

CHAPTER 2. APPLICATION REQUIREMENTS

- 2-1. APPLICATION FOR INDIVIDUAL COMMITMENT (FHA FORM 2900). Application for individual commitments for mortgage insurance will be on FHA Form 2900, "Mortgagee's Application for Mortgagor Approval and Commitment for Mortgage Insurance." The processing of applications for individual commitments will follow, in general, the procedures outlined in this Handbook, and References (3) and (4) of the Foreword. However, special note should be made of the requirement below for the preparation and submission of ADP Card 1, application, at the same time FHA Form 3280-A is processed except as provided for in the blanket commitments under Section 234(d) (wherein it is required that these cards will not be prepared and submitted until the individual application for firm commitment is received).
- 2-2. APPLICATION FOR BLANKET COMMITMENT UNDER SECTION 234(d) (FHA FORM 3201). In projects to be constructed or rehabilitated under Section 234(d), Application for Mortgage Insurance, (FHA Form 3201), will be used. In rehabilitation cases under Section 234(d), a project number in the 34000 series will be applied, with the suffix "EC" added to the notation "(formerly project numbered _____)." (See instructions contained in paragraph 2-3. of this Chapter regarding numbering of projects in which substantial rehabilitation is not involved.)
- a. The application must have attached thereto a listing of the family units and the proposed sales prices for same (Columns 1, 2, and 3 of FHA Form 3280-A).
- (1) It is suggested that the units listed in Column 3 "Unit Type" be designated as "A," "B," "C," etc., so as to avoid confusion with the family unit number appearing in Column 2.
 - (2) FHA Form 3280-A, Columns 4 through 9 will be completed during the normal course of processing.
 - (3) Column 10 and ADP Card 1 will not be completed until the individual application for firm commitment is received.

- (4) Upon receipt of the individual application for firm commitment, ADP Card 1, Application, will be completed to show a no fee due code "80" and construction code "3," and processed in accordance with fiscal instructions set forth in Reference (3) of the Foreword.
- b. If the Field Office or mortgagee requires numerical

identification of the individual units covered by the blanket commitment, this may be accomplished by assigning serial numbers from -1 up to each of the units in the same manner as provided for the numbering of individual units under Section 213 Sales mortgages.

- 2-3. APPLICATION FOR BLANKET COMMITMENT NOT UNDER SECTION 234(d). (FHA Form 3280). In the case of existing structures which were previously insured and are to be converted to the condominium program, the sponsor will submit Application for Blanket Commitment (FHA Form 3280).
- a. The applicant will insert in the designated box the FHA project number under which the project was constructed. It is to be noted that the suffix "COND." is added to identify the condominium proposal. This identification is employed when the multifamily project mortgage is currently HUD-FHA insured as well as when the mortgage has been previously paid in full or the contract terminated. (Instructions regarding numbering of projects being financed with a HUD-FHA rehabilitation loan are set forth in paragraph 2-2. of this Chapter.)
 - b. The applicant will be required to pay an application fee of \$40.00 per family unit. (Applicant will be billed as outlined in Reference (3) of the Foreword.)
 - c. No fee is required where the application is for the insurance of a mortgage to finance the purchase of Secretary-owned property.
 - d. For a further statement relative to the payment of fees under Section 234, the HUD-FHA Regulations 234.13 should be consulted.
 - e. The Application must have attached thereto the Schedule of Units, FHA Form 3280-A, with Columns 1, 2 and 3 completed by the applicant.

7/73

Page 2-2

HUD-Wash., D. C.

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- f. It is suggested that the units listed in Column 3 "Unit Type" be designated as "A," "B," "C," etc., so as to avoid confusion with the family unit numbers appearing in Column 2.
- 2-4. APPLICATION FOR COMMITMENT UNDER SECTION 235 (FHA FORM 3100). Applications for individual mortgage insurance under Section 235 should be accompanied by information for eligibility under family income limits. Application for Homeownership Assistance Under Section 235 (FHA Form 3100) will be used for this purpose.

Page 2-3 (and 4)

7/73

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