



# NON-DELEGATED CORRESPONDENT FHA UW SUBMISSION CHECKLIST

Preferred method of delivery is through Image Central on our website.

For questions regarding that process, please contact NewRez Underwriting Support at 877-700-4622 option 4

Client Name: _____		Client Phone #: _____	
Client Contact: _____		Email: _____	Phone #: _____
Additional Contact: _____		Email: _____	Phone #: _____
What is your preferred method of communication?		Email <input type="checkbox"/>	Phone <input type="checkbox"/>
Who is the primary contact regarding UW Questions? Name: _____		Email: _____	Phone: _____
NewRez Loan #:		Borrower Name:	
Loan Type: <input type="checkbox"/> FHA		Loan Purpose: <input type="checkbox"/> Purchase -or- <input type="checkbox"/> Refinance	
AUS Used: <input type="checkbox"/> DU/DO <input type="checkbox"/> LPA		Manual U/W needed? <input type="checkbox"/> Yes <input type="checkbox"/> No	

### REQUIRED - ALL LOANS:

- Initial & Most Current Loan Application(s) (**All demographic addenda must be complete, with 1003 signed and dated by the loan officer**)
- AUS Findings (DO/LPA Finalized) except FHA Streamline Loans
- Credit Report & Supporting Documents (*must contain Fraud Check and Credit Bureau full address & phone#*)
- Non-Purchasing Spouse **signed Credit Authorization** and Credit Report for Community Property States
- Income Documentation (*as applicable to loan processing style and/or AUS Findings*)
- Verification of Assets (*as applicable to loan processing style and/or AUS Findings*)
- Fully Executed Purchase Agreement and Addendums (*CA provide Escrow Agreement*)
- Pay Off Statement (**Refi's Only**)
- If Property is a Condo submit using guidance in the Project Review Submission Checklist [here](#)
- Income Calculation Worksheet
- Flood Certification
- Multi-State Borrower Benefit Worksheet or State Required
- Borrower Benefit Worksheet – Required on owner-occupied standard refinances
- All Program Applicable Disclosure\*
- Initial Loan Estimate
- State Required Disclosures
- Fully executed 4506-C
- Affiliated Business Disclosure

\*Refer to Product Matrix at [newrezcorrespondent.com](http://newrezcorrespondent.com) for product specific documentation requirements.

**Note – The FHA Case must be assigned to NewRez LLC as Sponsor/Agent before the loan is underwritten. Client has the option to order and transfer the existing FHA Case to NewRez, or request that NewRez order the FHA Case via instructions on the FHA Case Number Request Form available in the 'Forms Library' section of the NewRez Portal.**

### REQUIRED – FHA LOANS:

- HUD 92900LT
- HUD/VA Addendum to loan application (HUD 92900A) fully completed and signed by borrower
- Provide evidence of clear LDP and GSA lists for all parties to the transaction were checked including the appraiser
- FHA Amendatory Clause and Real Estate Certification, if not a part of Purchase Agreement, signed by all parties
- Important Notice to Homebuyer
- Maximum Mortgage Calculations/Refinance Worksheets
- On Government Loans in Community Property States with a borrower who is married but the spouse is not on the loan we require an individual credit report for the spouse. CANNOT be a merged credit report. **The spouse also needs to sign the certification authorization.**
  - Community Property States: AZ, CA, ID, LA, NM, TX, WA, WI
- Copy of Current Note (**Streamline Only**)
- Evidence borrower received disclosure - For Your Protection: Get a Home Inspection
- Informed Consumer Choice Disclosure, signed within 3 business days of the date of loan application
- 12 month or life of loan mortgage history. If property owned at least 12 months, need 12-month payment history
- New Construction Exhibits, if applicable
- Evidence of Social Security Number
- AUS Findings (*Finalized*) with FHA Case # and Lender Sponsored Originator EIN # except FHA Streamline Loans
- FHA Case Query or copy of the FHA Case Transfer Results reflecting NewRez LLC. as Sponsor / Agent, FHA ID # 2557400019. Kindly include your EIN# (Tax ID) when transferring the FHA case.
- If NewRez is to order the Case Number, kindly submit the request via instructions on the *FHA Case Number Request Form* available in the 'Forms Library' section of the NewRez Portal.