

Non-Delegated Correspondent FHA Submission Checklist
OnY Glo, Inc. FHA Lender ID: 3091600008

DISCLOSURES & FORMS

FHA

- 4506-C
- Affiliated Business Disclosure (if applicable)
- Borrower Certification & Authorization
- CFPB Home Loan Toolkit (purchases)
- CHARM Booklet & ARM Disclosure (ARMs only)
- eConsent & eSign Disclosure (if applicable)
- Equal Credit Opportunity Act (ECOA)
- FACTA Credit Score Disclosure
- FHA Amendatory Clause/Real Estate Certificate (purchase only-fully executed)
- FHA ARM Disclosure (if applicable)
- FHA Case Number
- FHA For Your Protection Get a Home Inspection (purchase only)
- FHA Hotel & Transient Disclosure (2-4 unit or ADU)
- FHA Important Notice to Homebuyer
- FHA Informed Consumer Choice Disclosure
- FHA Notice to Homeowner, Assumption of HUD/FHA
- FHA Privacy Policy Disclosure
- Homeownership Counseling Disclosure & List
- HUD 92900-A Addendum (pages 1-2)
- Initial 1003 (executed)
- Intent to Proceed
- Loan Estimate (LE) (and all applicable COC LEs/CDs)
- Patriot Act Disclosure
- Privacy Disclosure
- Social Security Verification (SSA-89) (wet signed) or Copy of Social Security Card
- Settlement Service Provider List (SSPL/WLSP)
- Taxpayer Consent Form
- All lender disclosures per applicable state law, including but not limited to Lock-In agreements for locked loans

FHA Streamline

- Affiliated Business Disclosure (if applicable)
- Borrower Certification and Authorization
- CHARM Booklet & ARM Disclosure (ARMs only)
- eConsent & eSign Disclosure (if applicable)
- Equal Credit Opportunity Act (ECOA)
- FACTA Credit Score Disclosure
- FHA ARM Disclosure (if applicable)
- FHA Case Number
- FHA Hotel & Transient Disclosure (2-4 unit or ADU)
- FHA Important Notice to Homebuyer
- FHA Informed Consumer Choice Disclosure
- FHA Notice to Homeowner, Assumption of HUD/FHA
- FHA Privacy Policy Disclosure
- Homeownership Counseling Disclosure & List
- HUD 92900-A Addendum (pages 1-2)
- Initial 1003 (executed, no income)
- Intent to Proceed
- Loan Estimate (LE) (and all applicable COC LEs/CDs)
- Patriot Act Disclosure
- Privacy Disclosure
- Social Security Verification (SSA-89) (wet signed) or Copy of Social Security Card
- Settlement Service Provider List (SSPL/WLSP)
- Taxpayer Consent Form
- All lender disclosures per applicable state law, including but not limited to Lock-In agreements for locked loans

SUPPORTING DOCUMENTS

- Wage Earners: Most recent 30 days YTD paystub(s)*
- Wage Earners: Most recent 1-2 Years W-2s (per AUS)*
- 1-2 Months Bank Statements (per AUS)
- Self-Employed: 1-2 Years Personal/Business Tax Returns (per AUS)*
- Preliminary Title Report
- Purchase Contract, if applicable*
- Copy of EMD check/receipt, if applicable*
- Tri-Merge Credit Report (for all borrowers and non-borrowing spouse in community property states; cannot be >45 days from submission date; for FHA SL: Mortgage Rating and FICO Score credit report only)
- Note, Deed, Current Mortgage Statement (refinance)
- Hazard Insurance
- HOA Statement of Confirm no HOA Dues (refinance)
- Payment Coupon, Mortgage Statement, of Payoff Statement
- DO Finalized to OnY Glo, Inc.*
- If Condo, provide FHA Condo ID*
- Borrower/Subject Property in Community Property State: provide nonborrowing spouse credit consent, SSA-89, credit report**
- For new construction only: HUD 92541 is required prior to ordering the appraisal*

*Does not apply to FHA Streamline submissions
 **Required if credit qualifying FHA Streamline

For questions, please reach out to your Account Executed and/or Account Manager