FHA is adding an indicator in the FHA connection insurance application screen to identify Credit Qualifying streamline refinances. This indicator will become available on December 10, 2012. The completion of this field will be optional through March 31, 2013. After the optional period, for all Streamline Refinance cases, the insuring lender will need to indicate if the case is credit qualifying.
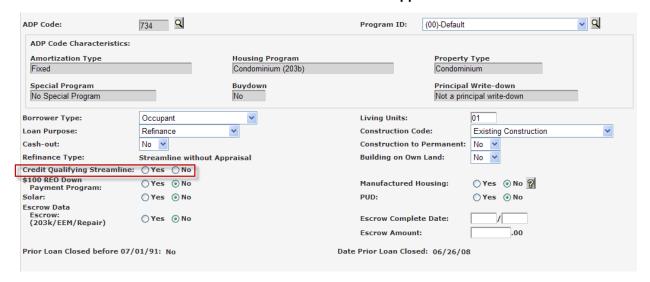
See below for examples of these indicators:

FHA Connection Insurance Application with Credit Qualifying Indicator

Prior FHA Streamline With Appraisal

Prior FHA Streamline Without Appraisal

Prior FHA Not Streamline

Note that Credit Qualifying is applicable for only Streamline Refinance cases.

ADP Code: 703		**Program ID:** (00)-Default

ADP Code Characteristics:

Amortization Type	**Housing Program**	**Property Type**
Fixed	FHA Standard Mortgage Program (203b)	Not a condominium

Special Program	**Buydown**	**Principal Write-down**
No Special Program	No	Not a principal write-down

Borrower Type: Occupant

Loan Purpose: Refinance

Cash-out: No

Refinance Type: **Prior FHA - not Streamline**

Credit Qualifying Streamline: N/A

$100 REO Down Payment Program: ○ Yes ○ No

Solar: ○ Yes ◉ No

Escrow Data
Escrow: ○ Yes ◉ No
(203k/EEM/Repair)

Living Units: 01

Construction Code: **Existing Construction**

Construction to Permanent: No

Building on Own Land: No

Manufactured Housing: ○ Yes ◉ No ❓

PUD: ○ Yes ◉ No

Escrow Complete Date: ___ / ___

Escrow Amount: _____ .00