

VA LOAN DELIVERY CHECKLIST

BORROWER: _____

PROGRAM: JACKSONVILLE HOUSING 2010

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/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

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

 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 4506T OR 8821

 INITIAL LOAN APPLICATION *signed & dated by interviewer*
 FINAL TYPED LOAN APPLICATION **must be signed by interviewer and borrowers*
 HOMEBUYER EDUCATION CERTIFICATE

 SURVEY **if required or charged for on HUD 1*

REQUIRED TRUTH-IN-LENDING DOCUMENTATION
 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)**

HIGH PRICED MORTGAGE LOAN DOCUMENTATION REQUIRED (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

 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

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