

FHA DOCUMENTATION FOR REFINANCES

- Mortgage Credit Analysis Worksheet (MCAW/PUR), 10/1998 revision
- Initial Application, URLA, FNMA 1003, 7/2005 revision, fully completed & signed
- HUD Addendum to URLA, Form 92900A, 6/2005 revision, fully completed & signed
- Direct Endorsement Approval, Form 92900A, page 3, 6/2005 revision, fully completed & signed by underwriter
- Good Faith Estimate and Truth-in-Lending disclosure, signed within 3 days of initial
- 1003
- Signed 4506
- Full Appraisal
- Informed consumer choice, 1/2001 revision, signed within 3 days of initial 1003
- Conditional Commitment, Form 92800.5b, 9/2004 revision, fully completed & signed by underwriter
- Borrower Authorization
- AUS Feedback Certificate
- Credit report and credit explanations
- 3-4 lines of alternative credit, if applicable
- Mortgage rating if not included on credit report
- 2 years most recent W2's and current paystub including 30 days YTD earnings or original written VOE with paystub(s), and/or documentation of other income
- 2 years tax returns
- 2 months bank statements including both beginning and ending balances or 3 most recent months' bank statements OR written VOD with most recent month statement. Written verification of all other assets (401K, etc)

- Verbal VOE (to be completed by Brighten Lending)
- Gift letter and documentation of transfer of gift funds
- Social Security number validation
- Case number assignment
- CAIVRS (Credit Alert Interactive Voice Response System) number Netting authorization
- LDP/GSA lists
- Important notice to homeowner, form 92900b, 06/01 revision
- Notice to homebuyer regarding assumption
- Servicing Disclosure
- Preliminary title commitment
- Termite Inspection, form NCPA-1, signed by borrowers, if applicable
- Condo approval & verification that 51% of units are owner occupied