

FHA STREAMLINE REFINANCE SUBMISSION FORM

- FHA Transmittal Summary** HUD 92900-LT
- Uniform Residential Loan Application** Fannie Mae Form 1003
- FHA/VA HUD Addendum** HUD 92900-A
- LDP/GSA** has been verified
- FHA Case Number Assignment Printout with Refinance Netting Authorization and CAIVRS**
- Copy of Current Payoff Statement**
- Copy of Note for current mortgage** – (If the current Note cannot be provided similar documentation with the same information must be provided (such as a mortgage statement).
- Tri Merged Credit Report** – (with minimum 640 middle score)
- Mortgage Payment Verification** – if not reflected on credit report
- Evidence of SS Number**
- Required Income Documents** – one month recent paystubs and 2 years W-2's computer generated. 2 years tax returns with all schedules & Y-T-D P&L, if borrower is self-employed
- Required Asset Documents** - .Acceptable VOD (must include current balance and 2 month average balance) **or** the most recent two month's consecutive bank statements (if the asset statement does not reflect the previous month's balance then 3 months statements will be required).
- Life of Loan Flood Certification** - MMI to order
- Good Faith Estimate of Settlement Costs. And Truth-In-Lending Disclosure**
- All other RESPA/Federal/State/HUD/FHA/ Compliance Disclosures as required**
- Homeowner's Insurance** (Refinances) - Prior to closing: Provide evidence policy is paid in full up to the expiration date; policy to equal loan amount or full replacement value; policy to reflect agent's name, phone number and address. Must Evidence at least 3 months remaining on policy.
- Title Commitment** with 12 month chain of title, Closing Protection Letter & Wiring Instructions. Title Commitment to reflect correct loan amount, borrower's name(s) and property address.

For Streamline Refinance With Appraisal (not required on Streamline Refinance w/out appraisal)

- URAR** (Uniform Residential Appraisal Report), Full appraisal required. EMAILED OR UPLOADED
- Condos** HUD Approval or Spot Loan Checklist (Verify on FHA Connection if project has been withdrawn/rejected if so, full condominium project approval is required from HUD and the spot loan approval is not allowed). Spot loan eliminated 12/7/09

OTHER COMMENTS/NOTES:
