

**FHA LOAN DELIVERY CHECKLIST**

**BORROWER:** \_\_\_\_\_

**PROGRAM:** FLORIDA HOUSING

**ORIGINATING LENDER** \_\_\_\_\_

**CONTACT:** \_\_\_\_\_

**USBHM LOAN #** \_\_\_\_\_

**PHONE:** \_\_\_\_\_

- \_\_\_\_\_ CUSTOMER ID NOTICE(PATRIOT ACT) \*\*USBHM UNDERWRITTEN 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 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 ACKNOWLEDGEMENT FORM
- \_\_\_\_\_ TITLE COMMITMENT OR SHORT FORM POLICY - **2 COPIES**
- \_\_\_\_\_ TAX CERTIFICATION - **2 COPIES \*\*PROOF OF PAYMENT, IF APP.**

**\*DPA SOURCE MUST BE DISCLOSED ON HUD-1**

**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

- \_\_\_\_\_ HAZARD INSURANCE POLICY WITH 1 YR. PROOF OF PAYMENT & **1 COPY**
- \_\_\_\_\_ EVIDENCE OF SINKHOLE COVERAGE **REQUIRED** 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**

- \_\_\_\_\_ 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*
- \_\_\_\_\_ HOMEBUYER EDUCATION CERTIFICATE
- \_\_\_\_\_ BORROWER AUTHORIZATION FOR COUNSELING

- \_\_\_\_\_ 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**

- \_\_\_\_\_ 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

- \_\_\_\_\_ ASSURANCE / WARRANTY OF COMPLETION, IF APPLICABLE
- \_\_\_\_\_ TERMITE REPORT OF TERMITE SOIL GUARANTEE, IF APPLICABLE
- \_\_\_\_\_ SURVEY
- \_\_\_\_\_ COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT
- \_\_\_\_\_ IRS FORM 4506 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

**CORRESPONDENTS ONLY (For Case Binder):**

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

- \_\_\_\_\_ Addendum to HUD-1 (cert of buyer, seller, & settlement agent)
- \_\_\_\_\_ HUD-92900A pp. 1,2,4 signed by all parties (date same as Note)
- \_\_\_\_\_ HUD-92300 Assurance of Completion (if applicable)
- \_\_\_\_\_ HUD-92051 Compliance Inspection Reports (as applicable)
- \_\_\_\_\_ Amendatory Statement (if not included in Purchase Agreement)
- \_\_\_\_\_ Real Estate Certification (if not included in Purchase Agreement)
- \_\_\_\_\_ Downpayment Assistance documentation (if required)
- \_\_\_\_\_ Social Security documentation for all borrowers

For New Construction (1 year old or less) only:

- \_\_\_\_\_ HUD-92541 BUILDERS CERTIFICATION
- \_\_\_\_\_ HUD-92544 BUILDER WARRANTY OF COMPLETION
- \_\_\_\_\_ 10 Year Warranty or Building & Occupancy Permits
- \_\_\_\_\_ NP-CA99 Sub. Termite Soil Treatment Builders Guarantee

**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)