

VA 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**

- COPY OF TITLE COMMITMENT **OR** SHORT FORM TITLE POLICY & **1 COPY**
- TAX CERTIFICATION & **1 COPY**
- HAZARD INSURANCE POLICY WITH 1 YR. PROOF OF PAYMENT & **1 COPY**

Hazard Insurance Loss Payee Clause & Address:
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

- 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)& **1 COPY**
- WIND/HAIL INSURANCE (IF APPLICABLE)

- SPECIFIC POWER OF ATTORNEY (POA)- 2 COPIES

- COPY OF W-9 FOR PRIMARY BORROWER
- IRS FORM 4506T OR 8821

- INITIAL LOAN APPLICATION *signed & dated by interviewer*
- FINAL TYPED LOAN APPLICATION **must be signed by interviewer and borrowers*
- SURVEY **if required or charged for on HUD 1*

REQUIRED TRUTH-IN-LENDING DOCUMENTATION

EARLY/INITIAL T-I-L. **MUST INCLUDE VERBIAGE**

FINAL T-I-L. ***signed and dated at closing**

CORRECTIVE T-I-L, IF APP.

HIGH PRICED MORTGAGE LOAN DOCUMENTATION REQUIRED (HPML)

FINAL FFIEC CALCULATOR PRINT OUT

UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQ.

EVIDENCE OF RATE AND DATE OF LOCK W/BORROWER

- TERMITE REPORT/SOIL TREATMENT GUARANTEE, IF APPLICABLE
- VERIFICATION OF PAID VA FUNDING FEE (ON HUD ACCEPTABLE)

- VA26-1843 - VA CERTIFICATE OF REASONABLE VALUE, IF APPLICABLE
- VA26-6393 - LOAN ANALYSIS
- VA 26-1820 - REPORT & CERTIFICATION OF LOAN DISBURSEMENT
- LOAN MUST BE VA INSURED IF OLDER THAN 90 DAYS FROM CLOSING

- COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT
- MISC. PERTINENT CLOSING/UNDERWRITING DOCUMENTATION

CREDIT UNDERWRITING PACKAGE:

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> DU FINDINGS/UW APPROVAL <input type="checkbox"/> COPIES OF UW CONDITIONS <input type="checkbox"/> PURCHASE AGREEMENT <input type="checkbox"/> FINAL INSPECTIONS <input type="checkbox"/> GOOD FAITH ESTIMATE | <ul style="list-style-type: none"> <input type="checkbox"/> APPRAISAL <input type="checkbox"/> CREDIT REPORTS <input type="checkbox"/> VOE'S <input type="checkbox"/> VOD'S OR ALT. DOCUMENTS <input type="checkbox"/> NOTICE OF SALE ASSIGNMENT OF SERV. RIGHTS/RESPA |
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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