ORION LENDING

FHA
SUBMISSION REQUIREMENTS

Minimum FHA Underwriting Submission Requirements	
☐	Income Documentation

Submission Type	VOE Only Requirements (Paystubs & W2's are not required)
VOE Only (Paystubs & W2's are not required)	• 2 years with the same employer • Employer utilizes The Work Number • Add "**VOE Only"** comments to the Income Section of the submission page in the STAR Portal • If The Work Number VOE results cannot be obtained, the loan will be held in Setup for minimum income documents listed below • TBD properties not eligible

Submission Type	W2 Employee	Self-Employed/Other REO Owned	Other
Standard AUS (Income per AUS Findings)	YTD Paystub(s) – YTD information must cover at least 30 days of earnings and 2 years of W2s	2 years 1040s	Per AUS

☐	Asset Documentation per AUS Findings
☐	Mortgage Note of Payment Coupon to determine benefit (Refinance only)
☐	Valid Purchase Contract (Purchase Transactions Only)
FHA Required Documents	
☐	FHA Case Number (Requested through STAR Portal)
☐	FHA Streamline – Mortgage Note or Payment Coupon with Case Number
☐	FHA Streamline – Mortgage only Credit with FICO Accepted
☐	Non-Borrowing Spouse Credit Report* *(AZ, CA, ID, LA, NV, NM, TX, WA, WI, Not Required for Streamlines or IRRRLs)
FHA ID #1835201233	