

FHA Loans

SEND ONLY ITEMS LISTED

LEFT SIDE

- Note (original FHA)
 - Endorsed to OHCS Department
 - Payment Correct
 - Maturity Correct
 - Signed by Borrower(s)

- Deed of Trust (original) FHA & rider (Trailing doc)
 - Same Date, Amount & Maturity as Note
 - Recorded
 - Signed by Borrower(s)

- Addendum to Deed of Trust SFMP 9A (orig.) (02/2008)
 - Recorded & Interest Rate Shown Trailing doc

- Assignment of Deed of Trust SFMP 9B (orig.) (01/2008) (or Corporate Assignment) Trailing doc
 - Recorded
 - Deed of Trust Recording Info entered & correct

- Notice to Buyers SFMP 16 (07/2013)

- Representations and Warranties and Certifications of Hazard Insurance SFMP 11 (12/2014)
 - Signed by Lender
 - Address Correct

- Mortgage Insurance Certificate Approval (Trailing doc)
 - HUD website printout showing MIC was issued; OR
 - other documentation to show MIC issued by HUD
 - information entered correctly

- Acquisition Cost Cert. SFMP 12 (02/1997)
 - Signed by Seller & Buyer
 - Amount same on HUD-1

- Title Insurance Policy (Trailing doc)
 - ALTA Endorsement (covenants, conditions, etc)
 - Signed, insuring the Department
 - Correct Loan Amount
 - Address Endorsement (property address)
 - Environmental Protection Lien Endorsement

- Manufactured Home DMV Exemption Form

RIGHT SIDE

- Program Loan Transmittal SFMP 10 (10/2014)

- Order of Loan File for Submission SFMP 26A (12/2014)

- FHA Loan Underwriting & Transmittal Summary HUD-92900

- Conditional Commitment HUD-92800.5B
 - Information Correct

- Appraisal Report
 - Correct Address
 - Flood Insurance required: yes no (check one)

- Compliance Inspection Reports HUD-92051 (442)
 - Final Clearance, repairs identified

- Loan Application
 - Signed & dated by Borrower(s) & Lender

- Addendum to Application SFMP 7 (03/2000)
 - Signed by Borrower(s), notarized

- Recapture SFMP 25 (02/2014)
 - Calculations Entered
 - Signed by Borrower(s)

- Supporting Documentation
 - Credit Report
 - Written Verification(s) of Employment
 - Other income verifications
 - Federal Tax Returns & appropriate schedules
 - Statement of Income Tax Filing SFMP 27 (02/1997)
 - W-2 Form(s)
 - Divorce Decree
 - Alimony/Child Support Income Verified
 - Closing Statement of Previous Home

- TRID Closing Disclosure on Program Loan
 - 1.75% +\$800 Maximum Loan Fee and Discount in line A of Loan Costs.