

Report on Application

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

Mortgagor – Name, Address and Zip Code	Date
	FHA Case Number
Mortgagee – Name, Address and Zip Code	HUD Office

Your Application Cannot Be Processed Until the Following Items Are Submitted or Completed

Mortgage Credit

- R-1 Complete Form HUD-92900, Item(s) _____
- R-2 Credit Report _____
- R-3 Complete Amendatory Statement
- R-4 Copy of Sales Contract or Contract for Deed
- R-5 Form HUD-92004f - Verification of Deposit
- R-6 Form HUD-92004g - Verification of Employment
- R-7 Currently Dated Balance Sheet
- R-8 Form DD-802 - Certificate of Eligibility (Section 222)
- R-9 Form FHA-3476 - Certificate of Eligibility (Section 221)
- R-10 Form HUD-92561 - Mortgagor's Contract
- R-11 Mortgagee's Number not shown
- R-12 Other _____

Architectural and Valuation

- R-13 Complete Form HUD-92800:
 - Month and year completed
 - Mortgage Code Number
 - Signature of Mortgagee
 - Never Occupied (if applicable) and/or Builder and/or Sponsor
- R-14 Form HUD-92010 - Equal Employment Opportunity Certification
- R-15 Form HUD-92005 - Description of Materials
- R-16 Plot Plan
- R-17 Foundation or Basement Plan
- R-18 Exterior Elevations
- R-19 Exterior Wall Section
- R-20 Kitchen Cabinet Details
- R-21 Stair Section, Fireplace Section and Elevation, and Roof Details
- R-22 Heating Layout and Heat Loss Calculation
- R-23 Water Supply System and Specifications
- R-24 Sewer Disposal System Plans and Specifications
- Other _____

Your Application is Rejected for the Reasons Checked

Mortgage Credit

Principal Reasons for Credit Denial

- M-1 Stability of income not established
- M-2 Insufficient income to support mortgage
- M-3 Insurable loan limited to \$ _____ based on _____
- M-4 Gift letter - cash on hand letter - unacceptable:
Reason _____

- M-5 Exhibits indicate mortgagor resorting to unacceptable secondary financing
- M-6 Mortgagor has insufficient assets to close

- M-7 Verify source of funds to close
- M-8 Other: (Specify) _____

- M-9 Mortgagor's credit standing unacceptable: Reason _____

Note: In compliance with Public Law 91-508 (Fair Credit Reporting Act) this is to advise that the above named applicant has been rejected because of an unacceptable credit standing. The information was in a consumer credit report from:

Name(s)	Address
Telephone Number	

The Federal Housing and Equal Opportunity Hotline Number is: 800-424-8590

Architectural

- A-1 Does not meet HUD/FHA yard or grading requirements
- A-2 Does not provide adequate auditory or visual privacy
- A-3 Footings, foundations or framing are inadequate
- A-4 (Proposed) improvements do not meet HUD/FHA requirements

Valuation

- V-1 Individual water system with insufficient information. Submit: plot plan; signed certificate from builder or subcontractor stating system complies with drawings and specifications; current approval of local Health Authority.
- V-2 Individual sewage disposal system with insufficient operating experience. Submit: plot plan and as-built drawings and specification; certificate from builder or subcontractor stating system complies with drawings and specifications and subsurface disposal area is adequate for absorption of all liquids discharged to it.
- V-3 Unable to gain access to dwelling. Request reopening when arrangements made to complete inspection.
- V-4 Dwelling not sufficiently complete. May be reopened when construction completed or, submit plans, and Form HUD-92005 covering incomplete items.

- V-5 Undeveloped location. Subdivision analysis required.
- V-6 Property in area subject to periodic flooding.
- V-7 Inspection reveals location is unacceptable because _____

Other _____

The "as is" value of the property is \$ _____

General

- G-1 Unable to determine acceptability due to contradictory information on _____
- G-2 A party to the transaction is on a compliance list.
- G-3 (Application) (committed) under another case number.
- G-4 Appraisal previously made and case rejected.
- G-5 Unsatisfactory market condition.
- Mortgagor has insufficient assets to close
- Other _____

Instructions to Mortgagee

Within 30 days of receiving an application, a mortgagee must notify the applicant of the action taken upon the application. (This is required by Section 202.5 of Regulation B Equal Credit Opportunity Act.) Resubmissions are considered as new applications for the purpose of complying with Regulation B.

Whenever any block under Mortgage Credit is checked, a copy of this Report on Application must be furnished the applicant.

If this form indicates an incomplete submission or failure to complete certain items checked, it is important that you return the complete submission with the missing item promptly.

If the credit report does not meet the HUD contract requirements, the report will be accepted. However, processing may be delayed until a backup report which meets HUD requirements is received.

The attached Equal Credit Opportunity Notice must be delivered with a copy of Form 92026 to the applicant, which constitutes notice of adverse action.

Instructions to Applicant

This form when properly completed is notice that your application has been rejected for the reason(s) stated on the front of this form.

A copy of the Equal Credit Opportunity Notice must accompany this form. This Notice outlines certain rights under the Equal Credit Opportunity Act.

If your application is rejected due to information received on a consumer credit report, and you are not in agreement with the information submitted, you have the right to go to the credit reporting agency shown on the reverse side of this form and discuss the contents of the report.

If you are in disagreement with the reason for rejection, contact the mortgage lender and discuss with them what can be done to have the application reconsidered.