



## Government Disclosures

Please select one of the following loan types for the required underwriting forms and documentation. All forms should be sent with your submission

[FHA Purchase](#)

[FHA Refinance](#)

### FHA Purchase

CAIVR VERIFICATION	Available on <a href="#">FHA Connection website</a>
LDP/GSA for all parties	Available on <a href="#">FHA Connection website</a>
Case Number Assignment	Available on <a href="#">FHA Connection website</a>
FHA Mortgage Credit Analysis Worksheet - <a href="#">HUD 92900-PUR</a>	See page 2 of HUD form for detailed instructions on completing the form.
HUD/VA Addendum to Uniform Residential Loan Application - <a href="#">HUD-92900-A</a>	Page 1 signed by lender (initial - name, signature, title, date) Page 2 signed and dated by borrower (initial) Page 3 signed by underwriter (final) Page 4 signed by borrower and lender (final)
Important Notice to Homebuyers - <a href="#">HUD-92900-B</a>	Signed by all borrowers. No specific date requirements.
Notice to Homeowner: <a href="#">Assumption of HUD/FHA Insured Mortgages</a>	Signed by all borrowers. No specific date requirements.
<a href="#">Informed Consumer Choice Disclosure</a>	Disclosure must be provided to a prospective borrower no later than 3 business days after the lender's receipt of the initial mortgage loan application.
For Your Protection: Get a Home Inspection Clause - <a href="#">HUD-92564-CN</a>	This disclosure notice must be provided to a prospective borrower at time of pre-qualification, preapproval or initial loan application. This form must be provided to the borrower but does not need to be provided to underwriting.
<a href="#">Termite Inspection Report</a>	Requirement is based on condition of appraisal. Signed by borrowers and sellers at closing.
Hotel & Transient Use <a href="#">HUD-92561</a> (2-4 unit properties only)	Signed by borrowers
Builders Cert <a href="#">HUD-92541</a> (New Construction Only)	Completed and signed by builder
Builders Warranty of Completion - <a href="#">HUD-92544</a> (New Construction Only)	Completed and signed by builder and borrower
<a href="#">FHA Amedatory Clause/Real Estate Certification</a>	Signed and dated by all parties including real estate agent (if applicable)
Subterranean Termite Builders Guarantee <a href="#">HUD NCPA 99A</a> (New Construction if treatment was required)	Completed and signed by builder
Subterranean Termite Treatment <a href="#">NPCA 99B</a> (New Construction - if treatment was required)	Completed and signed by Pest Control Company
Well water analysis or septic report (New Construction Only)	Well/Septic requirements vary by local authorities, Consult the <a href="#">HUD website</a> for more information.
<a href="#">FHA Appraisal Certification</a>	All borrowers to sign and date prior to or at closing. Provide in closing package and indicate loan number.

1.877.698.7000

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### FHA Refinance - Non-Streamline

CAIVR VERIFICATION	Available on <a href="#">FHA Connection website</a>
LDP/GSA for all parties	Available on <a href="#">FHA Connection website</a>
Case Number Assignment	Available on <a href="#">FHA Connection website</a>
FHA Mortgage Credit Analysis Worksheet - <a href="#">HUD 92900-PUR</a>	See page 2 of HUD form for detailed instructions on completing the form.
HUD/VA Addendum to Uniform Residential Loan Application - <a href="#">HUD-92900-A</a>	Page 1 signed by lender (initial - name, signature, title, date) Page 2 signed and dated by borrower (initial) Page 3 signed by underwriter (final) Page 4 signed by borrower and lender (final)
Important Notice to Homebuyers - <a href="#">HUD-92900-B</a>	Signed by all borrowers. No specific date requirements.
Notice to Homeowner: <a href="#">Assumption of HUD/FHA Insured Mortgages</a>	Signed by all borrowers. No specific date requirements.
<a href="#">Informed Consumer Choice Disclosure</a>	Disclosure must be provided to a prospective borrower no later than 3 business days after the lender's receipt of the initial mortgage loan application.
Refinance Authorization (FHA to FHA only)	Available on <a href="#">FHA Connection website</a>
<a href="#">Termite Inspection Report</a>	Requirement is based on condition of appraisal. Signed by borrowers and sellers at closing.
<a href="#">FHA Appraisal Certification</a>	All borrowers to sign and date prior to or at closing. Provide in closing package and indicate loan number.

### FHA Refinance Streamline

CAIVR VERIFICATION	Available on <a href="#">FHA Connection website</a>
LDP/GSA for all parties	Available on <a href="#">FHA Connection website</a>
Case Number Assignment	Available on <a href="#">FHA Connection website</a>
FHA Mortgage Credit Analysis Worksheet - <a href="#">HUD 92900-PUR</a>	See page 2 of HUD form for detailed instructions on completing the form.
HUD/VA Addendum to Uniform Residential Loan Application - <a href="#">HUD-92900-A</a>	Page 1 signed by lender (initial - name, signature, title, date) Page 2 signed and dated by borrower (initial) Page 3 signed by underwriter (final) Page 4 signed by borrower and lender (final)
Notice to Homeowner: <a href="#">Assumption of HUD/FHA Insured Mortgages</a>	Signed by all borrowers. No specific date requirements.
<a href="#">Informed Consumer Choice Disclosure</a>	Disclosure must be provided to a prospective borrower no later than 3 business days after the lender's receipt of the initial mortgage loan application.
Important Notice to Homebuyers - <a href="#">HUD-92900-B</a>	Signed by all borrowers. No specific date requirements.
Refinance Authorization (FHA to FHA only)	Available on <a href="#">FHA Connection website</a>
Credit Report	Ordered by NSM. Minimum score requirement must be verified
<a href="#">FHA Appraisal Certification</a> - Streamline w/ appraisal ONLY	All borrowers to sign and date prior to or at closing. Provide in closing package and indicate loan number.