



# Instructions for Completing the HUD 92900-A for Cases Assigned Prior to 08/01/2016 (Correspondent-Unconditional)

“Unconditional” DE Status is when the Correspondent has passed their test case phase and have full DE approval status.

These instructions apply to both the initial and final 92900-A. All sections must be fully completed on page 1 except sections 14, 16, 19 and 21H which are to remain blank. Only pages 1 and 2 are required for the initial 92900-A. All pages (1-4) are required for the final 92900-A.

PRMG is responsible to sign the bottom of page 1 of the Final 92900-A.

## HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144 (exp. 11/30/2016)  
HUD: 2502-0059 (exp 04/30/2017)

**Part I - Identifying Information** (mark the type of application)

1.  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)

4. Loan Amount (include the for HUD or Funding Fee if applicable)

5. Discount Amount (only if borrower is permitted to pay)

6. Discount Pts \$ Upfront

7. Lenders I.D. Code

8. Mo Pre / mo. Mos months

9. Correspondent ID

10. PRMG's ID Number

11. 14. Sponsor / Agent I.D. 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

**Correspondent/Client Information**

12. Complete Subject Property Address

13. Lenders Name & Address (include zip code)

14. PRMG Name, Address and Zip

15. Lenders Telephone Number

16. Correspondent Phone Number

Type or Print all entries clearly

**Section 14 and 16 should have PRMG's information**

**Correspondent/Client's Name, Address and Zip**  
Correspondent's name and address should be displayed here.

**Correspondent Phone Number:**  
Correspondent's phone number should be displayed here.

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a.  Yes b.  No

19. VA Only Title will be Vested in:  Veteran  Veteran & Spouse  Other (specify)

20. Purpose of Loan (blocks 9 - 12 are for VA loans only)

1)  Purchase Existing Home Previously Occupied 7)  Purchase Permanently Sited Manufactured Home & Lot  
2)  Finance Improvements to Existing Property 8)  Refi. Permanently Sited Manufactured Home to Buy Lot  
3)  Refinance (Ret.) 9)   
4)  Purchase New Condo. Unit 10)   
5)  Purchase Existing Condo. Unit 11)   
6)  Purchase Existing Home Not Previously Occupied 12)  Refi. Permanently Sited Manufactured Home/Lot Loan

**Part II - Lender's Certification**

21. The undersigned lender 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 Uniform Residential Loan Application and this Addendum are true, accurate and complete.

B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.

C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.

D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.

F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.

G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

H. The names and functions of any duly authorized agents who developed on behalf of the lender 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.) \_\_\_\_\_

I. If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.

J. 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 \_\_\_\_\_ Title of Officer of Lender \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

**Initial:** should be signed by the Correspondent Loan Originator.  
**Final:** must be executed by PRMG

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering the data, reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Service, Paperwork Project (0160-0047), Washington, DC 20503. The Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (f) for DVA and 12 U.S.C. 5512 (b) and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 5543, require persons applying for a loan to provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions, and permitted by law. The information will be used to determine whether you qualify as a mortgagee. Any disclosure of information to provide any of the requested information, including SSN, may

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For Page 2 of the form, complete all applicable certification sections as required. When answered correctly, the answer to question 25(3)(a)/(b) confirms whether the FHA Amendatory Clause is required or not.

If section 25(3) is incorrect on the initial 92900-A then a new initial 92900-A must be re-executed by the borrower and lender any time prior to funding the loan. Make sure all necessary corrections in the FastTrac 92900-A edit screen are made before generating the new initial and final 92900-A that the borrower(s) and lender will execute.

result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution: Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

### Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional use of my Social Security number by the Lender, and HUD/FHA and that verification of my Social Security number does not constitute a credit check. My Social Security number may not be used for any other purposes than the one stated above, including purposes to ensure that HUD/FHA complies with the Equal Housing Lending Act.

I am the individual to whom the Social Security information contained herein is true and correct. I understand that this information could be punished by a fine or imprisonment under the penalty of perjury that the information from Social Security records, I am providing is true and correct.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
_____	____/____/____	_____	____/____/____

Borrower/Co-Borrower must sign and date

### Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage .

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage?  Yes  No

22b. Address \_\_\_\_\_ Is it to be sold?  Yes  No 22b. Sales Price \$ \_\_\_\_\_

22c. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any property or rental properties involving eight or more dwelling units in which you have any financial interest?  Yes  No

22d. Do you own more than four dwellings?  Yes  No If "Yes" submit form HUD-92561.

23. Complete for VA-Guaranteed Mortgage - Have you ever had a VA home loan?  Yes  No

IMPORTANT: If your spouse resides with you, the mortgage must be recognized by the place where you and your spouse live (38 U.S.C. § 103(c)). Additional guidance on when VA recognizes a mortgage is available at [www.va.gov/hudfha](http://www.va.gov/hudfha).

24. Applicable for VA-Guaranteed Mortgage - Have you ever had a VA home loan?  Yes  No

25. I, the undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only -- mark the applicable box)

(a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

(b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

(c) I previously occupied the property securing this loan as my home. (for interest rate reductions)

(d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (S) \_\_\_\_\_ is the reasonable value of the property as determined by VA or; \_\_\_\_\_ is the statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

(a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources a sum equal to the difference between the VA or HUD/FHA established value, I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(b) I was not aware of this valuation to complete the transaction at the time I signed my contract and I have paid or will pay in cash from my own resources a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a contract or otherwise make my loan to any person on the basis of race, color, religion, sex, or national origin.

(5) All information provided in this application is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning.  Yes  Not Applicable

(7) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property.

If the appraisal was issued after the purchase contract was executed than box 25(3)(b) should be checked

Section 25 (3): Be sure to select HUD/FHA and input the value

Check "Yes" if the property was built before 1978. Check "Not Applicable" if property was built after 1978.

If the appraisal was issued before the purchase contract was executed than box 25(3)(a) should be checked

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (S) \_\_\_\_\_ is the reasonable value of the property as determined by VA or; \_\_\_\_\_ is the statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

(a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources a sum equal to the difference between the VA or HUD/FHA established value, I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(b) I was not aware of this valuation to complete the transaction at the time I signed my contract and I have paid or will pay in cash from my own resources a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

Signature(s) of Borrower(s) -- Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
_____	____/____/____	_____	____/____/____

(Borrowers Must Sign Both Parts IV & V.) Federal statutes provide severe penalties for any fraud, intentional misrepresentation or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

Borrower/Co-Borrower must sign and date



## Instructions for Completing the HUD 92900-A for Cases Assigned Prior to 08/01/2016 (Correspondent-Unconditional)

For Page 3 of the form, all sections at the top of the form must be fully completed except sections 14 and 16 which are to remain blank. The PRMG Underwriter is responsible to sign at the bottom of page 3 of the final 92900-A. Page 3 only applies to the final 92900-A, only pages 1 and 2 are part of the initial 92900-A.

### Direct Endorsement Approval for a HUD/FHA-Insured Mortgage U.S. Department of Housing and Urban Development

**Part I - Identifying Information** (mark the type of application)      2. Agency Case No. (include any suffix)      3. Lender's Case No.      4. Section of the Act (for HUD cases)

1.  HUD/FHA Application for Insurance under the National Housing Act      FHA Case Number

5. Borrower's Name & Present Address (Include zip code)      7. Loan Amount (include the Borrower's name and complete present address)

6. Property Address      10. Discount Amount (only if borrower is permitted to pay)      11. Amortization Period (months)

Complete subject property address      \$      \$ / mo.      months

12. Lender's I.D. Code      14. Sponsor / Agent I.D. Code

Correspondent/Client ID #      PRMG ID

15. Lender's Name & Address (include zip code)      16. Name & Address of Sponsor / Agent

Correspondent/Client to complete this section      PRMG Name, Address and ZIP

Type or Print all entries clearly      17. Lender's Telephone Number

**Sponsored Originations**      Name of Loan Origination Company      Tax ID of Loan Origination Company      NMLS ID of Loan Origination Company

Leave Blank      Leave Blank      Leave Blank

**Approved:** Approved subject to the additional conditions stated below, if any.      Date Mortgage Approved      Date Agent's Fee Paid

**Modified & Approved as follows:**      Loan Amount (include UFMIP)      Interest Rate      Proposed Maturity Date      Amount of Monthly Premium      Term of Monthly Premium

\$      %      Yrs.      months

**Additional Conditions:**

- If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541.
- If this is new construction, the lender certifies that the property is 100% complete (both on site and off site improvements) and the property meets HUD's minimum property standards and local building codes.
- Form HUD-92544, Builder's Warranty is required.
- The property has a 10-year warranty.
- Owner-Occupancy Not required ( item (b) of the Borrower's Certificate does not apply).
- The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military.
- Other: (specify)

This mortgage was rated as an "accept" or "approve" by FHA's Total Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable) and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Mortgagee Representative \_\_\_\_\_

This mortgage was rated as a "refer" by a FHA's Total Mortgage Scorecard, and/or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement underwriter certifies that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Direct Endorsement Underwriter \_\_\_\_\_ DE's 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.**

**Correspondent/Client's Name, Address and Zip**  
Correspondent's name and address should be displayed here.

**Lender's ID Code:** Correspondent's Mortgagee ID is displayed here.

**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.

**Input PRMG's information**

**Correspondent/Client's Phone Number**  
Correspondent's phone number should be displayed here

**The sponsored Originations section should be left blank**

**Underwriter to complete and execute the Approval and Additional Conditions Section**



## Instructions for Completing the HUD 92900-A for Cases Assigned Prior to 08/01/2016 (Correspondent-Unconditional)

The PRMG Shipper must sign the bottom of page 4. Page 4 only applies to the final 92900-A, only pages 1 and 2 are part of the initial 92900-A.

For additional information, please reference [Mortgagee Letter 2010-33](#).

### Borrower's Certificate:

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 the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I nor anyone authorized to act for me will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the dwelling or property covered by this loan to any person because of race, sex, or national origin. I recognize that any restrictive covenant on this property relating to race, sex, or national origin is illegal and void and any such covenant is hereby rescinded. No civil or criminal relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Borrower must sign and date

Borrower(s) Signature(s) & Date

### Lender's Certificate:

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (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;
- (d) 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 credit 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.

I, the undersigned, as authorized representative of mortgagee at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

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

PRMG Shipper to complete this section

Clear All

page 4

Print

form HUD-92900-A (06/2014)  
VA Form 26-1802a