

RD LOAN DELIVERY CHECKLIST

BORROWER: _____

PROGRAM: FLORIDA HOUSING

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

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

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

- INITIAL LOAN APPLICATION *must be signed & dated by interviewer*
- FINAL TYPED LOAN APPLICATION WITH SIGNATURES & CAIVRS# TO APPEAR ON SIGNATURE LINE / signed by interviewers and borrowers
- HOMEBUYER EDUCATION CERTIFICATE
- BORROWER AUTHORIZATION FOR COUNSELING

- 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

- 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

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

- CORRECTIVE T-I-L, IF APP. 1ST & 2ND MTGS.
- MDIA CERTIFICATION FOR 2ND MORTGAGE, IF APP.
- 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