

**CONVENTIONAL LOAN DELIVERY CHECKLIST**

**BORROWER** \_\_\_\_\_ **PROGRAM FLORIDA HOUSING**

**ORIGINATING LENDER** \_\_\_\_\_

**CONTACT PHONE** \_\_\_\_\_

**USBHM LOAN #:** \_\_\_\_\_

- CUSTOMER IDENTIFICATION NOTICE (PATRIOT ACT)\*  
*\*for USBHM underwritten loans only*
- ORIGINAL NOTE & 1 COPY **\*Endorsed to U.S. Bank N.A.**
- NAME AFFIDAVIT, IF APPLICABLE - 2 COPIES
- MORTGAGE - 2 COPIES
- TAX EXEMPT RIDER - 2 COPIES
- CONDO,PUD, 1-4 FAMILY - 2 COPIES, IF APPLICABLE
- ASSIGNMENT OF MORTGAGE - 2 COPIES **\*Assigned to U.S. Bank N.A.**

**REQUIRED SECOND MORTGAGE DOCUMENTATION (if applicable)**

- ORIGINAL NOTE & 1 COPY
- MORTGAGE - 2 COPIES
- FIRST PAYMENT LETTER *with payment breakdown, first payment date*
- HUD-1 & AGGREGATE ESCROW ANALYSIS DISCLOSURE - 2 COPIES  
**\*DPA SOURCE MUST BE DISCLOSED ON HUD 1**
- DPA ACKNOWLEDGEMENT FORM

- COPY OF TITLE COMMITMENT OR SHORT FORM TITLE POLICY 2 COPIES
- TAX CERTIFICATION - 2 COPIES **\*\*Proof of payment if applicable**

- HAZARD INSURANCE POLICY OR BINDER WITH 1 YR. PROOF OF PAYMENT - 2 COPIES
- MORTGAGEE CLAUSE LETTER, (HAZARD/FLOOD) - 2 COPIES

- FLOOD CERTIFICATION & DISCLOSURES - 2 COPIES **\*Must be Life of Loan and transferable to USBHM**
- FLOOD INSURANCE BINDER WITH 1 YR. PROOF OF PAYMENT (IF APPLICABLE) - 2 COPIES
- WIND/HAIL INSURANCE ( IF APPLICABLE) - 2 COPIES

- SPECIFIC POWER OF ATTORNEY (POA)- 2 COPIES
- SIGNED MI CERTIFICATE / EVIDENCE OF PAYMENT TO MI COMPANY 2 COPIES
- COPY OF W-9 FOR PRIMARY BORROWER
- IRS FORM 4506 OR 8821 (FOR SELF-EMPLOYED BORROWERS ONLY OR IF UNDERWRITER REQUESTS)

- FINAL TRUTH-IN-LENDING **\*signed and dated at closing**
- FINAL 2ND TRUTH-IN-LENDING, **HAMI ONLY!**

- SURVEY
- FINAL TYPED LOAN APPLICATION** *\*must be signed by interviewer and borrowers*

- HOMEBUYER EDUCATION CERTIFICATE
- BORROWER AUTHORIZATION FOR COUNSELING
- SURVEY (IF NO ALTA 9)
- ASSURANCE /CERTIFICATE OF COMPLETION
- TERMITE REPORT / SOIL TREATMENT GUARANTEE IF REQUIRED FOR STATE
- COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT

- 1008 (Fannie Mae) or 1077 (Freddie Mac) UNIFORM UNDERWRITING TRANSMITTAL
- UNDERWRITER'S APPROVAL WITH COPIES OF CONDITIONS IF APPLICABLE

**CREDIT UNDERWRITING PACKAGE:**

- INITIAL LOAN APPLICATION
- INITIAL TRUTH-IN-LENDING
- DU / LP FINDINGS/UW APPROVAL
- PURCHASE AGREEMENT
- FINAL INSPECTIONS
- GOOD FAITH ESTIMATE

- APPRAISAL
- CREDIT REPORTS
- NOTICE OF SALE ASSIGNMENT OF SERV. RIGHTS/RESPA
- VOE'S
- VOD'S OR ALT. DOCUMENTS

Indicate		Fannie Mae	SFC	Fannie Mae	SFC
PRODUCT:	MCM 97		460	MCM COM SOL MAN UW	481
	MCM 100		480	MCM HM CH DU APPVL	325
	BOND	X	088	MCM HM CH MAN UW	222
OTHER*				Conv 95% (Standard)	n/a
IDENTIFY OTHER					
Indicate		Freddie Mac	SCC	Freddie Mac	SCC
PRODUCT:	Std 5%		n/a	Home Possible 97	G00
	Std 10%		n/a	Home Possible 100	G02
	Std 15%		n/a	HP Neighborhood Sol 97	G01
	Std 20%		n/a	HP Neighborhood Sol 100	G03
	Bond		545	Affordable Hsg Initiative*	71
				*Also use with all HP Ins	
				X	510
					535

**Hazard Insurance Loss Payee Clause & Address:**  
**U.S. BANK N.A.**  
 its successors and or assigns as their interest may appear.  
 c/o U.S. Bank Home Mortgage  
 P.O. Box 7298  
 Springfield, OH 45501-7298

**FILE DELIVERY INFORMATION:**

**Loan File Delivery Address:**  
**U.S. Bank Home Mortgage - MRBP Division**  
 17500 Rockside Road  
 Bedford, OH 44146  
 Attn: MRBP Operations Department

**BORROWER PAYMENT INFORMATION:**

**Borrower Payment Address:**  
**U.S. Bank Home Mortgage**  
 P.O. Box 468002  
 Bedford, OH 44146-8002  
[www.usbankhomemortgage.com](http://www.usbankhomemortgage.com)