

VA 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
- *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