

## We Want To Talk To You!

### PLEASE TELL US WHO AND WHERE?

**WITHOUT THIS, IT'S REALLY HARD TO SHOW HOW MUCH WE CARE!**

BROKERS FHA TAX / LENDER ID:			
LOAN OFFICER NAME: _____	COMPANY: _____	LOAN OFFICER LIC#: _____	
BRK PRIMARY CONTACT: _____	PHONE: _____	EMAIL: _____	
BRKR SECONDARY CONTACT: _____	PHONE: _____	EMAIL: _____	
CPF LOAN #:	PRODUCT CODE:	PROGRAM:	
LTV: _____%	CLTV: _____%	RATE: _____	LOCKED DATE (if applicable): _____
BORROWER NAME: _____		BORROWER EMAIL: _____	
CO-BORROWER NAME: _____		CO-BORROWER EMAIL: _____	
FICO SCORES:	BORROWER: _____	CO-BORROWER: _____	
<input type="checkbox"/> SFR	<input type="checkbox"/> CONDO/PUD	<input type="checkbox"/> 2-4 UNITS	<input type="checkbox"/> REO
<input type="checkbox"/> PURCHASE	<input type="checkbox"/> RATE/TERM	<input type="checkbox"/> CASH-OUT REFI	
<b>NOTE:</b> For <u>Streamline Refinances</u> , please use the <u>FHA Streamline specific Submission Sheet Only</u> .			
UFMIP:	Financed <input type="checkbox"/> Borrower Paid <input type="checkbox"/> Seller Paid <input type="checkbox"/> Lender/Broker Paid <input type="checkbox"/>		
	<b>NOTE:</b> Must be paid in its entirety by the selected party; partial payment of the UFMIP is not permitted.		

### Required for loan to be DISCLOSED by ClearPoint Funding, Inc

- This submission form fully completed
- ClearPoint funding requires loan to be registered or locked prior to submission for disclosures
- Loan Underwriting & Transmittal Summary (HUD Form 92900\_LT), (Fully completed with CAVIRS & Case number if available)
- 92900A Addendum
- Initial Signed and Dated 1003 (with all HMDA/GMI data complete)  
 (If application was taken *FACE TO FACE* the 1003 must be signed by the *BORROWER*)  
 (If application was taken by *PHONE, INTERNET* or *MAIL* the 1003 must be signed by the *LOAN OFFICER*)
- GFE with accurate Fees dated within 3 days of application
- Settlement Provider List
- Broker Compensation Disclosure and Initial Fees Worksheet showing breakdown of fees
- DO Findings ran with "**CITI**" as lender left in Interim status **NOT FINAL**
- Tri-merge credit report (Must be one used with DO Findings), No older than 60 days

### All of the above and BOLD items below are required for submission to UNDERWRITING

- Completed and signed 4506T by all borrowers** (separate form if Joint on Return and must be same address as shown on return)
- Borrowers Authorization**
- Income documentation** (most recent: 2 pay stubs & 2 years W2's or VOE & 2 years W2's, 2 years tax returns if self-employed)
- Final Typed 1003 and 92900A signed by Broker & Borrower**
- Verification of assets** (Most recent 2 months bank statements or VOD and 1 months bank statement, large deposits must be sourced)
- Verification of Mortgage if not shown on credit report** (most recent 12 months)
- FHA Case number receipt & assignment reflecting ClearPoint Funding as sponsor**
- CAIVRS**
- Evidence of social security number, if not on paystub or W-2
- Social Security Consent Form (Must be CPF Form, when required)
- Current mortgage statement (confirming net tangible benefit)
- Payoff statement (Refinance only)
- Appraisal Report showing FHA case number on all pages (Uploaded in COLOR)
- Appraiser License
- Condo: Confirmation of project approval by HUD and ClearPoint Funding Condo / PUD Questionnaire
- Divorce decree (If Applicable)
- Executed Purchase agreement, FHA Amendatory and all addendums (Purchase only)**
- Earnest Money Verification/Copy of cancelled checks (front and back, sourced)
- Gift letter, transfer of funds to borrowers account, evidence of availability of donor funds
- Real Estate Certification
- Informed Consumer Choice Disclosure
- Notice to Homeowner Regarding Assumption
- Important Notice to Homebuyer, HUD Form 92900-B
- All other applicable and state specific Broker Disclosures (signed by all borrowers)
- Closing Fee Sheet
- Title Commitment - (Must show 24 month chain)
- CPL, Wire, E&O, Attorney fee sheet/Prelim HUD
- Insurance binder (showing premium, PIF or amount due and CPF loss payee as shown on top of this form)/Condo Master Policy and HO6
- Additional Documentation if subject is new construction: Builder Cert, 1 year warranty, permits and COO
- Other: \_\_\_\_\_
- Reminder:** You must select "Final" under the "Actions tab" in Avista to submit for initial disclosure AND any resubmission for corrections on disclosure and/or underwriting.

NOTE: This checklist is to assist you in submission only, additional documentation may apply. Please visit us at [www.clearpointfunding.com](http://www.clearpointfunding.com) for complete products and guideline information.

#### Assignment and True Certification

I hereby assign and/or transfer the above loan to ClearPoint Funding and certify that all documents are true and correct to the best of my knowledge.

Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_