-2
- Verification of Employment
- YTD Pay Stub(s) Income \$ _____ Date Expired _____
- 2006 W-2 2007 W-2
- YTD Profit & Loss and Balance Sheet
- 2 Years Individual Tax Returns (all schedules, signed and dated)
- 2 Years Business Tax Returns (all schedules, signed and dated)

Notes: _____

LOE'S

- Letter of Explanation for Derogatory Credit Signed by Borrower(s)
- Letter of Explanation for Recent Inquiries

PAYOFF

- Pay-Off Original Note Copy of Original HUD-1

Notes: _____

PURCHASE CONTRACT

- Purchase Agreement (original or certified copy) Purchase Price \$ _____
- Amendment to Purchase Contract (if applicable) Seller Paid CC \$ _____
- Real Estate Certification Addendum to the Purchase Agreement Seller Paid DPA \$ _____
- Amendatory Clause
- Evidence of Earnest Money Held by Closing Agent \$ _____

Notes: _____

TITLE/CLOSING

- Title Commitment-Effective Date _____ (90 day Exp) Policy Amount \$ _____
- 12 Month Chain of Title
- Tax Certificate Amount \$ _____ /Month
- Wire Instructions
- CPL (Gateway) CPL (American Southwest)
- Title Fee Sheet Closing Fee Sheet
- Hazard Insurance (must cover 100% Dwelling) Amount \$ _____ /month

Notes: _____