

Please select one of the following loan types/loan purposes for the required underwriting documentation and corresponding completion instructions. All forms and disclosures should be sent with your Underwriting submission.

<a href="#">FHA Purchase</a>	<a href="#">FHA Refinance</a>
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FHA Purchase		
	Document	Completion Instructions
<input type="checkbox"/>	FHA Loan Underwriting and Transmittal Summary – <a href="#">HUD 92900-LT</a>	See <a href="#">FHA Mortgagee Letter 2008-15</a> for detailed instructions on completing the form.
<input type="checkbox"/>	HUD/VA Addendum to Uniform Residential Loan Application - <a href="#">HUD-92900-A</a>  <b>All pages properly completed</b>	For completion instructions, see “Disclosures/Forms” section of <a href="#">FHA Underwriting Guidelines</a>
<input type="checkbox"/>	<i>Notice to Homeowner Regarding Assumption of Policy: (Doc. #3326)</i>	Signed by all borrowers. No specific date requirements.
<input type="checkbox"/>	Important Notice to Homebuyers – <a href="#">HUD-92900-B</a>	Signed by all borrowers. No specific date requirements.
<input type="checkbox"/>	<i>Informed Consumer Choice Disclosure: (Doc. #3308)</i>	The disclosure notice must be signed and dated by borrowers within three business days after the lender’s receipt of the initial mortgage loan application.
<input type="checkbox"/>	<i>FHA Amendatory Clause/Real Estate Certification-(Doc. #3334)</i>	Fully executed, signed and dated by the borrowers, sellers and real estate agent (if applicable).
<input type="checkbox"/>	For Your Protection: Get a Home Inspection Clause- <a href="#">HUD-92564-CN</a>	This disclosure must be provided to a prospective borrower at time of pre-qualification, pre-approval or initial loan application. This form must be provided to the borrower but <b>DOES NOT</b> need to be provided to underwriting.
<input type="checkbox"/>	Termite Inspection (required only if condition of appraisal)	Initial termite as a prior to condition. Signed by borrowers and sellers at closing.
<input type="checkbox"/>	Hotel Transient - <a href="#">HUD-92561</a> (2-4 unit properties only)	Signed by borrowers at closing
<input type="checkbox"/>	Evidence previous home was located in a disaster area and was destroyed (203h only)	Application must be dated within 1 year of the disaster.
<input type="checkbox"/>	LDP / GSA Information	<a href="#">LDP Website</a> <a href="#">GSA Exclusions Website</a>
<input type="checkbox"/>	Case Number Assignment (unless property TBD)	See Case Number Assignment Section of <a href="#">FHA Underwriting Guidelines</a>
<input type="checkbox"/>	CAIVR Verification	Available from the <a href="#">FHA Connection</a> website
<input type="checkbox"/>	<i>FHA Appraisal Certification (Doc. #3338)</i>	Indicate loan number. All borrowers to sign & date prior to or at closing. Provide in closing package.

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Please select the type of FHA refinance you are submitting.

<a href="#">No Cash-Out</a>	<a href="#">Cash-Out</a>
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FHA Refinance – No Cash-Out (Non-Streamline)		
	Document	Completion Instructions
<input type="checkbox"/>	FHA Loan Underwriting and Transmittal Summary – <a href="#">HUD 92900-LT</a>	See <a href="#">FHA Mortgagee Letter 2008-15</a> for detailed instructions on completing the form.
<input type="checkbox"/>	HUD/VA Addendum to Uniform Residential Loan Application - <a href="#">HUD-92900-A</a>  <b><u>All pages properly completed</u></b>	For completion instructions, see “ <i>Disclosures/Forms</i> ” section of <a href="#">FHA Underwriting Guidelines</a>
<input type="checkbox"/>	<i>Notice to Homeowner Regarding Assumption of Policy: (Doc. #3326)</i>	Signed by all borrowers. No specific date requirements.
<input type="checkbox"/>	Important Notice to Homebuyers – <a href="#">HUD-92900-B</a>	Signed by all borrowers. No specific date requirements.
<input type="checkbox"/>	<i>Informed Consumer Choice Disclosure: (Doc. #3308)</i>	The disclosure notice must be signed and dated by borrowers within three business days after the lender's receipt of the initial mortgage loan application.
<input type="checkbox"/>	Termite Inspection (required only if condition of appraisal)	Initial termite as a prior to condition. Signed by borrowers and sellers at closing.
<input type="checkbox"/>	LDP / GSA	<a href="#">LDP Website</a> <a href="#">GSA Exclusions Website</a>
<input type="checkbox"/>	Case Number Assignment	See Case Number Assignment Section of <a href="#">FHA Underwriting Guidelines</a>
<input type="checkbox"/>	CAIVR Verification	Available from the <a href="#">FHA Connection</a> website
<input type="checkbox"/>	Refinance Netting Authorization (FHA to FHA only)	Available from the <a href="#">FHA Connection</a> website
<input type="checkbox"/>	<i>FHA Appraisal Certification (Doc. #3338)</i>	Indicate loan number. All borrowers to sign & date prior to or at closing. Provide in closing package.

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FHA Refinance – Cash-Out		
	Document	Completion Instructions
<input type="checkbox"/>	FHA Loan Underwriting and Transmittal Summary – <a href="#">HUD 92900-LT</a>	See <a href="#">FHA Mortgagee Letter 2008-15</a> for detailed instructions on completing the form.
<input type="checkbox"/>	HUD/VA Addendum to Uniform Residential Loan Application - <a href="#">HUD-92900-A</a>  <b>All pages properly completed</b>	For completion instructions, see “Disclosures/Forms” section of <a href="#">FHA Underwriting Guidelines</a>
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<input type="checkbox"/>	Case Number Assignment	See Case Number Assignment Section of <a href="#">FHA Underwriting Guidelines</a>
<input type="checkbox"/>	CAIVR Verification	Available from the <a href="#">FHA Connection</a> website
<input type="checkbox"/>	LDP / GSA	<a href="#">LDP Website</a> <a href="#">GSA Exclusions Website</a>
<input type="checkbox"/>	Refinance (Netting) Authorization (FHA to FHA only)	Available from the <a href="#">FHA Connection</a> website
<input type="checkbox"/>	<i>FHA Appraisal Certification (Doc. #3338)</i>	Indicate loan number. All borrowers to sign & date prior to or at closing. Provide in closing package.

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## Informed Consumer Choice Disclosure Notice

**The following information applies for case numbers assigned on or after April 1, 2013 and Loan Amount is ≤ \$625,500.**

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To assure that you are aware of possible choices in financing, your lender prepared a comparison of the typical costs of alternative conventional mortgage product(s) below, using representative loan amounts and costs (the actual loan amounts and associated costs shown below will vary from your own mortgage loan transaction). You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of \_\_\_\_\_ . Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to identify the key differences between these mortgage products offered by your lender. This disclosure is not a contract and does not constitute loan approval. Actual mortgage approval can only be made following a full underwriting analysis by your mortgage lender.

		FHA Financing 203(b) Fixed Rate	Conventional Financing 97% with Mortgage Insurance
1	Sales Price		
2	Mortgage Amount	( _____ with the Up-Front Mortgage Insurance Premium)	
3	Closing Costs		
4	Down Payment Needed		
5	Interest Rate and Term of Loan in Years	% for _____ -year term	% for _____ -year term
6	Monthly Payment (principal and interest only)		
7	Loan-to-Value		
8	Monthly Mortgage Insurance Premium (first year) <sup>1,3</sup>		
9	Maximum Number of Years of Monthly Insurance Premium Payments	Refer to the <i>FHA Mortgage Insurance Premium Information</i> below	
10	Up-front Mortgage Insurance Premium (if applicable) <sup>2,3</sup>		N/A

1. Monthly Mortgage Insurance Premiums are calculated on the average annual principal balance. (Example: The amount you owe on the loan decreases each year, so does the amount of the monthly premium.)
2. Based on an up-front mortgage insurance premium rate of 1.75%
3. Streamline refinances of FHA loans endorsed/insured by FHA prior to June 1, 2009 are subject to a reduced up-front mortgage insurance premium of .01% and a reduced annual mortgage insurance premium of .55% (\$44.22 monthly for a loan amount of \$96,500)

### FHA MORTGAGE INSURANCE PREMIUM INFORMATION

In addition to an upfront mortgage insurance premium (UFMIP), you may also be charged a monthly mortgage insurance premium. You will pay the month premium for either:

- The first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a loan-to-value (LTV) ratio of less than or equal to 90 percent; or
- The first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

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## Notice to Homeowner Regarding Assumption of Policy

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### NOTICE TO HOMEOWNER

Assumption of HUD/FHA Insured Mortgages  
Release of Personal Liability

You are legally obligated to make monthly payments required by your mortgage (deed of trust) and promissory note.

The Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some non-organizations, Indian tribes or service persons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property **but** whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a **release of liability** from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the **substitute mortgagor**. The release is contained in Form HUD-92210-a, ("Approved of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this disclosure as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

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Borrower

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Co-borrower

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Date

# FHA Amendatory Clause/Real Estate Certification

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## FHA Amendatory Clause

“It is expressly agreed that, notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given, in accordance with HUD/FHA or V.A. Requirements, a written statement issued by the Federal Housing Commissioner, Veterans Administration or a Direct Endorsement Lender, setting forth the appraised value of the property or not less than \$ \_\_\_\_\_.

The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.”

## Real Estate Certification

The seller, the purchaser, and the real estate agent or broker hereby certify that the terms of the sales contract are true to the best of their knowledge and belief and it is agreed that any other agreement entered into by any of the parties is fully disclosed and attached to the sales contract.

I certify I have read and understand the above paragraphs hereof and acknowledge by my signature below that I have received a copy of this document.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Selling Real Estate Broker or Agent Date

\_\_\_\_\_  
Real Estate Company Name Date

**FHA Appraisal Certification**

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FHA APPRAISAL CERTIFICATION

Loan Number: \_\_\_\_\_

I (we) the undersigned certify that I (we) have been provided with a copy of the appraisal and/or copy of the Conditional Commitment from HUD 92800.5B.

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_