

**RD LOAN DELIVERY CHECKLIST**

**BORROWER:** \_\_\_\_\_

**PROGRAM:** MIAMI-DADE COUNTY 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 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**

**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 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 <b>1ST MTG., MUST INCLUDE VERBIAGE</b>	FINAL FFIEC CALCULATOR PRINT OUT
EARLY/INITIAL T-I-L, <b>2nd Mortgage, (only app. if AMORT. 2nd)</b>	UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQS.
FINAL T-I-L <b>*signed and dated at closing</b>	EVIDENCE OF RATE & DATE LOCK W/BORROWER
FINAL 2ND MTG. T-I-L, <b>(ONLY app. if AMORT. 2nd)</b>	
CORRECTIVE T-I-L, IF APP. <b>1ST MTG. &amp; 2ND MTG., if applicable</b>	
MDIA CERTIFICATION FOR 2ND MORTGAGE, <b>only app. if AMORT. 2ND)</b>	

- 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:	
<input type="checkbox"/> DU FINDINGS/UW APPROVAL	<input type="checkbox"/> APPRAISAL
<input type="checkbox"/> COPIES OF UW CONDITIONS	<input type="checkbox"/> CREDIT REPORTS
<input type="checkbox"/> PURCHASE AGREEMENT	<input type="checkbox"/> VOE'S
<input type="checkbox"/> FINAL INSPECTIONS	<input type="checkbox"/> VOD'S OR ALT. DOCUMENTS
<input type="checkbox"/> GOOD FAITH ESTIMATE	<input type="checkbox"/> NOTICE OF SALE ASSIGNMENT OF SERV. RIGHTS/RESPA
	<input type="checkbox"/> 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**  
 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)