

VA 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 SECOND MORTGAGE DOCUMENTATION, IF APPLICABLE

 ORIGINAL NOTE & 1 COPY
 MORTGAGE - 2 COPIES

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

 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
 DPA ACKNOWLEDGEMENT FORM

 COPY OF TITLE COMMITMENT OR SHORT FORM TITLE POLICY & 1 COPY
 TAX CERTIFICATION & 1 COPY
 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
 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
 WIND/HAIL INSURANCE (IF APPLICABLE)

 SPECIFIC POWER OF ATTORNEY (POA)- 2 COPIES
 COPY OF W-9 FOR PRIMARY BORROWER
 IRS FORM 4506 OR 8821
 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 required or charged for on HUD I

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

 TERMITE REPORT/SOIL TREATMENT GUARANTEE, IF APPLICABLE
 VERIFICATION OF PAID VA FUNDING FEE (ON HUD ACCEPTABLE)
 VA26-1843 - VA CERTIFICATE OF REASONABLE VALUE, IF APPLICABLE
 VA26-6393 - LOAN ANALYSIS
 VA 26-1820 - REPORT & CERTIFICATION OF LOAN DISBURSEMENT
 LOAN MUST BE VA INSURED IF OLDER THAN 90 DAYS FROM CLOSING

CORRESPONDENTS ONLY (For Guaranty)

 Certificate of Eligibility
 Certificate of Reservist and National Guard Duty
 Lenders Quality Certification
 Interest Rate Discount Disclosure Statement
 VA 26-0592 Counseling Checklist (if applicable)
 VA 26-8937 Verification of VA Related Indebtedness (if applicable)

 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
 MISCELLANEOUS CREDIT DOCUMENTATION

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