

CONVENTIONAL LOAN DELIVERY CHECKLIST

BORROWER _____ **PROGRAM** FLORIDA HOUSING

ORIGINATING LENDER _____ **Indicate**

Fannie Mae	SFC	Fannie Mae	SFC
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CONTACT _____ **PRODUCT:**

MCM 97	460	MCM COM SOL MAN UW	481
MCM 100	480	MCM HM CH DU APPVL	325
BOND	X 088	MCM HM CH MAN UW	222
OTHER*		Conv 95% (Standard)	n/a

PHONE _____ **Indicate**

Freddie Mac	SCC	Freddie Mac	SCC
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USBHM LOAN #: _____ **IDENTIFY OTHER**

Std 5%	n/a	Home Possible 97	G00
Std 10%	n/a	Home Possible 100	G02
Std 15%	n/a	HP Neighborhood Sol 97	G01
Std 20%	n/a	HP Neighborhood Sol 100	G03
Bond	545	Affordable Hsg Initiative*	71
		*Also use with all HP Ins	
			X 510
			535

- CUSTOMER IDENTIFICATION NOTICE (PATRIOT ACT)*
**for USBHM underwritten loans only*
- ORIGINAL NOTE & 1 COPY ***Endorsed to U.S. Bank N.A.**
- NAME AFFIDAVIT, IF APPLICABLE - 2 COPIES
- MORTGAGE - 2 COPIES
- TAX EXEMPT RIDER - 2 COPIES
- CONDO,PUD, 1-4 FAMILY - 2 COPIES, IF APPLICABLE
- ASSIGNMENT OF MORTGAGE - 2 COPIES ***Assigned to U.S. Bank N.A.**

REQUIRED SECOND 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 SOURCE MUST BE DISCLOSED ON HUD 1**

DPA ACKNOWLEDGEMENT FORM

COPY OF TITLE COMMITMENT OR SHORT FORM TITLE POLICY - 2 COPIES

TAX CERTIFICATION - 2 COPIES ****Proof of payment if applicable**

HAZARD INSURANCE POLICY OR BINDER WITH 1 YR. PROOF OF PAYMENT - 2 COPIES

EVIDENCE OF SINKHOLE COVERAGE **REQUIRED** ON HAZARD POLICY/BINDER

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) - 2 COPIES

WIND/HAIL INSURANCE (IF APPLICABLE) - 2 COPIES

SPECIFIC POWER OF ATTORNEY (POA) - 2 COPIES

SIGNED MI CERTIFICATE / EVIDENCE OF PAYMENT TO MI COMPANY - 2 COPIES

COPY OF W-9 FOR PRIMARY BORROWER

IRS FORM 4506 OR 8821 (FOR SELF-EMPLOYED BORROWERS ONLY OR IF UNDERWRITER REQUESTS)

Hazard Insurance Loss Payee Clause & Address
U.S. BANK N.A.
its successors and or assigns as their interest may app
e/o U.S. Bank Home Mortgage
P.O. Box 7298
Springfield, OH 45501-7298

REQUIRED TRUTH-IN-LENDING DOCUMENTATION

- EARLY/INITIAL T-I-L **1ST MTG., including verbiage**
- EARLY/INITIAL T-I-L **HAMI only, including verbiage**
- FINAL T-I-L ***signed and dated at closing**
- FINAL T-I-L, **HAMI only**
- CORRECTIVE T-I-L, IF APP. **1ST & 2ND MTGS.**
- MDIA CERTIFICATION FOR **2ND MORTGAGE**, IF APP.

REQUIRED HIGH PRICED MORTGAGE LOAN DOCUMENTATION (HPML)

- FINAL FFIEC CALCULATOR PRINT OUT
- UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQ.
- EVIDENCE OF RATE AND DATE OF LOCK W/BORROWER

INITIAL LOAN APPLICATION **must be signed & dated by interviewer**

FINAL TYPED LOAN APPLICATION ***must be signed by interviewer and borrowers**

HOMEBUYER EDUCATION CERTIFICATE

BORROWER AUTHORIZATION FOR COUNSELING

SURVEY (IF NO ALTA 9)

ASSURANCE /CERTIFICATE OF COMPLETION

TERMITE REPORT / SOIL TREATMENT GUARANTEE IF REQUIRED FOR STATE

COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT

1008 (Fannie Mae) or 1077 (Freddie Mac) UNIFORM UNDERWRITING TRANSMITTAL

UNDERWRITER'S APPROVAL WITH COPIES OF CONDITIONS IF APPLICABLE

CREDIT UNDERWRITING PACKAGE:

- DU / LP FINDINGS/UW APPROVAL
- PURCHASE AGREEMENT
- FINAL INSPECTIONS
- GOOD FAITH ESTIMATE

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

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