



RURAL HOUSING LOAN SUBMISSION FORM

For E-Mail: rural.housing@chase.com CHASE LOAN NUMBER: _____*
For Mail: Chase Rural Housing, Attn: RH Underwriting CLIENT NUMBER: Z _____
 1400 East Newport Center Drive
 Deerfield Beach, FL 33442

APPLICANT NAME: _____
PROPERTY _____ **ADDRESS:** _____

BROKER NAME: _____
CONTACT PHONE: _____ **CONTACT FAX:** _____
LOAN AMOUNT: _____ **INTEREST RATE:** _____

UNDERWRITING DOCUMENTATION	ENCLOSED
Loan Registration Confirmation	
Transmittal Summary (FNMA Form 1008)	
Typewritten Application (FNMA Form 1003)	
Addendum to Application (If applicable)	
Credit Report (Merged-in files acceptable)	
Explanation of Derogatory Credit and Inquiries in the last 90 days (Not required for applicants with credit risk scores > 620)	
Verification of Rent/Mortgage (Not required for applicants with credit risk scores > 620)	
Copy of Full Divorce Decree (If applicable)	
Evidence of Child Support and Alimony (If applicable)	
Bankruptcy Documents and Discharge (If applicable)	
Written Verification of Employment (FNMA Form 1005) and most recent pay stub, OR Alternate Documentation: 30 days pay stubs with YTD, Two Years W-2's, telephone verification of employment performed by the Processor	
Tax Returns (Self-Employed/Commission Borrowers only)	
Current Profit & Loss/Balance Sheet (Self-Employed Borrowers only)	
Verification of Deposit (FNMA Form 1006) OR two months Bank Statements (Neither required if cash to close is less than 2% of the loan amount)	
Gift Letter and Verification of Gift Funds Transfer (If applicable)	
Cancelled Earnest Money Deposit (Required only if the deposit is greater than 2% of the loan amount, or if the borrower is receiving cash back at closing.)	
Sales Contract/Purchase Agreement and all Addendums	
Appraisal with sketch/photos and a 2nd set of photos. FHA Approved Appraiser Recommended (Required on all Florida properties)	
Unexpired Appraiser's License	
Mortgage Broker Fee Agreement and Disclosure	
Rural Development Request For Single Family Housing Guarantee (Form 1980-21 Rev.6/06)	
Initial Truth-In-Lending Disclosure	
Appraisal Notice Disclosure	
ECOA Notice	
Good Faith Estimate	
Initial Application	
CLOSING CONDITIONS	
Fee Sheet	
Hazard/Flood Insurance Policy	
Preliminary Title Commitment	
Survey OR Survey Endorsement Confirmation from Settlement Agent	
Closing Protection Letter/Closing Insured Letter in the name of JPMorgan Chase Bank, N.A.	
Wiring Instructions for Closing Agent (Not applicable when a check is requested)	
Tax Information Worksheet (If not included on Title Commitment)	
Existing Homes – Confirmation the property meets HUD Handbook Requirements 4150.2 and 4905.1 from an FHA Approved Appraiser placed on the appraisal, OR a Home Inspection, OR a State Specific Rural Development Adequacy Certification	
Termite Inspection – May be waived by an FHA Approved Appraiser	
Safe Drink Water Test – Not applicable if public water	
Septic Inspection – N/A if public sewer. May be waived by an FHA Approved Appraiser.	
Newly Built Homes – Footing, Framing, and Final Inspections with a 1 year warranty OR Final Inspection only with a 10 year warranty. RD Form 1924-25 also required unless municipal permitting and inspections were done during the construction process.	
Proof of payment for all POC's that are being returned to the Borrower as cash at Closing	

Mortgagee Clause for Insurance:
 Chase Home Finance, LLC.
 Its Successors and/or assigns
 Loan Number _____
 P.O. Box 47020
 Doraville, GA 30362

Mortgagee Clause for Title:
 JPMorgan Chase Bank, N.A.
 1400 East Newport Center Drive
 Deerfield Beach, FL 33442

* **PRIOR TO SUBMITTING YOUR CREDIT PACKAGE TO CHASE PLEASE OBTAIN A CHASE LOAN NUMBER BY FAXING THE LOAN REGISTRATION/LOCK SHEET TO 954-422-1249 OR EMAILING TO RURAL.LOCKDESK@CHASE.COM** Rev. 7/08 (Z)