



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

1 **Date:** XXXX, 2024

2 **Title I Letter** XXX

3 **To:** All FHA-Approved Mortgagees
4 All Direct Endorsement Underwriters
5 All Eligible Submission Sources for Condominium Project Approvals
6 All FHA Roster Appraisers
7 All FHA-Approved 203(k) Consultants
8 All FHA-Approved Title I Lenders
9 All HUD-Certified Housing Counselors
10 All HUD-Approved Nonprofit Organizations
11 All Governmental Entity Participants
12 All Real Estate Brokers
13 All Closing Agents

14 **Subject** Adoption of the *Uniform Residential Loan Application (URLA)* for Title I
15 Loan Programs

16 **Purpose** This Title I Letter announces the adoption of the *Uniform Residential Loan*
17 *Application (URLA)* for Title I Loan programs and introduces the
18 implementation of form HUD-92900-TI, *HUD Addendum to Uniform*
19 *Residential Loan Application for Title I Loans*.

20 **Effective Date** The provisions of this Letter may be implemented immediately but must be
21 implemented for FHA case numbers assigned on or after 120 days from the
22 date of this Letter.

23 All updates will be incorporated into a forthcoming update of the HUD
24 Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook
25 4000.1).

26 **Affected** The provisions of this Letter apply to the Title I Property Improvement and
27 **Programs** Manufactured Home Loan programs.

28 **Background** On July 29, 2022, the *Request for Input, FHA and Ginnie Mae Title I*
29 *Manufactured Housing Programs* was published for comment jointly by HUD
30 and Ginnie Mae. Additionally, on October 4, 2022, HUD published the

1 Request for Information Regarding Small Mortgage Lending as Federal
2 Register Docket No. FR-6342-N-01. These two requests for information (RFI)
3 sought to gain insight into barriers with the origination of both small-balance
4 mortgages and Title I Loans. Many comments on both RFIs indicated a lack
5 of parity between Title I and Title II loan requirements in many areas,
6 including the forms required for each program.

7 Title I Loan programs currently require a program-specific Borrower loan
8 application, using either form HUD-56001 for Property Improvement loans or
9 form HUD-56001-MH for Manufactured Home loans. These forms, first
10 introduced in 1984, capture standard application information and details
11 unique to the Title I programs. HUD continually evaluates our loan program
12 requirements and recognizes the benefits of alignment with current industry
13 practice. Therefore, in response to public comments, we are revising our
14 application requirements for the Title I program.

15 Lenders may now take advantage of the industry standard loan application
16 form, *Uniform Residential Loan Application (URLA)*. The *URLA* is widely
17 accepted and often associated with Lenders' loan origination systems. Along
18 with adopting the *URLA*, HUD is introducing and requiring the new form
19 HUD-92900-TI, *HUD Addendum to Uniform Residential Loan Application*
20 *for Title I Loans*. This new requirement collects information similar to form
21 HUD-92900-A for Title II loans and adds Title I specific questions. Aligning
22 Title I and Title II requirements by allowing the use of the industry standard
23 *URLA* form will alleviate the additional burden previously imposed on Title I
24 Lenders to use a program-specific application form.

25 Form HUD-56001 and form HUD-56001-MH will be retired on
26 XX/XX/XXXX (6 months after mandatory use date).

27 **Summary of**
28 **Changes**

This Letter:

- revises the existing Title I policy requiring a HUD-specific application and adopts the use of the industry standard *URLA* form for this program;
- introduces the new form HUD-92900-TI, *HUD Addendum to Uniform Residential Loan Application for Title I Loans*, requirement; and
- replaces references to previous application forms HUD-56001 or HUD-56001-MH as applicable in the following sections:
 - Signature Requirements for All Application Forms (II.E.2.a.i(A)(2)(c));
 - Credit Application and Required Supporting Documentation (II.E.2.a.i(A)(3));
 - Initial Document Processing (II.E.2.a.i(D));
 - Manufactured Home Improvement Loan Standard – Required Documentation (II.E.2.a.ii(G)(2)(b));
 - Eligible Improvements – Required Documentation (II.E.2.c.ii(B));

- 1 ○ General Liabilities and Debt – Standard (II.E.2.d.i(D)(1)(a));
 - 2 ○ Eligible Improvements – Required Documentation
 - 3 (II.E.2.d.ii(M)(8)(a)(ii));
 - 4 ○ Required Documents for Case Binder (II.E.2.e.ii(A));
 - 5 ○ Use of Power of Attorney at Closing (II.E.2.e.ii(E));
 - 6 ○ Signature Requirements for All Application Forms
 - 7 II.E.4.a.i(A)(2)(c);
 - 8 ○ Credit Application and Initial Supporting Documentation
 - 9 II.E.4.a.i(A)(3);
 - 10 ○ Initial Document Processing (II.E.4.a.i(D));
 - 11 ○ Lawful Permanent Resident Aliens – Required Documentation
 - 12 (II.E.4.a.ii(D)(7)(a)(ii));
 - 13 ○ FHA Policy Limiting the Number of Title I Manufactured Home
 - 14 Loans per Borrower – Required Documentation
 - 15 (II.E.4.a.ii(E)(3)(b));
 - 16 ○ General Liabilities and Debt – Standard (II.E.4.d.i(D)(1)(a));
 - 17 ○ Pre-Closing Case Binder Submission (II.E.4.e.ii);
 - 18 ○ Closing – Certifications (II.E.4.f.v);
 - 19 ○ Use of Power of Attorney at Closing (II.E.4.f.xiii(A)); and
 - 20 ○ Case Binder Stacking Order (II.E.4.g.ii(N)(2)).
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21 **FHA Single**
22 **Family Housing**
23 **Policy**
24 **Handbook**
25 **4000.1**

The policy changes will be incorporated into Handbook 4000.1 as follows:

Contents of the Loan Application Package (II.E.2.a.i(A)(2))

(c) Signature Requirements for All Application Forms

26 **Origination**
27 **through Post-**
28 **closing/**
29 **Endorsement**

All Borrowers must sign and date the **Fannie Mae Form 1003/Freddie Mac Form 65, Uniform Residential Loan Application (URLA)**, and form **HUD-92900-TI, HUD Addendum to the Uniform Residential Loan Application for Title I Loans**.

30 **Property**
31 **Improvement**
32 **Loan Program**

The application may not be signed by any party who will not be on the Note.

A Power of Attorney (POA) may not be used unless the Lender verifies and documents that all of the following requirements have been satisfied:

- For military personnel, a POA may only be used when all of the following apply:
 - when the service member is on overseas duty or on an unaccompanied tour;
 - when the Lender is unable to obtain the absent Borrower's signature on the application by mail or fax; and
 - where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.
- For incapacitated Borrowers, a POA may only be used:

- where a Borrower is incapacitated and unable to sign the application; and
- where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.

For guidance on use of POA on closing documents refer to [Use of Power of Attorney at Closing](#) (II.E.2.e.ii(E)).

Borrower Eligibility (II.E.2.a.i(A))

(3) Credit Application and Required Supporting Documentation

The Lender must obtain a completed [URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#) and form [HUD-92900-TI](#) from the Borrower in order to begin the origination process.

(a) Interview with Borrower

The Lender must conduct a telephone or face-to-face interview with the Borrower and any co-maker or Co-signer to resolve any material discrepancies, and ensure that the information, including listed debts and obligations, is accurate and complete.

(b) Contractor Certification

If the Loan is originated as a [Dealer Loan](#) (II.E.1.b), the person selling the improvements must sign the Note to Salesperson certification provided on form [HUD-92900-TI](#).

(c) Credit Application Name Requirements

(i) Standard

All credit applications *must* be executed in the legal names of one or more individuals on the application.

Credit applications from a corporation, partnership, sole proprietorship, nonprofit or trust (including living or non-revocable trusts) are not permitted under Title I.

A multifamily dwelling (two or more units) may be owned by a corporation, partnership, or trust with prior approval from the Secretary. Loan applications from a corporation, partnership, or trust must be in the name of the entity and also be in the name of one or more individuals.

1 **(ii) Required Documentation**

2 The Lender must include a statement that it has verified the
3 Borrower's identity using a valid government-issued photo
4 identification at or prior to closing the Loan, or the Lender may choose
5 to include a copy of such photo identification as documentation.

6 **(d) Disclosure of Improvements to be Made**

7 The improvements to be made must be specified on **the URLA**.

8 **Application Packages and Disclosures (II.E.2.a.i)**

9 **(D) Initial Document Processing**

10 The Lender begins processing the Loan by obtaining the completed **URLA**
11 **(Fannie Mae Form 1003/Freddie Mac Form 65)** and form **HUD-92900-TI**.

12 **Manufactured Home Improvement Loan Standard (II.E.2.a.ii(G)(2))**

13 **(b) Required Documentation**

14 When improvements to a Manufactured Home are financed by a Title I
15 insured Loan, the Borrower must certify that the Manufactured Home is
16 occupied as a Principal Residence.

17 **The URLA (Fannie Mae Form 1003/Freddie Mac Form 65)** and other loan
18 documents must consistently evidence that the Borrower occupies the
19 Manufactured Home. If the Borrower owns other Property, **the URLA** must
20 identify the property address, expenses for debt, taxes and insurance, and its
21 use as either a Secondary Residence or for investment.

22 When a Borrower does not occupy a Manufactured Home because of
23 temporary deployment or assignment in the United States military, the case
24 binder must contain documentation to evidence the orders or assigned duty
25 station that is not within reasonable commuting distance from the
26 Manufactured Home.

27 **Eligible Improvements (II.E.2.c.ii)**

28 **(B) Required Documentation**

29 The improvements must be specified on **the URLA (Fannie Mae Form**
30 **1003/Freddie Mac Form 65)**.

1 The Lender must obtain supporting documents to determine if all
2 improvements are eligible for Title I financing and to determine the
3 reasonableness of the cost for the material and labor described.

4 **General Liabilities and Debt (II.E.2.d.i(D)(1))**

5 **(a) Standard**

6 The Lender must determine the Borrower's monthly liabilities by reviewing
7 all debts listed on the credit report, the **URLA (Fannie Mae Form 1003/Freddie**
8 **Mac Form 65)**, and required documentation.

9 All applicable monthly liabilities must be included in the qualifying ratio.
10 Monthly liabilities do not have to be included if they will be paid off within 6
11 months.

12 Accounts for which the Borrower is an authorized user must be included in a
13 Borrower's DTI ratio unless the Borrower provides written certification that
14 they do not make payments, and are not expected by the account owner to
15 make any payments.

16 Negative income must be subtracted from the Borrower's gross monthly
17 income, and not treated as a recurring monthly liability unless otherwise
18 noted.

19 Loans secured against deposited funds, where repayment may be obtained
20 through extinguishing the asset and these funds are not included in calculating
21 the Borrower's assets, do not require consideration of repayment for
22 qualifying purposes.

23 **Retirement Income (II.E.2.d.ii(M)(8)(a))**

24 **(ii) Required Documentation**

25 The Lender must verify and document the Borrower's receipt of income from
26 the SSA and that it is likely to continue for at least a three-year period from
27 the date of form **HUD-92900-TI**

28 For SSI, the Lender must obtain any one of the following documents:

- 29 • Tax Returns (minimum one year);
- 30 • the most recent bank statement evidencing receipt of income from the
31 SSA;
- 32 • a Proof of Income Letter, also known as a "Budget Letter" or
33 "Benefits Letter" that evidences income from the SSA; or
- 34 • a copy of the Borrower's form SSA-1099/1042S.

1 In addition to verification of income, the Lender must document the
2 continuance of this income by obtaining from the Borrower (1) a copy of the
3 last Notice of Award letter which states the SSA's determination on the
4 Borrower's eligibility for SSA income, or (2) equivalent document that
5 establishes award benefits to the Borrower (equivalent document). If any
6 income from the SSA is due to expire within three years from the date of form
7 HUD-92900-TI that income may not be used for qualifying.

8 If the Notice of Award or equivalent document does not have a defined
9 expiration date, the Lender must consider the income effective and reasonably
10 likely to continue. The Lender should not request additional documentation
11 from the Borrower to demonstrate continuance of SSA income.

12 If the Notice of Award letter or equivalent document specifies a future start
13 date for receipt of income, this income may only be considered effective on
14 the specified start date.

15 Lender Closing Requirements (II.E.2.e.ii)

16 (A) Required Documents for Case Binder

17 The Lender must confirm that the case binder is complete and that the
18 following documents, if applicable to the Loan, have been obtained for
19 retention in the case binder. The required documents are:

- 20 • [URLA \(Fannie Mae Form 1003/Freddie Mac Form 65\)](#) and form HUD-
21 92900-TI;
- 22 • proof of identity and SSN verification;
- 23 • [Notice to Borrower of HUD's Role in Title I Loans](#) (II.E.2.a.i(B)(1));
- 24 • work contracts, estimates, and/or invoices describing the
25 improvements;
- 26 • evidence of the Borrower's interest in the Property;
- 27 • Settlement Statement, or similar legal document, reflecting
28 Disbursement(s), itemized loan fees and charges;
- 29 • Title I Loan summary/underwriter's worksheet detailing the amount
30 financed, calculation of qualifying ratio, and any compensating factors
31 used;
- 32 • Note or assigned retail installment contract;
- 33 • security instrument (if applicable);
- 34 • Truth-in-Lending Disclosure (if applicable);
- 35 • credit report(s);
- 36 • loan verification if not reflected on credit report;
- 37 • non-traditional references, if applicable;
- 38 • explanation for any adverse credit information and inquiries within
39 recent 90 Days;

- 1 • asset verification including a worksheet or other document with Initial
 - 2 Payment itemization;
 - 3 • gift letter (if applicable);
 - 4 • verification of employment;
 - 5 • income verification;
 - 6 • clearance in HUD's LDP List, and HUD's CAIVRS;
 - 7 • form [HUD-56002](#), Completion Certificate for Property Improvements;
 - 8 • inspection report for improvements (required for loan amounts greater
 - 9 than \$7500);
 - 10 • IRS Form 4506 or 4506-C executed by the Borrower;
 - 11 • Life of Loan Flood Certification;
 - 12 • payment history on subject Loan if Loan Payments have begun; and
 - 13 • Lender processing and servicing notes.
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14 **Lender Closing Requirements (II.E.2.e.ii)**

15 **(E) Use of Power of Attorney at Closing**

16 A Borrower may designate an attorney-in-fact to use a POA to sign
17 documents on their behalf at closing, including the Disclosure Notice to
18 Borrower.

19 Unless required by applicable state law, as stated below, or they are the
20 Borrower's Family Member, none of the following persons connected to the
21 transaction may sign the security instrument or Note as the attorney-in-fact
22 under a POA:

- 23 • the Lender, or any employee or Affiliate;
- 24 • the loan originator, or employer or employee;
- 25 • the title insurance company providing the title insurance policy, the
- 26 title agent closing the Loan, or any of their Affiliates; or
- 27 • any real estate agent or any person affiliated with such real estate
- 28 agent.

29 **Exception**

30 Closing documents may be signed by an attorney-in-fact who is connected to
31 the transaction if the POA expressly authorizes the attorney-in-fact to execute
32 the required documents on behalf of a Borrower, only if the Borrower, to the
33 satisfaction of the attorney-in-fact in a recorded interactive session conducted
34 via the Internet, has:

- 35 • confirmed their identity; and
- 36 • reaffirmed, after an opportunity to review the required loan
- 37 documents, their agreement to the terms and conditions of the required

1 loan documents evidencing such transaction and to the execution of
2 such required Loan by such attorney-in-fact.

3 The Lender must obtain a copy of the URLA (Fannie Mae Form 1003/Freddie
4 Mac Form 65) and form HUD-92900-TI signed by the Borrower or POA in
5 accordance with Signature Requirements for all Application Forms
6 (II.A.1.a.i(A)(3)).

7 **FHA Single**
8 **Family Housing**
9 **Policy**
10 **Handbook**
11 **4000.1**
12
13 **Origination**
14 **through Post-**
15 **closing/**
16 **Endorsement**
17
18 **Manufactured**
19 **Home Loan**
20 **Program**

Contents of the Loan Application Package (II.E.4.a.i(A)(2))

(c) Signature Requirements for All Application Forms

All Borrowers must sign and date Fannie Mae Form 1003/Freddie Mac Form 65, *Uniform Residential Loan Application (URLA)*, and form HUD-92900-TI, *HUD Addendum to the Uniform Residential Loan Application for Title I Loans*.

(i) The application may not be signed by any party who will not be on the Note.

(ii) A Power of Attorney (POA) may not be used unless the Lender verifies and documents that all of the following requirements have been satisfied:

- For military personnel, a POA may only be used when all of the following apply:
 - when the service member is on overseas duty or on an unaccompanied tour;
 - when the Lender is unable to obtain the absent Borrower's signature on the application by mail or fax; and
 - where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.
- For incapacitated Borrowers, a POA may only be used:
 - where a Borrower is incapacitated and unable to sign the loan application; and
 - where the attorney-in-fact has specific authority to encumber the Property and to obligate the Borrower.

34 **Borrower Eligibility (II.E.4.a.i(A))**

35 **(3) Credit Application and Initial Supporting Documentation**

36 The Lender must obtain a completed URLA (Fannie Mae Form 1003/Freddie
37 Mac Form 65), form HUD-92900-TI, and a Notice to Borrower of HUD's
38 Role in Title I Loans (II.E.4.a.i(B)(1)) from the Borrower prior to completion
39 of the underwriting process.

1 **(a) Interview with Borrower**

2 The Lender must conduct a telephone or face-to-face interview with the
3 Borrower and any co-maker or Co-signer to resolve any material
4 discrepancies, and ensure that the information, including listed debts and
5 obligations, is accurate and complete.

6 **(b) Dealer Certification**

7 Dealers who participate in the Borrower’s purchase of a Manufactured
8 Home must sign the certification on the last page of form **HUD-92900-TI**.

9 **(c) Credit Application Name Requirements**

10 **(i) Standard**

11 All credit applications *must* be executed in the legal names of one or
12 more individuals on the application.

13 Credit applications from a corporation, partnership, sole
14 proprietorship, nonprofit or trust (including living or non-revocable
15 trusts) are not permitted under Title I.

16 **(ii) Required Documentation**

17 The Lender must include a statement that it has verified the
18 Borrower’s identity using a valid government-issued photo
19 identification at or prior to closing the Loan, or the Lender may choose
20 to include a copy of such photo identification as documentation.

21 **Application Packages and Disclosures (II.E.4.a.i)**

22 **(D) Initial Document Processing**

23 The Lender begins processing the Loan by obtaining the **URLA (Fannie Mae**
24 **Form 1003/Freddie Mac Form 65)** and form **HUD-92900-TI**.

25 **Lawful Permanent Resident Aliens II.E.4.a.ii(D)(7)(a)**

26 **(ii) Required Documentation**

27 The case binder must include evidence of the permanent residency and
28 indicate that the Borrower is a lawful permanent resident alien on **the URLA**
29 **(Fannie Mae Form 1003/Freddie Mac Form 65)**.

1 The U.S. Citizenship and Immigration Services (USCIS) within the
2 Department of Homeland Security provides evidence of lawful, permanent
3 residency status.

4 **FHA Policy Limiting the Number of Title I Manufactured Home Loans**
5 **per Borrower (II.E.4.a.ii(E)(3))**

6 **(b) Required Documentation**

7 Each Borrower purchasing a Manufactured Home must sign form
8 [HUD-56002-MH](#), *Placement Certificate for Manufactured Home*, to certify
9 that the Property will be the Borrower's Principal Residence.

10 The Lender must review **the URLA (Fannie Mae Form 1003/Freddie Mac**
11 **Form 65)**, form [HUD-92900-TI](#), and other loan documents to assess if the
12 Borrower owns property other than Property associated with the transaction. If
13 the Borrower owns other property, **the URLA** must identify the property
14 address, expenses for debt, taxes and insurance, and its use as either a
15 Secondary Residence or for investment.

16 **General Liabilities and Debt (II.E.4.d.i(D)(1))**

17 **(a) Standard**

18 The Lender must determine the Borrower's monthly liabilities by reviewing
19 all debts listed on the credit report, **the URLA (Fannie Mae Form 1003/Freddie**
20 **Mac Form 65)**, and required documentation.

21 All applicable monthly liabilities must be included in the qualifying ratio.
22 Closed- end debts do not have to be included if they will be paid off within six
23 months and the cumulative payments of all such debts are less than or equal to
24 5 percent of the Borrower's gross monthly income. The Borrower may not
25 pay down the balance in order to meet the six-month requirement.

26 Accounts for which the Borrower is an authorized user must be included in a
27 Borrower's DTI ratio unless the Borrower provides written certification that
28 they do not make payments, and are not expected by the account owner to
29 make any payments.

30 Negative income must be subtracted from the Borrower's gross monthly
31 income, and not treated as a recurring monthly liability unless otherwise
32 noted.

33 Loans secured against deposited funds, where repayment may be obtained
34 through extinguishing the asset and these funds are not included in calculating

1 the Borrower’s assets, do not require consideration of repayment for
 2 qualifying purposes.

3 **Pre-Closing Reviews by HUD (II.E.4.e)**

4 **ii. Pre-Closing Case Binder Submission**

5 The Lender must first underwrite the Loan, then include the following
 6 documents in the case binder and submit to the FOC before closing the Loan.

Left Side	
8	Purchase contract(s) or sales agreement(s) for unit and/or lot
9	Appraisal – not applicable for newly constructed Manufactured Homes; applicable to:
10	
11	<ul style="list-style-type: none"> • purchase of an existing home; or
12	<ul style="list-style-type: none"> • refinance of a non FHA-insured Loan.
13	Invoices:
14	<ul style="list-style-type: none"> • Manufacturer’s Invoice; and
15	<ul style="list-style-type: none"> • skirting, air conditioning, other appurtenances, etc.
16	Itemized statement of costs, fees and charges
17	Evidence of lot ownership or Leasehold for individual lot
18	Certification of home site suitability
19	Form HUD-55014 , <i>Warranty for New Manufactured Home</i>
20	Verification(s) of identity and SSNs
21	Documentation of CAIVRS and LDP/ General Services Administration’s (GSA) SAM clearance
22	
23	Truth-in-Lending Disclosure

Right Side	
24	
25	Underwriter’s report/worksheet showing calculations for maximum loan amount, LTV and debt-to-income ratios, and listing any compensating factors
26	
27	
28	Uniform Residential Loan Application (URLA) and form HUD-92900-TI
29	Explanation and supporting documentation for adverse credit information and/or inquiries
30	
31	Verification of rent payment history
32	Verification(s) of payment history for other accounts not on credit report, if any
33	
34	Verification(s) of employment, income, and gaps (including explanations)
35	Verification of assets, including:
36	<ul style="list-style-type: none"> • downpayment (deposit);
37	<ul style="list-style-type: none"> • other assets, if needed to complete the transaction or for compensating factor; or
38	<ul style="list-style-type: none"> • concurrent financing, if any.
39	
40	Source of funds for downpayment and other assets

1	Appraisal for Trade-In of Manufactured Home (if any for source of funds)
2	Loan processing file notes, if any

3 **Closing (II.E.4.f)**

4 **v. Certifications**

5 The individual selling the Manufactured Home must sign the certification on
6 form [HUD-92900-TI](#).

7 The Borrower and the Dealer must sign the certification on form [HUD-56002-](#)
8 [MH](#).

9 **Signatures (II.E.4.f.xiii)**

10 **(A) Use of Power of Attorney at Closing**

11 A Borrower may designate an attorney-in-fact to use a POA to sign
12 documents on their behalf at closing, including the Disclosure Notice to
13 Borrower.

14 Unless required by applicable state law, as stated below, or they are the
15 Borrower's Family Member, none of the following persons connected to the
16 transaction may sign the security instrument or Note as the attorney-in-fact
17 under a POA:

- 18 • the Lender, or any employee or Affiliate;
- 19 • the loan originator, or employer or employee;
- 20 • the title insurance company providing the title insurance policy, the
21 title agent closing the Loan, or any of their Affiliates; or
- 22 • any real estate agent or any person affiliated with such real estate
23 agent.

24 **Exception**

25 Closing documents may be signed by an attorney-in-fact who is connected to
26 the transaction if the POA expressly authorizes the attorney-in-fact to execute
27 the required documents on behalf of a Borrower, only if the Borrower, to the
28 satisfaction of the attorney-in-fact in a recorded interactive session conducted
29 via the Internet has:

- 30 • confirmed their identity; and
- 31 • reaffirmed, after an opportunity to review the required loan
32 documents, their agreement to the terms and conditions of the required
33 loan documents evidencing such transaction and to the execution of
34 such required Loan by such attorney-in-fact.

1 The Lender must obtain a copy of the [URLA \(Fannie Mae Form 1003/Freddie](#)
 2 [Mac Form 65\)](#) and form [HUD-92900-TI](#) signed by the Borrower or POA in
 3 accordance with [Signature Requirements for All Application Forms](#)
 4 (II.E.4.a.i(A)(c)).

5 **Assembly of Case Binder (II.E.4.g.ii(N))**

6 **(2) Case Binder Stacking Order**

7 The Lender must ensure that all required documents, as applicable, are
 8 arranged in the stacking order chart below.

9

Left Side	
Purchase Transactions	
	Retail Purchase/Installment Contract
	Manufacturer’s Invoice (newly constructed)
	Invoices for options/installation costs
	Manufacturer’s warranty
	Rental lease for the lot, if applicable
Appraisal and Related Documents	
	Manufactured home appraisal (existing unit)
	Form HUD-56002-MH , <i>Placement Certificate for Manufactured Home</i>
	Site Suitability Documentation
	Life of Loan Flood Certification
	Evidence of Flood Insurance (required if Property is in flood zone A or V.)
	LOMR, LOMA, Elevation Certificate
	Evidence of hazard insurance (showing amount of coverage and the amount of the annual premium if the premium was financed)

27

Right Side	
Underwriting Documentation	
	Form HUD-27030 , <i>Title I Transfer of Note Report</i>
	Underwriter’s worksheet with debt ratio calculations, and any notes, explanations, clarifications, or attachments
	Note or assigned Retail Installment Contract
	Security Instrument for new first lien
	Secondary Lien Exhibits
	Settlement Statement or similar legal document
	Lender’s worksheet or other documents with a calculation/itemization of the amount charged and financed
	FHA/RESPA/TILA Required Disclosures
	Power of Attorney

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Uniform Residential Loan Application (URLA) and form HUD-92900-TI
Notice to Borrower of HUD’s Role in Title I Loans (II.E.2.a.i(B)(1))
Refinance Documentation
Payoff Statement(s) for all liens to be satisfied with Loan proceeds
Borrower Identification Documentation
Proof of identity verification
Proof of SSN verification
Legal residency status documents for non-U.S. citizens – Employment Authorization Document
Credit Alert Verification Reporting System (CAIVRS) clearance
Credit and Capacity Documentation
Traditional credit report, and non-traditional references, if applicable
Verification of Mortgage or rent
Explanation for material credit inquiries within 90 Days and any existing credit problems
Housing Counseling Certificate(s)
Source of Funds Verification
Verification of non-gift source of funds
Verification of gift source of funds
Income and Employment Documentation
Verification of employment and income grouped by Borrower
Lender’s contact information (Name, email, phone number)

24 **Paperwork**
25 **Reduction Act**

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. 3501-3520) and assigned OMB control numbers 2502-0005; 2502-0059; 2502-0117; 2502-0189; 2502-0302; 2502-0306; 2502-0322; 2502-0328; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0524; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0600; 2502-0610; and 2502-0611. In accordance with the PRA, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.

35 **Signature**

36 Julia R. Gordon
37 Assistant Secretary for Housing -
38 FHA Commissioner