

Non-Delegated FHA Streamline & VA IRRRL

Items in **BLUE** are hard stops and required at time of submission

Forms & Disclosures

- Borrower's Authorization
- Borrower's Intent to Proceed
- Equal Credit Opportunity Act (ECOA)
- Fair Lending Notice (CA only)
- Homeownership Counseling Disclosure & List
- Initial 1003 (signed)
- Loan Estimate (LE)
- Written List of Service Providers (WLSP)
- Affiliated Business Disclosure (if applicable)
- Certification of eConsent & eSign (if applicable)
- Customer Identification Notice or Patriot Act Disclosure
- Flood Hazard Notification Form (Flood Certificate also acceptable)
- Notice to Home Loan Applicant including Credit Score Disclosure
- Privacy Disclosure
- Social Security Verification Form (SSA-89)

Supporting Documents

- Existing Note, Deed, or VOM (Verification of Mortgage)
- Escrow Instructions (if applicable)
- Hazard Insurance
- Payment Coupon, Mortgage Statement, or Payoff Statement
- Preliminary Title Report
- Tri-Merge Credit Report (mortgage only)

Additional Disclosures

FHA Streamline

- FHA Case Number Assignment
- HUD 92900-A (pages 1-2) (signed)
- FHA ARM Disclosure (if applicable)
- Hotel & Transient Disclosure (multi-unit only)
- Important Notice to Homebuyer (version 11/2014)
- Informed Consumer Choice Disclosure
- Notice to Homeowner, Assumption of HUD/FHA

VA IRRRL

- VA 26-1802A (pages 1-2) (signed)
- Counseling Checklist for Military Homebuyers (VA 26-0592) (active military only)
- Debt Questionnaire (VA Form 26-0551)
- Rights of VA Loan Borrowers (Important Notice) (VA 26-8978)
- VA Certification of Continuous Active Duty (active military only)
- VA Child Care Certification
- VA Nearest Living Relative
- Verification of Benefits (VA 26-8937) (per UW discretion)

For pricing questions, contact our Lock Desk. Locking is available 8:30am – 4:00pm PDT:
lockdesk@jmaclending.com
(949) 390-2687

For questions about the Correspondent Portal, contact Client Support:
clientsupport@jmaclending.com
(949) 390-2671

For questions about your submission, contact our Submissions Team:
submissions@jmaclending.com
(949) 390-2602

Online resources are also available on our support page, located at: support.jmaclending.com