



## FHA Streamline Minimum Requirements for Submission

**STREAMLINE SUBMISSIONS MUST BE SUBMITTED BY THE  
10TH OF THE MONTH IN ORDER TO FUND BY MONTH END**

- **DO NOT RUN DU**
- **UPLOAD TO FASTTRAC**
- Completed Submission Form identifying if loan will be a credit or non-credit qualifying streamline
- Streamline Premium Only: AVM Request Form (if requested prior to submission)
- Completed FHA Maximum Mortgage Worksheet – with or without an appraisal (Available in our Resource Center of FastTrac) – Must identify net benefit to the borrower per instructions on worksheet
- Case assignment from FHA connection reflecting new case number and identifying PRMG as the sponsor; For brokers that do not have access to the FHA connection, please submit a copy of the case number assignment ordered through PRMG
- FHA Netting Authorization Print out from FHA connection w/UFMIP Refund Amount
- LDP/GSA for all parties to transaction (i.e., borrowers, title officer, escrow officer, appraiser, broker, LO, etc.)
- Current Payoff Demand statement from existing lien holder
- Recent payment coupon (to assist in determining benefit to the borrower)
- Copy of Promissory Note for existing lien
- Copy of Hazard Insurance policy for subject property (naming PRMG as loss payee)
- Initial 1003 with all sections complete and including 92900A
  - Provide minimum 2 year employment history for borrower(s)
  - Income completed on application
  - Provide minimum 2 year residence history
  - Identify all mortgage liabilities
  - NMLS number must be identified on page 3 of 1003 for both the broker and originator
- 3 Bureau Credit report for all borrowers meeting minimum FICO requirements, and including 12 month mortgage rating with 0x30 with less than 12 months seasoning. Mortgage rating only for ALL mortgages plus credit scores for subject properties with 12 month or more seasoning. See guidelines for credit score requirements.
- Preliminary Title Report with 24 month chain of title/Escrow instructions with vesting, wire instructions, and plat map
- Disclosures: GFE, Mortgage Broker Fee agreement, Intent to proceed, and signed Borrower's authorization
- FHA Appraisal (if applicable – refer to Maximum Mortgage Worksheet and guidelines to determine if required)
- HUD I from prior transaction if available
- Assets to close (most recent bank statement from account being used to close loan)
- Estimated HUD I for subject transaction
- Copy of Valid signed identification and Social Security Card for each applicant (Note: MUST BE LEGIBLE)
- Closing Protection Letter from Title

If Credit Qualifying, also include:

- Initial 1003 with all sections complete and including 92900A (in lieu of abbreviated 1003)
  - Provide minimum 2 year employment history for borrower(s)
  - Provide minimum 2 year residence history
  - Identify all mortgage liabilities
  - NMLS number must be identified on page 3 of 1003 for both the broker and originator
- Tri-Merge Credit Report within 30 days of submission, imported into FastTrack (in lieu of mortgage rating)
- Paycheck Stubs for most recent 30 day period with YTD income
- Documentation for all other sources of income
- W2s/1099s for most recent 2 years, all employers
- Executed 4506T
- 2 years 1040's for self-employed / 1 year for salaried, all schedules (2106 expenses will be deducted)
- One month most recent bank statements, all pages or VOD
- Homeownership Counseling Notice