LENDER FILE SUBMISSION FORM

Important Submission Instructions
Please include this completed form when submitting a loan file to Oregon Department of Veterans' Affairs (ODVA) for purchase via secured email at: submissions.loans@odva.oregon.gov or use the secured link: https://odva.sharefile.com/share/filedrop

LENDER INFORMATION	
Company Name:	Contact Name:
Contact Phone Number:	Contact Email:
Borrower Name:	Co-Borrower Name:
Lender Loan Number:	ODVA Loan Number:

☐ FNMA .xml file

☐ Promissory Note: Endorsed to the Oregon Department of Veterans Affairs **OR** an Allonge endorsing the Note. If applicable, a **signed** Bailee Letter. **Mail**

☐ Deed of Trust with ODVA Addendum to Deed of Trust and any Riders (certified copy to include the recording information) **mail the original.**

☐ Assignment to Deed of Trust: Assignee to be Oregon Department of Veterans' Affairs (certified copy with recording information) **mail the original.**

☐ Final Title Insurance Policy (insuring ODVA) to include applicable endorsements for Condo, PUD, MFH. **Must include the recording information for the Assignment to ODVA**. (may be sent as a trailing doc post purchase)

☐ Final Settlement Statement and Escrow Instructions.

☐ Final Closing Disclosure-***Must match*** Final Settlement Statement.

☐ Closing Disclosures (All, including revised if applicable) as well as **Sellers Closing Disclosure.** Documentation for tolerance violation refunds if applicable.

☐ Warranty Deed and Sale Escrow instructions for buyer and seller

☐ FINAL 1008 Transmittal Summary and corresponding Final DU findings.

☐ FINAL signed / dated URLA, terms to match final 1008 and DU findings.

☐ Underwriter approval and comments mitigating risk, DU findings must be met.

☐ Mortgage Insurance Certificate and evidence of premium payment to insurer if applicable, PMI Disclosure and Amortization schedule.

☐ INITIAL URLA, signed and dated by all parties. (e-signature acceptable)

☐ ODVA Specific Addendum to Loan Application form HL2033 (e-signature acceptable)

CREDIT PACKAGE

☐ **CREDIT**- Tri-merge credit report with LOE for inquiries and late pays, as applicable. Provide VOR/VOM if housing not on credit report. If appropriate: Provide complete copies of divorce decree with child support/ alimony agreements and proof of receipt, bankruptcy filings and discharge, proof of debts or judgements paid and source of funds. **Credit Report should show Social Security Number (SS) was verified. IF not on the credit report, please provide document showing the SS number was verified through a 3rd party.** (See notes under disclosures)

☐ **INCOME-** W2 wage earners: Paystubs covering 60 days, 2 years W2's and WVOE for variable pay types, bonus and commissions plus VVOE within 10 days of Note Date. Self Employed: 2 years signed 1040's with all schedules, YTD P&L balance sheet plus 2 years signed business returns / K-1's (if applicable) VVOE within 10 days of Note date. Retired: Award letters, 2 years 1099's + 2 months proof of receipt. Rental Income: 2 years 1040's + lease agreement (if applicable). 4506T for all borrowers.

☐ **ASSETS:** All pages of 2 most recent months consecutive bank statements / investment / retirement account statements, explanation and source of large deposits. Gift letter and transfer of gift (if applicable). Final Settlement Statement and transfer of funds for sale of departure or other owned property.

☐ **PROPERTY**: Fully executed Purchase and Sale agreement with all addendums / counteroffers. Preliminary Title Report with clear lien / judgment search and correct coverages. Life of loan Flood Cert and proof of Flood insurance (if applicable). Earnest money check and proof of escrow receipt. Hazard insurance binder to meet ODVA coverage and deductible requirements. Full URAR Appraisal with 1004D (if applicable) and the Certificate of Occupancy. Refer to the loan program guide for specific appraisal requirements. Provide well and purity/flow test for private well that meets ODVA requirements. Proof of removal of uncertified wood stoves. Proof of title elimination required for Manufactured Homes.

Property Tax Statement from the County. Provide calculation method used for estimated property taxes if property is new construction.

DISCLOSURES (E-signatures are accepted)

- ☐ Loan Estimate, Initial with Signed Intent to Proceed. Provide copies of **ALL** Loan Estimates
- ☐ Written Service Provider List referencing the Loan Estimate
- ☐ Borrower's Certification and Authorization (signed with initial disclosures)
- ☐ Escrow Account Options, (ODVA Form HL2232) Must be executed correctly
- ☐ Initial Escrow Account Disclosure Statement (not applicable if impounds waived)
- ☐ Affidavit of Occupancy
- ☐ Fair Credit Disclosure Statement
- ☐ Right to Choose Insurance Provider
- ☐ Equal Credit Opportunity Act (ECOA)
- ☐ Privacy Disclosure
- ☐ IRS Form W9 for each borrower
- ☐ Patriot Act information Disclosure
- ☐ Customer Identification Documentation Patriot Act (must be completed to include ID information)
- ☐ Social Security Number Verification (Proof SS # verified) ***NOT just the executed SS-89 form. (we will accept proof provided on the credit report)***
- ☐ Credit Report Disclosure (the disclosure included with the credit report is acceptable)
- ☐ Homeownership Counseling Notice/List
- ☐ Acknowledgment of Receipt of Homeownership Counseling Notice
- ☐ Notice of Special Flood Hazards and Availability of Federal Disaster Relieve (if applicable)
- ☐ Notice of Option to Escrow Flood Insurance Premiums (if applicable)
- ☐ Flood Insurance Coverage Subject to Change Disclosure
- ☐ Flood Insurance Disclosure (if applicable)
- ☐ Right to Receive Appraisal / Appraisal Acknowledgment
- ☐ E-sign Disclosure Consent signed by all borrowers.