

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
 - Page one to verify Same Vesting as note**
- Notice to Buyers SFMP 16 (07/2013)
- Representations and Warranties and Certifications of Hazard Insurance SFMP 11 (12/2014)
 - Signed by Lender
 - Address Correct
- Acquisition Cost Cert. SFMP 12 (02/1997)
 - Signed by Seller & Buyer
 - Amount same on HUD-1

Once purchased the following documents will be required as trailing docs only.

- 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
- 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
- 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

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
 - HMDA/Demographic page
- Addendum to Application SFMP 7 (03/2000)
 - Signed by Borrower(s), notarized
- Recapture SFMP 25 (02/2014)
 - Calculations Entered
 - Signed by Borrower(s)
- Credit report
- Supporting Income Documentation
 - Written Verification(s) of Employment
 - Other income verifications
 - Page 1 and 2 of Federal Tax Returns & appropriate schedules
 - Statement of Income Tax Filing SFMP 27 (02/1997)
 - W-2 Form(s)
 - Divorce Decree (**only if documenting income received**)
 - Alimony/Child Support **Income** Verified
 - Closing Statement of Previous Home
 - SSI Award Letter/ Pension Statement (most current 1099)
- Final HUD-1 Closing Statement on Program Loan
 - 1.75% +\$1000 Maximum Loan Fee and Discount Section A of the Final TRID CD

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