Once Completed, email to intake@moneyhouseus.com after uploading the below items

Submission Cover Letter for files that Money House will Process

Money House will process the file and will handle all standard processing tasks except for obtaining documents from the Borrower. These items will be requested through the originating Loan Officer and will be highlighted on the Conditional Approval. A processing fee will be netted out of Originator Compensation. **The file will be submitted to the Underwriter only after both the Appraisal and Title Commitment are received unless otherwise requested below**.

Originating Broker: _____
Loan Officer: _____ Email: _____ Phone: _____
Additional Contact: _____ Email: _____ Phone: _____

File Name: _____ REX File Number: _____
☐ Condominium ☐ HECM for Purchase ☐ HECM to HECM Refinance ☐ Manufactured Home

Target Closing Date: _____

☐**Please have the file underwritten prior to appraisal for Credit and/or Residual Income for the following reason(s)**:
Comments to Underwriter: _____

Title Company:

Money House will order Title from a Title Agent of its choosing.

Appraisal:

Preferred AMC (**AMC must be on the list on page 2**): _____
Please make sure that Credit Card form is completed – it is in the application package. Either the Borrower or you, the originator, must pay for the appraisal.

Appraisal Appt Name: _____ Phone #: _____ Alt #: _____

HOI Agent Name: _____ Phone Number: _____ Email: _____

HOA Contact Name: _____ Phone Number: _____ Email: _____

Flood Agent: Name: _____ Phone Number: _____ Email: _____

Submission File Must Include Legible Copies of the below items (some items may not be applicable):
☐ Complete, executed, Application Package with all signed disclosures (can be wet signed or docusigned)
☐ Driver's License or other Government Issued Photo ID for each Borrower – must be unexpired.
☐ Social Security Card or other Government Issued document showing full Social Security Number for each Borrower
☐ Executed and Dated Counseling Certificate (Can be wet signed or docusigned)
☐ Most Recent Mortgage Statement
☐ Homeowner's Insurance and Flood Insurance Declaration Page with Agent Contact information
☐ Contact information for Homeowner's Association and payment history for last 24 months
☐ Copy of Current RE Tax Bill with payment history for last 24 months
☐ Current Social Security and/or Pension Award Letter and most recent bank statement showing receipt
☐ Income Documentation for Borrower's Employment and/or Self-Employment per FHA guidelines
☐ 60 days of statements for any Assets that are needed for Cash to Close or to use for Income
☐ Complete Purchase Contract
☐ Tri-Merge Credit Report with LOE's for any derogatory credit in last 2 years, inquiries within the last 90 days, any AKA's or FKA's for the Borrower's Name and/or any conflicting addresses. Include supporting documentation for LOE.
☐ FHA Form 9991 (required for Case Number if Subject Property is a Condominium needing a Single Unit Approval)
☐ If property held in Trust, Full, Complete Copy of Trust is Required
☐ Complete copy of POA and supporting documentation if applicable
☐ Marriage Certificate if a Non-Borrowing Spouse or if Married with Different Last Names
☐ Purchase Contract with all addendums if applicable

If Loan is a HECM-to-HECM refinance:
☐ Most Recent HECM Mortgage Statement – all pages
☐ Refinance Worksheet obtained from Current Servicer
☐ Benefit Letter from the Borrower
☐ Information regarding Current HECM (FHA Case Number, Date it closed and Value at time of closing)
Items in RED must be included to obtain the FHA Case Number

When Money House processes, the following are the AMC's you can choose from:

1. Class Valuations
   248-995-9580: www.classvaluation.com Service Area: Nationwide
2. Evaluation Zone
   773-647-1992: www.evaluationzone.com Service Area: Nationwide
3. HVCC Appraisal Ordering
   949-600-6506: www.hvccappraisalordering.com Service Area: Nationwide
4. Property Rate
   877-777-7283: www.propertyrate.com

   Service Area:

   AL, AR, AS, AZ,Ca,Ca,FL,GA,HI,Il,In,MA,MD,Mi,Mo,NJ,NV,NY,Oh,Or,Pa,Tn,Tx ,Va,Wa.
5. Appraisal Nation
   866-735-0901 www. appraisalnation.appraisalscope.com Service Area: Nationwide
6. Marketwise Valuation Services
   888-602-9299. www.marketwisevaluation.com Service Area: Nationwide
7. Nationwide Appraisal Management
   888-760-8899.

   www.nan-amc.com
8. AmeriMac Appraisal Management

9. Lenders Choice, Inc.
   760-730-9596: www.lci-network.com Service Area: California
10. Equity Solutions USA
    855-343-6933 www.esusa.net

    Service Area: Nationwide