



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:** _____

1400 East Newport Center Drive

Deerfield Beach, FL 33442

APPLICANT NAME(S): _____

PROPERTY ADDRESS: _____

LOAN AMOUNT: _____ **INTEREST RATE:** _____

BROKER CO. NAME: _____

BROKER NAME: _____ **BROKER PHONE:** _____

BROKER E-MAIL: _____ **BROKER FAX:** _____

PROCESSOR NAME: _____ **PROCESSOR PHONE:** _____

PROCESSOR E-MAIL: _____ **PROCESSOR FAX:** _____

* 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

****RealEC will provide a copy of the appraisal to Chase Rural Housing****

UNDERWRITING DOCUMENTATION	ENCLOSED
Loan Registration Confirmation	
Transmittal Summary (FNMA Form 1008)	
Typewritten Application (FNMA Form 1003)	
Fully Executed/Signed Application (FNMA Form 1003)	
Good Faith Estimate	
Initial Truth-In-Lending Disclosure	
Chase Fee Sheet	
Intent to Proceed	
Service Provider List	
Mortgage Broker Fee Agreement and Disclosure	
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 > 640)	
Verification of Rent/Mortgage (Not required for applicants with credit risk scores > 640)	
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	
Executed 4506-T	
Current Profit & Loss/Balance Sheet/2 year tax returns(Self-Employed/Commission Borrowers)	
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	
Rural Development Request For Single Family Housing Guarantee (Form 1980-21 Rev.10/10)	
Appraisal Notice Disclosure	
ECOA Notice	
CLOSING CONDITIONS	
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:
 JPMorgan Chase Bank, N.A.
 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