

FHA Non-Delegated Submission Sheet



Onity Mortgage Loan Number: _____ Borrower Name: _____

Lender Contact Name: _____ Lender Phone Number: _____

Lender Email Address: _____

The following items along with the submission checklist must be uploaded with the initial credit package to avoid an Underwriting delay. Loan submissions missing the required documentation will not be reviewed until the documents are received.

- Loan Registration Confirmation
- Complete Uniform Residential Loan Application Signed and Dated by Borrower and Loan Officer
- Transmittal Summary
- DU/DO/LP (Approve/Eligible)
- Credit Report/Supplements for all Borrowers to Match AUS
- Inquiry/Credit Explanation if Applicable
- Net Tangible Benefit if Applicable
- Document all PITIA for all Real Estate Owned
- Verification of Income for all Borrowers as Required by AUS (Paystubs, W2s, Tax Returns, Award Letters, Written VOEs, etc.)
- Verification of Assets Including Large Deposits as Required by AUS
- Purchase Agreements/Addendums Fully Executed and Initialed if Applicable
- Flood Certification
- Important Notice to Homebuyers
- Informed Consumer Choice Disclosure
- Notice to Homeowners

ADDITIONAL DOCUMENTATION

If available, provide the following documents with the initial credit submission package:

- IRS Transcripts (Self-Employed Borrower) if Applicable
- Appraisal Report with all Exhibits
- HOA Dues for Subject Property if Applicable
- Submission Summary Reports (SSRs) for both Fannie and Freddie
- Preliminary Title Report Showing a 24-month History of Ownership and Property Tax Statement
- Homeowners Insurance Policy with Premium Including Wind and Hail if Applicable
- Flood Insurance Policy with Premium if Applicable