

**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 National Association**
- 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 National Association

**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**

- 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**

**U.S. Bank National Association**  
 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

- 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., must include verbiage**
- EARLY/INITIAL T-I-L **HAMI only, must include 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 4506T 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(S)

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

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

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

- 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

**FILE DELIVERY INFORMATION:**

**Loan File Delivery Address:**  
**U.S. Bank Home Mortgage - MRBP Division**  
 17500 Rockside Road  
 Bedford, OH 44146  
 Attn: **MRBP Operations Department**

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. Termites Soil Treatment Builders Guarantee

**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)