

RD LOAN DELIVERY CHECKLIST

BORROWER: _____

PROGRAM: JACKSONVILLE HOUSING 2010

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 2ND/ DPA MORTGAGE DOCUMENTATION, IF APPLICABLE

ORIGINAL PROMISSORY NOTE & 1 COPY
 MORTGAGE - 2 COPIES
 DPA ACKNOWLEDGEMENT FORM

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**

COPY OF TITLE COMMITMENT OR SHORT FORM TITLE POLICY & 1 COPY
 TAX CERTIFICATION - 2 COPIES ***Proof of payment if applicable*

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

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

INITIAL LOAN APPLICATION *signed & dated by Interviewer*
 FINAL TYPED LOAN APPLICATION WITH SIGNATURES & **CAIVRS#** TO APPEAR ON SIGNATURE LINE / *signed by interviewers and borrowers*
 HOMEBUYER EDUCATION CERTIFICATE
 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

HIGH PRICED MTG. LOAN DOCUMENTATION, REQUIRED (HPML)

EARLY/INITIAL T-I-L **1ST MTG., MUST INCLUDE VERBIAGE**
 EARLY/INITIAL T-I-L, *2nd Mortgage, (only app. if AMORT. 2nd)*
 FINAL T-I-L **signed and dated at closing*
 FINAL 2ND MTG. T-I-L, *(ONLY app. if AMORT. 2nd)*
 CORRECTIVE T-I-L, IF APP. *1ST MTG. & 2ND MTG., if applicable*
 MDIA CERTIFICATION FOR 2ND MORTGAGE, *only app. if AMORT. 2ND)*

FINAL FFIEC CALCULATOR PRINT OUT
 UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQS.
 EVIDENCE OF RATE & DATE LOCK W/BORROWER

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:

APPRAISAL
 CREDIT REPORTS
 VOE'S
 VOD'S OR ALT. DOCUMENTS
 NOTICE OF SALE ASSIGNMENT OF SERV. RIGHTS/RESPA
 1008

DU FINDINGS/UW APPROVAL
 COPIES OF UW CONDITIONS
 PURCHASE AGREEMENT
 FINAL INSPECTIONS
 GOOD FAITH ESTIMATE

RD DOCUMENTS:

RD NEW CONSTRUCTION:

THERMAL REQUIREMENTS AND COMPLIANCE STANDARDS
 WARRANTY COVERAGE
 WATER QUALITY CHECK
 EVIDENCE OF INSPECTED WASTEWATER SYSTEM
 DEFICIENCIES CORRECTED
 PROPERTY SOUND & FUNCTIONALLY ADEQUATE & QUALIFIED INSP
 CAIVRS#

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