



**First Guaranty**<sup>TM</sup>  
FINANCIAL CORPORATION

## **Get your FHA loans done *FAST!***

Provide items listed below:

1. 1 month current paystubs
2. Last 2 yrs W-2's
3. Last 2 yrs 1040's if applicable
4. Last 2 mos Bank Statements
5. Completed Gift Letter or..DPA Info
6. Copy of current Driver License & SS card
7. Signed Explanation Letters:
  - Relationship
  - Motivation
  - Address/Name Discrepancies
  - Inquiries-any new loans opened?
  - Credit Lates if not DU approved

Your Handwritten 1003 must be in the same ink color and No Whiteout.

Prior to funding we will need original signed 1003, and all disclosures to be signed and original.

Call your *Experienced* team at First Guaranty Financial !

**Rebecca Raff**

**714.429.1212 Ext 237   Fax 714.545.5960**  
**reb@fgflend.com**

**www.FGFLEND.com**



**First Guaranty**  
FINANCIAL CORPORATION™

## **DISCLOSURES REQUIRED BY HUD**

(ALL MUST BE ORIGINALS TO FUND)

		PUR	REFI
1	GOOD FAITH ESTIMATE (GFE)	X	X
2	TRUTH IN LENDING (TIL)	X	X
3	EQUAL CREDIT OPPORTUNITY ACT (ECOA)	X	X
4	RIGHT TO RECEIVE APPRAISAL	X	X
5	BORROWERS CREDIT AUTHORIZATION – SIGNED	X	X
6	MORTGAGE LOAN DISCLOSURE STATEMENT & SERVICING RELEASE STATEMENT	X	X
7	FHA INSPECTION HUD-92564-CN	X	
8	FHA NOTICE TO HOME BUYER HUD-92900-B (2 PAGE FORM)	X	X
9	FHA ASSUMPTION NOTICE	X	X
10	FHA CONSUMER CHOICE DISCLOSURE NOTICE	X	X
11	FHA ENERGY EFFICIENT MORTGAGE FACT SHEET	X	X

## **HELPFUL HINTS**

1. ALL THE FHA SPECIFIC DISCLOSURES CAN BE FOUND IN POINT – JUST CLICK ON THE PRINTER ICON OR CONTROL “P” AND GO TO FHAVA FORMS
2. ON THE SIGNATURE PAGE OF THE APPLICATION, IF THE APPLICATION IS TAKEN OVER THE PHONE, THEN THE PREPARED DATE FOR ALL THE DISCLOSURES ONLY NEEDS TO MATCH THE DATE THAT THE LOAN OFFICER SIGNES THE APPLICATION. THE DATE THAT THE CLIENT SIGNS DOCS DO NOT HAVE TO MATCH THE “PREPARED DATE” ON THE DISCLOSURES.
3. YOU CAN SUBMIT YOU LOANS TO REB@FGFLEND.COM, FAX (714) 545-5960 OR TRANSBOX ORANGE 535.
4. OUR FHA ID IS: **72230-00004**

**REBECCA RAFF**  
**(714) 429-1212 EXT 237**  
**www.FGFLEND.com**