



- Correspondent Lending
- Housing Finance Agency (HFA)

### Missing Critical Documents

When submitting your loan file to U.S. Bank for review/purchase, please remember to send a complete loan package, including all credit/underwriting documents, to avoid a delay in the loan review and purchase process.

The following four documents are required to begin the review process. If these documents are missing from your initial file submission, it can cause delays in initial review being completed.

Category	Missing Critical Document	Requirement(s)
TRID	Final Closing Disclosure (CD)	<ul style="list-style-type: none"> <li>• All Closing Disclosures               <ul style="list-style-type: none"> <li>○ Initial, Final, Corrected, 2nd, Seller's, Post-Consummation, as applicable.</li> <li>○ If DPA is utilized, source must be disclosed on Final/Post Consummation CD.</li> <li>○ Page 5 to be completed in its entirety per CFPB and State Regulations.</li> </ul> </li> </ul>
Collateral	Copy of Note	<ul style="list-style-type: none"> <li>• If the Original Note is not delivered prior to the submission of your credit/closing package, a copy of the Note should be included with your closing package upload.</li> <li>• The Original Note endorsed Without recourse to U.S. Bank National Association (If the Note is not endorsed, include acceptable original allonge.) is required for purchase.</li> </ul>
Collateral	Security Instrument	<ul style="list-style-type: none"> <li>• 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).</li> </ul>
Complete Credit Package	Final 1003 Uniform Residential Loan Application	<ul style="list-style-type: none"> <li>• Final 1003 Uniform Residential Loan Application, fully executed with initials.</li> </ul>

### Loan Delivery Checklists

U.S. Bank utilizes multiple methods to eliminate potential delays in the loan review and purchase process including loan delivery and underwriting checklists located in the **Correspondent Seller and HFA Lending Guides** (1100: Exhibits, Forms, & Checklists).

### Questions



**Correspondent:** Contact your Account Executive or Client Support at 800.200.5881, option 1.

**HFA:** Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.

