

**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 National Association
- 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 National Association

- 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-1 & AGGREGATE ESCROW ANALYSIS DISCLOSURE - 2 COPIES \*\*DPA SOURCE MUST BE DISCLOSED ON HUD-1

- 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 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

- 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)
<input type="checkbox"/> EARLY/INITIAL T-I-L <b>1ST MTG., MUST INCLUDE VERBIAGE</b>	<input type="checkbox"/> FINAL FFIEC CALCULATOR PRINT OUT
<input type="checkbox"/> EARLY/INITIAL T-I-L, <b>2nd Mortgage, (only app. if AMORT. 2nd)</b>	<input type="checkbox"/> UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQ.
<input type="checkbox"/> FINAL T-I-L <i>*signed and dated at closing</i>	<input type="checkbox"/> EVIDENCE OF RATE & DATE LOCK W/BORROWER
<input type="checkbox"/> FINAL 2ND MTG. T-I-L, <i>(ONLY app. if AMORT. 2nd)</i>	
<input type="checkbox"/> CORRECTIVE T-I-L, IF APP. <b>1ST MTG. &amp; 2ND MTG., if applicable</b>	
<input type="checkbox"/> MDIA CERTIFICATION FOR 2ND MORTGAGE, <i>only app. if AMORT. 2ND</i>	

- TERMITE REPORT OR SOIL TREATMENT GUARANTEE, IF APPLICABLE
- SURVEY *\*if required or charged for on HUD 1*
- SPECIFIC POWER OF ATTORNEY (POA)- 2 COPIES
- COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT
- 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
- 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](http://www.usbankhomemortgage.com)