

RD LOAN DELIVERY CHECKLIST

BORROWER: _____

PROGRAM: ORANGE 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 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**

- 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 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 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)
<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 REI
<input type="checkbox"/> FINAL T-I-L *signed and dated at closing	<input type="checkbox"/> EVIDENCE OF RATE & DATE 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)	

- 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