

**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 N.A.
- 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 N.A.
- 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 N.A.**  
 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
- MIA CERTIFICATION FOR 2ND MORTGAGE, only app. if AMORT. 2ND)

**HIGH PRICED MORTGAGE LOAN DOCUMENTATION REQUIRED (HPML)**

<input type="checkbox"/>	FINAL FFIEC CALCULATOR PRINT OUT
<input type="checkbox"/>	UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQ.
<input type="checkbox"/>	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](http://www.usbankhomemortgage.com)