



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: Indecomm Global Services FD-BV-9902 1427 Energy Park Drive St. Paul, MN 55108
Recorded Assignment to MERS	
Recorded Power of Attorney	
Final Title Policy	

Product Specific Trailing Documents (Upload to Client Portal)

FHA Mortgage Insurance Certificate (MIC)	VA Loan Guarantee Certificate (LGC)	USDA Loan Note Guarantee (LNG)
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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
eNote Audit Trail Certificate, if applicable	Certified Copy of Security Instrument/Applicable Riders/Legal Description
Power of Attorney Certification / Lender’s Alive and Well Certification (VA loans)	RON Audit Trail Certificate, if applicable
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 or Form 8821, with 1177 Consent Form, 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



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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

Leaseholds

- Leasehold Agreement
- 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

CT HFA Requirements

- 2nd Lien Promissory Note
2nd Lien Mortgage
Notice to Mortgagor of Maximum Recapture Tax and Method to Complete Recapture Tax on Sale of Home
- Homebuyer Education Certificate
CHFA Commitment for Mortgage Purchase

DCHFA Requirements

- DCHFA DPA Lien Inventory Document
Borrower Commitment Letter
Down Payment Assistance Loan Commitment to Participating Lender
Homebuyer Education Certificate
Seller Declaration, required on Bond loans
DC HFA Rider, required on Bond loans
FHA Legally Enforceable Commitment Letter for HUD ML 2013-14
- Second Loan Program Note and Deed of Trust
Applicant(s) Closing Affidavit (DC4ME)
Loan Disclosure for a DC Open Doors Down Payment Assistance Loan
Notice to Applicants Federal Recapture Tax Requirements
Application Disclosure, required on Bond loans
First Time Homebuyer and Income Application Declaration, required on Bond loans

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
Second Lien Closing Disclosure
- 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

2nd Lien Deed of Trust
Disclosure of Second Loan Terms or Loan Estimate(s) and Closing Disclosure (s)
Buydown Agreement and Buydown Schedule, if applicable
Final Combined ALTA Statement/Settlement Statement (required on loans with the 7 year DPA option)

LHC (Lousiana 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

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

SC Housing

SC Housing Certificate of Eligibility
SC Housing Award Letter & Acknowledgement and DPA Bond Obligation Letter (FHA loans)
Homebuyer Education Certificate

2nd Lien Promissory Note
2nd Lien Mortgage
Second Lien Loan Estimate(s) and Closing Disclosure (s)

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)

Contractor Request for 50% Release
(Case #'s on /after 09-14-2015)
- Initial Draw Release Docs
(if 50% released at closing)

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