



FHA Submission Order

Left side of Binder:

1. Completed MCAW
2. Desktop / LP Findings
3. Final typed 1003 (all 5 pages) – unsigned
4. Final typed 92900-A - unsigned
5. Initial 1003 and 92900-A (signed and dated by borrower and loan officer)
6. Three merged credit bureau w/scores
7. Direct loan rating (Certified)
8. Credit letters of explanation (Certified)
9. Alternative credit references (Certified)
10. Bk papers – all pages – including list of creditors and discharge notice
11. Divorce decree / Child support history
12. Direct rent rating (Certified)
13. VOD and latest bank statement or 2 current bank statements (Certified)
14. Non-Profit gift fund documentation or other gift documentation
15. Verification of employment and latest check stub (Certified) – separate each borrower info
16. W-2's (Certified), Complete signed tax returns
17. Purchase agreement and sellers disclosure (Certified)
18. Initial GFE and TIL – signed and dated by borrower(s)
19. All FHA and RESPA disclosures – signed and dated by borrower(s) and L.O.

Right Side of Binder:

1. Unsigned letters that need to be signed at closing
2. HMDA Sheet (Indpls office)
3. Dec page or Binder w/paid receipt
4. Flood Cert (Please advise if you want PHE Indpls office to complete)
5. Geocode
6. Misc: structural engineer cert, water test, 2-10 warranty letter, builder's warranty, builder's cert of plans and specs
7. Payoffs / Subordination agreement - if applicable
8. POA – if applicable
9. Current title work w/ tax info and 12 month chain of title
10. Case # assignment sheet w/ caivrs and borrower validation
11. LDP/GSA
12. Conditional commitment sheets
13. Appraisal w/ appraisers license and E&O
14. AVM by PHE Indpls/Maryland office