



Closed Loan Delivery Checklist Agency and HFA Loans

Seller Contact Information

Seller Name

Post Closing Contact Phone

Post Closing Contact

Post Closing Contact Email

Borrower / Loan Information

Seller Loan No.

Lakeview Loan No

Borrower Name

Co-Borrower Name

Seller LEI No.

ULI Number

Final Documents - Do NOT include in loan file.

Recorded Security Instrument

Ship under separate cover to:

Recorded Assignment to MERS

Indecomm Global Services

Recorded Power of Attorney

FD-BV-9902

Final Title Policy

1427 Energy Park Drive

St. Paul, MN 55108

Product Specific Trailing Documents (Upload to Client Portal)

FHA Mortgage Insurance Certificate (MIC)

VA Loan Guarantee Certificate (LGC)

USDA Loan Note Guarantee (LNG)

All items applicable to your transaction must be delivered.

Please include any additional items within your submission.

Note/Addendums/Allonge (copy only)

Certified Copy of Power of Attorney, if applicable

Power of Attorney Certification / Lender's Alive and Well Certification (VA loans)

Certified Copy of Security Instrument/Applicable Riders/Legal Description

Loan Modification Agreements/CEMA Agreements, if applicable

Intervening Assignment(s), if applicable

Assignment to MERS, if applicable

Buydown Agreement and Schedule, if applicable

Trust Agreement, if applicable

4506C Completed and Signed at Closing (all sections complete and years noted)

Notice of Transfer/Good-Bye Letter

Borrower Authorization Form

Monthly Payment Letter

Initial Escrow Account Disclosure Statement

Escrow Waiver, if applicable

Closing Instructions

All Closing Disclosures, Initial, Signed at Closing, Post Consummation, as applicable

Seller Closing Disclosure, if applicable

All Loan Estimates, Initial and Revised, and Applicable Change in Circumstance Forms

Proof of delivery for Loan Estimates and Closing Disclosures not meeting Mail Delivery Rule and/or not signed and dated by borrower

Settlement Service Provider List

UCD - FNMA UCD Finding Report and FHLMC Loan Closing Advisor Certificate

Tax Information Sheet

Tax Authorization (NJ, NY, PA, IL)

Wisconsin Tax Option, if applicable

Homeowners Insurance or Declarations Page with Paid Receipt

Flood Insurance Policy or Declarations Page or Application with Paid Receipt

Life of Loan Flood Certification

Mortgage Insurance Certificate

Amortization Schedule

Notice Regarding Mortgage Insurance / Lender Paid Mortgage Insurance Disclosure

Evidence of Payment of Insurance Premium for Single Premium MI

Initial Application

Final Application

Supplemental Consumer Information Form (1103) - Conventional Loans Only

Title Commitment

Warranty/Grant/Quit Claim Deed

Closing Protection Letter

Name Affidavit, if applicable

W-9 Form

Right of Rescission Notice

Rate Lock-in-Agreement/Interest Rate Lock Date with Borrower

Payment History, if applicable

Notice to Home Loan Applicant

Loan Applicant Attestation

HUD Settlement Certification

HUD 92900-A/VA Form 26-1802a Addendums to Initial and Final Application

HUD 92561 Hotel & Transient (FHA 2-4 unit properties)

HUD 92564 For Your Protection: Get a Home Inspection

Informed Consumer Choice Disclosure Notice

FHA Firm Commitment/VA Certificate of Commitment, if applicable

FHA Case Query

Proof of Payment of FHA UFMIIP / VA Funding Fee / USDA Guarantee Fee

Homeownership Counseling Disclosure and List of Agencies

Consent to Receive Electronic Disclosures

State Specific Disclosures

Homebuyer Education Certificate, as applicable

Borrower Consent to the Use of Tax Return Information

Citizenship is verified as acceptable with documentation in file in accordance with Agency Guidelines





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USDA Requirements

Evidence the Guarantee Fee is paid
Lender Certification for SFH Guaranteed Loan
RD 1980-19 Guaranteed Loan Closing Report

RD 3555-18 Conditional Commitment for Single Family Loan
RD 3555-21 Request for Single Family Housing Loan Guarantee

Manufactured Home Requirements (applicable only to products with approval for this property type)

Standard FHA Manufactured Home Requirements
Manufactured Home Rider or Security Instrument with Manufactured Home information included in property description section
Manufactured Home Affidavit of Affixation

ALTA 7.1-06 (or equivalent) on Title Commitment/Final Title Policy
Engineer Foundation Report/Structural Certification (conventional loans)
Evidence of Title Surrender to State

Community Land Trusts/Leaseholds

Fannie Mae Community Land Trust Checklist (FNMA requirement)
Community Land Trust Ground Lease Rider (Form 2100 3/06 rev.12/10) (FNMA requirement)

ALTA 13.1-06 (Leasehold Loan) Title Endorsement
Community Land Trust Ground Lease Rider Form 490 (FHLMC requirement)

Leaseholds

Leasehold Agreement
HUD-92070 OHF Form, if FHA loan

ALTA 13.1-06 (Leasehold Loan) Title Endorsement

CalHFA Requirements

Notice of Commitment
Homebuyer Education Certificate (if applicable)

Copies of all Subordinate Lien Notes and Security Instruments
Buydown Agreement and Schedule, if applicable

DCHFA Requirements

DCHFA DPA Lien Inventory Document
Borrower Commitment Letter
Down Payment Assistance Loan Commitment to Participating Lender
Homebuyer Education Certificate

Second Loan Program Note and Deed of Trust
Applicant(s) Closing Affidavit (DC4ME)
Loan Disclosure for a DC Open Doors Down Payment Assistance Loan
FHA Legally Enforceable Commitment Letter for HUD ML 2013-14

DSHA Requirements

Certificate of Mortgage Loan Compliance Review from DSHA
Mortgagor's Affidavit
Homebuyer Education Certificate
Copy of Second Loan Program Note and Mortgage

Seller's Affidavit, required on Bond loans
Borrower's Affidavit, required on Bond loans
Tax Exempt Financing Rider required on all Bond first mortgages
Notice of Potential Mortgage Subsidy Recapture Tax and Its Computation, required on Bond loans

Florida Housing Requirements

FHA Legally Enforceable Commitment Letter for HUD ML 2013-14/Gift Letter
Homebuyer Education Certificate
Second Loan Program Note

Second Loan Program Mortgage
Tax Exempt Financing Rider required on all Bond first mortgages
Second Lien Loan Estimate(s) and Closing Disclosure (s)

GHFA Requirements

2nd Lien Promissory Note
2nd Lien Subordinate Security Deed
Down Payment Assistance Acknowledgement Form DAP or TTO

Homebuyer Education Certificate
Federal Home Loan Bank of Atlanta Commitment Letter, if applicable



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Home in 5

Home In 5 Commitment Letter (FHA Legally Enforceable Commitment Letter for HUD ML 2013-14)
Homebuyer Education Certificate
2nd Lien Promissory Note
Tax Exempt Financing Rider required on all Bond first mortgages
Home in 5 Advantage Lender Questionnaire (required on loans with the 7 year DPA option)

2nd Lien Deed of Trust
Disclosure of Second Loan Terms or Loan Estimate(s) and Closing Disclosure (s)
Home in 5 Boost Program Eligibility Screenshot from www.novoco.com/resource-centers/new-markets-tax-credits/data-tools/nmtc-mapping-tool
Buydown Agreement and Buydown Schedule, if applicable
Final Combined ALTA Statement/Settlement Statement (required on loans with the 7 year DPA option)

LHC (Louisiana Housing Corporation)

LHC Program Loan Confirmation Report (Exhibit A or B)
Homebuyer Education Certificate

2nd Lien Mortgage
2nd Lien Promissory Note
Tax Exempt Financing Rider required on all Bond first mortgages
***as of 10/1**

Ohio Housing Finance Agency

FHA Legally Enforceable Commitment Letter for HUD ML 2013-14 and Award/Gift Letter
Homebuyer Education Certificate
Second Loan Promissory Note

Second Loan Program Mortgage
Subordination Agreement on Refinances
Second Lien Loan Estimate(s) and Closing Disclosure(s)

Lakeview National (Springboard To Homeownership and Fahe My Place Mortgage)

2nd Lien Initial and Final Applications
2nd Lien First Payment Letter
2nd Lien Promissory Note
2nd Lien Security Instrument with Interest Only Rider

Homebuyer Education Certificate
2nd Lien Loan Estimate(s) and Closing Disclosure(s)
Interest Only Agreement
State Specific Disclosures: Maryland Secondary Mortgage Loan Disclosure; Alaska Loan Payment Disclosure Interest-Only Mortgage

TSAHC Requirements

Notice of Down Payment Assistance Grant (Gift) or Notice of Loan for Down Payment/Closing Cost Assistance
Homebuyer Education Certificate
Second Loan Program Note and Deed of Trust
Notice of Assignment, Sale or Transfer of Servicing Rights (2nd lien only)
Seller Affidavit - MCC Program, if applicable
Underwriter's Certification

Reaffirmation of Mortgagor - Homeownership Programs
Seller Affidavit - Bond Forgivable 2nd DPA, if applicable
Notice of Potential Recapture Tax Upon Sale of Home, required on Bond loans
Important Information About Your Mortgage Credit Certificate, required on MCC loans
Tax Exempt Financing Rider required on all Bond first mortgages



Delivery Requirements

Credit Documents

All items applicable to your transaction must be delivered. Please include any additional items within your submission.

All loans

Underwriting approval with all conditions
Additional conditions/documents as requested by Underwriting
Credit report meeting minimum program requirements
Copy of all subordinate lien notes

AUS Findings (1008, FHA LT, VA LA, etc)
Full Credit Package – All AUS required documents
AUS reflecting program where applicable – Open Access, Refi Plus, HomeReady, HomePossible, FHA, etc.

Credit

Credit inquiries address
Bankruptcy report/discharge
Letter addressing adverse credit as applicable
Credit Alert/Fraud Alert Verification of Identity
Verification of all mortgages per AUS
Copy of Note and Subordination Agreement for terms of 2nd mortgage remaining open

Current Payoff Statement for loan being paid off
Letter addressing discrepancies noted on credit report
Property/Separation agreements
Child Support Verification (income/expense)
Verification of rent (per AUS and/or product)
All properties owned must be disclosed (even free and clear), all taxes, HOI, etc.

Income

Verbal Verification of Employment per AUS
Tax Transcripts
Verification of supplemental income (AUS)
W2s for 2 most recent years (per AUS)

Income calculation documented in file (worksheet, 1008, FHA LT, etc.)
1040s and all schedules (per AUS)
Business returns and all schedules (per AUS)

Assets

Assets/reserves in file (per AUS)
Funds to close/reserves as required/Closing Disclosure

Large deposits addressed and sourced
Verification of gift funds (per AUS/program)

Appraisal/Property

Property Appraisal with legible color photos
UCDP Submission Summary Report (FNMA and FHLMC reports)
Property Data Report/Property Data Collection as applicable by AUS
Final Inspection as needed

Owner of record should match (AOS, Title/HUD)
Non ARMs length transactions to be disclosed
HUD REO provide all appraisals (M and M)
Sales Agreement plus addendums for home being purchased
Closing Disclosure for current residence, if applicable

FHA

92900 LT signed and dated by DE underwriter.
Must match AUS findings.
92800.5b Conditional Commitment completed and signed
Amendatory Clause and Real Estate Certification executed by all parties
92900-B Important Notice to Homebuyer

Evidence of SSN
Termite Inspection, if applicable
FHA Appraisal Logging Screen
Maximum mortgage calculation noted in file

FHA 203k Documents (Limited 203k Loans)

Must be an Approved Lender

FHA 203k Calculator
Rehabilitation Loan Agreement
203k Borrower's Acknowledgement (HUD 92700-A)
203k Borrower Identity of Interest Disclosure
Borrower/Contractor Agreement (s) – one per Contractor

Estimates – from each Contractor (as applicable)
Contractor Acceptance Documentation
Permit Certification (as applicable)
LTV on Transmittal must match LTV on FHA Connection & AUS
Copies of all dual-party Reno checks disbursed at closing evidencing payee(s)



Delivery Requirements Credit Documents

FHA Limited 203k Only

Must be an Approved Lender

Limited 203k) Work Plan
(Case #'s on /after 09-14-2015)
Initial Draw Release Docs
(if 50% released at closing)

Contractor Request for 50% Release
(Case #'s on /after 09-14-2015)

FHA Condo HRAP/DELRAP

Screen print of condo approval from FHA Connection
Lender cert condo currently meets FHA requirements

FHA Condo Questionnaire
FHA Condo Individual Unit Lender Certification

VA

VA 26-0286 Loan Summary Sheet
VA 26-6396 Loan Analysis signed by Underwriter
VA 26-8923 Interest Rate Reduction Refinance Worksheet
VA 26-8320 Copy of Certificate of Eligibility

VA 26-1820 Report and Certification of Loan Disbursement
Interest Rate Reduction Comparison Worksheet
VA 26-8937 Verification of Benefit-Related Indebtedness
Amendatory Clause/Escape Clause signed by all parties

Conforming Condos

All required documents used to warrant Condo
(e.g.: Master Insurance, Flood/Master Flood, Budget, Recorded Legal
Documents such as master deed, bylaws, articles of inc.)
Condo/PUD Warranty with approval date
Full Reviews with Fannie Mae CPM project approval - Screen print
from CPM or equivalent to evidence Fannie Mae approval

Limited Reviews - Limited Review Questionnaire
Full Reviews completed by Lender - Fannie Mae Form 1076
Condominium Project Questionnaire or equivalent
(must include all information on the 1076)

USDA

GUS Findings