

HFA Conventional Loan Delivery Checklist



LENDER

U.S. BANK LOAN #:

LENDER CONTACT:

BORROWER NAME(S):

CONTACT PHONE:

PROPERTY ADDRESS:

LENDER LOAN #:

LEI NUMBER:

HMDA EXEMPT: **YES** **NO**

ULI NUMBER:
Required unless HMDA exempt

RATE LOCK DATE:

CHECK DIGITS:
2 Characters

TRID DOCUMENTATION

<p>All Initial Loan Estimates</p> <ul style="list-style-type: none"> - Initial, Revised, and 2nd (as applicable) 	<p>Written List of Providers</p> <ul style="list-style-type: none"> - List must cover services on section C of LE and must be delivered within 3 general business days of initial 1003
<p>All Closing Disclosures</p> <ul style="list-style-type: none"> - Initial, Final, Corrected, 2nd, Seller's, Post-Consummation (as applicable) - If DPA is utilized, source must be disclosed on Final/Post Consummation CD - Page 5 to be completed in its entirety per CFPB and State Regulations 	<p>Proof of delivery for Closing Disclosures and Loan Estimates that do not assume the Mail Delivery Rule and/or are not signed and dated by borrower</p>

COLLATERAL DOCUMENTATION

<p>Original Note endorsed to U.S. Bank National Association. If the Note is not endorsed, include acceptable original allonge</p>	<p>Certified copy of Assignment of Mortgage to U.S. Bank National Association (if applicable)</p>
<p>Certified copy of Power of Attorney</p>	<p>Certified copy of Name Affidavit</p>
<p>Wiring Instructions and/or Bailee Letter</p>	<p>Title Commitment / Binder</p>
<p>Certified copy of all Security Instruments/Deed(s) of Trust. Legal description must be attached with all applicable riders (If MERS, must be on MOM Docs)</p>	

INCOME AND ASSET DOCUMENTATION

<p>Two months most recent bank statements / VOD (Per DU/LPA Findings)</p>	<p>IRS 4506-T (8821 if self-employed) for all borrowers</p>
<p>IRS W-9 (Primary borrower only)</p>	<p>One month Year-to-Date paystubs (Per DU/LPA Findings)</p>
<p>Two years most recent W-2/1099 (Per DU/LPA Findings)</p>	<p>VOE for each employed borrower (if applicable or per DU/LPA findings)</p>
<p>Hourly/Salaried: Most recent year's IRS W-2 Transcript, 1040/Record of Account Transcript for all borrowers. (if applicable)</p>	<p>Self-employed: Most recent year's 1040/Record of Account for all borrowers per DU/LPA Findings. (if applicable)</p>
<p>Consent to the Use of Tax Return Information form</p>	

CREDIT DOCUMENTATION

<p>Credit report for all borrowers</p>	<p>Copy of underwriting conditions</p>
<p>DU/LPA/GUS with all pages included (if applicable)</p>	<p>1008 Underwriting Transmittal</p>
<p>1003 Initial Uniform Residential Loan Application (Signed and dated by interviewer)</p>	<p>Final 1003 Residential Loan Application, fully executed with initials</p>

APPRAISAL DOCUMENTATION	
Appraisal(s) for subject property, must include all pages	Certification of Delivery of Values (ECOA)
Appraisal/Valuations Delivery Certification Form verifying Appraisal and all applicable valuations were delivered to the borrower prior to closing.	Plat Drawing / Survey (if applicable)
COMPLIANCE DOCUMENTATION	
Other Compliance Disclosures provided to the applicant	Compliance / Errors and Omissions Agreement
Customer ID Notice – Patriot Act (only if u/w by USBHM)	Automated Compliance Testing (if applicable)
Documentation of Lender Lock-In Date (if HPML)	
DISCLOSURES	
Homebuyers Education Certificate must be completed prior to closing (if applicable)	Notice to Borrower in Special Flood Hazard Area, signed by borrower(s), if applicable
Notice of Assignment of Servicing Rights	Important Notice to Homebuyer
Anti-Steering Disclosure (if applicable)	Homeowner Counseling List
ESCROW DOCUMENTATION	
Hazard Insurance Policy with Mortgagee Clause to U.S Bank National Association - If wind/hail coverage is on separate policy, please include with paid receipt	Escrow Account Disclosure - Any tax/MI payments made on behalf of borrower should reflect on Payment History and should mirror schedule on Escrow Account Disclosure
Flood Insurance Policy with paid receipt (if applicable) and Mortgagee Clause to U.S. Bank National Association	Standard Flood Hazard Determination - Should have "life of loan" verbiage present and property address matches exactly as on the Note
Property Tax Certification Form - If taxes are paid at closing, provide proof of payment - If due within 60 days of consummation, to be collected at closing	
OTHER DOCUMENTATION	
Initial / First Payment Letter	Borrower Certification and Authorization
Pay History required if any transactions were executed that alters principal balance and/or escrow balance	1008 (Fannie Mae) or 1077 (Freddie Mac Uniform Underwriting Transmittal)
All specific requirement for HFA Program, For Housing Finance Agency Required Documents, see the HFA Specific Checklists	Signed Mortgage Insurance Certificate / Evidence of payment to MI Company (if applicable)
Non-HFA Gift/Grant Letter and Proof of transfer (if applicable)	Buydown Agreement (if applicable)
Private Mortgage Insurance Disclosure (if there's MI)	Amortization Schedule
FNMA/FHLMC UCDP/SSR Submission Summary Report	Landlord Counseling Certificate (if applicable)
FNMA/FHLMC UCD Certificate (must be "successful" or "satisfied")	Sales Contract/Purchase Agreement (if applicable)
FANNIE MAE - RESALE RESTRICTED DOCUMENTATION - FNMA ONLY	
Restrictions may not survive foreclosure, SFC 631 not allowed	Appraisal with correct language to meet FNMA requirements
Copy of the fully signed Covenant	
FANNIE MAE - COMMUNITY LAND TRUST DOCUMENTATION	
Copy of fully signed Ground Lease / Leasehold Agreement	Appraisal with correct language to meet FNMA requirements
Copy of the fully signed Ground Lease Rider (use most recent Fannie Mae approved version)	



IMPORTANT MAILING ADDRESSES

<p style="text-align: center;"><u>Collateral Address</u></p> <p>U.S. Bank National Association Attn: HFA Note Vault 9380 Excelsior Blvd. 5th Floor Hopkins, MN 55343</p> <p>Note: Send only Originals of the Note, Allonge, and Bailee Letters</p>	<p style="text-align: center;"><u>Closed Loan File Address</u></p> <p style="text-align: center;"><u>Electronic Files</u></p> <p style="text-align: center;">Use this link to submit to:</p> <p style="text-align: center;">DOC-VELOCITY</p>
<p style="text-align: center;"><u>Loss Payee Clause</u> <u>For Loans Purchased before June 26, 2019</u></p> <p>U.S. Bank National Association Its successors and or assigns as their interest may appear c/o US Bank Home Mortgage P.O Box 7298 Springfield, OH 45501-7298</p>	<p style="text-align: center;"><u>Loss Payee Clause</u> <u>For Loans Purchased on or after June 26, 2019</u></p> <p style="text-align: center;">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 961045 Fort Worth, TX 76161-0045</p>
<p style="text-align: center;"><u>HFA Final Documents Address</u></p> <p>U.S. Bank National Association Attn: HFA Final Documents <u>Suite A1</u> 7601 Penn Avenue South, Suite A1 Richfield, MN 55423</p>	<p style="text-align: center;"><u>Borrower Payment Address</u></p> <p>U.S. Bank National Association P.O. Box 790415 St. Louis, MO 63179-0415</p> <p style="text-align: center;">usbankhomemortgage.com</p>

IMPORTANT CONTACT INFORMATION

<p style="text-align: center;"><u>HFA Operations Customer Care Team</u></p> <p>Phone: (800)-562-5165 Option 1 Email: HFACustomerCare@usbank.com</p>	<p style="text-align: center;"><u>HFA Programs Help Desk</u></p> <p>Phone: (800) 562-5165 Option 2 Email: HFA.Programs@usbank.com</p>
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