

FHA LOAN DELIVERY CHECKLIST

BORROWER: _____

PROGRAM: CLEVELAND COUNTY 2010

ORIGINATING LENDER _____

CONTACT: _____

USBHM LOAN # _____

PHONE: _____

- CUSTOMER ID NOTICE(PATRIOT ACT) **USBHM UNDERWRITTEN ONLY
- ORIGINAL NOTE & 1 COPY *Endorsed to U.S. Bank National Association**
- NAME AFFIDAVIT, IF APPLICABLE - **1 COPY**
- DEED OF TRUST / 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 National Association

- FIRST PAYMENT LETTER *with payment breakdown, first payment date*
- HUD-1 & AGGREGATE ESCROW ANALYSIS DISCLOSURE - **2 COPIES**
- TITLE COMMITMENT OR SHORT FORM POLICY - **2 COPIES**
- TAX CERTIFICATION - **2 COPIES** ****PROOF OF PAYMENT, IF APP.**

U.S. Bank National Association
 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

- INITIAL LOAN APPLICATION *must be signed & dated by interviewer*
- FINAL TYPED LOAN APPLICATION **must be signed by interviewer and borrowers*

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

REQUIRED TRUTH-IN-LENDING DOCUMENTATION	HIGH PRICED MORTGAGE LOAN DOCUMENTATION REQUIRED
EARLY/INITIAL T-I-L, MUST INCLUDE VERBIAGE	FINAL FFIEC CALCULATOR PRINT OUT
FINAL T-I-L <i>*signed and dated at closing</i>	UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQ.
CORRECTIVE T-I-L, IF APP.	EVIDENCE OF RATE AND DATE OF LOCK W/BORROWER

- ASSURANCE / WARRANTY OF COMPLETION, IF APPLICABLE
- TERMITE REPORT OF TERMITE SOIL GUARANTEE, IF APPLICABLE
- SURVEY
- COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT
- IRS FORM 4506T OR 8821
- MISC. PERTINENT CLOSING/UNDERWRITING DOCUMENTATION

CREDIT UNDERWRITING PACKAGE:

- DU FINDINGS/UW APPROVAL
- COPIES OF UW CONDITIONS
- PURCHASE AGREEMENT
- FINAL INSPECTIONS
- GOOD FAITH ESTIMATE

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

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

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