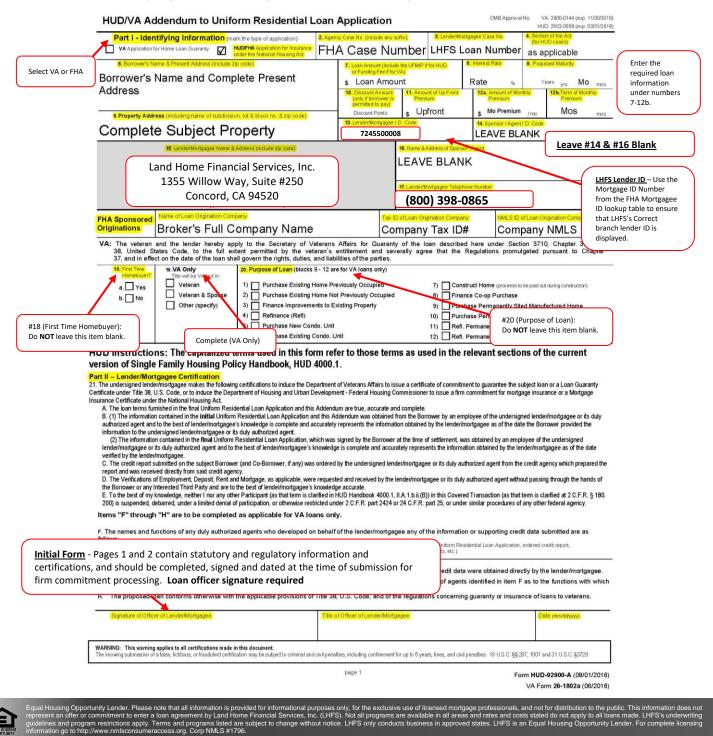


OVERVIEW

The following instructions contain tips on properly completing Form 92900-A and apply to both the initial and final 92900-A. All sections must be fully completed on page 1 except sections 14, 16, 19 and 21H which are to remain blank.

Pages 1 and 2 are required for the initial 92900-A. All pages (1-4) are required for the final 92900-A.

LHFS is responsible for signing the bottom of pages 1 (of the initial) and pages 1, 3, and 4 of final HUD 92900-A.



<u>LHFS H</u>UD 92900-A – 5/25/2018



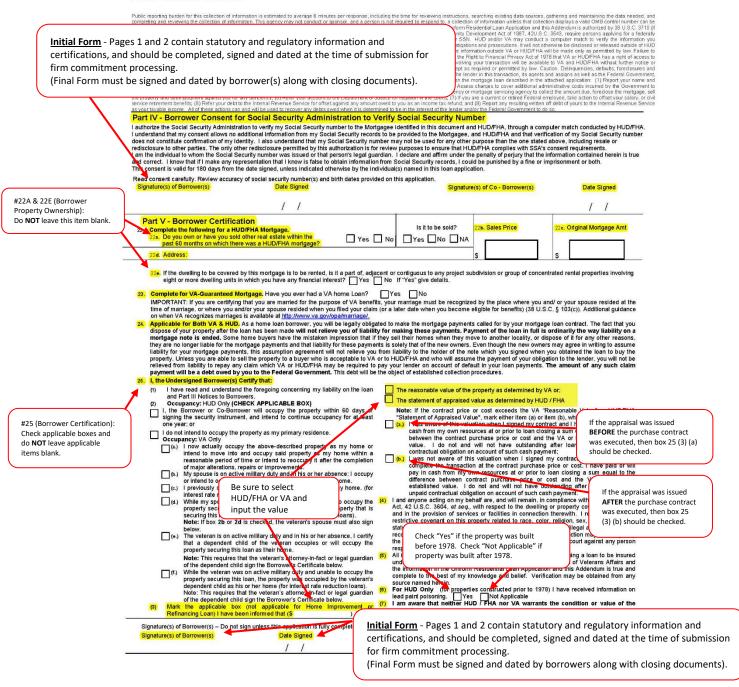
TIPS ON COMPLETING THE HUD 92900-A (FHA)

Wholesale • Correspondent • Fulfillment

Page 2 of the form will need all applicable certification sections completed as required. When answered correctly, the answer to question 25(3)(a)/(b) confirms whether the FHA Amendatory Clause is required or not.

If section 25(3) is incorrect on the initial 92900-A, a **new** initial 92900-A **must** be re-executed by the borrower and lender any time prior to funding the loan. Make sure all necessary corrections are made before generating the new initial and final 92900-A.

Part III - Notices to Borrowers



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using Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing on go to http://www.nnlsconsumeracces.org. Corp NHLS #1796.



TIPS ON COMPLETING THE HUD 92900-A (FHA)

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Regarding page 3 of the form, all sections at the top of the form must be fully completed.

LHFS is responsible for signing the bottom of page 3.

Page 3 only applies to the final 92900-A, and pages 1 and 2 are solely part of the initial 92900-A.

	Direc	t Endorsement Ap	proval fo	or a HUD/	/FHA-Insur	ed Mortgag	e U.S. Departs and Urban D	ment of Housing Development
	(1. Borrow	ur's Name & Present Address (Include zip coc	e) 2. Prop	erty Address			3, Agenty	Case No. (include any suffix)
	- uppior	ed: tgage Approved		Date Approval Expires				
E	Modifie approve as follo	d	Interest Rate Pro	oposed Maturity Yrs. Mos.	Monthly Payment	Amount of Up Front Premium \$	Amount of Monthly Premium \$	Term of Monthly Premium Mos.
		ner Occupancy NOT required conditions of Approval have been si This mortgage was rated as mortgagee certifies that the Decision (TOTAL) requireme TOTAL Mortgage Scorecard mortgagee, pursuant to FHA reached in TOTAL should no	an "accept" or "a mortgagee revie ents for approval is complete and requirements, a	wed the TOTAL M I. The undersigne d accurately represent and that there was	lortgage Scorecard fi d representative of the sents information obtain no defect in connect	ndings and that this me e mortgagee also certi ained by the mortgaged ion with the approval o	ortgage meets the F fies that all informati e, that the information f this mortgage such	inal Underwriting ion entered into n was obtained by the n that the result
Underwriter to complete execute the approval an additional conditions see	d	Mortgagee Representative: Signature: And if applicable: This mortgage was rated as		approve" by FHA's		itle:		
	<u>o</u>		vriter Signature		DEs	CHUMS ID Number		
		 This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorser As such, the underwinder Endorser Inderwritter certifies that I have personally reviewed and underwritten the appraise applicable), credit application, and all associated documents used in underwriting this mortgage. I further certify that: I have approved this loan and my Final Underwriting Decision was made having exercised the required level of Care and Duperforming my underwriting review; I have performed all Specific Underwriter Responsibilities for Underwriters and my underwriting of the borrower's Credit and Qualifying Ratios and Compensating Factors, if any, and the borrower's DTI with Compensating Factors, if any, are within the established by FHA and the borrower has assets to satisfy any required down payment and closing costs of this mortgage; I have verified the Mortgage Insurance Premium and Mortgage Amount are accurate and this loan is in an amount that is pet this loan type, property type, and geographic area. There was no defect in connection with my approval of this mortgage such that my Final Underwriting Decision should have mortgage should not have been approved in accordance with FHA requirements. 						
		Direct Endorsement Unde	erwriter Signatu	ire	СНИ	MS ID Number		
		The Mortgagee, its owners, officers, employees or directors 🗌 (do) 🔲 (do not) have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.						
-				F	age 3			HUD-92900-A (08/01/2016) A Form 26-1802a (06/2016)

Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does no fer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing to the the functional program state and costs stated by the state of the state



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LHFS must sign the bottom of page 4.

Page 4 applies only to the final 92900-A.

Pages 1 and 2 are solely part of the initial 92900-A.

For additional information, please reference Handbook 4000.1

Borrower's Certification:

The undersigned certifies that:

- (a.) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b.) One of the undersigned intends to occupy the subject property (note: this item does not apply if owner-occupancy is not required by FHA); (c.) All charges and fees collected from (
- (c.) All charges and fees collected from f Down Payment Assistance program Borrower(s) must sign and date (with FINAL closing disclosures)

Borrower'(s) Signature(s) & Date

Mortgagee's Certification:

The Mortgagee by and through the undersigned certifies that to the best of its knowledge:

(a) The loan terms, loan type, property address. Borrower information including names, social security number, credit scores, marital status, employment status, and Borrower occupancy status, in its application for insurance and in this Certificate are true and correct;

(b) All loan approval conditions appearing in any outstanding commitment issued under the above case number have been fulfilled and this loan closed in a manner consistent with the mortgagee's approval;

(c) Complete disbursement of the loan has been made to the Borrower, or to his/her creditors for his/her account and with his/her consent and any escrow has been established in accordance with applicable law;

(d) The note and security instruments are in a form acceptable to HUD and the security instrument has been recorded and is a good and valid first lien on the property described;

(e) No charge has been made to, or paid by the Borrower, except as permitted under HUD regulations;

(f) The copies of the note and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
(g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions; and

as permitted under HUD regulations and administrative instructions; and (h) The Mortgagee has exercised due diligence in processing this mortgage and in reviewing the file documents listed at HUD Handbook 4000.1, II.A.7.b. and the documents contain no defect that should have changed the processing or documentation and the mortgage should not have been approved in accordance with FHA requirements.

I, the undersigned authorized representative of the mortgagee certify that I have personally reviewed the mortgage documents, dosing statements, application for insurance endorsement, and all accompanying documents and request the endorsement of this mortgage for FHA insurance.

Name and Title of t	the Mortgagee's Officer	Note: If the approval is executed by an agent in the name of the mortgagee, the agent must enter the mortgagee's code number and type.			
Signature of the M	ortgagee's Officer	Date	Code Number (5 digits)	Туре	
	~				_
	LHFS to complete this section				

page 4

Form HUD-92900-A (08/01/2016) VA Form 26-1802a (06/2016)

