

HFA Government 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

All Loan Estimates - Initial, Revised, and 2 nd (as applicable)	Written List of Providers - List must cover services on section C of LE and must be delivered within 3 general business days of initial 1003
All Closing Disclosures - Initial, Corrected , Final, 2 nd , Post-Consummation (as applicable), Sellers - 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	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

COLLATERAL DOCUMENTATION

Original Note endorsed to U.S. Bank National Association. If the Note is not endorsed, include acceptable original allonge	Certified copy of Assignment of Mortgage to U.S. Bank National Association (if applicable)
Certified copy of Power of Attorney	Certified copy of Name Affidavit
Wiring Instructions and/or Bailee Letter	Title Commitment / Binder
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)	

INCOME AND ASSET DOCUMENTATION

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

CREDIT DOCUMENTATION

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

APPRAISAL DOCUMENTATION	
Appraisal(s) for subject property, must include all pages	Certification of Delivery of Values (ECO)A
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) (Does not apply to FHA Streamline Refi)	Notice to Borrower in Special Flood Hazard Area, signed by borrower(s), if applicable
Notice of Assignment of Servicing Rights	Anti-Steering Disclosure (if applicable)
Homeownership 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	Non-HFA Gift/Grant Letter(s) & Proof of transfer (if applicable)
Sales Contract/Purchase Agreement (if applicable)	
FHA SPECIFIC DOCUMENTATION	
HUD 92900-A must include all pages, executed per HUD guidelines	FHA Settlement Certification
HUD-92561 (Hotel/Transient Use – required if 2+ units)	Loan must be FHA Insured if > 90 days from consummation
LUTS 92900-LT with CAIVRS/LDP/GSA sections complete & marked No FHA Case Query reflecting UFMP received as well as containing Borrower's name exactly as shown on Note	MI Consumer Choices Notification If attached Condo, provide Lender Unit Certification Form
Real Estate Certification executed by all applicable parties, signed and dated. (Does not apply to FHA Streamline Refi)	Important Notice to Homebuyer
FHA Amendatory Clause executed by all applicable parties prior to loan consummation. May be either a separate document or an addendum/section of Purchase Agreement. (Does not apply to FHA Streamline Refi)	FHA Conditional Commitment (92800.5B) with all requirements
Buydown Agreement (if applicable)	Lender certification or copy of Government issued photo identification

FHA NEW CONSTRUCTION SPECIFIC DOCUMENTATION	
---	--

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

VA SPECIFIC DOCUMENTATION	
---------------------------	--

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

USDA SPECIFIC DOCUMENTATION	
-----------------------------	--

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



IMPORTANT MAILING ADDRESSES

<p><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><u>Closed Loan File Address</u></p> <p><u>Electronic Files</u></p> <p>Use this link to submit to: <u>DOC-VELOCITY</u></p>
<p><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><u>Loss Payee Clause</u> <u>For loans purchased on or after 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 961045 Fort Worth, TX 76161-0045</p>
<p><u>HFA Final Documents Address</u></p> <p>U.S. Bank National Association Attn: HFA Final Documents Suite A1 7601 Penn Avenue South, Suite A1 Richfield, MN 55423</p>	<p><u>Borrower Payment Address</u></p> <p>U.S. Bank National Association P.O. Box 790415 St. Louis, MO 63179-0415 <u>usbankhomemortgage.com</u></p>

IMPORTANT CONTACT INFORMATION

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