Document Completion/Execution Guide
PTC = Prior to Closing
AC = At Closing

- IHDA DELIVERY CHECKLIST -

PROGRAM: ________ AMI: ________ LOAN TYPE: ________ HH SIZE: ________ CLOSING DATE: ________ BORROWER NAME: ________ IHDA FILE #: ________

AGENCY COMPLIANCE

1. ☐ TRID Initial LE(s) for 1st and 2nd Mortgages within 3 days of Application
2. ☐ TRID Compliance:
   - ☐ a) Written List of Providers
   - ☐ b) All revised LE disclosures & supporting docs.
   - ☐ c) Initial CD (for 1st & 2nd) 3 days
   - ☐ d) All revised CD(s) w/final CD signed & dated for closing date, if DPA is used source must be disclosed
   - ☐ e) CD's dated post close (if applicable) if DPA is used source must be disclosed
   - ☐ f) CFPB ToolKit/Acknowledgement
3. ☐ Intent to Proceed
4. ☐ Certified copy of Assignment of Mortgage to U.S. Bank (if mortgage is not on MOM doc)
5. ☐ 1st Mortgage Note
6. ☐ Certified copy of 1st Mortgage with attached legal description & Riders (if MERS must be on MOM docs)
   Loan Amt: ________ Rate: ________ %
7. ☐ Certified copy of Power of Attorney
8. ☐ Notarized Name Affidavits
9. ☐ Initial Payment Letter/First Payment Letter
10. ☐ Title Commitment/Binder
11. ☐ Tax Certification Sheet
12. ☐ IEAD (Initial Escrow Account Disclosure)
13. ☐ Initial URLA/1003 fully executed
14. ☐ Final URLA/1003 fully executed
15. ☐ 1008 (FNMA) or 1077 (FHLMC)
16. ☐ Signed PMI Certificate (if over 80% LTV)
17. ☐ PMI Disclosure
18. ☐ Evidence of payment to MI company
19. ☐ Amortization Schedule (Conv. loans)
20. ☐ Copy of check & pay history (if principal reduct.)
21. ☐ AUS - DU, LPA, GUS ________
22. ☐ FFIEC Rate Spread Calc & lock if HPML
23. ☐ Pre-Purchase Counseling Cert dated **PTC** & signed (as needed) by: ☐ Borrower ☐ Coborrower/SP
24. ☐ Non-HFA/Gift Letter(s) & proof of transfer
25. ☐ Compliance/ E&O agreement
26. ☐ Customer ID & Notice – Patriot Act
27. ☐ Other Compliance Disclosures to borrower
28. ☐ Credit Report: FICO ________
29. ☐ OFAC Search with no matches found
30. ☐ List of Housing Counseling Orgs.
31. ☐ Borrower Tax Consent Form

IHDA DISCLOSURE COMPLIANCE

1. ☐ (HO-001.5) Submission Cover **PTC**........ ________
2. ☐ (HO-012.2) Borrower Affidavit Dated **PTC**.... ________
3. ☐ (HO-053)Zero Inc. Cert. (as needed) **PTC**...... ________
4. ☐ (HO-002.1)U.S. Bank Authorization **PTC**....... ________
5. ☐ 2nd Mortgage Note **AC**................ ________
6. ☐ Certified copy of 2nd Mortgage **AC**............ ________
   Loan Amt: ________
7. ☐ (HO-008.3) IHDA Rider to 1st Mortgage *(recorded with 1st)* **AC**........ ________
8. ☐ (HO-016) Signed Servicing Letter **AC**.......... ________
9. ☐ (HO-054.1) Assist. Impact Letter **AC**.......... ________
10. ☐ (HO-035.1)MRB Final Recapture **AC**.......... ________

DID YOU REMEMBER?
Include THREE YEARS of SIGNED Tax Returns or Transcripts for ALL BORROWERS

Required on: 1. SmartBuy 2. Access FG 3. Access DF 4. Access RP loans 5. Opening Doors

INCOME COMPLIANCE

1. ☐ VOE: (all borrowers) within 10 business days
2. ☐ Prior VVOE .... ________
3. ☐ IRS W-9 .... ________
4. ☐ IRS 4506-C signed .... ________
5. ☐ IRS 8821(self-employed) .... ________
6. ☐ IRS W2's .... ________
   ☐ B ________ ☐ CB1 ________ ☐ CB2 ________
7. ☐ Signed Tax Returns **OR** ☐ Transcripts........ ________
   ☐ Yr. 1 B ________ ☐ Yr. 2 B ________ ☐ Yr. 3 B ________
   ☐ Yr. 1 CB ________ ☐ Yr. 2 CB ________ ☐ Yr. 3 CB ________
8. ☐ (HO-027.3) Tax Affidavit for year(s) **PTC**. ________
9. ☐ Paystubs: 30 days............ ________
   ☐ B ________ ☐ CB1 ________ ☐ CB2 ________
10. ☐ 2 months Bank stmnts. (per AUS)........... ________
11. ☐ Signed Income Calculator............ ________
12. ☐ SSI, Pension, VA, VA Benefits .... ________
13. ☐ LOX for Discrepancies .... ________
14. ☐ Divorce Decree/Property Settlement, Marriage Certificate, Birth Certificate..... ________

PROPERTY COMPLIANCE

1. ☐ Appraisal Delivery Acknowledgment
2. ☐ HOI (hazard policy with paid receipt to include mortgagee clause (ISAOA ATIMA)
3. ☐ Standard Flood Hazard determination
4. ☐ Flood Policy with paid receipt to include mortgagee clause to U.S. Bank (if applicable)
5. ☐ Notice to Borrower in Special Flood Hazard Area
6. ☐ Appraisal (all pages) < 5 acres.......... ________
7. ☐ USBHM Condo Review if LTV > 97%
8. ☐ FHA/FNMA/FHLMC UCDP/SSR Submission
9. ☐ Final Inspection (if appraisal is subject to repairs)
10. ☐ Work completion Escrow Agreement
11. ☐ Final Purchase Contract Price.......... ________

FHA COMPLIANCE

1. ☐ HUD-92900-A Initial (with pages 1&2 fully completed)
2. ☐ HUD-92000-A Final (with pages 1-4 fully completed by borrower and underwriter)
3. ☐ HUD-92900-B Important Notice to Homebuyer
4. ☐ Real Estate Cert & Amendatory Clause fully executed
5. ☐ Informed Consumer Choices Notification
6. ☐ FHA Case Query reflecting UFMIP as received
7. ☐ FHA Case No. Assignment
8. ☐ LUTS 929000-LT w/ CAIVRS/LDP/GSA "marked no"
9. ☐ Award & Commit. letter(s) for NON-HFA/Gifts/Grants
10. ☐ Conditional Commitment with all requirements
11. ☐ Loan MUST be FHA insured if > 90 days from close
12. ☐ Lender Unit Certification Form (if condominium)
13. ☐ HUD-92561 (Hotel/Transient Use – required if 2+Units)
14. ☐ DPA Award & Commitment letters signed by borrowers
15. ☐ Builder's Certificate (new const. only)
16. ☐ Builder's Warranty of Completion (HUD- 92544, new const. only)
17. ☐ Final Inspection (HUD-92051 or 1004D, if applicable, new const. only)
18. ☐ Evidence of 10 year warranty, or in lieu of warranty Builder's Permit & Certificate of Occupancy (if new construction)
19. ☐ For Your Protection Get A Home Inspection
20. ☐ Settlement Certification

VA COMPLIANCE

1. ☐ VA-26-1802a to include pages 1 & 2
2. ☐ VA-26-1820 Report & Certification of Loan Disbursement
3. ☐ COE for Veteran borrower
4. ☐ VA funding Fee Receipt reflecting settled/processed
5. ☐ VA 26-6393 Loan Analysis
6. ☐ CAIVRS Authorization of all borrowers
7. ☐ VA Notice of Value with all conditions
8. ☐ Borrower Certificate & Authorization
9. ☐ VA Rider to Security Instrument (or 5 clauses)
10. ☐ Escape Clause/ Amendatory Clause
11. ☐ VA-26-592 Counseling Checklist (Active duty only)
12. ☐ VA HUD-1/CD Itemization
13. ☐ Loan Quality Certification (Title 38 USC)
14. ☐ VA 26-1866 Commitment Cert (if prior approval from VA)
15. ☐ VA Guaranty Certificate (if > 90 days from close)
16. ☐ NPMA-33 Termite/Wood Destroying Insect/Soil Treatment

USDA COMPLIANCE

1. ☐ RD 3555-18 Conditional Commitment
2. ☐ GUS Findings
3. ☐ 1008 Underwriting Transmittal RD 3555-21
4. ☐ Request for Single Family Housing Loan Guarantee
5. ☐ RD 3555-17 Loan Note Guarantee (if >90 days from close)

MCC COMPLIANCE

When the program is open, all documents required for the MCC are listed on the submission cover of the MCC document set and must be included with every MCC.

LENDER CONTACT

LENDER NAME: ________

FILE CONTACT NAME: ________

FILE CONTACT EMAIL: ________

Remember! *- Split your upload:*

1. IHDA Delivery File- ALL IHDA DOCS

2. INVESTOR Delivery File-Everything else

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NOTES

CLEAR THIS FORM