

Fed VA Loans

SEND ONLY ITEMS LISTED

LEFT SIDE

- Note (original FHA)
 - 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 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) FHA & rider (**Trailing doc**)
 - 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
 - Mortgage Insurance Certificate Approval (**Trailing doc**)
 - HUD website printout showing MIC was issued; OR
 - other documentation to show MIC issued by HUD
 - information entered correctly
 - 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 26A
 - Appraisal Report
 - Correct Address
 - Flood Insurance required: yes no (check one)
 - Compliance Inspection Reports HUD-92051 (442)
 - Final Clearance, repairs identified
 - Loan Application
 - Signed & dated by Borrower(s) & Lender
 - HMDA/Demographic page
 - Addendum to Application SFMP 7
 - Signed by Borrower(s), notarized
 - Veteran Firsttime Homebuyer Exemption Cert SFMP 7-VA
 - **Only if using one time exemption****
 - Recapture SFMP 25 (02/2014)
 - 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)
 - Final HUD-1 Closing Statement on Program Loan
 - 1.75% +\$1000 Maximum Loan Fee and Discount Section A of the Final TRID CD
- **Please DO NOT send bank statements in the file**