

# Guaranteed Rural Housing 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) 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
- Loan Note Guarantee RD 1980-17 (**Trailing doc**)
  - Signed & Information 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 26C
- Conditional Commitment RD 1980-18
  - Information Correct or Form 3555-21
- Appraisal Report
  - Correct Address
  - Flood Insurance required:  yes  no (check one)
  - Appraiser explains repairs, etc.
- Compliance Inspection Reports HUD-92051 (442)
  - Final Clearance, repairs identified
- Pest and Dry Rot report
- Loan Application
  - Typed, signed & dated by Borrower(s) & Lender
  - HMMA/Demographic page
- 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
- Final HUD-1 Closing Statement on Program Loan
  - 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**