



Broker Name: _____
LO Name: _____
LO Email: _____
Processor Name: _____
Processor Email: _____
Date: _____

FHA Loan Submission Checklist

Borrower Name: _____ Borrower Email: _____
 Co-Borrower Name: _____ Co-Borrower Email: _____
 Non-Borrower Name: _____ Non-Borrower Email: _____

(Non-Borrower Owner Name examples: Spouse for rescindable transactions)

Loan #: _____ Loan Program: _____
 Loan Amount: _____ Sales Price/Appraised Value: _____
 Property Type: _____ Occupancy: _____ Estimated Closing Date: _____
 Compensation %: _____

I confirm that _____ (broker company) has no affiliated business arrangements

This loan is a:

- Lender Paid Origination
- Borrower Paid Origination

UHM Fees have been charged (**Apps Prior to 2/15**):

- \$400 UHM UW Fee (*All Loans*)
- \$68 Tax Service Fee (*Conv/USDA Only*)

UHM Fees have been charged (**Apps After 2/15**):

- \$500 UHM UW Fee (*All Loans*)

Mortgagee Clause:

Union Home Mortgage Corp ISAOA, ATIMA
 8241 Dow Circle West, Strongsville, OH 44136

Title Proposed Insured:

Union Home Mortgage Corp ISAOA, ATIMA & Sec of HUD

UHM FHA Lender ID: 3827009995

UHM Forms and state required disclosures must be included for all loan programs & are located in the Existing Partners tab of the website www.uhwholesale.com

Required Disclosures:

UHM Loan Submission Checklist	Borrowers Cert and Authorization	Fair Lending Notice
Anti-Steering Disclosure	Right to Receive Copy of Appraisal	Mtg Loan Origination Agreement (MLOA)
Intent to Proceed	Credit Score Disclosure/Notice to Home Loan Applicant	Patriot Act Info Disclosure/Important Applicant Info & Drivers License
E-Sign Consent Form (for e-signed docs)	Written List of Service Providers	Mortgage Fraud Investigated by the FBI
Initial Loan Estimate & Fees Worksheet	Equal Credit Opportunity Act (ECOA)	4506T
Your Home Loan Toolkit Acknowledgment (<i>Purchase Only</i>)	Hazard Insurance Authorization & Requirements (<i>UHM specific Disclosure</i>)	Social Security Verification Form (2013)
Homeownership Counseling Disclosure with CFPB List	LQI Disclosure (<i>UHM specific Disclosure</i>)	ALL State Specific Disclosures
Disclosure Notices	Privacy Policy	ARM or PMI Disclosures (<i>if applicable</i>)

Documentation Requirements:

DU Findings Released & Finalized to UHM	Most recent 2 months Bank Statements with ALL pages. Include LOX and documentation for all large deposits
Initial Application (1003) signed & dated by borrower(s) & LO	Verbal VOE's for most recent 2 years employment history & 411.com printout
Most recent 30 days Paystubs for all borrowers	Fully executed legible Purchase Agreement & all addendums
Tri-merge Credit Report (within 120 days). Include LOX for each inquiry within 120 days and LOX for any derogatory credit	Title Commitment, 24 month chain of title, CPL, Wire Instructions & Estimated HUD
Most recent 2 years W-2 for all borrowers	HOI Insurance & Receipt for Amt Due/Paid – If Condo, Walls In coverage (HO6 Policy) with at least 20% of the appraised value
Student Loans: If on credit report, proof they are deferred for over 12 months or provide est. payment letter from source	Master Ins. Policy, Fidelity Ins. or Employee Honesty coverage of at least 3 months of the HOA fee X number of units is required
Divorce Decree or all pages to Bankruptcy (<i>if applicable</i>)	Subordination Agreement or Short Sale Agreement (<i>if applicable</i>)
Last 2 years tax returns for self-employed borrowers or if receiving commission, bonus or rental income needed to qualify	Original Termite and/or Well & Septic and/or other required inspections - Or Contingency Waiver of inspections (<i>if applicable</i>)
Satisfy repair & inspection requirements per contract & appraisal - Inform UHM when re-inspection is required. 1004D required from appraiser once repairs are completed (<i>if applicable</i>)	

FHA Required Disclosures:

HUD/VA Addendum (92900A) signed & dated by all parties (within 3 days of application)	Amendatory Clause & Real Estate Certification signed & dated by all parties (borrower(s), seller(s) and agent(s)) (<i>Purchase Only</i>)
Notice to Homeowner (Assumption)	FHA For Your Protection: Get a Home Inspection (<i>Purchase Only</i>)
Important Notice to Homebuyers (92900B)	Financial Privacy Act of 1978 (<i>Part of Disclosure Notices</i>)
FHA Informed Consumer Choice Disclosure	FHA Identity of Interest (<i>Purchase Only</i>)

Quick Reference UHM Email Addresses

- Ratelocks@unionhomemortgage.com Request for a lock extension and questions on locking loans
- TPOcasenumber@unionhomemortgage.com Request case numbers for FHA and VA loans
- TPOclosing@unionhomemortgage.com Submission of the Closing Request Form to schedule a closing