

CONVENTIONAL LOAN DELIVERY CHECKLIST

BORROWER _____

PROGRAM: ORANGE COUNTY 2010

ORIGINATING LENDER _____

Indicate

CONTACT: _____

PRODUCT:

PHONE: _____

USBHM LOAN # _____

		SFC		SFC
			MCM 97	460
			MCM 100	480
			MCM COM SOL MAN UW	481
BOND	X	088		
HFA HME		359		
OTHER:			COMMUNITY 2NDS	118
IDENTIFY:			FANNIE 97	121
			MCMHMECHOICE(DU)	325
			MCMHMECHOICE(MAN)	222

- CUSTOMER ID NOTICE (PATRIOT ACT) *USBHM UNDERWRITTEN LOANS ONLY
- ORIGINAL NOTE & 1 COPY *Endorsed to U.S. Bank National Association
- MORTGAGE - 2 COPIES
- NAME AFFIDAVIT, IF APPLICABLE - 2 COPIES
- TAX EXEMPT RIDER - 2 COPIES
- CONDO, PUD, 1-4 FAMILY - 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, IF APPLICABLE & 1 COPY
- MORTGAGE - 2 COPIES, IF APPLICABLE
- DPA PROGRAM ASSISTANCE ACKNOWLEDGEMENT FORM
- FIRST PAYMENT LETTER *with payment breakdown, first payment date*
- HUD-1 & AGGREGATE ESCROW ANALYSIS DISCLOSURE - 2 COPIES
- COPY OF TITLE COMMITMENT OR SHORT FORM TITLE POLICY - 2 COPIES
- TAX CERTIFICATION - 2 COPIES ***Proof of payment if applicable*
- HAZARD INSURANCE POLICY OR BINDER WITH 1 YR. PROOF OF PAYMENT - 2 COPIES
- EVIDENCE OF SINKHOLE COVERAGE **REQUIRED** 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) - 2 COPIES
- WIND/HAIL INSURANCE (IF APPLICABLE) - 2 COPIES

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

REQUIRED TRUTH-IN-LENDING DOCUMENTATION	HIGH PRICED MORTGAGE LOAN DOCUMENTATION REQUIRED (HPML)
<input type="checkbox"/> EARLY/INITIAL T-I-L 1ST MTG., MUST INCLUDE VERBIAGE	<input type="checkbox"/> FINAL FFIEC CALCULATOR PRINT OUT
<input type="checkbox"/> EARLY/INITIAL T-I-L, 2nd Mortgage, (only app. if AMORT. 2nd)	<input type="checkbox"/> UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQ.
<input type="checkbox"/> FINAL T-I-L *signed and dated at closing	<input type="checkbox"/> EVIDENCE OF RATE AND DATE OF LOCK W/BORROWER
<input type="checkbox"/> FINAL 2ND MTG. T-I-L, (ONLY app. if AMORT. 2nd)	
<input type="checkbox"/> CORRECTIVE T-I-L, IF APP. 1ST MTG. & 2ND MTG., if applicable	
<input type="checkbox"/> MDIA CERTIFICATION FOR 2ND MORTGAGE, only app. if AMORT. 2ND)	

- SIGNED MI CERTIFICATE / EVIDENCE OF PAYMENT TO MI COMPANY - 2 COPIES
- COPY OF W-9 FOR PRIMARY BORROWER
- IRS FORM 4506T OR 8821 (FOR SELF-EMPLOYED BORROWERS ONLY OR IF UNDERWRITER REQUESTS)

- NOTICE OF POTENTIAL RECAPTURE TAX
- INITIAL LOAN APPLICATION **must be signed & dated by interviewer**
- FINAL TYPED LOAN APPLICATION ***must be signed by interviewer and borrowers**
- HOMEBUYER EDUCATION CERTIFICATE
- BORROWERS AUTHORIZATION FOR COUNSELING
- SURVEY (IF NO ALTA 9)

- ASSURANCE /CERTIFICATE OF COMPLETION
- TERMITE REPORT/SOIL TREATMENT GUARANTEE, IF APPLICABLE

COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT

- 1008 UNIFORM UNDERWRITING TRANSMITTAL
- UNDERWRITER'S APPROVAL WITH COPIES OF CONDITIONS IF APPLICABLE

CREDIT UNDERWRITING PACKAGE:	
DU FINDINGS/UW APPROVAL	
PURCHASE AGREEMENT	
FINAL INSPECTIONS	
GOOD FAITH ESTIMATE	

<input type="checkbox"/>	APPRAISAL
<input type="checkbox"/>	CREDIT REPORTS
<input type="checkbox"/>	NOTICE OF SALE ASSIGNMENT OF SERV. RIGHTS/RESPA
<input type="checkbox"/>	VOE'S
<input type="checkbox"/>	VOD'S OR ALT. DOCUMENTS

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