

Lender

Mortgagor(s) Name(s)

Contact Person and Phone Number

Property Address

Loan Program

U.S. Bank Loan Number

Clear Form

Documents Required For All Loans

1. **TRID** Initial Loan Estimate Disclosure
2. **TRID** Written List of Providers
3. **TRID** All Revised Loan Estimate Disclosures and supporting documentation
4. **TRID** Initial Closing Disclosure
5. **TRID** All Revised Closing Disclosures with final CD signed and dated at loan consummation - if DPA is utilized, source must be disclosed on Closing Disclosure
6. **TRID** Post-consummation Closing Disclosure (if applicable) - if DPA is utilized, source must be disclosed on Closing Disclosure
7. **TRID** Seller Closing Disclosure (if applicable)
8. Variance calculation (off sheet or worksheet)
9. Wiring Instructions or Bailee Letter with Warehouse Bank Information
10. Original Note endorsed to: U.S. Bank National Association or acceptable Note Allonge
11. Certified copy of all Mortgage(s) / Deed(s) of Trust with attached legal description and applicable riders. (If MERS, must be on MOM Docs)
12. Certified copy of Assignment of Mortgage to U.S. Bank National Association (if applicable)
13. Certified copy of Power of Attorney, (if applicable)
14. Original notarized Name Affidavit(s), (if applicable)
15. Initial / First Payment Letter
16. Title Commitment / Binder
17. Plat Drawing / Survey, (if applicable)
18. Tax Certification Sheet
19. Initial Escrow Account Disclosure
20. Hazard Policy with paid receipt to include Mortgagee Clause to U.S. Bank National Association
21. Standard Flood Hazard Determination
22. Notice to Borrower in Special Flood Hazard Area, signed and dated on or before closing, (if applicable)
23. Flood Policy with paid receipt (if applicable), to include Mortgagee Clause to U.S. Bank National Association
24. Wind/Hail Policy with paid receipt (if applicable)
25. Notice of Assignment of Servicing Rights / RESPA
26. Anti-Steering Disclosure (if applicable)
27. Sales Contract/Purchase Agreement (if applicable)
28. Certification of Delivery of Values (ECO A)
29. Initial Uniform Residential Loan Application (URLA / 1003 signed and dated by Interviewer)
30. Final initialed, fully executed Uniform Residential Loan Application (URLA / 1003) (7/05)
31. Automated Compliance Testing (if available)
32. Appraisal for subject property to include all pages
33. Appraisal Delivery Certification Acknowledgement Form
34. Final Inspection(s) (if applicable)
35. Work Completion Escrow Agreement (if applicable)
36. FFIEC Rate Spread Calculator Results (if HPML)
37. Documentation of Lender Lock-in Date (if HPML)
38. DU/LP/GUS with all pages included (if applicable)
39. Pay History (if applicable)
40. Live Check (if Principal Reduction is present)
41. VOE for each employed borrower (if applicable or per DU LP findings)
42. Credit Report(s) for all Borrowers
43. Copies of Underwriting Conditions
44. IRS W-9 (primary borrower only)
45. IRS 4506-T (8821 if self-employed) for all borrowers
46. Most recent year's IRS Tax Transcript or Record of Account for all borrowers
47. One month Year-to-Date paystubs (if applicable or per DU/LP findings)
48. Two years most recent W-2/1099 (if applicable or per DU/LP findings)
49. One year most recent fully executed tax returns (if applicable or per DU/LP findings)
50. Two months Bank Statements / VOD (if applicable or per DU/LP findings)
51. Homebuyers Education Certificate (if applicable)
52. Non-HFA Gift/Grant Letter(s) & proof of transfer (if applicable)
53. Compliance / Errors and Omissions Agreement
54. Customer ID Notice – Patriot Act (only if u/w by USBHM)
55. Homeownership Counseling Organizations Disclosure
56. All specific requirements per HFA Program
57. Other Compliance Disclosures provided to the applicant

Additional Documents for FHA, VA, and USDA Loans

FHA Section

1. HUD-92900-A to include pages 1-4
2. Important Notice to Homebuyer
3. Real Estate Cert and Amendatory Clause, executed by buyer and seller prior to closing (Purchase Only)
4. MI Consumer Choices Notification
5. FHA Case Query reflecting UFMIP as received
6. LUTS 92900-LT with CAIVRS/LDP/GSA sections complete and marked "no"
7. Conditional Commitment with all requirements
8. Borrower Certification and Authorization
9. Loan must be FHA insured if > than 90 days from close
10. If attached Condo, provide Lender Unit Certification form
11. Buydown Agreement, (if applicable)
12. HUD-92561 (Hotel/Transient Use – required if 2+ units)
13. FHA Settlement Certification

FHA New Construction Section

1. Builder's Certificate (HUD-92541)
2. Builder's Warranty of Completion (HUD-92544)
3. Evidence of 10 Year Warranty, or in lieu of Warranty, Builder Permit & Certificate of Occupancy
4. Final Inspection (HUD-92051 or 1004D, if applicable)
5. Termite / Wood Destroying Insect / Soil Treatment Guar

VA Section

1. VA-26-1802A to include pages 1-2
2. VA-26-1820 Report & Certification of Loan Disbursement
3. Certificate of Eligibility (COE) for Veteran borrower
4. VA Funding Fee Receipt reflecting settled/processed
5. VA 26-6393 Loan Analysis
6. CAIVRS Authorization for all Borrowers
7. VA Notice of Value with all conditions
8. Borrower Certification and Authorization
9. VA Rider to Security Instrument (or 5 clauses)
10. Escape Clause / Amendatory Clause (Purchase only)
11. VA-26-0592 Counseling Checklist (active duty only)
12. VA HUD-1 Itemization (lines 801, 1100, and all credits)
13. Lender Loan Quality Certification (Title 38 USC)
14. VA 26-1866 Commitment Cert (if Prior Approval from VA)
15. VA Loan Guaranty Certificate (if > 90 days from close)

USDA Section

1. RD 3555-18 Conditional Commitment with all attachments
2. 1008 Underwriting Transmittal
3. RD 1980-19 Guaranteed Loan Closing Report

Section 184 Native American Loans

1. Mortgage Credit Analysis Worksheet (MCAW)
2. Indian Loan Guarantee Certificate

For Housing Finance Agency Required Documents See the HFA Specific Checklists

IMPORTANT MAILING ADDRESSES

ORIGINAL COLLATERAL OVERNIGHT ADDRESS

U.S. BANK HOME MORTGAGE
ATTN: Note Vault
1550 American Blvd. E., Suite 440
Bloomington, MN 55425

NOTE: For all imaged and paper files send **ONLY**
Original Notes, Original Allonges, and Bailee Letters

HAZARD INS LOSS PAYEE CLAUSE

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 44501-7298

CLOSED LOAN FILE ADDRESS

U.S. BANK HOME MORTGAGE
ATTN: HFA Operations Dept.
17500 Rockside Road
Bedford, OH 44146

ELECTRONIC FILES

Use this link to submit to **DOC-VELOCITY**

BORROWER PAYMENT ADDRESS

U.S. BANK HOME MORTGAGE
P.O. Box 468002
Bedford, OH 44146-8002

usbankhomemortgage.com

U.S. Bank Help Desk Tel: (800)-562-5165 U.S. Bank Help Desk Email: hfa.programs@usbank.com
Click here to access the [HFA Division Lending Guide](#)

HFA LOAN DELIVERY CHECKLIST

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SPECIFIC HFA REQUIRED DOCUMENTS

REI Gift100 – REI Down Payment Assistance
Loan Program

U.S. Bank Loan Number

HFA Documents Required For All Loan Types

- 1. Notice of Down Payment/Closing Cost Assistance Gift
- 2. Down Payment Assistance Funding Form (USB002) and attachment (if HFA DPA funds are being used)