

Section B. Documentation Requirements

Overview

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This section contains the topics listed in the table below.

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1. General Documentation Standards

Introduction This topic contains information on general documentation standards, including

- signature requirements for application forms
- borrower authorization for verification of information
- mortgage loan application name requirements
- the policy prohibiting documents signed in blank
- use of self-adhesive labels
- the policy prohibiting the use of documents handled by third parties
- contents of the mortgage loan application package
- maximum age of mortgage loan application documentation
- verification of employment and asset information received via fax or the Internet
- use of Technology Open to Approved Lenders (TOTAL) Mortgage Scorecard, and
- policy on use of electronic signatures on third party documents.

Change Date October 18, 2010

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1. General Documentation Standards, Continued

**4155.1 1.B.1.a
Signature
Requirements
for Application
Forms**

All borrowers applying for the mortgage and assuming responsibility for the debt must sign Fannie Mae [Form 1003](#), *Uniform Residential Loan Application* (URLA), and all addenda.

Either the initial loan application or the final, if one is used, must contain the signatures of *all* borrowers.

Note: The initial loan application may not be executed by power of attorney except for military personnel and incapacitated borrowers as discussed in HUD 4155.1 1.B.3.d.

References: For information on the use of a power of attorney

- for execution of the loan application, see HUD 4155.1 1.B.3.d, and
- at loan closing, see HUD 4155.2 6.A.1.f.

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1. General Documentation Standards, Continued

4155.1 1.B.1.b Borrower Authorization for Verification of Information

The lender may ask the borrower to sign a general authorization form that gives the lender blanket authority to verify information needed to process the mortgage loan application, such as

- past and present employment records
- bank accounts, and
- stock holdings.

If using a blanket authorization form, the lender

- must attach a copy of the authorization to each verification sent, and
- *may* use self-adhesive signature labels for laser printed verifications.

Reference: For more information on the use of self-adhesive labels, see HUD 4155.1 1.B.1.d.

4155.1 1.B.1.c Mortgage Loan Application Name Requirements

Except for nonprofit corporations that provide assistance to low and moderate income families, all mortgage loan applications *must* be in one or more individual's name.

Mortgage loan applications from a corporation, partnership, sole proprietorship, or trust *must*

- *also* provide the name of one or more individuals, and
- be analyzed on the basis of the individual *and* the organization.

Reference: For more information on the eligibility of nonprofit organizations to apply for an FHA-insured mortgage, see HUD 4155.1 4.A.6.

4155.1 1.B.1.d Use of Self- Adhesive Labels

Lenders may use self-adhesive signature labels for laser printed verifications.

Each label must

- completely and clearly indicate its use, and
 - contain the Privacy Act notification.
-

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1. General Documentation Standards, Continued

4155.1 1.B.1.e Lenders may *not* have borrowers sign

Policy

Prohibiting

Documents

Signed in Blank

- documents in blank
 - incomplete documents, or
 - blank sheets of paper.
-

4155.1 1.B.1.f

Policy

Prohibiting the

Use of

Documents

Handled by

Third Parties

Lenders may not accept or use documents relating to the credit, employment, or income of borrowers that have been handled by, or transmitted from or through the equipment of interested third parties, such as

- real estate agents
 - builders, or
 - sellers.
-

4155.1 1.B.1.g

Contents of the

Mortgage Loan

Application

Package

The mortgage loan application package must contain all documentation that supports the lender's decision to approve the mortgage loan.

When standard documentation does not provide enough information to support the approval decision, the lender must provide additional, explanatory statements that are consistent with information in the application. The explanatory statements must clarify or supplement the documentation submitted by the borrower.

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1. General Documentation Standards, Continued

4155.1 1.B.1.h
Maximum Age
of Mortgage
Loan
Application
Documentation

At loan closing, all documents in the mortgage loan application may be up to 120 days old, or 180 days old for new construction, unless

- a different time frame is specified in this handbook or in other applicable HUD instructions, or
- the nature of the documents is such that their validity for underwriting purposes is not affected by the prescribed time frame, such as
 - divorce decrees, or
 - tax returns.

If the age of documents exceeds the above limits, the lender must obtain updated written verification of the documentation.

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1. General Documentation Standards, Continued

4155.1 1.B.1.i Verification of Employment and Asset Information Sent Via Fax or Internet

Income, employment, or asset documents sent to the lender by fax must clearly identify the

- name of the employer or depository/investment firm and the source of information, and
- name and telephone number of the individual at the employer or financial institution responsible for verifying the accuracy of the data.

The lender is accountable for determining the authenticity of faxed documents by examining the information included at the top or banner portion of the fax.

Likewise, income/employment or asset documentation from an Internet website must clearly identify the employer or depository/investment firm's name, as well as the source of information.

Documentation from an Internet website for depository accounts must provide the same information as a standard original statement, including

- account holder
- account number
- detailed transaction history, and
- account balance.

The lender must examine portions of printouts downloaded from the Internet for authenticity.

Printed web pages must

- show the uniform resource locator (URL) address, as well as the date and time the documents were printed
- be derived from a website that has been verified by the lender to have existed, and
- be placed in the case binder.

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1. General Documentation Standards, Continued

4155.1 1.B.1.j Use of TOTAL Mortgage Scorecard

The Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard has proven to be a successful tool for lenders to more efficiently determine borrower creditworthiness. Based on FHA's positive experience with TOTAL, the agency requires that all transactions be scored through TOTAL Mortgage Scorecard *except* transactions involving borrowers without credit scores and streamline refinances. TOTAL Scorecard was never intended to be used for streamlines and the results are not considered valid. Therefore, lenders must not use TOTAL Scorecard on streamline refinance transactions.

4155.1 1.B.1.k Policy on Use of Electronic Signatures on Third Party Documents

FHA accepts electronic signatures on third party documents for forward mortgages and Home Equity Conversion Mortgages (HECMs), in accordance with the Electronic Signatures in Global and National Commerce Act (ESIGN), and the Uniform Electronic Transactions Act (UETA).

Third party documents are documents originated and signed outside of the lender's control, such as a sales contract.

An indication of the electronic signature and date must be clearly visible when viewed

- electronically, or
- in a paper copy of the electronically signed document.

Lenders must

- employ the same level of care and due diligence with electronically signed documents as they would for paper documents with "wet" or ink signatures, and
 - maintain the origination case binder in either hard copy or electronic format for two years from the date of endorsement.
-

2. Required Documents for Mortgage Credit Analysis

Introduction This topic contains information on required documents for mortgage credit analysis, including

- general mortgage credit analysis documents
 - evidence of Social Security Number
 - verification of deposit
 - verification of employment (VOE)
 - alternative employment documentation
 - TOTAL Scorecard Accept/Approve and Refer feedback for employment verification
 - federal income tax returns, and
 - appraisal documentation.
-

Change Date October 18, 2010

**4155.1 1.B.2.a
General
Mortgage
Credit Analysis
Documents** Lenders must obtain the most recent documents required to perform the mortgage credit analysis. “Most recent” refers to the most recent document available at the time the loan application is made. See HUD 4155.1 1.B.1.h for the maximum allowable age of documents.

The documents listed in the table below are the general documents required for mortgage credit analysis.

Note: This is not a complete listing. Additional documentation may be required, as discussed in HUD 4155.1 1.B.1.g.

Document	Requirements
Loan Application	<ul style="list-style-type: none"> • Fannie Mae Form 1003, <i>Uniform Residential Loan Application</i> (URLA) signed and dated by all borrowers and the lender, and • Form HUD-92900-A, <i>HUD/VA Addendum to Uniform Residential Loan Application</i>.
Loan Underwriting and Transmittal Summary	HUD-92900-LT , <i>FHA Loan Underwriting and Transmittal Summary</i> , for both purchase and refinance transactions.

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2. Required Documents for Mortgage Credit Analysis, Continued

4155.1 1.B.2.a General Mortgage Credit Analysis Documents (continued)

Document	Requirements
Social Security Number Evidence	For information on obtaining Social Security Number (SSN) evidence, see HUD 4155.1 1.B.2.b.
Credit Report	<p>The lender must obtain a credit report on all borrowers who will be obligated on the mortgage note, except in cases involving certain streamline refinance transactions.</p> <p>Reference: For more information on</p> <ul style="list-style-type: none"> • credit reports, see HUD 4155.1 1.4 , and • credit report review guidelines, see HUD 4155.1 4.C.2.
Verification of Deposit (VOD)	For information on verification of deposit, see HUD 4155.1 1.B.2.c.
Verification of Employment (VOE)	<p>For information on verification of employment, see</p> <ul style="list-style-type: none"> • HUD 4155.1 1.B.2.d • HUD 4155.1 1.B.2.e, and • HUD 4155.1 1.B.2.f.
Federal Income Tax Returns	For information on obtaining federal income tax returns, see HUD 4155.1 1.B.2.g.
Sales Contract	The lender must obtain the sales contract and any amendments or other agreements and certifications.

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2. Required Documents for Mortgage Credit Analysis, Continued

4155.1 1.B.2.a General Mortgage Credit Analysis Documents (continued)

Document	Requirements
Real Estate Certification	<p>If not contained within the purchase agreement, the lender must provide the real estate certification, signed by the</p> <ul style="list-style-type: none"> • buyer • seller, and • selling real estate agent or broker. <p>References: For more information on the real estate certification, see</p> <ul style="list-style-type: none"> • HUD 4155.2 6.A.5.f, and • HUD 4155.2 6.A.5.g.
Amendatory Clause	<p>The lender must provide the amendatory clause, signed by the borrower and seller, if it is not contained in the purchase agreement.</p> <p>References: For more information on the amendatory clause, see</p> <ul style="list-style-type: none"> • HUD 4155.2 6.A.5.d, and • HUD 4155.2 6.A.5.e.
Verification of Rent or Payment History on Past/Previous Mortgages	<p>This document must be in the form of</p> <ul style="list-style-type: none"> • direct written verification from the landlord or mortgage servicer • information shown on the credit report, or • the most recent 12 months of cancelled checks or receipts for payment of the rent/mortgage. <p>TOTAL Scorecard Accept/Approve recommendation: A separate rental reference is not required.</p> <p>Reference: For information on the TOTAL Scorecard, see the TOTAL Mortgage Scorecard User Guide.</p>

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2. Required Documents for Mortgage Credit Analysis, Continued

4155.1 1.B.2.a General Mortgage Credit Analysis Documents (continued)

Document	Requirements
Uniform Residential Appraisal Report (URAR)	For information on obtaining the URAR, see HUD 4155.1 1.B.2.h.
Explanatory Statement	The lender must include, in the case binder, any explanatory statements or additional documentation necessary to make a sound underwriting decision.

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2. Required Documents for Mortgage Credit Analysis,

Continued

**4155.1 1.B.2.b
Evidence of
Social Security
Number**

All borrowers, including United States (U.S.) citizens, must have a valid Social Security Number (SSN) and must provide evidence of that SSN to the lender.

The lender is responsible for

- documenting an SSN for each borrower, coborrower, or cosigner on the mortgage
- validating each SSN either through
 - entering the borrower’s name, date of birth and SSN in the borrower/address validation screen through the FHA Connection (FHAC) or its functional equivalent
 - examination of the borrower’s pay stubs, W-2 forms, valid tax returns obtained directly from the Internal Revenue Service (IRS), or other documentation acceptable to FHA, or
 - use of a service provider, including those with direct access to the Social Security Administration (SSA), and
- resolving, if necessary, any inconsistencies or multiple SSNs for individual borrowers that are revealed during loan processing and underwriting.

Note: These requirements apply to purchase money loans and all refinances, including streamline refinances.

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2. Required Documents for Mortgage Credit Analysis,

Continued

4155.1 1.B.2.c Verification of Deposit

The lender must obtain a written Verification of Deposit (VOD) and the borrower's most recent statements for all asset accounts to be used in qualifying.

Alternative Documentation

As an alternative to obtaining a written VOD, the lender may obtain from the borrower original asset statements covering the most recent three-month period. Provided that the asset statement shows the previous month's balance, this requirement is met by obtaining the two most recent, consecutive statements.

TOTAL Scorecard Accept/Approve Recommendation

If a written VOD is not obtained, the lender may obtain a statement showing the previous month's ending balance for the most recent month. If the previous month's balance is not shown, the lender must obtain statements for the most recent two months to verify that there are sufficient funds to close.

References: For additional information on

- the TOTAL Scorecard Accept/Approve Recommendation, see the [TOTAL Mortgage Scorecard User Guide](#)
 - asset information, see HUD 4155.1.1.B.1.j
 - the meaning of most recent as it applies to the mortgage credit analysis, see HUD 4155.1 1.B.2.a.
-

4155.1 1.B.2.d Verification of Employment (VOE)

The lender must obtain a Verification of Employment (VOE), and the borrower's most recent pay stub.

Reference: For more information on

- employment information, see
 - HUD 4155.1 1.B.2.e, and
 - HUD 4155.1 1.B.2.f, and
 - the meaning of most recent as it applies to the mortgage credit analysis, see HUD 4155.1 1.B.2.a.
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2. Required Documents for Mortgage Credit Analysis,

Continued

**4155.1 1.B.2.e
Alternative
Employment
Documentation**

As an alternative to obtaining a written VOE, the lender may obtain the borrower's

- original pay stub(s) covering the most recent 30-day period, and
- original IRS W-2 forms from the previous two years. (*Note:* Any copy of the IRS W-2 not submitted with the borrower's tax return is considered an "original". The original may be photocopied and returned to the borrower.)

The lender must also

- verify, by telephone, all current employers
- include in the loan file a certification stating that original documents were examined and the name, title, and telephone number of the person with whom employment was verified
- sign and date the verification, and
- for all loans processed in this manner, obtain a signed copy of [IRS 4506-T](#), *Request for Copy of Tax Form*, form [IRS 8821](#), *Tax Information Authorization*, or a document that is appropriate for obtaining tax returns directly from the IRS.

Notes:

- The lender may also use an electronic retrieval service to obtain W-2 and tax return information.
- The lender must use standard employment documentation if the
 - employer will not provide telephone confirmation of employment, or
 - W-2(s) and/or pay stub(s) indicates inconsistencies (for example, Federal Insurance Contributions Act (FICA) payments not reflecting earnings).

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2. Required Documents for Mortgage Credit Analysis,

Continued

4155.1 1.B.2.f TOTAL Scorecard Accept/Approve and Refer Feedback Certificate for Employment Verification The lender must obtain the most recent pay stub showing year-to-date earnings of at least one month, and one of the following to verify current employment:

- a written VOE verbal verification of employment, or
- electronic verification acceptable to FHA.

The table below outlines additional requirements based on the TOTAL Scorecard Accept/Approve and Refer Feedback Certificate.

Total Recommendation	Requirements for VOE
TOTAL Accept/Approve Recommendation	<p>The lender is required to verify the applicant’s employment history for the previous two years.</p> <p>However, direct verification is <i>not</i> required if <i>all</i> of the following conditions are met:</p> <ul style="list-style-type: none"> • the current employer confirms a two-year employment history (this may include a pay stub indicating a hiring date) • the lender only uses base pay (no overtime or bonus pay) to qualify the borrower and • the borrower signs Form IRS 4506-T or Form IRS 8821 for the previous two tax years. <p><i>Borrower Not Employed with Same Employer:</i> If the borrower was not employed with the same employer for the previous two years, and/or the above conditions cannot be met, the lender must verify the most recent two years of employment history by obtaining</p> <ul style="list-style-type: none"> • copies of W-2s • written VOEs, or • electronic verification acceptable to FHA. <p>No explanation is required for gaps in employment of six months or less during the most recent two years.</p>

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2. Required Documents for Mortgage Credit Analysis, Continued

4155.1 1.B.2.f TOTAL Scorecard Accept/Approve and Refer Feedback Certificate for Employment Verification (continued)

Total Recommendation	Requirements for VOE
TOTAL Refer Recommendation	<p>The lender is required to verify the applicant's employment history for the previous two years. For the most recent two years the lender must obtain</p> <ul style="list-style-type: none"> • copies of W-2s • written VOEs, or • electronic verification acceptable to FHA. <p><i>Borrower Not Employed with Same Employer AND Has Employment Gap:</i> If the borrower was <i>not</i> employed with the same employer for the previous two years, and has an employment gap of 30 days or greater, he/she must provide a written explanation for the employment gap.</p> <p><i>References:</i> For information on the TOTAL Scorecard, see</p> <ul style="list-style-type: none"> • HUD 4155.1 6.A.1, and • the <i>TOTAL Mortgage Scorecard User Guide</i>.

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2. Required Documents for Mortgage Credit Analysis,

Continued

**4155.1 1.B.2.g
Federal Income
Tax Returns**

The lender must obtain

- federal income tax returns for the most recent two years, both individual and business, including all applicable schedules, for self-employed borrowers, and
- individual federal tax returns for commissioned individuals.

The lender must obtain signed forms [IRS 4506](#), [IRS 8821](#), *Tax Information Authorization*, or whatever form or electronic retrieval service is appropriate for obtaining tax returns directly from the IRS for any loan that requires the borrower's tax returns.

TOTAL Scorecard Accept/Approve Recommendation

Business tax returns are *not* required if the borrower meets *all* of the following conditions:

- individual federal income tax returns show increasing self-employed income over the past two years
- business accounts are not the source of funds to close, and
- the FHA-insured mortgage transaction is not a cash out refinance.

Note: If the lender obtains tax transcripts directly from the IRS or an electronic retrieval service, the loan approval must be based on the transcript data. Any discrepancies between the transcripts and the borrower provided tax returns must be resolved prior to loan approval.

References: For information on

- reviewing a borrower's tax returns, see HUD 4155.1 4.D.5, and
- the TOTAL Scorecard Accept/Approve Recommendation, see the [TOTAL Mortgage Scorecard User Guide](#).

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2. Required Documents for Mortgage Credit Analysis,

Continued

4155.1 1.B.2.h
Appraisal
Documentation

The lender must obtain

- Fannie Mae [Form 1004MC](#), *Market Conditions Addendum to the Appraisal Report*, for all appraisals of properties that are to be security for FHA-insured mortgages, *and*
- one of the following Fannie Mae forms, as appropriate, and any attachments and exhibits, completed and dated by the appraiser:
 - Fannie Mae [Form 1004](#), March 2005, *Uniform Residential Appraisal Report* – required to report the appraisal of a one-unit property, or a one-unit property with an accessory unit
 - Fannie Mae [Form 1004C](#), March 2005, *Manufactured Home Appraisal Report* – required to report an appraisal of a one-unit manufactured home
 - Fannie Mae [Form 1073](#), March 2005, *Individual Condominium Unit Appraisal Report* – required to report the appraisal of a unit in a condominium project, or a condominium unit in a planned unit development (PUD), or
 - Fannie Mae [Form 1025](#), *Small Residential Income Property Appraisal Report* – required to report the appraisal of a two to four unit property.

Exception: This requirement does *not* apply to streamline refinance transactions made without an appraisal.

3. Mortgage Loan Application Document Processing

Introduction This topic includes information on mortgage loan application document processing, including

- signing and dating mortgage insurance applications
- using a signed initial form 1003, *Uniform Residential Loan Application* and form HUD-92900-A, *HUD/VA Addendum to URLA*
- who signs form HUD-92900-A
- use of a power of attorney (POA) to execute the loan application
- form HUD 92900-A for sponsored originations, and
- interviewer’s signature on the URLA.

Change Date March 1, 2011

**4155.1 1.B.3.a
Signing and
Dating
Mortgage
Insurance
Applications** The borrower(s) must sign and date the application for mortgage insurance before the lender underwrites the loan, due to

- various disclosure requirements, and
- the belief that borrowers are best served when the lender divulges information on required certifications as early as possible in the loan application process.

**4155.1 1.B.3.b
Using a Signed
Initial Form
1003, Uniform
Residential
Loan
Application and
Form HUD-
92900-A,
HUD/VA
Addendum to
URLA** FHA recognizes the burden on lenders and borrowers of having to re-sign various documents after the loan application is taken. To alleviate this burden, lenders are permitted to process and underwrite the loan after the borrower completes an

- *initial* Fannie Mae [Form 1003](#), *Uniform Residential Loan Application* (URLA), and
- *initial* form [HUD-92900-A](#), *HUD/VA Addendum to Uniform Residential Loan Application* as specified in HUD 4155.1 1.B.3.c.

If the lender asks the borrower to complete an initial HUD-92900-A based on the preliminary information obtained at loan application, the borrower does *not* need to sign final forms 1003 or HUD-92900-A before underwriting.

The underwriter must condition the loan approval for the final URLA and form HUD-92900-A to be signed and dated by the borrower(s) prior to, or at, loan closing.

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3. Mortgage Loan Application Document Processing, Continued

4155.1 1.B.3.c
Who Signs
Form HUD-
92900-A

The table below describes the signatures required on different pages on form [HUD-92900-A](#).

Note: The revised HUD-92900-A (dated 9/2010) must be used for all loan applications, as Page Three captures the name, tax ID (Employer Identification Number (EIN) issued by the Internal Revenue Service (IRS)) and Nationwide Mortgage Licensing System and Registry (NMLS) ID of the originating company, including sponsored third-party originators.

Page ...	Must be completed, signed and/or dated by ...
one of the <i>initial</i> Addendum	the interviewer, <i>unless</i> a sponsored third-party originator (TPO) is involved, in which case, the sponsoring lender must sign and date Page One.
one of the <i>final</i> Addendum	anyone authorized to bind the company in its business dealing with HUD. If a sponsored TPO is involved, the sponsoring lender must sign and date Page One.
two of the <i>initial</i> Addendum	the borrower(s) in two places: <ul style="list-style-type: none"> • in Part IV to provide consent for the Social Security Administration (SSA) to verify his/her Social Security Number (SSN), and • in Part V to acknowledge the certifications.

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3. Mortgage Loan Application Document Processing, Continued

4155.1 1.B.3.c Who Signs Form HUD- 92900-A (continued)

Page ...	Must be completed, signed and/or dated by the...
three of the <i>final</i> Addendum	<ul style="list-style-type: none"> • Direct Endorsement (DE) underwriter, or the lender’s representative’s for “Accept” or “Approved” Automated Underwriting System (AUS) loans, or • DE underwriter for a manually underwritten loan. <p><i>Note:</i> The lender must complete the approval of loan term section with the approval and expiration dates.</p>
four of the Addendum	<ul style="list-style-type: none"> • borrower at loan closing, in the <i>Borrower Certification</i> section, and • lender, after loan closing, in the Lender Certification section.

References: For more information on

- requirements for an initial and/or final URLA and Addendum, see HUD 4155.1 1.B.3.b, and
- requirements for sponsored third-party originators, see HUD 4155.1 1.B.3.e and HUD 4155.2 2.B.6

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3. Mortgage Loan Application Document Processing, Continued

4155.1 1.B.3.d Use of a Power of Attorney to Execute the Loan Application The *initial* mortgage loan application *may not* be executed by using a power of attorney, *except* in circumstances as indicated in the table below.

Note: Either the *initial* application or the final, if one is used, must contain the signatures of all borrowers.

Reference: For information on the use of a power of attorney for closing documents, see HUD 4155.2 6.A.1.f.

Permissible Use of a Power of Attorney for a Loan Application	Policy Description
Military personnel	A power of attorney may be used for military personnel on overseas duty or on an unaccompanied tour. The lender should obtain the absent borrower's signature on the application by mail or via fax.
Incapacitated borrowers	<p>A power of attorney may be used for incapacitated borrowers who are unable to sign the mortgage application.</p> <p>The lender must provide evidence that the signer has authority to encumber the property and to obligate the borrower. Acceptable evidence includes a durable power of attorney specifically designed to survive incapacity and avoid the need for court proceedings.</p> <p>The incapacitated individual must occupy the property to be insured, except if it is an eligible investment property.</p> <p><i>Reference:</i> For information on eligible investment properties, see HUD 4155.1 4.B.4.</p>

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3. Mortgage Loan Application Document Processing, Continued

4155.1 1.B.3.e
Form HUD
92900-A for
Sponsored
Originations

For those loans originated by a sponsored TPO, the sponsoring lender must enter the following information on the sponsored TPO on page three of form [HUD 92900-A](#).

- Loan Origination Company – entity’s legal name
- Loan Origination Company Tax ID – Employer Identification Number (EIN) issued by the IRS, and
- NMLS ID of the Loan Origination Company – the unique identifier of the company assigned by the Nationwide Mortgage Licensing System & Registry (NMLS).

The sponsoring lender must enter its own name and address in Block 15 on pages one and three of the form.

4155.1 1.B.3.f
Interviewer’s
Signature on
the URLA

On the URLA, the actual interviewer’s name, signature and telephone number must appear on page 4 regardless of whether the interviewer is employed by a sponsored TPO or the sponsoring lender.
