

**Borrowers Name:** \_\_\_\_\_ **FHA Case #:** \_\_\_\_\_  
**Partner Name:** \_\_\_\_\_  
**Processor:** \_\_\_\_\_ **Phone #:** \_\_\_\_\_  
**Email:** \_\_\_\_\_

## CREDIT INFORMATION

**Is credit satisfactory?**  Yes  No  
 - **If no is there an extenuating circumstance that can be documented?**  Yes  No  
**Income used in qualifying:** \$ \_\_\_\_\_  
**Source of income:** \_\_\_\_\_ & \_\_\_\_\_  
**Residual Income met?**  Yes  No  
**Compensating factors used:** \_\_\_\_\_ & \_\_\_\_\_  
**Does this loan require a LESA?**  Full  Partial  None  
**Notes to Underwriter:**  
 \_\_\_\_\_  
 \_\_\_\_\_

## REQUIRED DOCUMENTS

**Required documents to be submitted through RV:**  
\* **The loan will not be submitted to UW without these items**

**Property**

- \* Appraisal (at least 15 days from expiration)
- Appraisal emailed from AMC directly to amc@aag.com  
(Broker Only)
- Flood Certification
- FHA Case Assignment with AAG as sponsor

**Title**

- \* Title Commitment

**Application/ Borrower**

- \* Signed and dated Counseling Certificate
- \* Loan Application (1009) Signed and dated by all parties
  - On Loan Application (1009) at least the six(6) RESPA data elements completed
- \* Loan Application (92900A) signed by all parties
- \* Proof of Age & Social Security Number
- Utility Bills or Acceptable Alternative
- \* Credit Report (at least 10 days from expiration)
- Explanation Letter(s) (LOE)
- \* Income Document

**Disclosures**

- \* Signed 4506T
- \* Good Faith Estimate (GFE)
- Settlement Service Provider List
- Total Annual Loan Cost Rate
- Amortization Schedule
- Reverse Mortgage Comparison
- Truth in Lending Disclosure
- General Disclosures
- General (Borrower's) Authorization
- Servicing Transfer Disclosure Statement
- Home Equity Conversion Mortgage Consumer Protection Measures against Excessive Fees
- HUD Counseling Disclosure
- Release, Indemnification and Hold Harmless Agreement
- Right to Receive a Copy of Appraisal Disclosure
- Privacy Policy Disclosure
- List of HUD Approved Counselors
- Verification of Occupancy Certification
- Any State Specific disclosure(s)

**Include with loan submission, if applicable:**

- Homeowners Insurance Policy
- Power of Attorney
- Trust Agreement
- Payoff demand
- Existing Mortgage statement
- \* FHA Condo Approval (for attached condos in condominium projects only)
- Other: \_\_\_\_\_

**If HECM to HECM:**

- HECM Refi Worksheet
- Anti-Churning Disclosure

**If Purchase:**

- \* Copy of Earnest Deposit
- \* Purchase contract
- \* Certification of Occupancy for new construction
- FHA R.E Cert and Amend Clause