

New York FHA Submission Form

Note: This Submission Form is to be used for New York FHA loan submissions only

BROKER INFORMATION		TODAYS DATE:	EST. CLOSING DATE:
Loan Officer:	Processor Name:	Contact Name:	
Company Name / ID #:	Processor E-Mail:	Contact E-Mail:	
Address:	Processor Phone:	Contact Phone:	
City/State:			
BORROWER INFORMATION			
Borrower #1:		Borrower #2:	
Property Address:		Borrower Primary E-Mail:	
City:	State:	Zip:	
Product Code:	Loan Amount:	Interest Rate:	
LTV/CLTV:	Sales Price/Value:	Lock Expiration:	
Loan Program: <input type="checkbox"/> FHA Conforming <input type="checkbox"/> FHA High Balance <input type="checkbox"/> FHA Streamline with Appraisal <input type="checkbox"/> FHA Streamline w/o Appraisal *Streamline High Balance, or Streamline ARM not allowed <input type="checkbox"/> Fixed <input type="checkbox"/> ARM			
Loan Type: <input type="checkbox"/> Purchase <input type="checkbox"/> Refi (Rate/Term) <input type="checkbox"/> Refi (Cash out)			
Property Type: <input type="checkbox"/> SFR <input type="checkbox"/> 2-Unit <input type="checkbox"/> 3-4 Units <input type="checkbox"/> PUD <input type="checkbox"/> CONDO (FHA Approved)			
Occupancy Status: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Investment Property (Streamline Only)			
Loan Term: <input type="checkbox"/> 30 <input type="checkbox"/> 15		ARMs: <input type="checkbox"/> 3/1 <input type="checkbox"/> 5/1	
FHA Sponsor ID - 1350600005 (CT, MA, ME, NH, NJ,NY, PA, RI & VT) FHA Sponsor ID - 1350600028 (CA, CO, DC, DE, FL, GA, IL, MD, MI, NC, SC, TN, TX, & VA)			
Lender-Paid Compensation: <input type="checkbox"/> or Consumer-Paid Compensation: <input type="checkbox"/>			

Document Check List: All documents should be fully-executed. Missing or inaccurate documents will cause a delay in submission

Brokers are responsible for issuing the initial Good Faith Estimate and all required state and federal disclosures. TMS Funding will re-disclose upon acceptance of a complete loan submission. The Borrower(s) cannot be charged any fees other than a credit report fee until they receive their TIL from TMS Funding. If disclosures are sent via USPS, all other fees cannot be collected until the 4th business day.

All of the following documents are required for a full submission package:

PLEASE NOTE: Incomplete submissions will not be reviewed by underwriting:

- TMS Funding Forms – available on www.tmsfunding.com "FORMS"
 - FHA Loan Submission Form
 - Broker Certification
 - Signed and Dated IRS Form 4506-T, must be typed
 - FHA Connection Case Number Request
 - NY Specific Mortgage Broker Fee Agreement
- Complete Initial Typed 1003 - signed by Loan Officer and Borrower(s) if taken "face to face" and completed government monitoring section
- Initial HUD Addendum (HUD form 92900a) – fully completed
- Initial Good Faith Estimate (include Settlement Service Provider List)
- GFE Itemization
- Current GFE and Change Circumstance form, if changes have occurred prior to the loan submission
- Borrowers Certification and Authorization
- Tri-Merge Credit Report within 90 days of application date, including 12 month mortgage history with no late payments
- Automated Findings (DU/LP) in Final Status and released to TMS Funding*
- LDP/GSA printouts for all participants
- Income Documentation per AUS findings:
 - Salaried: Most recent paystub(s) dated within 30 days of application, and most recent W-2(s) or;
 - Self Employed/Commissioned/Use of Rental Income: Copies of the two most recent years 1040's with all schedules attached, signed and dated by borrowers and 2 most recent years business tax returns *
 - Documentation to support sources of income other than salaried or self-employed income
- Asset Documentation - Bank Statements must have ALL pages and explanations for large deposits:
 - 2 months bank statements or;
 - VOD (must accompany 1 month current bank statement) or;
 - Gift letter or;
 - Retirement funds
- Purchase contract (if applicable): Must have current date (not expired,) and include all addendums*
- Completed and signed FHA Forms:

Form	Purchase	Refinance		Purchase	Refinance
Important Notice to Homebuyer	✓	✓	Energy Efficient Mortgage	✓	✓
Informed Consumer Choice	✓	✓	Identity of Interest	✓	
Notice to Homebuyer "Assumption"	✓	✓	Notice of Property Inspection	✓	
Hotel Transient Disclosure (if 2-4 unit)	✓	✓	Amendatory Clause	✓	
- Broker Federal and State Disclosure package (will not hold-up loan from going to UW)
- Cover letter (recommended, not required)
- CEMA Yes No If yes, one of the two CEMA attorneys below is required to be used and will be assigned by TMS Funding:

Law Offices of Aaron I. Katsman, P.C. 65 Roosevelt Avenue, Suite 103 Valley Stream, NY 11581 P: 516-295-9680 F: 516-295-9685	Peter W. Dengler, Attorney at Law 25 West Red Oak Lane, 3 rd Floor White Plains, NY 10604 P: 914-729-0929 F: 914-729-0950
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- NY Attorney Information:

Attorney Name:	
Phone Number:	
E-mail Address:	
Address:	

Mortgagee Clause:
Total Mortgage Services, LLC doing business as Total Group
ISAOA, ATIMA
326 W Main Street
Milford, CT 06460

*Attorney must be approved by TMS funding

***Not required for Streamline Refinance**