

FHA STREAMLINE REFINANCE	FHA SIMPLE REFINANCE
<p>FHA Case Number Request Form (<i>IMPORTANT</i>-this form should be processed in advance of submitting the transaction)</p> <p>Initial 1003-with no income, assets or liabilities</p> <p>WBC Net Tangle Benefit Certification</p> <p>WBC Streamline Refinance Loan Amount Calculation</p> <p>FHA Case Number with Refinance Netting Authorization</p> <p>Current Payoff Demand</p> <p>Copy of Note for prior FHA Insured Mortgage</p> <p>Credit Report Requirements</p> <ul style="list-style-type: none"> <li>a. Tri-Merge Credit Report (Program 10030/15)</li> <li>b. Mortgage Only Credit Report (Program 19830/15)</li> </ul> <p>Two months bank statements or other documented source of funds to close (if applicable)</p> <p>Income Documentation (provide one of the following)</p> <ul style="list-style-type: none"> <li>a. Salaried borrower: Employer Name, address, current position and telephone number</li> <li>b. Self-employed: Name of company, address, line of work, number of years and verification of business through a 3<sup>rd</sup> party source</li> <li>c. Retirement/SSI: Most recent awards letter or bank statement</li> </ul> <p>Preliminary Title Report</p> <p>Signed SS-89 Form for all borrowers, including non-borrowing spouse</p>	<p>FHA Case Number Request Form (<i>IMPORTANT</i>-this form should be processed in advance of submitting the transaction)</p> <p>Initial 1003 completed in its entirety</p> <p>WBC Simple Refinance Loan Amount Calculation</p> <p>FHA Case Number with Refinance Netting Authorization</p> <p>Current Payoff Demand</p> <p>Copy of Note for prior FHA Insured Mortgage</p> <p>Tri-Merge Credit Report (Includes Tri-Merge for non-vesting spouse)</p> <p>Two months bank statements or other documented source of funds to close (if applicable)</p> <p>Income Documentation (per DU Approve/Eligible and <a href="#">WBC Guidelines and Overlays</a>)</p> <p>Preliminary Title Report</p> <p>*Appraisal</p> <p>Signed SS-89 Form for all borrowers, including non-borrowing spouse</p>
<p><b>Transaction is not eligible to be underwritten unless all documentation is provided. *This excludes appraisals for a simple refinance</b></p>	