

Conventional Loans

SEND ONLY ITEMS LISTED

LEFT SIDE

- Note (original)
 - Endorsed to OHCS Department
 - Payment Correct
 - Maturity Correct
 - Signed by Borrower(s)
- Deed of Trust
 - Page one to verify Same Vesting as note
- Notice to Buyers SFMP 16
- Representations and Warranties and Certifications of Hazard Insurance Cert. SFMP 11
 - Signed by Lender
 - Address Correct
- Acquisition Cost Cert. SFMP 12
 - Signed by Seller & Buyer
 - Amount same on HUD-1

Once purchased the following documents will be required as trailing docs only.

- Deed of Trust (original)
 - Same Date, Amount & Maturity as Note
 - Recorded
 - Signed by Borrower(s)
- Addendum to Deed of Trust SFMP 9A (orig.)
 - Recorded & Interest Rate Shown (**Trailing doc**)
- Assignment of Deed of Trust SFMP 9B (orig.) (or Corporate Assignment) (**Trailing doc**)
 - Recorded
 - Deed of Trust Recording Info entered & correct
- Title Insurance Policy (**Trailing doc**)
 - ALTA Endorsement (covenants, conditions, etc.)
 - Signed, insuring the Department
 - Correct Loan Amount
 - Address Endorsement (property address)
 - Environmental Protection Lien Endorsement

RIGHT SIDE

- Program Loan Transmittal SFMP 10
- Order of Loan File for Submission SFMP 26B
- Appraisal Report
 - Correct Address
 - Flood Insurance required: yes no (check one)
- Compliance Inspection Reports HUD-92051 (442)
 - Final Clearance, repairs identified
- Pest and Dry Rot Inspection (Required on all Conventional)
- Loan Application
 - Typed, signed & dated by Borrower(s) & Lender
- Addendum to Application SFMP 7
 - Signed by Borrower(s), notarized
- Recapture SFMP 25
 - Calculations Entered
 - Signed by Borrower(s)
- Credit Report
- Supporting Income Documentation
 - Written Verification(s) of Employment
 - Other income verifications
 - Page 1 and 2 of Federal Tax Returns & appropriate schedules
 - Statement of Income Tax Filing SFMP 27
 - W-2 Form(s)
 - Divorce Decree (**only if documenting income received**)
 - Alimony/Child Support Income Verified
 - Closing Statement of Previous Home
 - SSI Award letter/ Pension Statement (most current 1099)
- TRID CD / Closing Disclosure
 - 1.75% +\$1000 Maximum Loan Fee and Discount in section A of the Final TRID CD

*** *Please DO NOT send Bank Statements in the file**