



# Instructions for Completing the HUD 92900-A

## for Cases Assigned on or After 08/01/2016 (Correspondent-*Unconditional*)

“Unconditional” DE Status is issued by HUD once the Correspondent has passed the test case phase and have unconditional DE status, which is also known as “full eagle” status. These instructions apply to both the initial and final 92900-A for the Correspondent who has received “Unconditional” DE Status. All sections on page 1 must be fully completed except box 14, 16 and 19, which should remain blank.

**Initial 92900-A:** Pages 1 and 2 only are required. The Correspondent Loan Originator must execute page 1; the borrower/co-borrower must execute page 2.

**Final 92900-A:** Pages 1 through 4 are required. The PRMG Underwriter must execute page 1 and 3; the borrower/co-borrower must execute page 2 and 4; the Shipper must execute page 4.

### HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144 (exp. 11/09/2019)  
HUD: 2502-0059 (exp. 03/1/2019)

**Part I - Identifying Information** (mark the type of application)  
 VA Application for Home Loan Guaranty  HUD/FHA Application for Insurance under the National Housing Act

2. Agency Case No. (include any suffix) **FHA Case Number**

3. Borrower's Name & Present Address (include zip code)  
**Borrower's Name and Complete Present Address**

7. Loan Amount (include the UPMP or Funding Fee if for VA)  
**\$ Loan Amount**

10. Discount Amount (only if borrower is permitted to pay)  
 11. Annual Percentage Rate (APR)  
 12. Upfront MI  
 13. Monthly MI  
 14. Sponsor / Agent L.I. Code  
**PRMG's Lender I.D. Code (branch specific) Use the Mortgagee ID Number for the applicable branch from the FHA Mortgagee ID Lookup table to ensure that PRMG's correct branch Lender's ID Code is displayed.**

15. Lender/Mortgagee Name & Address (include zip code)  
**Complete Subject Property Address**

16. Name & Address of Sponsor / Agent  
**Section 14 and 16 should have PRMG's information**

17. Lender/Mortgagee Telephone Number  
**Correspondent ID** **PRMG ID Number**

18. Name of Loan Origination Company  
 19. VA Only  
 20. Purpose of Loan (blocks 9 - 12)  
**Correspondent/Client Information**  
**Correspondent Name, Address and Zip**  
**Correspondent's name and address should be displayed here.**  
**Leave #19 Blank**  
**The Sponsored Originations section should be left blank**  
**Correspondent Phone Number: Correspondent's phone number should be displayed here.**

**HUD Instructions:** The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.

#### Part II – Lender/Mortgagee Certification

21. The undersigned lender/mortgagee makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A. The loan terms furnished in the final Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. (1) The information contained in the initial Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly authorized agent.
- (2) The information contained in the final Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date verified by the lender/mortgagee.
- C. The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.
- D. The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge accurate.
- E. To the best of my knowledge, neither I nor any other Participant (as that term is clarified in HUD Handbook 4000.1, I.I.A.1.b.i.(B)) in this Covered Transaction (as that term is clarified at 2 C.F.R. § 180.200) is suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 C.F.R. part 2424 or 24 C.F.R. part 25, or under similar procedures of any other federal agency.

Items "F" through "H" are to be completed as applicable for VA loans only.

F. The names and functions of any duly authorized agents who developed on behalf of the lender/mortgagee any of the information or supporting credit data submitted are as follows:

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)

If no agent is shown above, the undersigned lender/mortgagee affirmatively certifies that all information and supporting credit data were obtained directly by the lender/mortgagee.

- G. The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which they are identified.
- H. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender/Mortgagee \_\_\_\_\_ Title of Officer of Lender/Mortgagee \_\_\_\_\_ Date (mm/yyyy) \_\_\_\_\_

**Initial:** Correspondent Loan Originator must execute  
**Final:** PRMG Underwriter must execute

penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. §3729





# Instructions for Completing the HUD 92900-A

## for Cases Assigned on or After 08/01/2016 (Correspondent-*Unconditional*)

Page 3 is only required for the final 92900-A. All sections at the top of page 3 must be fully completed. In addition the PRMG Underwriter must complete and execute the applicable approval and additional conditions section. Prior to funding the PRMG Underwriter must execute page 1 and 3 of the final 92900-A.

See the "Instructions for Underwriters for Completing Dates on the 92900-LT, 92900-A and 92800.5B" on the Resource Center for guidance with completing the dates and other pertinent information on these forms.

### Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

U.S. Department of Housing and Urban Development

1. Borrower's Name & Present Address (Include zip code) Borrower's Name and Complete Present Address	2. Property Address Complete Subject Property Address	3. Agency Case No. (Include any suffix) FHA Case Number
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**Approved:**  
Date Mortgage Approved \_\_\_\_\_ Date Approval Expires \_\_\_\_\_

**Modified & approved as follows:**

Loan Amount (include UFMP)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly Premium
\$ _____	% _____	Yrs. _____ Mos. _____	\$ _____	\$ _____	\$ _____	_____ Mos.

Note, new fields that must be completed

Owner Occupancy NOT required

All conditions of Approval have been satisfied

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies that the mortgagee reviewed the TOTAL Mortgage Scorecard findings and that this mortgage meets the Final Underwriting Decision (TOTAL) requirements for approval. The undersigned representative of the mortgagee also certifies that all information entered into TOTAL Mortgage Scorecard is complete and accurately represents information obtained by the mortgagee, that the information was obtained by the mortgagee, pursuant to FHA requirements, and that there was no defect in connection with the approval of this mortgage such that the result reached in TOTAL should not have been relied upon and the mortgage should not have been approved in accordance with FHA requirements.

Mortgagee Representative:  
Signature: \_\_\_\_\_ Printed Name/Title: \_\_\_\_\_

And if applicable:

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard and the undersigned Direct Endorsement underwriter certifies that I have personally reviewed and underwritten the appraisal according to standard FHA requirements.

Direct Endorsement Underwriter Signature \_\_\_\_\_ DE's CHUMS ID Number \_\_\_\_\_

**OR**

This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed and underwritten the appraisal report (if applicable), credit application, and all associated documents used in underwriting this mortgage. I further certify that:

- I have approved this loan and my Final Underwriting Decision was made having exercised the required level of Care and Due Diligence and in performing my underwriting review;
- I have performed all Specific Underwriter Responsibilities for Underwriters and my underwriting of the borrower's Credit and Debt, Income, Qualifying Ratios and Compensating Factors, if any, and the borrower's DTI with Compensating Factors, if any, are within the parameters established by FHA and the borrower has assets to satisfy any required down payment and closing costs of this mortgage; and
- I have verified the Mortgage Insurance Premium and Mortgage Amount are accurate and this loan is in an amount that is permitted by FHA for this loan type, property type, and geographic area.
- There was no defect in connection with my approval of this mortgage such that my Final Underwriting Decision should have changed and the mortgage should not have been approved in accordance with FHA requirements.

Direct Endorsement Underwriter Signature \_\_\_\_\_ CHUMS ID Number \_\_\_\_\_

The Mortgagee, its owners, officers, employees or directors  (do)  (do not) have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.



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Page 4 is only required for the final 92900-A. The borrower/co-borrower must sign and date the top of page 4; the PRMG Shipper must complete and execute the Mortgagee's Certification at the bottom of page 4.

For additional information, please reference the HUD Handbook 4000.1.

### Borrower's Certification:

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by
- (b) One of the undersigned
- (c) All charges and fees covered by Down Payment Assistance program funds, and no other charges have been or will be paid by me in respect to this transaction.

Borrower must sign and date

Borrower(s) Signature(s) & Date
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### Mortgagee's Certification:

The Mortgagee by and through the undersigned certifies that to the best of its knowledge:

- (a) The loan terms, loan type, property address, Borrower information including names, social security number, credit scores, marital status, employment status, and Borrower occupancy status, in its application for insurance and in this Certificate are true and correct;
- (b) All loan approval conditions appearing in any outstanding commitment issued under the above case number have been fulfilled and this loan closed in a manner consistent with the mortgagee's approval;
- (c) Complete disbursement of the loan has been made to the Borrower, or to his/her creditors for his/her account and with his/her consent and any escrow has been established in accordance with applicable law;
- (d) The note and security instruments are in a form acceptable to HUD and the security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to, or paid by the Borrower, except as permitted under HUD regulations;
- (f) The copies of the note and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions; and
- (h) The Mortgagee has exercised due diligence in processing this mortgage and in reviewing the file documents listed at HUD Handbook 4000.1, II.A.7.b. and the documents contain no defect that should have changed the processing or documentation and the mortgage should not have been approved in accordance with FHA requirements.

I, the undersigned authorized representative of the mortgagee certify that I have personally reviewed the mortgage documents, closing statements, application for insurance endorsement, and all accompanying documents and request the endorsement of this mortgage for FHA insurance.

Mortgagee		<b>Note:</b> If the approval is executed by an agent in the name of the mortgagee, the agent must enter the mortgagee's code number and type.
Name and Title of the Mortgagee's Officer		
Signature of the Mortgagee's Officer	Date	Code Number (5 digits)      Type

PRMG Shipper to complete this section