

**FHA LOAN DELIVERY CHECKLIST**

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

**PROGRAM:** ORANGE COUNTY 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
- TITLE COMMITMENT OR SHORT FORM POLICY - 2 COPIES
- TAX CERTIFICATION - 2 COPIES **\*\*PROOF OF PAYMENT, IF APP.**

**\*DPA SOURCE MUST BE DISCLOSED ON HUD-1**

**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

- HAZARD INSURANCE POLICY WITH 1 YR. PROOF OF PAYMENT & 1 COPY
- EVIDENCE OF SINKHOLE COVERAGE **REQUIRED** 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 BUYDOWN AGREEMENT, IF APPLICABLE - 2 COPIES
- SPECIFIC POWER OF ATTORNEY (POA) - 2 Copies
- COPY OF W-9 FOR PRIMARY BORROWER

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

- 92900-LT UNDERWRITING & TRANSMITTAL SUMMARY
- HUD 92900A- DIRECT ENDORSEMENT APPROVAL
- LOAN MUST BE FHA INSURED IF OLDER THAN 90 DAYS FROM CLOSING

REQUIRED TRUTH-IN-LENDING DOCUMENTATION	HIGH PRICED MORTGAGE LOAN DOCUMENTATION REQUIRED
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 REQ.
FINAL T-I-L <b>*signed and dated at closing</b>	EVIDENCE OF RATE AND DATE OF 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>	

- ASSURANCE / WARRANTY OF COMPLETION, IF APPLICABLE
- TERMITE REPORT OF TERMITE SOIL GUARANTEE, IF APPLICABLE
- SURVEY
- COMPLIANCE OR ERRORS & OMISSIONS AGREEMENT
- IRS FORM 4506T OR 8821
- 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

- HUD 92900-LT UNDERWRITING TRANSMITTAL SUMMARY
- HUD 92900-A DIRECT ENDORSEMENT APPROVAL (page 3)
- LOAN MUST BE FHA INSURED IF > 90 DAYS FROM CLOSING

**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)