



2510 Red Hill Avenue, Santa Ana, CA 92705 | 949.390.2688 | www.JMACLending.com

FHA SUBMISSION CHECKLIST

JMAC Lending FHA ID: 2599900002

Before submitting an FHA loan, you must first request a case number or case transfer. To do so, upload the FHA Case Request Form & 1003, then resolve the task "Submit: FHA Case File Request"

Note: Brokers that have utilized the Initial Disclosures Generator will only need to provide highlighted items for submission.

FORMS & DISCLOSURES

FHA

- 4506-T (signed)
- Affiliated Business Disclosure (if applicable)**
- Anti-Steering Disclosure (not required for BPO loans)**
- Borrower's Certification & Authorization*
- California Mortgage Broker Agreement (if applicable)
- Certification of eConsent & eSign (if applicable)
- Equal Credit Opportunity Act (ECOA)
- Fair Lending Notice (CA only)
- 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 (multi-unit only)
- FHA Important Notice to Homebuyer (11/2014)
- 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 (signed)
- Intent to Proceed
- Loan Estimate (LE)
- Patriot Act Disclosure
- Social Security Verification (SSA-89) *
- Written List of Service Providers (WLSP) (if applicable)**

FHA Streamline

- Affiliated Business Disclosure (if applicable)**
- Anti-Steering Disclosure (not required for BPO loans)**
- Borrower's Certification & Authorization*
- California Mortgage Broker Agreement (if applicable)
- Certification of eConsent & eSign (if applicable)
- Equal Credit Opportunity Act (ECOA)
- Fair Lending Notice (CA only)
- FHA ARM Disclosure (if applicable)
- FHA Case Number
- FHA Hotel & Transient Disclosure (multi-unit only)
- FHA Important Notice to Homebuyer (11/2014)
- 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 (signed)
- Intent to Proceed
- Loan Estimate (LE)
- Patriot Act Disclosure
- Social Security Verification (SSA-89) *
- Written List of Service Providers (WLSP) (if applicable)**

***Wet Signatures may be required Prior to Closing.**

SUPPORTING DOCUMENTS

FHA

- 1 Month Paystubs
- 2 Months Bank Statements
- 2 Years Tax Returns (if self-employed borrower)
- 2 Years W2s (must match returns)
- Desktop Originator (DO) Findings + Transfer (if DO is not in the file, JMAC will pull credit)
- Escrow Instructions (if applicable)
- Preliminary Title Report
- Purchase Contract (if applicable)
- Tri-Merge Credit Report (for all borrowers and non-borrowing spouse in community property states)

FHA Streamline

- Escrow Instructions (if applicable)
- Existing Note, Deed, or VOM (Verification of Mortgage)
- Hazard Insurance
- Payment Coupon, Mortgage Statement, or Payoff Statement
- Preliminary Title Report
- Tri-merge Credit Report (Mortgage Only)

LENDER FEES

\$995	Lender Fee
\$650	Lender Fee (FHA Streamline only)
\$65	Tax Service
\$10	Flood Certification

Attorney Fees for Loans Originated in Texas:

\$125	Purchase
\$150	No Cash-Out Refinance
\$125	Prepared Warranty Deed (optional)

MORTGAGEE CLAUSE

JMAC Lending, Inc., its Successors and/or its Assigns 2510 Red Hill Avenue, Santa Ana, CA 92705 | 949.390.2688

For questions about the Broker Portal and JMAC processes, contact Client Support:
clientsupport@JMACLending.com
949.390.2671

For questions about your Loan Estimate, contact our Disclosures Department:
disclosures@JMACLending.com
949.390.2684

For questions about your submission, contact our Submissions Team:
submissions@JMACLending.com
949.390.2602

Online guides are available on our support page, located at: support.jmacLending.com