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

   ▪ 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

*April 2005*
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)

AR 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