

VA LOAN DELIVERY CHECKLIST

BORROWER: _____

PROGRAM: PINELLAS COUNTY 2009

ORIGINATING LENDER: _____

CONTACT: _____

USBHM LOAN # _____

PHONE: _____

- _____ CUSTOMER ID NOTICE(PATRIOT ACT) *USBHM UNDERWRITTEN 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(s) & AGGREGATE ESCROW ANALYSIS DISCLOSURE - **2 COPIES**
- _____ *DPA SOURCE MUST BE DISCLOSED ON HUD-1

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 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**
 - _____ MDIA CERTIFICATION FOR 2ND MORTGAGE, **only app. if AMORT. 2ND)**

HIGH PRICED MORTGAGE LOAN DOCUMENTATION REQUIRED (HPML)

- _____ FINAL FFIEC CALCULATOR PRINT OUT
- _____ UW CERT. LOAN UNDERWRITTEN AS HPML & MEETS REQ.
- _____ 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(S)

- _____ 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