

## FHA Loan Submission Check List

### Minimum Requirements for Submission

**92900LT – FHA Loan Underwriting and Transmittal Summary.**  
 Initial 1003 – (signed and dated by Borrower and Loan Officer).  
**Initial 92900-A (signed and dated by Borrower and Loan Officer).**  
 Credit Report associated with AUS (recent within 30 days).  
 VOR – Most recent 24-month history (if applicable).  
 LOE regarding inquiries in last 120 days.  
 Credit Documentation: Divorce Decree, etc.  
 Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive. (Not Applicable for Streamlines)  
 Income Documentation: W2s /1099s and Tax Returns – (if applicable) recent 2 years. (Not Applicable for Streamlines)  
 Asset Documentation: (2 most recent consecutive months bank statements; gift documentation).  
 Earnest Money Deposit.  
 Preliminary Title Report – 24-month chain of title and dated within 30 days of submission. **(Refinances only)**  
 Fully Executed Purchase Contract and/or Escrow Instructions.  
 Signed and completed 4506T. (Not Applicable for Streamlines)  
**LDP – Limited Denial of Participation: [https://www.5.hud.gov/ecpcis/main/ECPCIS\\_List.jsp](https://www.5.hud.gov/ecpcis/main/ECPCIS_List.jsp).**  
**GSA – General Service Administration: [www.sam.gov/portal/public/SAM/](http://www.sam.gov/portal/public/SAM/).**  
 Government issued photo ID.

### FHA Streamline

Payoff  
 Copy of the note  
 Mortgage statement  
 VVOE (no income)  
 Assets (only if bringing money)

### Required Initial Disclosures – signed & dated by borrower(s):

Affiliated Business Arrangement Disclosure Statement Notice  
 Anti-Steering **[3 options provided and indication of which option was chosen, signed by borrower(s)]**.  
 ARM Disclosure & Handbook on ARM (if applicable).  
 Credit and/or Borrower Authorization.  
 Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.  
 Equal Credit Opportunity Act (ECOA).  
 Electronic Document Delivery Authorization  
 Fair Lending Notice (CA only).  
 Loan Estimate (Applicable to Broker issued LE)  
 Home Ownership Counseling Disclosure.  
 Initial Fee Worksheet.  
 Intent to Proceed with Application. (Applicable to Broker issued LE)  
 Mortgage Loan Disclosure Statement (CA only).  
 Mortgage Loan Origination Agreement (MLOA)  
 Privacy Policy Disclosure.  
 Settlement Service Provider List.  
 Social Security Verification Form

### Additional FHA-Specific Disclosures: (Note – MCFI Wholesale will pull CAIVRS)

Important Notice to Homebuyer (HUD Form 92900-B).  
 FHA Informed Consumer Choice Disclosure Notice (completed, signed and dated).  
 FHA Assumption Notice – Release of Liability.  
 FHA / VA Amendatory Clause / Real Estate Certification (Purchase Only).  
 For Your Protection: Get a Home Inspection (HUD Form 92564-CN Purchase Only).  
 Borrowers with non-qualifying spouse – copy spouse's credit report and borrower's authorization signed by spouse.

### Loss Payee / Mortgagee Clause on Property Insurance (Hazard / Flood):

Mega Capital Funding, Inc. ISAOA  
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