

FHA Streamline Submission Checklist

Borrower: _____ **Loan Number:** _____

***NOTE: All items in **BOLD** with an **ASTERISK** must be in the loan file when submitted, or it will be returned for additional processing prior to submission for underwriting. ***

___ Mountain West Financial Submission Sheet

___ **Streamline Refinance Maximum Loan Amount Calculation Worksheet*****

___ **Net Tangible Benefit to the Borrower Worksheet *****

___ **Original ABBREVIATED URLA signed/dated by borrower/MLO*****

___ Initial Addendum to Uniform Residential Loan Application (92900A) pages 1 and 2

___ **MWF-to-MWF refinances: Mortgage rating from Cenlar*****

___ **NON MWF-to-MWF refinances: Most recent Tri-merge credit report with a current mortgage rating OR mortgage rating with credit scores only (No 30 day mortgage lates on any mortgage accounts in the past 12mos. A 620 min credit score or a 660 min credit score for manufactured homes required.) *****

___ **Current demand (On MWF- to- MWF, the demand is 12 pages IF the borrower chooses to transfer their impound account) *****

___ Copy of existing Note to confirm original borrowers and proof of current interest rate

___ **Copy of coupon or statement evidencing the dollar amount of the HOA fees and proof of the PUD or Condo Name*****

___ Two (2) months bank statements for proof of funds to close (if applicable) – Must track and source all large deposits and provide LOE

___ Hazard Insurance Policy with at least two months remaining on the policy (from the date of closing) or provide a new policy (Condo-provide Master HOA Insurance Policy and H06 Walls-In Insurance)

___ Estimated HUD 1 for subject with line 1101 breakdown (2010 version)

___ Escrow Instructions with vesting (if applicable – not required in Colorado)

___ **Prelim/Title commitment with 24 months chain of title, Address Supplement (N/A Colorado) and Plat Map/Survey (Borrowers must be on title for a min of 6 months) *****

___ Customer Identification Documentation Patriot Act all borrowers

___ LDP/GSA all borrowers and loan officer

___ NMLS Information

___ Flood cert

___ Zip Code Lookup

___ Tax Rolls

___ Fraud Guard (credit qualifying only)

___ **Case Number Assignment from FHA Connection with borrowers validated *****

___ **FHA Case Number Cancellation Confirmation (if loan was originated prior to 1/26/2015 with another case number) NOTE: this will be dropped into OnBase by the Appraisal department.) *****

___ **FHA Connection Refinance Authorization Results (For FHA UFMIP refund) *****

___ Important Notice to Homebuyer HUD form 92900B

___ Borrower Certification & Authorization

___ SSA-89 Social Security Authorization

___ Authorization to Apply Unused Escrow Funds (if applicable on MWF serviced loans)

___ Credit Authorization

___ Notice to the Home Loan Applicant – Credit Score Disclosure

___ Credit Score Matrix

___ Risk Based Pricing Disclosure w/ credit scores

___ Intent to Apply for Joint credit (if applicable)

___ All required initial disclosures items

***NOTE: All items in **BOLD** with an **ASTERISK** must be in the loan file when submitted, or it will be returned for additional processing prior to submission for underwriting. ***