

FHA LOAN DELIVERY CHECKLIST

BORROWER: _____

PROGRAM: FLORIDA HOUSING

ORIGINATING LENDER _____

CONTACT: _____

USBHM LOAN # _____

PHONE: _____

- CUSTOMER ID NOTICE(PATRIOT ACT) **USBHM UNDERWRITTEN ONLY
- ORIGINAL NOTE & 1 COPY *Endorsed to U.S. Bank N.A.**
- NAME AFFIDAVIT, IF APPLICABLE - 1 COPY
- MORTGAGE - (2 COPIES)
- TAX EXEMPT RIDER - 2 COPIES
- CONDO, PUD, 1-4 FAMILY RIDER - 2 COPIES, IF APPLICABLE
- ASSIGNMENT OF MORTGAGE - 2 COPIES *Assigned to U.S. Bank N.A.
- REQUIRED 2ND 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 ACKNOWLEDGEMENT FORM
- TITLE COMMITMENT OR SHORT FORM POLICY - 2 COPIES
- TAX CERTIFICATION - 2 COPIES **PROOF OF PAYMENT, IF APP.

***DPA SOURCE MUST BE DISCLOSED ON HUD-1**

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

- HAZARD INSURANCE POLICY WITH 1 YR. PROOF OF PAYMENT & 1 COPY
- MORTGAGEE CLAUSE LETTER, (HAZARD/FLOOD) - 2 COPIES
- WIND / HAIL INSURANCE (IF APPLICABLE)
- 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)& 1 COPY

- SPECIFIC POWER OF ATTORNEY (POA) - 2 Copies
- COPY OF W-9 FOR PRIMARY BORROWER
- FINAL TYPED LOAN APPLICATION *must be signed by interviewer and borrowers
- HOMEBUYER EDUCATION CERTIFICATE
- BORROWER AUTHORIZATION FOR COUNSELING

- 92900-LT UNDERWRITING & TRANSMITTAL SUMMARY
- HUD 92900A- DIRECT ENDORSEMENT APPROVAL
- LOAN MUST BE FHA INSURED IF OLDER THAN 90 DAYS FROM CLOSING

- FINAL TRUTH-IN-LENDING *signed and dated at closing
- FINAL TRUTH-IN-LENDING, **HAMI LOANS ONLY!**
- ASSURANCE / WARRANTY OF COMPLETION, IF APPLICABLE
- TERMITE REPORT OF TERMITE SOIL GUARANTEE, IF APPLICABLE

SURVEY

- COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT
- IRS FORM 4506 OR 8821
- MISC. PERTINENT CLOSING/UNDERWRITING DOCUMENTATION

CREDIT UNDERWRITING PACKAGE:

- | | | | |
|---|--------------------------|--------------------------|---|
| <input type="checkbox"/> INITIAL LOAN APPLICATION | <input type="checkbox"/> | <input type="checkbox"/> | APPRAISAL |
| <input type="checkbox"/> INITIAL TRUTH-IN-LENDING | <input type="checkbox"/> | <input type="checkbox"/> | CREDIT REPORTS |
| <input type="checkbox"/> DU FINDINGS/UW APPROVAL | <input type="checkbox"/> | <input type="checkbox"/> | VOE'S |
| <input type="checkbox"/> COPIES OF UW CONDITIONS | <input type="checkbox"/> | <input type="checkbox"/> | VOD'S OR ALT. DOCUMENTS |
| <input type="checkbox"/> PURCHASE AGREEMENT | <input type="checkbox"/> | <input type="checkbox"/> | NOTICE OF SALE ASSIGNMENT OF SERV. RIGHTS/RESPA |
| <input type="checkbox"/> FINAL INSPECTIONS | <input type="checkbox"/> | | |
| <input type="checkbox"/> GOOD FAITH ESTIMATE | <input type="checkbox"/> | | |

- HUD 92900-LT UNDERWRITING TRANSMITTAL SUMMARY
- HUD 92900-A DIRECT ENDORSEMENT APPROVAL (page 3)
- LOAN MUST BE FHA INSURED IF > 90 DAYS FROM CLOSING

CORRESPONDENTS ONLY (For Case Binder):

- Addendum to HUD-1 (cert of buyer, seller, & settlement agent)
- HUD-92900A pp. 1,2,4 signed by all parties (date same as Note)
- HUD-92300 Assurance of Completion (if applicable)
- HUD-92051 Compliance Inspection Reports (as applicable)
- Amendatory Statement (if not included in Purchase Agreement)
- Real Estate Certification (if not included in Purchase Agreement)
- Downpayment Assistance documentation (if required)
- Social Security documentation for all borrowers

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

For New Construction (1 year old or less) only:

- HUD-92541 BUILDERS CERTIFICATION
- HUD-92544 BUILDER WARRANTY OF COMPLETION
- 10 Year Warranty or Building & Occupancy Permits
- NP-CA99 Sub. Termite Soil Treatment Builders Guarantee