

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 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 SECOND MORTGAGE DOCUMENTATION, IF APPLICABLE**
- ORIGINAL NOTE & 1 COPY**
- MORTGAGE - **2 COPIES**

- FIRST PAYMENT LETTER *with payment breakdown, first payment date*
- HUD-I & 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 4506T OR 8821

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

Hazard Insurance Loss Payee Clause & Address:
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

- 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.**, *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 signed & dated at closing**

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 I*
- 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(S)

- 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
 1750 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