



FHA Loan Submission Checklist

Minimum Requirements for Submission

- 92900LT – FHA Loan Underwriting and Transmittal Summary.
- Initial 92900-A (signed and dated by Borrower and Loan Officer).
- Successful Case Assignment
- Successful CAIVRS Result
- Credit Report associated with AUS
- Credit Report for non-purchasing spouse (**Only for community property states – AZ, CA, ID, LA, NV, NM, TX, WA, WI; copy of spouse’s credit report and borrower’s authorization signed by spouse**)
- VOR – Most recent 24-month history (if applicable, manual underwrite only)
- LOE regarding inquiries in last 120 days.
- Credit Documentation: Divorce Decree, etc.
- Unexpired Government issued photo ID.
- Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive; W2s / 1099s and Tax Returns – (if applicable) recent 2 years. (**Required for manual underwrites; Not required for Streamlines**)
- WVOE – **Required for all manual underwrites and test cases; Not required for Streamlines**
- Asset Documentation: (**For manual underwrite - 2 months bank statements required, for AUS – only 1 month required; gift documentation, if applicable**).
- Fully Executed Purchase Contract and/or Escrow Instructions.
- Earnest Money Deposit (only required if 1% or more above purchase price)
- Preliminary Title Report – 24-month chain of title. (**Refinances only**)
- Copy of initial Data Verify Fraud Guard report

FHA Streamline

- Payoff
- Copy of the note
- Mortgage statement
- VVOE (no income for non-credit qualifying Streamline)
- Assets (only if bringing money)
- Completed FHA Streamline Worksheet

Additional FHA-Specific Disclosures:

- Important Notice to Homebuyer (HUD Form 92900-B)
- FHA Informed Consumer Choice Disclosure Notice (completed, signed and dated).
- FHA Assumption Notice – Release of Liability.
- FHA / VA Amendatory Clause / Real Estate Certification (Purchase Only).
- For Your Protection: Get a Home Inspection (HUD Form 92564-CN Purchase Only).
- Appraisal Value Disclosure

Loss Payee / Mortgagee Clause on Property Insurance (Hazard / Flood):

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