



# 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 UFMIP / 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



# Closed Loan Delivery Checklist Agency and HFA Loans

## 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



# Closed Loan Delivery Checklist Agency and HFA Loans

## 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](http://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



# Condo Delivery Requirements Agency and HFA Loans

## Condominium Delivery Requirements

\*Documentation requirements in the checklist are scenario-based; not all sections apply.

### Condo Project Documentation Checklist

#### General Requirement

- 1008 completed with valid **Fannie Mae** or Freddie Mac Project Classification for Condo Type
  - Must align with **Lender Condo Project Warranty Certification form (or equivalent document)** and **AUS**

#### Required Based on Project Type

##### Condo Limited Reviews

- Provide **Limited Review Questionnaire**

##### Condo Project Questionnaire

- Required for **R / New** and **S / Established**

##### Master HOA Insurance Policy (Hazard and Flood)

- Required for **R / New, S / Established, T / Reciprocal**

##### HOA Budget

- Required for **R / New** and **S / Established**

##### Condo Project Legal Documents (Declaration, Bylaws, Public Report)

- Required for **R / New**

##### Certificate of Occupancy

- Required for **R / New**

### DU Findings (Fannie Mae)

#### Condo Project Type T

##### Fannie Mae **CPM Screenprint**

- Includes **CPM ID**
- Includes **Phase ID** (if applicable)
- Unexpired date**

#### Condo Project Type R or S

##### Fannie Mae **CPM Screenprint**

- Includes **CPM ID**
- Includes **Certification ID**
- Includes **Phase ID** (if applicable)
- Unexpired date**

### LP Findings (Freddie Mac)

#### Condo Project Found in CPA or CPM

**CPA or CPM Printout** showing condo project status in system

#### Condo Project NOT Found in CPA or CPM

Screenshot showing condo project search results **OR**

Lender/Processor/UW certification stating CPA or CPM was not found

**Lender Condo Project Warranty Certification form** (or equivalent document) with **approval date**

#### Established or New Projects

One of the following (must have an **unexpired date**):

CPA Printout showing **Project Certified (PAR)** or **Green Status**

CPA Printout showing **Yellow** or **Incomplete** status **AND**

- Lender Condo Project Warranty Certification form (or equivalent document)
- Approval date
- Any additional supporting documentation confirming project meets Freddie Mac Guidelines per findings/CPA messaging

CPA Printout with **PWR ID**

#### Reciprocal Review

CPM Printout showing one of the following (with **unexpired date**):

##### Approved by Fannie Mae

- CPM ID
- Phase ID (if applicable)

##### Certified by Lender

- CPM ID
- Certification ID
- Phase ID (if applicable)

### Critical Eligibility Note

For Freddie loans, **Confirm CPA does NOT show "Not Eligible"**

For Fannie loans, **Confirm CPM does NOT show "Unavailable"**

*If either appears, the loan is not eligible for purchase*