



FHA Streamline Non-Qualifying Refinance Loan Submission Checklist

For optimal service and quickest closings, please provide the following:

Borrower(s) Name(s):		Loan Number:	
Company Name:		Primary Contact Email:	
Primary Contact Name:		Primary Contact Phone:	

FHA Application:

- Completed Underwriting Cover Sheet, as applicable
- FHA Transmittal (92900-LT) completed in its entirety
- Final Application (1003) and FHA Addendum (92900a) completed in entirety except for income section
- Credit Alert – CAIVRs showing clearance (FIMC to provide)
- Initial Application and 92900a completed in entirety and signed by borrower and LO
- Initial Case Number Assignment printout from FHA Connection with Refinance Netting Authorization (FWL to provide)
- Evidence of borrower validation from FHA Connection
- Notice to Homebuyer/Important Notice to Homebuyer (92900b)
- FHA Assumption Disclosure
- FHA Informed Consumer Choice Disclosure
- FHA ARM Disclosure, if applicable
- Evidence that all parties have been cleared through LDP and GSA lists

Initial Disclosures:

- Brokered Loans: LE issued in blank – Floating Loan (once loan is locked, FWL will issue an LE to the borrower in FIMC's name)
- Brokered Loans: COC for lock
- Correspondent Loans: Initial LE and any re-disclosures, along with COC forms
- Intent to proceed – signed and dated (cannot precede date of LE)
- Itemized List of Fees
- Provider of Services Addendum (SSPL dated/referencing LE)
- Borrower Certification and Authorization of Credit (if authorization is not dated prior to the credit report, provide certification of the date that the Borrower verbally authorized credit to be pulled)
- Credit Score Disclosure
- Anti-Steering Disclosure for Brokered Loans - Lender Paid transactions only (FWL form required)
- Acknowledgement of Receipt of Homeownership Counseling
- Homeownership Counseling Organizations List (pulled for current property zip code)
- Patriot Act Disclosure with Customer Identification Documentation Form and Photo IDs
- Notice of Right to Copy of Appraisal (ECO) or Application Appraisal Disclosure with options for borrower to initial
- Occupancy Certification Disclosure

- ECOA Disclosure
- State Disclosures as applicable
- FACT Act Disclosure
- Credit Score Disclosure H3 Form
- Mortgage Loan Origination Agreement/Mortgage Broker Fee Agreement
- SSA-89 SSN Verification to include page 2, as applicable (FWL form required)
- Misc. Disclosures (State and program specific)
- New York loans, mark box if CEMA transaction

Income/Assets (documentation needed for all household members):

- No Income/No liabilities other than mortgage to be refinanced on 1003/ **Do Not Run AUS**
- Tri-Merge Credit report with at least 2 credit scores mid FICO 620
- Payoff statement on current loan reflecting loan is no more than 30 days delinquent/no charges for default, curtailment or principal/interest, no derogatoriness
- Wage earner: a verbal or written VOE confirming the borrower(s) is employed – **No Income Information**
- Self-Employed: Verification by a third party of the existence of the self-employed business must be dated within 30 days prior to the note date and must be obtained from a third party such as a CPA, regulatory agency or the applicable licensing bureau. Verification of the business' phone listing and address via phone book, the internet or directory assistance is also required
- Other Income, page 2 1003: if income is earned from sources other than employment, indicate such on page 2 of the 1003 under "other Income" *Example: indicate "Retirement Income" or "Social Security Income" or "Disability Income"*
- Provide a copy of the most recent award letter, bank statement or other alternative evidence of source of earnings
- If funds are due at closing, the source of funds must be verified with a current bank statement
- All borrowers must provide evidence of a valid social security number

Property:

- Tangible Net Benefit Form – completed and signed by borrowers
- If the streamline transaction includes an appraisal, the appraisal must be ordered from FWL's AMC (as applicable)
- Homeowners Insurance with FWL as mortgagee – if expiring within 60 days, provide updated policy
- Title Commitment with Invoice and Settlement Fee and Wire Instructions
- Closing Protection Letter - 30 days from closing
- Credit Score Disclosure H3 Form

Refinance Documents:

- Payoff statement current for the month of closing
- Existing loan documents: Note, Mortgage, HUD-1/CD with original case number, and copy of Warranty Deed in Borrowers' names