FHA Non-Delegated Submissions

Step 1: Register your loan to obtain a Newrez loan

Step 2: Order the Case Number - Non-Delegated Correspondent may order the Case Number or client can order through Newrez

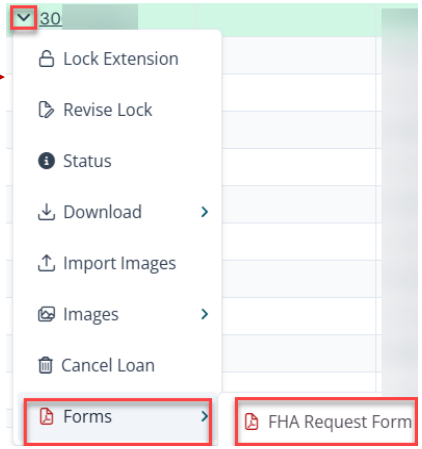
If ordering the Case # directly via FHA Connection,

- The Case may be established using client FHA ID # only (prior to ordering appraisal)
- Once established, transfer the case via the Case/Appraisal Transfer screen in FHA Connection:
  - Select EIN # from the dropdown, and enter Client Tax ID # xxxxxx (no hyphen)
  - New Sponsor/Agent: Enter Newrez FHA ID 2557400019



When ordering through Newrez –

Complete the FHA Case Number Request Form found in the Dropdown of the Loan Number for the file.



- Once the form has been selected you will be given instructions on requesting the case number. Follow these instructions to complete case number order.
- The Credit File must uploaded in order for the request to be processed.
- You will receive the case number assignment within 48 hours of request submission. Any request received after 3 pm ET will be processed the next business day, at which point the 48 hours will commence.
- Once completed, casefile details will be sent by FHARequestsMailbox.FTW.com

Step 3: Order the Appraisal –

- The FHA Case Number must be issued prior to the effective date of the appraisal.
- If obtaining the Case # yourself, the Case must be transferred to Newrez as Agent (FHA ID # 2557400019) prior to ordering the appraisal.
- Appraiser/AMC cannot be on Newrez exclusionary list.
- Appraisal orders must follow FHA standards for appraiser selection and appraiser independence.
- Client must email the XML file for the appraisal report and paid invoice to correspondentunderwritingsupport@Newrez.com for upload to the FHA EAD portal. Subject of email should contain Client Name and ID and the NewRez Loan #.

Appraisal Transfer

- Provide the Assignment Letter on lender's letterhead and signed by an authorized officer certifying appraisal was ordered in accordance with Appraisal Independence Standards.
- Provide paid invoice and XML file to Correspondentunderwritingsupport@Newrez.com
- Newrez will upload appraisal into EAD portal and will obtain the SSR and completed appraisal review. If underwriter approves appraisal, the conditions will be updating indicating appraisal cleared and upon completion, upload the appraisal to Image Central.
- If corrections or additional information is required, AMC and/or appraiser will determine if information can be provided. If information cannot be obtained, appraisal will be rejected and a new appraisal will be required.
- If AMC / appraiser is able to have appraisal updated, a new XML is required.

92900-A as follows

- Sponsor ID will be Newrez's FHA Lender ID (2557400019) as the Sponsor.
- Name and Address of Mortgagee will be the clients (your) information.
- Name and Address of Sponsor will be Newrez's info:
  - Newrez 1100 Virginia Drive Fort Washington, PA 19034
- Sponsored Originations Section: Name of Loan Origination Company should be your company name (the client). NMLS ID fields must be completed.

FHA Forms - Newrez will complete the following FHA Forms:7

Form	Image Index
Loan Transmittal	HUD92900LT
Conditional Commitment	COCO
FHA MAX Calc Worksheet(s)	MCAW
92900-A	ATOA

All Newrez completed forms can be found in the View Images and History section of Image Central. They will be listed in the "Government" Image Category and then by the indexed name as indicated in this chart. The client will be responsible for all other required forms.

Step 4: Run the AUS - Total Scorecard

- Include the FHA Casefile when submitting to Total Scorecard

Step 5: Closing

- **Client will need to remit the appropriate UFMIP to HUD**. This must be done within 10 days from disbursement to avoid late fee.
- The FHA Insurance Endorsement will be obtained by Newrez with the Mortgage Insurance Certificate (MIC) in Newrez's name.

Note: All standard prior underwrite procedures need to be followed. Please see **Prior Underwrite** Job Aid for further information and instruction

newrez CORRESPONDENT

Recommendations for smoother transactions

1. **Provide the completed Underwriting Submission Checklist and all necessary notes and explanations to the Underwriter**
2. **If the FHA Case # is being transferred from another lender to Newrez a credit decision letter from the other lender is required. An explanation of why the loan is being transferred is also required.**
3. **Include all mortgage and rental histories**
4. **For refi transactions it is important that the payoff stmt is requested/received prior to requesting a clear to close. Please provide updated payoffs to u/w asap**
5. **On a purchase, always provide a copy of the agreement of sale**
6. **All condos must be FHA approved and meet Newrez guidelines. Condo Project ID must be noted on the Case Number Assignment Form**
7. **To Process a Case Cancellation or Transfer from Newrez, the loan registered with Newrez must also be cancelled.**
8. **Take advantage of the FHA Maximum mortgage calculation worksheets for rate and term and streamline transactions**