

Contact Information

Lender Name:	Lender Loan #:	
Loan Officer:	LO Phone #:	LO Email:
Processor Name:	Processor Phone #:	Processor Email:

Loan Information

Borrower Name:	PHH Loan #:		
Property Address:	Property City:	Property State:	
Property Zip Code:	Loan Amount: \$	LTV:	FICO:

Non-Delegated Required Documents for Submission to PHH

- Copy of Loan Registration Confirmation
- Complete Uniform Residential Loan Application (URLA), signed and dated by the borrower(s) and loan officer Uniform Underwriting and Transmittal Summary - Fannie Mae Form 1008
- DU Findings (must be Approved/Eligible) or LPA Findings (must be Accept)
- Credit report
 - Three merge in-file credit report
 - Credit supplements, if applicable
 - Credit Inquiry letter, if applicable
 - Credit Explanation letter, if applicable
 - Mortgage pay history for all mortgages up to the month prior to the note date
 - Document all PITIA payments for all Real Estate owned
 - Verification of housing payment history (VOM or VOR), if applicable per AUS
- Income documentation as required by AUS
 - Completed self-employed income analysis, Business and Personal Tax Returns as required by AUS
 - Self Employed Borrower-1040 and transcripts as well as business transcripts
 - YTD Paystubs, W-2, WVOEs
- Asset documentation as required by AUS
- Purchase contract including all addendums, if applicable
- Flood cert
- Net tangible benefit if applicable
- FHA Case Number Assignment printout showing successful submission

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

- Appraisal report and all exhibits, if applicable
- Submission Summary Report (SSR)
- FHA Appraisal logging printout
- Title Binder/Preliminary Title Report showing a 24-month history of ownership
- Mortgage Insurance Certificate, if applicable
- Hazard Insurance Policy with Premium including wind and hail if applicable
- Flood Insurance Policy with Premium
- Property Tax Statement
- HOA dues for subject property