



Instructions for Completing the HUD 92900-A

for Cases Assigned on or After 08/01/2016 (Correspondent-Conditional)

“Conditional” DE Status is issued by HUD when the Correspondent has not yet passed their test case phase, which is also known as “Preclosing DE Status. These instructions apply to both the initial and final 92900-A for the Correspondent who is currently in “Conditional” DE Status. All sections on page 1 must be fully completed except box 19, which should remain blank.

Initial 92900-A: Pages 1 and 2 only are required. Any PRMG Representative must execute page 1; the borrower/co-borrower must execute page 2.

Final 92900-A: Pages 1 through 4 are required. The PRMG Underwriter must execute page 1 and 3; the borrower/co-borrower must execute page 2 and 4; the PRMG Shipper must execute page 4.

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144 (exp. 11/30/2019)
HUD: 2502-0259 (exp. 03/31/2019)

<input type="checkbox"/> VA Application for Home Loan Guaranty	<input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act	2. Agency Case No. (include any suffix)	3. Lender/Mortgagee Case No.	4. Section of the Act (for HUD cases)
		FHA Case Number	PRMG Loan Number	as applicable

5. Borrower's Name & Present Address (include zip code)		7. Loan Amount (include the LPMF if for HUD or Funding Fee if for VA)		8. Property Address (including name of subdivision, lot & block no. & zip code)	
Borrower's Name and Complete Present Address		\$ Loan Amount		Complete Subject Property Address	
10. Discount Amount (only if borrower is permitted to pay)		11. Amount of Up Front Premium		13. Lender/Mortgagee I.D. Code	
Discount Pts		\$ Upfront MI		PRMG ID (Branch Specific)	
15. Lender/Mortgagee Name & Address (include zip code)		16. Name & Address of Sponsor / Agent		14. Sponsor / Agent I.D. Code	
PRMG's Name and Address		Leave Blank		Leave Blank	
Type or Print all entries clearly		17. Lender/Mortgagee Telephone Number		PRMG Phone Number	

PRMG's Lender I.D. Code (branch specific) Use the Mortgagee ID Number for the applicable branch from the FHA Mortgagee ID Lookup table to ensure that PRMG's correct branch Lender's ID Code is displayed.

Leave #14 and #16 Blank

Section 15 PRMG's Corporate Name, Address and ZIP should be displayed here (1265 Corona Points Ct. Corona, CA 92879)

PRMG's Corporate Phone Number should be displayed here. (951-278-0000)

Correspondent/Client company name, EIN number, and NMLS number should be displayed here

Leave #19 Blank

Sponsored	Name of Loan Origination Company	Tax ID of Loan Origination Company	NMLS ID of Loan Origination Company
	Correspondent/Client Name	Company Tax ID #	Company NMLS #
The veteran and the lender hereby apply to the Secretary of Veterans Affairs for guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.			
18. First Time Homebuyer?	19. VA Only Title will be Vested in:	20. Purpose of Loan (blocks 9 - 12 are for VA loans)	
a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No	<input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify)	1) <input type="checkbox"/> Purchase Existing Home Previously Owned 2) <input type="checkbox"/> Purchase Existing Home Not Previously Owned 3) <input type="checkbox"/> Finance Improvements to Existing Property 4) <input type="checkbox"/> Refinance (Refi) 5) <input type="checkbox"/> Purchase New Condo. Unit 6) <input type="checkbox"/> Purchase Existing Condo. Unit	
		7) <input type="checkbox"/> Purchase Manufactured Home 8) <input type="checkbox"/> Refi. Manufactured Home 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 10) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Purchase Existing Manufactured Home/Lot Loan 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan	

HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.

Part II - Lender/Mortgagee Certification

21. The undersigned lender/mortgagee makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A. The loan terms furnished in the final Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. (1) The information contained in the initial Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly authorized agent.
- (2) The information contained in the final Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date verified by the lender/mortgagee.
- C. The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.
- D. The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge accurate.
- E. To the best of my knowledge, neither I nor any other Participant (as that term is clarified in HUD Handbook 4000.1, I.A.1.b.i.(B)) in this Covered Transaction (as that term is clarified at 2 C.F.R. § 180.200) is suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 C.F.R. part 2424 or 24 C.F.R. part 25, or under similar procedures of any other federal agency.

Items "F" through "H" are to be completed as applicable for VA loans only.

F. The names and functions of any duly authorized agents who developed on behalf of the lender/mortgagee any of the information or supporting credit data submitted are as follows:

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)

If no agent is shown above, the undersigned lender/mortgagee affirmatively certifies that all information and supporting credit data were obtained directly by the lender/mortgagee.

- G. The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which they are identified.
- H. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender/Mortgagee	Title of Officer of Lender/Mortgagee	Date (mm/dd/yyyy)

Initial: Any PRMG Representative must execute
Final: PRMG Underwriter must execute



Instructions for Completing the HUD 92900-A for Cases Assigned on or After 08/01/2016 (Correspondent-Conditional)

For Page 2 of the form, complete all applicable certification sections 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 then 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 in the FastTrac HUD 1003 Addendum screen are made before generating the new initial and final 92900-A that the borrower(s) and lender will execute.

the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any dollar owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number
I authorize the Social Security Administration to verify my Social Security number. I understand that my consent allows no additional information to be shared and does not constitute confirmation of my identity. I also understand that my consent allows redisclosure to other parties. The only other redisclosure permitted is for the purpose of verifying that I am the individual to whom the Social Security number was assigned and is correct. I know that if I make any representation that is false or misleading, this consent is valid for 180 days from the date signed, unless the Social Security Administration notifies me otherwise. I understand that HUD/FHA, through a computer match conducted by HUD/FHA, HUD/FHA and that verification of my Social Security number may be more than the one stated above, including resale or refinance. HUD/FHA complies with SSA's consent requirements. I understand that any violation of the penalty of perjury that the information contained herein is true and correct is punishable by a fine or imprisonment or both.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s) _____ Date Signed _____ Signature(s) of Co - Borrower(s) _____ Date Signed _____

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? Yes No

22b. Is it to be sold? Yes No NA

22b. Sales Price \$ _____

22c. Original Mortgage Amt \$ _____

22d. Address: _____

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental property consisting of eight or more dwelling units in which you have any financial interest? Yes No If "Yes" give details. _____

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home Loan? Yes No

IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse were married, or where you and/or your spouse resided when you filed your claim (or a later date when you become eligible for benefits) (38 U.S.C. § 103(c)). Additional information on when VA recognizes marriages is available at <http://www.va.gov/vopa/marriage/>.

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The lender has the right to foreclose on the property. Payment of the loan in full is ordinarily the way to discharge the debt. If they sell their homes when they move to another locality, or dispose of it for any other reason, the responsibility for making these payments is solely that of the new owners. Even though the new owners may agree to pay for the loan, the responsibility to pay the loan is not relieved by the sale of the property to VA or to HUD/FHA and who will assume the payment of your obligation to the lender. You are required to pay your lender on account of default in your loan payments. The amount of the debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and the consequences of default and I agree to sign the security instrument and Part III Notices to Borrower(s).

(2) Occupancy: HUD Only (CHECK APPLICABLE BOX)

I, the borrower or Co-Borrower will occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year; or

I do not intend to occupy the property as my primary residence.

Occupancy: VA Only

(a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time after the completion of the loan.

(b) My primary residence is on this property at the time of signing this application; I occupy the property as my home.

(c) I plan to occupy the property as my home (for interest rate reduction loans).

(d) We intend to occupy the property that is the subject of this loan (for interest rate reduction loans).

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(e) The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home.

Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.

(f) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home (for interest rate reduction loans).

Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that the interest rate is: Fixed Adjustable

(4) The reasonable value of the property as determined by VA or; The statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", the lender may require the borrower to pay the difference in cash. I am aware of this valuation and I do not and will not have any contractual obligation on account of the difference between the contract price or cost and the appraised value. I do not and will not have any contractual obligation on account of the difference between the contract price or cost and the appraised value. I do not and will not have any contractual obligation on account of the difference between the contract price or cost and the appraised value.

(a) I was aware of this valuation difference between the contract purchase price or cost and the appraised value. I do not and will not have any contractual obligation on account of the difference between the contract price or cost and the appraised value.

(b) I was not aware of this valuation difference between the contract purchase price or cost and the appraised value. I will complete the transaction at the time of closing in cash from my own resources. I do not and will not have any contractual obligation on account of the difference between the contract price or cost and the appraised value. I do not and will not have any contractual obligation on account of the difference between the contract price or cost and the appraised value.

(4) I and anyone acting on my behalf are aware of the difference between the contract price or cost and the appraised value and I do not and will not have any contractual obligation on account of the difference between the contract price or cost and the appraised value.

(5) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property and in the presence of the lender's representative, I recognize that the Attorney General is responsible for the information provided in this application and I agree to complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. Yes Not Applicable

(7) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property.

Signature(s) of Borrower(s) – Do not sign unless this application is fully completed. Read the certifications carefully and review accuracy of this application.

Signature(s) of Borrower(s) _____ Date Signed _____ Signature(s) of Co - Borrower(s) _____ Date Signed _____

page 2 Form HUD-92900-A (08/01/2016)
VA Form 26-1802a (06/2016)

Borrower/Co-Borrower must sign and date

If the appraisal was issued before the purchase contract was executed than box 25(3)(a) should be checked

If the appraisal was issued after the purchase contract was executed than box 25(3)(b) should be checked

Section 25 (2): Be sure to select answer for HUD only

Section 25 (3): Be sure to select HUD/FHA and input the value

Check "Yes" if the property was built before 1978. Check "Not Applicable" if property was built after 1978.

Borrower/Co-Borrower must sign and date

Instructions for Completing the HUD 92900-A for Cases Assigned on or After 08/01/2016 (Correspondent-Conditional)

Page 3 is only required for the final 92900-A. All sections at the top of page 3 must be fully completed. In addition the PRMG Underwriter must complete and execute the applicable approval and additional conditions section. Prior to funding the PRMG Underwriter must execute page 1 and 3 of the final 92900-A.

See the "Instructions for Underwriters for Completing Dates on the 92900-LT, 92900-A and 92800.5B" on the Resource Center for guidance with completing the dates and other pertinent information on these forms.

Direct Endorsement Approval for a HUD/FHA-Insured Mortgage U.S. Department of Housing and Urban Development

1. Borrower's Name & Present Address (Include zip code) Borrower's Name and Complete Present Address	2. Property Address Complete Subject Property Address	3. Agency Case No. (Include any suffix) FHA Case Number
--------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------	-------------------------------------------------------------------

Approved:
Date Mortgage Approved _____ Date Approval Expires _____

Modified & approved as follows:

Loan Amount (include UFMP)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly Premium
\$	%	Yrs. Mos.	\$	\$	\$	Mos.
_____	_____	_____	_____	_____	_____	_____

Note, new fields that must be completed

Owner Occupancy NOT required

All conditions of Approval have been satisfied

_____ This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies that the mortgagee reviewed the TOTAL Mortgage Scorecard findings and that this mortgage meets the Final Underwriting Decision (TOTAL) requirements for approval. The undersigned representative of the mortgagee also certifies that all information entered into TOTAL Mortgage Scorecard is complete and accurately represents information obtained by the mortgagee, that the information was obtained by the mortgagee, pursuant to FHA requirements, and that there was no defect in connection with the approval of this mortgage such that the result reached in TOTAL should not have been relied upon and the mortgage should not have been approved in accordance with FHA requirements.

Mortgage Representative:

Signature: _____ Printed Name/Title: _____

And if applicable:

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard and the undersigned Direct Endorsement underwriter certifies that I have personally reviewed and underwritten the appraisal according to standard FHA requirements.

Direct Endorsement Underwriter Signature DE's CHUMS ID Number

OR

This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed and underwritten the appraisal report (if 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 Due Diligence and in performing my underwriting review;
- I have performed all Specific Underwriter Responsibilities for Underwriters and my underwriting of the borrower's Credit and Debt, Income, Qualifying Ratios and Compensating Factors, if any, and the borrower's DTI with Compensating Factors, if any, are within the parameters established by FHA and the borrower has assets to satisfy any required down payment and closing costs of this mortgage; and
- I have verified the Mortgage Insurance Premium and Mortgage Amount are accurate and this loan is in an amount that is permitted by FHA for 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 changed and the mortgage should not have been approved in accordance with FHA requirements.

Direct Endorsement Underwriter Signature CHUMS 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.

Underwriter to complete and execute the Approval and Additional Conditions Section

Instructions for Completing the HUD 92900-A for Cases Assigned on or After 08/01/2016 (Correspondent-Conditional)

Page 4 is only required for the final 92900-A. The borrower/co-borrower must sign and date the top of page 4; the PRMG Shipper must complete and execute the Mortgagee's Certification at the bottom of page 4.

For additional information, please reference the HUD 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 _____
- (b) One of the undersigned _____ apply if owner-occupancy is not required by FHA);
- (c) All charges and fees covered by this mortgage are paid by my own funds, gift funds, or acceptable Down Payment Assistance program funds, and no other charges have been or will be paid by me in respect to this transaction.

Borrower must sign and date

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
- (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, closing statements, application for insurance endorsement, and all accompanying documents and request the endorsement of this mortgage for FHA insurance.

Mortgagee		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.
Name and Title of the Mortgagee's Officer		
Signature of the Mortgagee's Officer	Date	Code Number (5 digits) Type

PRMG Shipper to complete this section