

# 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 (**Trailing doc**)

### 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
  - SSI Award Letter/ Pension Statement
  
- TRID CD / Closing Disclosure
  - 1.75% +\$1000 Maximum Loan Fee and Discount Section A of the Final TRID CD

**\*\*Please DO NOT send bank statements in the file**