

Non-Delegated Correspondent FHA Submissions

Step 1: Register your loan to obtain an OnY Glo, Inc. loan number

Step 2: Order the Case Number – the non-delegated correspondent may order the Case Number through FHA Connection, or the correspondent may order through OnY Glo, Inc. by emailing caserequest@llprime.com.

- When ordering through OnY Glo, Inc., the loan must be registered for the request to be processed. You will receive the Case Number assignment results typically within 48 hours of request submission. Any request received after 3:00PM PST will be processed the next business day at which point the 48 hours will commence. When ordering the case Number through OnY Glo, Inc., please include the following in your email to caserequest@llprime.com:
 - OnY Glo, Inc. loan number
 - Initial 1003
 - Lender's Sponsored Originator EIN
 - If Condo/PUD, supply PUD/Condo ID
 - If prior FHA, supply prior case number
- Once completed, the casefile details will be uploaded to the documents and emailed back to the original requestor.
- If ordering the FHA Case Number via FHA Connection, transfer the case to OnY Glo, Inc. (FHA ID 3091600008) prior to ordering the appraisal.

Note: if the FHA Case Number is being transferred from another lender to OnY Glo, Inc., a credit decision letter from the other lender is required. An explanation of why the loan is being transferred is also required.

Step 3: Order the Appraisal

- The FHA Case Number must be issued prior to the effective date of the appraisal.
- OnY Glo, Inc. does not prohibit appraisal order from specific parties except those listed on the OnY Glo, Inc. exclusionary list and should not be ordered through the OnY Glo, Inc. appraisal desk.
- Appraisal order must follow FHA standards for appraiser selection.
- The correspondent is responsible for submitting the appraisal to the borrower and providing proof of borrower receipt for initial appraisal and any subsequent/corrected appraisals.
- Please upload the completed appraisal package to the loan's document section via TPO Connect. Please refer to the Correspondent Appraisal Policy for the required appraisal document list.

Appraisal Transfer

- Appraisal must be transferred from previous lender to the correspondent lender. OGI prohibits the ordering of a second appraisal in effort to obtain a different value.
- Upload all transfer appraisal documents to the loan's document section via TPO Connect for the appraisal desk to review for transfer compliance. Please refer to the Correspondent Appraisal Transfer Policy & Requirements for required appraisal transfer document list. Appraisal desk will review all documents to ensure completeness before submitting to underwriting for review.
- Correspondent is responsible for submitting the appraisal to the borrower and providing proof of borrower receipt for initial appraisal and any subsequent/corrected appraisals.
- If corrections or additional information is required by OnY Glo, Inc., contact the AMC and/or appraiser to determine if the information can be provided. If information cannot be obtained, the appraisal will be rejected and a new appraisal will be required.
- If AMC/appraiser can have the appraisal updated, upload the revised appraisal and SSRs to the loan images via TPO Connect. A new XML is required to be emailed to appraisals@llprime.com if the SSRs are not received.

Step 4: Run AUS/Total Scorecard

- Include FHA Casefile when submitting to Total Scorecard
- AUS is not required for streamline loans
- Release findings to OnY Glo, Inc.

Step 5: Closing

- Correspondent will net fund their loan at closing in order to collect UFMIP.
- Correspondent to remit the UFMIP to HUD within 10 days from disbursement to avoid late fees.
- Proof of lender payment for UFMIP is required prior to loan purchase. Proof from FHA portal to reference full UFMIP amount with zero balance due. The proof of receipt must reference the FHA Case Number. If the lender does not supply proof of payment by the time the loan is cleared for purchase, OnY Glo, Inc. will net the UFMIP, along with any penalty and interest, from the lender's purchase advice.
- OnY Glo, Inc. will obtain the FHA Insurance Endorsement with the Mortgage Insurance Certificate (MIC) in OnY Glo, Inc.'s name.

92900-A Completed per below (as it pertains to lender data, all fields should be completed/signed as applicable for borrower(s)). Below applied to initial and final 92900-A:

- Part I – Sponsor ID and Sponsor Name & Address: OnY Glo, Inc.'s FHA ID: 3091600008; Sponsor is OnY Glo, Inc., 6 Hutton Centre Dr., Suite 1030, Santa Ana, CA 92707
- Part I – Mortgagee ID: Your company FHA Lender ID

- Part I – Mortgagee Name, Address and Phone: Your company name (correspondent) and information
- Part I – FHA Sponsored Originations section: Leave blank
- Part V – Mortgagee’s Certification: Your company, your company representative & title, signature & date

For example:

HUD Addendum to Uniform Residential Loan Application

OMB Approval No. HUD-2502-0059 exp. 10/31/26

Part I - Identifying Information HUD/FHA Application for Insurance under the National Housing Act and Borrower Certification		FHA Case No. include any suffix	Mortgagee Case No.
Mortgagee ID YOUR FHA Lender ID	Sponsor ID 3091600008	Agent ID	
YOUR company name, address, phone number	Name and Address of Sponsor OnY Glo, Inc 6 Hutton Centre Dr, Suite 1030 Santa Ana, CA 92707	Name and Address of Agent	
Mortgagee Name, Address include ZIP Code, and Telephone Number			
Borrower's Name Present Address include ZIP Code	Property Address include name of subdivision, lot block no., ZIP Code		
Sponsored Originations	Name of Third-Party Originator LEAVE BLANK	NMLS ID of Third-Party Originator	

FHA Specific Forms (Completed by OnY Glo, Inc.):

- 92900-LT (Loan Transmittal)
- 92800.5B Conditional Commitment
- FHA Max Calculation Worksheet
- Pg3 of the 92900-A only

The Correspondent is responsible for all other required forms.

FHA tips for a smoother transaction:

- Provide all FHA Submission Checklist items and all notes/explanations to the Underwriter
- Include all mortgage and rental histories.
- For refinance transactions, it is important that the payoff statement is requested/received prior to requesting a clear to close. Please provide updated payoffs to underwriting as soon as possible.
- All Condos must be FHA approved and meet OnY Glo, Inc.’s guidelines.
- To process a Case Cancellation or Transfer from OnY Glo, Inc., the loan registered with OnY Glo, Inc. must also be canceled.