

**Lender Name:**

**Date  
Uploaded:**

**IHDA  
loan # :**

**INSTRUCTIONS:**

1. Complete Form, use tab to move down and space bar to check box.
2. E-sign Form (it will prompt you to save a signed copy).
3. Include in IHDA Delivery File Upload.

**Lender Contact:**  
(for Conditions)

**Date  
Closed:**

**Lender  
Loan# :**

**Lender Email:**

**Loan  
Type:**

**Borrower  
Name:**

**REQUIRED DOCUMENTS (COPIES):**

1. **TRID** Initial Loan Estimate Disclosure (1<sup>ST</sup> & 2<sup>nd</sup> for @Home)
2. OR **TIL** for 2nd (for 1stHomellinois)
3. **TRID:**
  - a. Written List of Providers
  - b. All Revised Loan Estimate Disclosures and supporting documentation (& for 2<sup>nd</sup> for @Home)
  - c. Initial Closing Disclosure (& for 2<sup>nd</sup> for @Home)
  - d. All Revised Closing Disclosures with final CD signed and dated at loan consummation - if DPA is utilized, source must be disclosed on CD
  - e. Post-consummation Closing Disclosure (if applicable) if DPA is utilized, source must be disclosed on Closing Disclosure
  - f. Seller Closing Disclosure (if separate)
4. Variance calculation (off sheet or worksheet)
5. Wiring Instructions or Bailee Letter with Warehouse Bank Information
6. Note endorsed to: U.S. Bank National Association or acceptable Note Allonge
7. Certified copy of all Mortgage(s) / Deed(s) of Trust with attached legal description and applicable riders. (If MERS, must be on MOM Docs)
8. Certified copy of Assignment of Mortgage to U.S Bank (if applicable)
9. DPA 2<sup>nd</sup> Note and 2<sup>nd</sup> Mortgage
10. Certified copy of Power of Attorney, (if applicable)
11. Original notarized Name Affidavit(s), (if applicable)
12. Initial / First Payment Letter
13. Title Commitment / Binder
14. Plat Drawing / Survey, (if applicable)
15. Tax Certification Sheet
16. Initial Escrow Account Disclosure
17. Hazard Policy with paid receipt to include Mortgagee Clause to U.S. Bank
18. Standard Flood Hazard Determination
19. Notice to Borrower in Special Flood Hazard Area, signed and dated on or before closing, (if applicable)
20. Flood Policy with paid receipt (if applicable), to include Mortgagee Clause to U.S. Bank National Association
21. Wind/Hail Policy with paid receipt (if applicable)
22. Notice of Assignment of Servicing Rights / RESPA
23. Anti-Steering Disclosure (if applicable)
24. Sales Contract/Purchase Agreement (if applicable) W/all riders
25. Certification of Delivery of Values (ECHOA)
26. Uniform Residential Loan Application (URLA/1003) signed and dated by Interviewer – Initial 1003
27. Final initialed, fully executed Uniform Residential Loan Application (URLA / 1003
28. 1008 (Fannie Mae) or 1077 (Freddie Mac Uniform Underwriting Transmittal
29. Signed Mortgage Insurance Certificate
30. Evidence of payment to MI Company (if applicable)
31. Private Mortgage Insurance Disclosure (if applicable)
32. Amortization Schedule (if applicable)
33. Pay History (if applicable)
34. Copy of check if principal reduction / curtailment
35. Automated Compliance Testing (if available)
36. Appraisal for subject property to include all pages
37. Appraisal Delivery Certification Acknowledgement Form
38. FNMA / FHLMC UCDP / SSR Submission Summary Report
39. Final Inspection(s) (if applicable)
40. Work Completion Escrow Agreement (if applicable)
41. FFIEC Rate Spread Calculator Results (if HPML)
42. Documentation of Lender Lock-in Date (if HPML)
43. DU/LP/GUS with all pages included (if applicable)
44. VOE for each employed borrower (if applicable or per DU LP findings), to verify OT/bonus , VERBAL VOE(s)
45. Credit Report(s) for all Borrowers
46. Copies of Underwriting Conditions
47. IRS W-9 (primary borrower only)
48. IRS 4506-T (8821 if self-employed) for all borrowers
49. 3 most recent year's IRS Tax Transcript or Record of Account for all borrowers AND non-borrowing spouse)
50. 30 days YTD paystubs (Bor, spouse & HH occupant 18+)
51. 2 years most recent W-2/1099 (if applicable or per DU/LP findings) (MOST RECENT year for IHDA)
52. 3 years most recent fully executed tax returns OR transcripts FROM IRS
53. Most recent year IRS Transcript
54. 2 months bank statements all accounts w/VOD if applicable
55. Homebuyers Education Certificate
56. Non-HFA Gift/Grant Letter(s) & proof of transfer (if applicable) & IF FHA, copy of award & commitment letters
57. Compliance / Errors and Omissions Agreement
58. Customer ID & Notice – Patriot Act
59. Landlord Counseling Certificate (if applicable)
60. Homeownership Counseling Organizations Disclosure
61. Borrower Authorization for Counseling
62. Other Compliance Disclosures provided to the applicant, i.e. Borrower Auth for release of Info.

**FHA/VA/USDA/Manufactured**

**FHA**

- HUD-92900-A to include pages 1-4 (Initial and Final)
- Important Notice to Homebuyer (92900B)
- Real Estate Cert and Amendatory Clause, executed by buyer and seller prior to closing (Purchase Only)
- MI/Informed Consumer Choices Notification
- FHA Case Query reflecting UFMIP as received
- FHA Case Number Assignment
- LUTS 92900-LT with CAIVRS/LDP/GSA sections complete and marked “no”
- Conditional Commitment with all requirements
- Loan must be FHA insured if > than 90 days from close
- Lender Unit Certification form (if attached condo)
- HUD-92561 (Hotel/Transient Use – required if 2+ units)
- DPA letters (award signed by borrower(s) and commitment)

**FHA New Construction**

- Builder's Certificate (HUD-92541)
- Builder's Warranty of Completion (HUD-92544)
- Evidence of 10 Year Warranty, or in lieu of Warranty, Builder's Permit & certificate of Occupancy
- Final Inspection (HUD-92051 or 1004D, if applicable)

**VA**

- VA-26-1802A to include pages 1-2
- VA-26-1820 Report & Certification of Loan Disbursement
- Certificate of Eligibility (COE) for Veteran borrower
- VA Funding Fee Receipt reflecting settled/processed
- VA 26-6393 Loan Analysis
- CAIVRS Authorization for all Borrowers
- VA Notice of Value with all conditions
- Borrower Certification and Authorization
- VA Rider to Security Instrument (or 5 clauses)
- Escape Clause / Amendatory Clause (Purchase only)
- VA-26-0592 Counseling Checklist (active duty only)
- VA HUD-1/CD Itemization
- Lender Loan Quality Certification (Title 38 USC)
- VA 26-1866 Commitment Cert (if Prior Approval from VA)
- VA Loan Guaranty Certificate (if > 90 days from close)
- Termite/Wood Destroying Insect/Soil Treatment Guaranty (NPMA-33)

**Manufactured Home (FHA/VA/USDA only)**

- Alta 7.1-06 (or equivalent) on Title Commit/Final Title Policy
- Manufactured Home Rider or Security Instrument with manufactured home information as part of Legal Description Manufactured Home Affidavit of Affixation
- Engineer Foundation Report / Structural Certification Manufactured Home Limited Power of Attorney
- Evidence of Title Surrender to State

**USDA**

- RD 3555-18 Conditional Commitment with all attachments /GUS Findings
- 1008 Underwriting Transmittal
- RD 3555-19 Guaranteed Loan Closing Report
- RD 3555-21 Request for SFH Loan Guarantee
- Lender Certification for SFH Guaranteed Loan
- RD 3555-17 Loan Note Guarantee (if > 90 days from close)

**HFA Specific Documents (IHDA upload)**

- Data Summary & Submission Cover
- Borrower Affidavit
- Seller Affidavit
- Lender signed Tax Code Compliance Certification
- Income Calculator with supporting docs
- Income Certification w/3 years signed tax returns/transcripts (borrower/co-borrower and spouse) and IF applicable, signed income letter from non-borrowing spouse/HH occupants 18+ Recapture Notice (MRB or MCC)
- Borrower Authorization for Release of Information
- Evidence of Completion of Homeownership Counseling Commitment/Reservation Confirmation(s)
- MCC documents (25, 26, 28, 29, 32, 33, copy of check for fee, MCC 27 when applicable) OR MCC opt out
- CD/HUD for 1st, 2nd WITH 1st, 2nd NOTE, MORTGAGE Payment letter for 2nd / Servicing Letter for 2nd
- Appraisal
- 1stHome only:**
- HHF Dodd-Frank certification
- Summary Disclosure



E-Sign Below: