

HISTORICAL REFERENCE ONLY

APPENDIX XIX: PRE-ENDORSEMENT REVIEW CHECKLIST**(Non HECM Files)****CASE****NUMBER:** _____ **BY:** _____**Approved/Rejected****RIGHT SIDE OF BINDER:**

- A R **Automated Underwriting Feedback Certification**
- A R **First-Time Home Buyer Counseling Certificate** (Hawaiian Homeland Loans Only)
- A R **Late Submission Letter/Payment History** (Per Chapter 3)
- A R **Mortgage Credit Analysis Worksheet (HUD 92900-WS or HUD 92900-PUR)**
- Signed & dated by DE underwriter and reflects U/W ID#
 - AUS loans should reflect the system used and appropriate ID#. A DE Underwriter DOES NOT need to sign
 - IF APPLICABLE: 203K Worksheet (HUD 92700), EEM Worksheet, 203h documentation
- A R **Note (Include Note for Secondary Mortgage when applicable):**
- Copy
 - Contains all 9 paragraphs of Model Note
 - Signed/Conformed/Executed
 - Mortgage amount is not higher than approved (92900-WS or PUR #3c and Page 3 of HUD 92900-A)
 - Term of mortgage is the same as approved (92900-WS or PUR #7) Maximum term is 360 months
 - Property Address same as on URAR and reflects correct FHA Case Number and ADP Code
 - Applicable Allonges/Agreements (796 Buydown, ARM Disclosure or 203K Rehabilitation Loan agreements, etc.)
 - Contains the same borrower(s) name(s) that appears on the Form HUD 92900 and the Firm Commitment
- A R **Security Instrument (Include Security Instrument for Secondary Mortgage when applicable)**
- Copy
 - Signed/Conformed/Executed
 - Paragraph 9 (Grounds for Acceleration)

- Paragraph 18 (Foreclosure Procedures)
- Property Address same as on URAR
- Applicable Riders (Condo, ARM, 203k, etc.)

A R **HUD-1 Settlement Statement & Addendum**

- Signed by borrower, Seller and Settlement Agent (**Note:** HUD, as the seller, does not sign on REO Sales)
- Legible copies of Pages 1 and 2

Note: Refinances may be a one-page form and the Addendum is not required

A R **Final Uniform Residential Loan Application (URLA)** signed and dated by all borrowers

A R **Addendum to URLA (HUD 92900-A, Pages 1, 2, 3 and 4)**

- Completed, signed and dated by appropriate parties
- Page 3 signed by DE Underwriter or identified as AUS with appropriate ID

A R **Credit Report(s)**

A R **Asset Verification:** VOD and/or bank statements

A R **Gift Letter** (if gift is shown on Mortgage Credit Analysis Worksheet)

Note: AUS accept: does not need a letter; gift may be noted on the application (URLA) in-lieu-of a gift letter

A R **Income Verification-** Maybe any of the following: Written or Verbal VOE and pay stub, Federal Tax Returns, Evidence of Pension/Retirement

A R **Evidence of Social Security Number** (Copy of Social Security Card, pay stub, W2, etc.)

LEFT SIDE OF BINDER:

A R **If applicable, Mortgagee Assurance of Completion (HUD 92300)** Completed & Signed

A R **Compliance Inspection Report (HUD 92051)** Countersigned by DE Underwriter. **or Evidence VC Requirements are Cleared.** Local government inspection with the Underwriter Certification may be accepted

A R **Wood Destroying Insect Infestation Report**, Form NPCA-1 or State mandated infestation report (as applicable)

A R **Local Health Authority's Approval** (when applicable) for individual water and sewer systems if applicable

A R **New Construction Exhibits:**

- Builder's Certification (**HUD 92541**): Complete & Signed
- Builder's One Year Warranty (**HUD 92544**)
- As applicable: Evidence of a 10 year warranty, or Early Start Letter and 3 inspections completed by local authority or FHA fee inspector (footings, frame & final). (**Note:** Manufactured Homes require only 2 inspections in lieu-of 10 year warranty)
- Subterranean Termite Treatment Report – NPCA-99a and NPCA-99b

A R **Statement of Appraised Value (HUD 92800.5B)**

A R **Engineer's Certificate for Manufactured Housing Foundation**

A R **Comprehensive Valuation Package (CVP)** Completed/signed/dated by appropriate properties

- Original Uniform Residential Appraisal Report (URAR) and complete appraisal package++
- HUD 92564-HS (Homebuyer Summary)**/++
- HUD 92564-VC (Valuation Condition Sheet)**/++ Evidence VC's are cleared (may be HUD 92051 or cleared separately)
- **If MAR/MCC documentation:** HUD 91322 and HUD 91322.3, including all attachments and amendments
- **If VACRV/MCRV documentation:** VA-26-1841 or VA-26-1843a, including all attachments and endorsements

A R **Specialized Eligibility Documents (Such as, but Not Limited to):**

- 203(k): Rehabilitation Agreement, Plans, Work Write-Ups, Cost Estimates, Initial Draw Request
- Form HUD-92561- Borrower's Contract With Respect To Hotel Transient Use Of Property (2-4 units)
- Condominiums- Occupancy Certification regarding 51% owner occupancy (if not included on VC). Spot Condo documentation (if spot approval)

A R **Purchase Contract and Addenda (not required on refinances)**

- Signed by all buyers and sellers
- Amendatory clause signed by buyers and sellers (not required on REO Sales or 203K loans)

- Real Estate Certification signed by buyers, sellers, and selling real estate agent or broker (if not contained within purchase agreement)

A R HUD-92564-CN (For Your Protection)**/++

**** This Item is NOT Required for Proposed/Under Construction Properties**

++ This Item is NOT Required for MAR/MCC, or VACRV/VAMCRV Loans

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