

FHA Disclosure Matrix



Important Note About the Matrix

Clients will need to ensure that the configuration works with their workflow.

| FHA (Package Type) | Proper Name of Disclosure | CxID | Loan Program Type | Timing | Legal Reference | Specific Language Required |
|--------------------------|---|--------|-------------------------|---|--|---|
| Initial Disclosure | FHA Amendatory Clause/Real Estate Certification | Cx38 | Purchase Transaction | Before Closing | 24 CFR 203.15; FHA Single Family Handbook 4000.1 pt. II ch. A.1.a.i.(E)(1)(a)(i) & A.1.a.i(E)(1)(a)(ii) | Partially Statutory |
| Initial Disclosure | Informed Consumer Choice Disclosure Notice | Cx41 | All loans | No later than 3 business days after the mortgagee receives the loan application | 24 C.F.R. § 203.10; FHA Single Family Handbook 4000.1 Pt. II, ch. A.1.a.ii(A)(1) | Model Form |
| Initial Disclosure | Notice to Homeowner – Assumption of FHA Insured Mortgages | Cx1566 | Assumptions | Before settlement | 24 C.F.R. § 203.258; FHA Single Family Handbook 4000.1 Pt. III, A.3.a.vi & A.3.b.ii | Notice to Homeowner: Release of Personal Liability for Assumptions |

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| FHA (Package Type) | Proper Name of Disclosure | CxID | Loan Program Type | Timing | Legal Reference | Specific Language Required |
|--------------------------|---|--------|-------------------------------------|--|---|----------------------------------|
| Initial Disclosure | Verification of VA Benefits | Cx3952 | All loans | Not specified, but practically at or before the underwriting process | 24 C.F.R. § 203.33; FHA Single Family Handbook 4000.1 Pt. II, A.4.c.xii.(A).(2).(b) & A.5.b.xii.(A).(2).(b) | VA Form 26- 8937 |
| Initial Disclosure | Request for Certificate of Veteran Status | Cx3953 | All loans involving a veteran | Not specified, but practically at the time of determining eligibility | 24 C.F.R. § 203.18(b)(3); FHA ML 2004-24 | VA Form 26- 8261a |
| Initial Disclosure | New Construction Subterranean Termite Soil Treatment Record - HUD-NPMA-99- B | Cx3969 | New Construction | Not Specified | 24 C.F.R §200.926d(b)(3); FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii and A.8.i.iv | HUD- NPMA-99-B |
| Initial Disclosure | New Construction Subterranean Termite Soil Treatment Record - HUD-NPMA-99- A | Cx3970 | New Construction | Not Specified | 24 C.F.R §200.926d(b)(3); FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii and A.8.i.iv | HUD- NPMA-99-B |
| Initial Disclosure | Builders Certification - HUD-92541 | Cx3971 | New Construction | Not Specified, but practically when the case binder is submitted for endorsement | 24 C.F.R. §203.12(b)(2); FHA Single Family Handbook 4000.1 Pt. II, | HUD-92541 |

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| FHA (Package Type) | Proper Name of Disclosure | CxID | Loan Program Type | Timing | Legal Reference | Specific Language Required |
|--------------------------|---|------------------------------|---|--|---|----------------------------------|
| | | | | | A.5.d.ix.(A).(2), A.7.d.ii, & A.8.i.ii-v | |
| Initial Disclosure | Borrower Notification | Cx9348 (Upon Request) | New Construction | With the Builders Certification | HUD 4145.1 ch. 6- 3(C)(1) & (2) | |
| Initial Disclosure | Social Security Number Verification | Cx5579 (Upon Request) | All Loans | Not specified but before processing | 24 CFR §203.35; FHA Single Family Handbook 4000.1 Pt. II, A.1.a.i.(C).(1).(a). | Form SSA- 89 |
| Initial Disclosure | Mortgagor's Certificate | Cx6592 (Upon Request) | Section 234(d) loans (condominiums) | At closing | Mortgage Insurance for Condominium Housing Handbook (4580.1) Chapter 5-3(b) | FHA Form 3212-A |
| Initial Disclosure | FHA Identity of Interest Certification | Cx14285 (Upon Request) | Purchase Loans | Not specified | HUD 41FHA Single Family Handbook 4000.1 Pt. II, A.2.b.ii | No |
| Initial Disclosure | Consultant's Identity of Interest Certification | Cx15426 (Upon Request) | Section 203(k) loans | After preparing/reviewing the Work Write-Up and Cost Estimate | FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii, A.8.a.xiv.A.1.a, A.9.k.i | Handbook |

| FHA (Package Type) | Proper Name of Disclosure | CxID | Loan Program Type | Timing | Legal Reference | Specific Language Required |
|----------------------------|--|------------------------------|--|--|--|----------------------------------|
| Initial Disclosure | FHA Lock-in Agreement | Cx19817 | All Loans | Before charging lock-in and rate lock fees | FHA Single Family Handbook 4000.1 Pt. II, A.6.a.x.B.3 | No |
| Initial Disclosure | FHA Non- Purchasing Spouse (NPE) Authorization | Cx19872 | All loans | Not specified, but practically before the processing of the loan | FHA Single Family Handbook 4000.1 Pt. II, A.1.a.i.C.1.a | No |
| Initial Disclosure | Hold-Harmless Agreement | Upon Request | All purchase loans involving HUD-owned property | Not specified | 24 C.F.R. § 203.673(c); FHA FHA Single Family Handbook 4000.1 Pt. II, | HUD-9538 |
| Closing* | Request for Acceptance of Changes in Approved Drawing and Specifications | Cx14872 (Upon Request) | Section 203(k) loans | When change to the construction work order are proposed | FHA Single Family Handbook 4000.1 Pt. II, A.8.a.xviii.B.2, A.9.j, A.9.k.iv. | HUD-92577 |
| Initial Disclosure | HUD Employee/Relative Home Purchase Certification | Upon Request | All purchase loans | Prior to bidding on a HUD-owned single family home | FHA single Family Notices H 2011-19 | HUD-50001 |
| Initials and Appraisals | Notice of Right to Request a Reconsideration of Value (ROV) | Cx27674 | All loans the require an appraisal | at time of loan application and when the appraisal report is provided | FHA Single Family Housing Policy Handbook 4000.1 II.A.3.a.ix.A & II.B.4.a.ii.H.1 | No |

| FHA (Package Type) | Proper Name of Disclosure | CxID | Loan Program Type | Timing | Legal Reference | Specific Language Required |
|--------------------------------------|--|---------|----------------------|---|---|----------------------------------|
| Allow Any | FHA Loan Underwriting and Transmittal Summary | Cx13513 | All loans | During the Underwriting process | FHA Single Family Handbook 4000.1 Pt. II, A.1.b.ii.(B), A.4.a.iv.(B), A.4.d.iii.(G).(3), A.4.e.i.(A), A.5.c.iii.(G).(3), A.5.d.x.(B).(1), A.7.b.ii, A.7.b.iii, A.7.b.xi, A.7.d.ii.(C), A.8.a.xv.(A).(2), A.8.a.xvi, A.8.c.iv.(D), A.8.c.vii, & A.1.n.ii | HUD- 92900-LT |
| Initial Disclosure and Closing | Certification and Authorization | Cx13 | All loans | Not specified, but practically before the processing of the loan | 12 U.S.C.A. § 2609; FHA Single Family Handbook 4000.1 Pt. II, I, A.1.a.i.(C).(1) & (D) and A.7.d.ii. | No |
| Initial Disclosure and Closing | Important Notice to Homebuyers | Cx40 | All loans | At application | 24 C.F.R. § 203.9; FHA Single Family Handbook 4000.1 Pt. II, A.1.a.ii.(A).(2) | HUD- 92900-B |

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| FHA (Package Type) | Proper Name of Disclosure | CxID | Loan Program Type | Timing | Legal Reference | Specific Language Required |
|---|--|-----------------------------|-------------------------|--|--|----------------------------------|
| Initial Disclosure and Closing | Warranty of Completion of Construction | Cx47 | New Construction | Not specified, but practically before submission of the case binder | 24 C.F.R. § 203.14; FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii.(C) & A.8.i.iii | HUD-92544 |
| Initial Disclosure and Closing | 203(k) - Borrowers Identity of Interest Certification | Cx2072 (Upon request) | Section 203(k) loans | Not specified, but practically before underwriting | FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii, & A.8.a.xiv.(A).(1) | Handbook |
| Initial Disclosure and Pre- Disclosure | For Your Protection Get a Home Inspection | Cx2283 | All purchase loans | At first contact | 24 C.F.R. § 35.88(a)(1); FHA Single Family Handbook 4000.1 Pt. II, A.1.a.ii.(A).(4), A.8.a.xiv.(B).(3), & A.9.k.ii | HUD- 92564-CN |
| Initial Disclosure and Closing | 4506-T (Copy of Tax Form) | Cx3095 | All loans | At the time the final URLA is executed | 24 C.F.R. § 203.33; FHA Single Family Handbook 4000.1 Pt. II, A.1.a.i.(C).(3), A.4.c.ii.(C).(3), A.4.c.ix.(C), A.4.c.x.(C).(1), A.5.b.ii.(C).(3), A.5.b.ix.(C), & A.5.b.x.(C).(1) | Official Form |

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FHA Matrix | V.3

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| Initial Disclosure and Closing | 203(k) Borrower's Acknowledgment | Cx3406 (Upon request) | Section 203(k) loans | At application | FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii.(C), A.8.a.iv, & A.8.a.xiv.(A).(4) | HUD-92700-A |
| Initial Disclosure, Processing, Underwriting, & Closing | HUD FHA/VA Addendum | Cx3981 | All loans | Before underwriting the mortgage application | 24 C.F.R. Pt. 203; FHA Single Family Handbook 4000.1 Pt. II, A.1.a.i.(A).(3), (B).(1), & (C).(2), A.1.a.iii.(B), A.1.b.iii.(A).(3), A.4.e.i.(C), A.5.d.x.(B).(3) & (C), A.6.a.iv, vii, & xiii.(A), A.7.b.iii & vii, A.7.d.ii.(C), & A.8.i.viii | HUD-92900-A |
| Initial Disclosure, Processing, Underwriting, & Closing | 1003 Uniform Residential Loan Application | Cx20667 Cx4193 (Upon Request) | All loans | Before origination | FHA Single Family Handbook 4000.1 Pt. II, A.1.a, A.1.a.i.(A).(3), A.1.a.i.(B).(1), A.1.a.iii.(B), A.1.b.iii.(A).(3), A.4.e.ii, A.5.d.x.(C), A.6.a.xiii.(A), A.7.b.iii, iv, & vi, A.7.d.ii.(C), & A.8.d.vi.(C).(5).(b) | FNMA Form 1003 |
| Initial Disclosure, | Subordinate financing | Cx20667 | All loan transactions | At the time of application | FHA Single Family Handbook 4000.1 | FNMA Form 1003 |

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| Processing, Underwriting, & Closing | disclosed on 1003 Uniform Residential Loan Application | On Cx4193 (upon request) | involving subordinate financing | | Pt. II, A.4.d.iii.(J).(1).(b), (J).(2).(b), (J).(3).(a), & (J).(4).(b) and A.5.c.iii.(J).(1).(b), (J).(2).(b), (J).(3).(a), & (J).(4).(b) | |
| Initial Disclosure & Closing | Section 184 – Request For Case Number | Cx7910 (upon request) | Section 184 loans | When requesting a program case number | | HUD-50131 |
| Initial Disclosure & Closing | Section 184 – Underwriting Submission Checklist – Refinance | Cx7931 (upon request) | Section 184 loans | During the underwriting process | | HUD-50128 |
| Initial Disclosure & Closing | Section 184 – Addendum to URLA | Cx18403 (upon request) | Section 184 loans | Not specified, but practically given in connection with the application | | HUD-50111 |
| Initial Disclosure & Closing | ARM Disclosure – Investor & Lender | Cx13457 & Cx14089 (both upon request) | Section 257 loans | At mortgage application | 24 C.F.R. § 203.49(h); FHA Single Family Handbook 4000.1 Pt. II, A.8.f.ii | 12 C.F.R. Pt. 1026, Supp. I, Paragraph 19(b)(2)(xi) - 1 |

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| Initial Disclosure & Closing | FHA Negative Equity Positions Borrower Certification | Cx15175 | Refinance of Borrowers in Negative Equity Positions Program (Short Refi) | Must be included in the FHA case binder submitted for endorsement | FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii.(C) & A.8.e.ii.(A).(1) | HUD-92918 |
| Initial Disclosure & Closing | Section 184 Important Notice to Homebuyers Supplemental Notice | Cx19126 | Section 184 loans | Not specified, but practically when form HUD-92900-B is provided | 79 FR 60492 | No |
| Processing | Compliance Inspection Report | Cx14697 (upon request) | All loans in which repairs to the property before closing are present | After incomplete repairs have been satisfactorily completed | FHA Single Family Handbook 4000.1 Pt. II, A.6.a.viii.(B) & A.7.b.xv | HUD-92051 |
| Processing | Approval of Purchaser and Release of Seller | Cx14701 (upon request) | Assumptions | When processing an assumption | 24 C.F.R. § 203.258; FHA Single Family Handbook 4000.1 Pt. II, A.8.n.iv.(B) & Pt. III, A.3.b.iii.(A), A.7.d.ii, A.8.i.ii.(A).(1), & B.3.3 | HUD-92210.1 |
| Processing | Credit Approval of Substitute Mortgagor | Cx14702 (upon request) | Assumptions | When processing an assumption | 24 C.F.R. § 203.258; FHA Single Family Handbook 4000.1 Pt. II, A.8.n.iv.(B) | HUD-92210 |

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| Processing and Verification | Gift Letter | Cx17342 | All loans in which gift funds exist | Before underwriting the mortgage application | FHA Single Family Handbook 4000.1 Pt. II, A.4.d.iii.(F).(3) & (4).(b), A.5.c.iii.(F).(3) & (4).(b), and A.7.b.xi | No |
| Processing and Underwriting | Operating Income Statement | Cx17514 (upon request) | All loans | Not specified, but practically before underwriting | 24 C.F.R. § 203.33; FHA Single Family Handbook 4000.1 Pt. II, A.4.c.xii.(l).(2).(b).(i), A.4.c.xii.(l).(2).(c).(i), A.4.c.xii.(l).(3).(b).(i), A.4.c.xii.(l).(3).(c).(i), A.5.b.xii.(l).(2).(b).(i), A.5.b.xii.(l).(2).(c).(i), A.5.b.xii.(l).(3).(b).(i) & A.5.b.xii.(l).(3).(c).(i) | FNMA Form 216 FHLBC Form 998 |
| Underwriting | Conditional Commitment Direct Endorsement | Cx4566, Cx4733, & Cx4734 | All loans | At application | 24 C.F.R. § 203.5(a); FHA Single Family Handbook 4000.1 Pt. II, A.1.a.i.(E).(2), A.3.c, A.4.e.i.(B), A.5.d.x.(B).(2), A.6.a.iv, A.7.b.xx, & A.8.i | HUD-92800.5B |

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| Underwriting & Closing | Mortgagee's Assurance of Completion | Cx3556 | All loans in which repairs to the property before closing are present | Not specified, but practically before closing | FHA Single Family Handbook 4000.1 Pt. II, A.6.a.viii.(B), A.7.b.xv, A.7.d.ii, A.8.c.x.(C), A.8.l.i.(J), & A.8.m.vii.(B) and Pt. III, A.3.k 10-2(B) | HUD-92300 |
| Pre-Closing & Closing | HUD-1 or Closing Disclosure | Cx14222 or Cx18566 | All loans | Received by the consumer at least 3 business days before consummation | FHA Single Family Handbook 4000.1 Pt. II, A.6.c.ii, A.7.b.v, A.8.k.iv & vi, A.8.j.(vi), and A.8.k.(vi) | 12 C.F.R. Pt. 1024, App. A 12 C.F.R. Pt. 1026, App. H Model Form H-25 |
| Closing | 4506 Copy of Tax Form | Cx23 | All loans | Not specified, but practically before closing | 24 C.F.R. § 203.33; FHA Single Family Handbook 4000.1 Pt. II, A.4.c.ii.(C).(3), A.4.c.ix.(C), A.4.c.x.(C).(1), A.5.b.ii.(C).(3), A.5.b.ix.(C), & A.5.b.x.(C).(1) | Official Form |
| Closing | Buydown Agreement | Cx25 | All loans which include a buydown | Not specified, but practically before closing | FHA Single Family Handbook 4000.1 Pt. II, A.6.a.ix & A.7.d.ii.(C) | No |

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| Closing | Mortgage Record Change | Cx37 (upon request) | Section 235 loans | When there is a change of servicers | 24 C.F.R. § 203.502(b)(2)(ii); FHA Single Family Handbook 4000.1 Pt. II, ch. III.A.3.k, 10-21(B)(1) | HUD-92080 |
| Closing | Rider Rehabilitation | Cx44 | Section 203(k) loans | Not specified, but practically at closing | 24 C.F.R. § 203.17(a)(2); FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii, & A.8.a.sv.(B).(2) | Rehabilitation Loan Rider |
| Closing | Borrower's Contract Hotel and Transient – Second Home or Investment & MultiUnit | Cx48 & Cx5014 | All loans involving multiple dwelling properties | Not specified, but practically during the origination and processing stages | 24 C.F.R. § 203.16; FHA Single Family Handbook 4000.1 Pt. II, A.1.b.iv.(A).(4).(b) & A.7.d.ii | HUD-92561 |
| Closing | IRS Form 8821 - Tax Information Authorization | Cx801 (upon request) | All loans | Not specified, but practically before underwriting | 24 C.F.R. § 203.33; FHA Single Family Handbook 4000.1 Pt. II, A.4.c.ii.(C).(3), A.4.c.ix.(C), A.4.c.x.(C).(1), A.5.b.ii.(C).(3), A.5.b.ix.(C), & A.5.b.x.(C).(1) | Official Form |

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| Closing | HUD Appraised Value Disclosure | Cx3261 (upon request) | All loans that require the borrower to sign a completed 92900-A | Not specified but practically at closing | Mortgagee Letter 92-15 | Appraised Value Disclosure |
| Closing | Rehabilitation Loan Agreement | Cx3269 (upon request) | Section 203(k) loans | Not specified | 24 C.F.R. § 203.50(j)(2); FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii, A.8.a.vi.(F), & A.8.a.xv.(B).(1) | Rehabilitation Loan Agreement |
| Closing | Draw Request | Cx3399 (upon request) | Section 203(k) loans | At each draw inspection | 24 C.F.R. § 203.50(l); FHA Single Family Handbook 4000.1 Pt. II, ch. A.7.d.ii, A.8.a.xviii.(C).(1).(a), & A.9.k.iii.(A) | HUD-9746-A |
| Closing | Construction Loan Rider Amending Note | Cx5335 (upon request) | Construction to Permanent | Not specified | 24 C.F.R. § 203.17(a)(2); FHA Single Family Handbook 4000.1 Pt. II, A.8.j.vi & vii | Construction Rider |

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| Closing | 203(k) – Self Help Agreement | Cx7848 (upon request) | Section 203(k) loans | Not specified | FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii, A.8.a.vi.(C) & (D), A.8.a.vii.(C), (D), & (H).(2), A.8.a.xiv.(A).(2), and A.8.a.xviii.(C) | Rehabilitation Self-Help Agreement |
| Closing | Section 184 – Land Status and Jurisdiction Form | Cx7908 (upon request) | Section 184 loans | Not specified | | HUD-50114 |
| Closing | Section 184 – Firm Commitment Checklist | Cx7916 (upon request) | Section 184 loans | Not specified, but practically during the underwriting stage | | HUD-50127 |
| Closing | Section 184 – Fee Simple Land Rider | Cx7921 (upon request) | Section 184 loans | Not specified, but practically at closing | | HUD-50121 |
| Closing | Section 184 – Environmental Assessment | Cx7922 (upon request) | Section 184 loans | When an environmental assessment is completed | | HUD-4128-OHF |
| Closing | Rider For Section 184 Mortgage (Non-Borrower Pledge Of Leasehold Interest) | Cx7923 (upon request) | Section 184 loans | Not specified, but practically at closing | | HUD-50149 |

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| Closing | Rider For Section 184 Individual Allotted Trust Land – No Lease | Cx7924 (upon request) | Section 184 loans | Not specified, but practically at closing | | HUD-20120 |
| Closing | Section 184 – Endorsement Submission Checklist | Cx7926 (upon request) | Section 184 loans | When submitting the loan for endorsement | | HUD-20123 |
| Closing | Section 184 – Pest Endorsement Submission Checklist | Cx7927 (upon request) | Section 184 loans | Not specified, but when submitting the loan for endorsement | | HUD-20119 |
| Closing | Loan Modification Agreement – ARM & Fixed | Cx10514 & 10515 (both upon request) | All loans being modified | Not specified, but practically at closing | 24 C.F.R. § 203.616; FHA Single Family Handbook 4000.1 Pt. III, A.1.j.ii.(B), A.2.k.v.(G).(2), & A.2.k.vi.(G) | No |
| Closing | Homeowner and Contractor Agreement | Cx13039 (upon request) | Section 203(k) loans | Not specified | FHA Single Family Handbook 4000.1 Pt. II, A.7.d.ii | Model Form |
| Closing | 203(k) Applicant Acknowledgment | Cx15487 (upon request) | Section 203(k) loans | Not specified | FHA Single Family Handbook 4000.1 Pt. II, A.8.a.xviii.(C).(2) | No |
| Closing | FHA Settlement Certification | Cx19494 | All loans | At closing | FHA Single Family Handbook 4000.1 Pt. II, A.6.a.vii.(A) & A.7.b.v | Settlement Certificate |

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|---------|--|---------|---------------------------|------------|---|------------|
| Closing | FHA Construction-to Permanent Disclosure | Cx19830 | Construction to Permanent | At closing | FHA Single Family Handbook 4000.1 Pt. II, A.8.j.vii.(B) | No |
| Closing | Section 248 Rider | Cx45 | Section 248 loans | At closing | | Model Form |