

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 (original) (Trailing doc)
 - Same Date, Amount & Maturity as Note
 - Recorded
 - Signed by Borrower(s)
- Addendum to Deed of Trust SFMP 9A (orig.) (02/2008)
 - Recorded & Interest Rate Shown (Trailing doc)
- Assignment of Deed of Trust SFMP 9B (orig.) (01/2008) (or Corporate Assignment) (Trailing doc)
 - Recorded
 - Deed of Trust Recording Info entered & correct
- Notice to Buyers SFMP 16 (07/2013)
- Representations and Warranties and Certifications of Hazard Insurance Cert. SFMP 11 (12/2014)
 - Signed by Lender
 - Address Correct
- Loan Note Guarantee RD 1980-17 (Trailing doc)
 - Signed & Information Correct
- Acquisition Cost Cert. SFMP 12 (02/1997)
 - Signed by Seller & Buyer
 - Amount same on HUD-1
- 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
- Manufactured Home DMV Exemption Form

RIGHT SIDE

- Program Loan Transmittal SFMP 10 (10/2014)
- Order of Loan File for Submission SFMP 26C (12/2014)
- Conditional Commitment RD 1980-18
 - Information Correct or Form 3555-21 after 12/1/2014
- 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
- Loan Application
 - Typed, signed & dated by Borrower(s) & Lender
- Addendum to Application SFMP 7 (03/2000)
 - Signed by Borrower(s), notarized
- Recapture SFMP 25 (02/2014)
 - Calculations Entered
 - Signed by Borrower(s)
- Supporting Documentation
 - Credit Report
 - Written Verification(s) of Employment
 - Other income verifications
 - Federal Tax Returns & appropriate schedules
 - Statement of Income Tax Filing SFMP 27 (02/1997)
 - W-2 Form(s)
 - Divorce Decree
 - Alimony/Child Support Income Verified
 - Closing Statement of Previous Home
- TRID Closing Disclosure on Program Loan
 - 1.75% +\$800 Maximum Loan Fee and Discount in line A of Loan Costs.