

Chapter 8. Loan Endorsement

Table of Contents

Section A. Mortgage Loan Submission and Endorsement Process

Overview	8-A-1
1. Overview of the Loan Submission and Endorsement Process	8-A-2
2. Requirements for LI Lender Pre-Insurance Review	8-A-5

Section B. Case Binder Preparation and Submission

Overview	8-B-1
1. General Information on Case Binder Preparation and Submission	8-B-2
2. Case Binder Assembly Requirements: Direct Endorsement (DE) Cases	8-B-5
3. Case Binder Assembly Requirements: DE Home Equity Conversion Mortgage (HECM) Cases	8-B-11
4. Requirements for Case Binder Submission by a Lender Other Than the Originating Lender	8-B-17
5. Requirements for Case Binder Submission by a Lender With Conditional DE Approval	8-B-20
6. Requirements for Case Binder Submission for HUD/FHA Employee Cases	8-B-22
7. Submission of Case Binders by Lenders Participating in the LI Program	8-B-23

Section C. Insurance Endorsement Processing

Overview	8-C-1
1. General Information on FHA Loan Processing and Review	8-C-2
2. Non-LI Loan Endorsement Processing	8-C-7
3. LI Loan Endorsement Processing	8-C-9
4. Pre-Closing (Test) Case Processing Overview	8-C-13
5. Excessive Loan Amounts	8-C-15
6. Mortgage Insurance Certificates (MICs)	8-C-18
7. Late Requests for Endorsement	8-C-22
