

Closing Package Delivery

Credit Package Delivery



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)
--	-------------------------------------	--------------------------------

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

Note/Addendums/Allonge (copy only)

eNote Audit Trail Certificate, if applicable

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

Loan Modification Agreements/CEMA Agreements, if applicable

Assignment to MERS, if applicable

Trust Agreement, if applicable

Notice of Transfer/Good-Bye Letter

Monthly Payment Letter

Escrow Waiver, if applicable

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

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

Settlement Service Provider List

Tax Information Sheet

Wisconsin Tax Option, if applicable

Flood Insurance Policy or Declarations Page or Application with Paid Receipt

Mortgage Insurance Certificate

Notice Regarding Mortgage Insurance / Lender Paid Mortgage Insurance Disclosure

Initial Application

Supplemental Consumer Information Form (1103) – Conventional Loans Only

Warranty/Grant/Quit Claim Deed

Name Affidavit, if applicable

Right of Rescission Notice

Payment History, if applicable

Loan Applicant Attestation

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

HUD 92564 For Your Protection: Get a Home Inspection

FHA Firm Commitment/VA Certificate of Commitment, if applicable

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

Consent to Receive Electronic Disclosures

Homebuyer Education Certificate, as applicable

Certified Copy of Power of Attorney, if applicable

Certified Copy of Security Instrument/Applicable Riders/Legal Description

RON Audit Trail Certificate, if applicable

Intervening Assignment(s), if applicable

Buydown Agreement and Schedule, if applicable

4506C or Form 8821, with 1177 Consent Form, Completed and Signed at Closing (all sections complete and years noted)

Borrower Authorization Form

Initial Escrow Account Disclosure Statement

Closing Instructions

Seller Closing Disclosure, if applicable

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

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

Tax Authorization (NJ, NY, PA, IL)

Homeowners Insurance or Declarations Page with Paid Receipt

Life of Loan Flood Certification

Amortization Schedule

Evidence of Payment of Insurance Premium for Single Premium MI

Final Application

Title Commitment

Closing Protection Letter

W–9 Form

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

Notice to Home Loan Applicant

HUD Settlement Certification

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

Informed Consumer Choice Disclosure Notice

FHA Case Query

Homeownership Counseling Disclosure and List of Agencies

State Specific Disclosures

Borrower Consent to the Use of Tax Return Information

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

Closing Package Delivery	Credit Package Delivery
 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
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

Closing Package Delivery

Credit Package Delivery

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

Closing Package Delivery

Credit Package Delivery



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
- 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)

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

FHA Condo Questionnaire
- Lender cert condo currently meets FHA requirements

FHA Condo Individual Unit Lender Certification

VA

- VA 26-0286 Loan Summary Sheet

VA 26-1820 Report and Certification of Loan Disbursement
- VA 26-6396 Loan Analysis signed by Underwriter

Interest Rate Reduction Comparison Worksheet
- VA 26-8923 Interest Rate Reduction Refinance Worksheet

VA 26-8937 Verification of Benefit-Related Indebtedness
- VA 26-8320 Copy of Certificate of Eligibility

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.)

Limited Reviews – Limited Review Questionnaire
- Condo/PUD Warranty with approval date

Full Reviews completed by Lender – Fannie Mae Form 1076 Condominium Project Questionnaire or equivalent
(must include all information on the 1076)
- Full Reviews with Fannie Mae CPM project approval – Screen print from CPM or equivalent to evidence Fannie Mae approval

USDA

- GUS Findings