

CONVENTIONAL LOAN DELIVERY CHECKLIST

BORROWER _____ **PROGRAM** FLORIDA HOUSING

ORIGINATING LENDER _____ **Indicate**

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

460	MCM COM SOLUTIONS	481
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PHONE _____ MCM w/2nd

118	MCM HM CH DU APPVL	127
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USBHM LOAN #: _____ BOND

X	088	MCM HM CH MAN UW	222
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OTHER* Conv 95% (Standard)

			n/a
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IDENTIFY OTHER **Indicate**

Freddie Mac	SCC	Freddie Mac	SCC
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_____ Freddie Mac

		Home Possible 97	G00
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_____ Std 5%

	n/a	Home Possible	605
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_____ Std 10%

	n/a	HP Neighborhood Sol 97	G01
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_____ Std 15%

	n/a	HP w/affordable 2nd	G18
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_____ Std 20%

	n/a	Affordable Hsg Initiative*	71
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_____ Bond

	545		
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_____ CUSTOMER IDENTIFICATION NOTICE (PATRIOT ACT)*
for USBHM underwritten loans only

_____ ORIGINAL NOTE & 1 COPY *Endorsed to U.S. Bank National Association

_____ 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 National Association

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

Hazard Insurance Loss Payee Clause & Address
U.S. Bank National Association
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

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PURCHASE AGREEMENT

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FINAL INSPECTIONS

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GOOD FAITH ESTIMATE(S)

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_____ 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