

RD LOAN DELIVERY CHECKLIST

BORROWER: _____ **PROGRAM:** ESCAMBIA COUNTY 2010
ORIGINATING LENDER: _____ **CONTACT:** _____
PHONE: _____

USBHM LOAN # _____

CUSTOMER ID NOTICE(PATRIOT ACT) *USBHM UNDERWRITTEN LOANS 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/ DPA MORTGAGE DOCUMENTATION, IF APPLICABLE
 ORIGINAL PROMISSORY NOTE & **1 COPY**
 MORTGAGE - **2 COPIES**
 DPA ACKNOWLEDGEMENT FORM

FIRST PAYMENT LETTER *with payment breakdown, first payment date*
 HUD-I & AGGREGATE ESCROW ANALYSIS DISCLOSURE - **2 COPIES** ****DPA SOURCE MUST BE DISCLOSED ON HUD-I**

COPY OF TITLE COMMITMENT OR SHORT FORM TITLE POLICY & **1 COPY**
 TAX CERTIFICATION - **2 COPIES **Proof of payment if applicable**
 HAZARD INSURANCE POLICY WITH 1 YR. PROOF OF PAYMENT & **1 COPY**
 EVIDENCE OF SINKHOLE COVERAGE **REQUIRED** ON HAZARD POLICY/BINDER
 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**

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

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

INITIAL LOAN APPLICATION *signed & dated by Interviewer*
 FINAL TYPED LOAN APPLICATION WITH SIGNATURES & **CAIVRS#** TO APPEAR ON SIGNATURE LINE / *signed by interviewers and borrowers*
 HOMEBUYER EDUCATION CERTIFICATE
 RD CONDITIONAL COMMITMENT WITH SIGNATURES - RD 1980-18
 EXECUTED RD REQUEST FOR SFH LOAN GUARANTY - RD 1980-21
 GUARANTEED LOAN CLOSING REPORT - 1980-19
 FMHA 1980-11
 LOAN MUST BE RD INSURED IF LOAN IS OLDER THAN 90 DAYS FROM CLOSING

| REQUIRED TRUTH-IN-LENDING DOCUMENTATION | HIGH PRICED MTG. LOAN DOCUMENTATION, REQUIRED (HPML) |
|---|--|
| EARLY/INITIAL T-I-L 1ST MTG., MUST INCLUDE VERBIAGE | FINAL FFIEC CALCULATOR PRINT OUT |
| EARLY/INITIAL T-I-L, 2nd Mortgage, (only app. if AMORT. 2nd) | UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQS. |
| FINAL T-I-L <i>*signed and dated at closing</i> | EVIDENCE OF RATE & DATE LOCK W/BORROWER |
| FINAL 2ND MTG. T-I-L, (ONLY app. if AMORT. 2nd) | |
| CORRECTIVE T-I-L, IF APP. 1ST MTG. & 2ND MTG., if applicable | |
| MDIA CERTIFICATION FOR 2ND MORTGAGE, only app. if AMORT. 2ND) | |

TERMITE REPORT OR SOIL TREATMENT GUARANTEE, IF APPLICABLE
 SURVEY **if required or charged for on HUD I*
 SPECIFIC POWER OF ATTORNEY (POA)- **2 COPIES**
 COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT
 MISC. PERTINENT CLOSING/UNDERWRITING DOCUMENTATION

| CREDIT UNDERWRITING PACKAGE: | |
|------------------------------|---|
| DU FINDINGS/UW APPROVAL | APPRAISAL |
| COPIES OF UW CONDITIONS | CREDIT REPORTS |
| PURCHASE AGREEMENT | VOE'S |
| FINAL INSPECTIONS | VOD'S OR ALT. DOCUMENTS |
| GOOD FAITH ESTIMATE | NOTICE OF SALE ASSIGNMENT OF SERV. RIGHTS/RESPA |
| | 1008 |

RD DOCUMENTS:
 THERMAL REQUIREMENTS AND COMPLIANCE STANDARDS
 WARRANTY COVERAGE
 WATER QUALITY CHECK
 EVIDENCE OF INSPECTED WASTEWATER SYSTEM
 DEFICIENCIES CORRECTED
 PROPERTY SOUND & FUNCTIONALLY ADEQUATE & QUALIFIED INSP
 CAIVRS#

RD NEW CONSTRUCTION:
 CONSTRUCTION INSPECTION REPORT
 FINAL INSPECTION
 RD 1924-25
 RD 1924-19
 RD 400-3
 AD 1048
 CERTIFIED PLANS & SPECS & BUILDER WARRANTY

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