

**SECTION 184-A NATIVE HAWAIIAN HOUSING LOAN GUARANTEE PROGRAM
REQUEST FOR LOAN GUARANTEE ENDORSEMENT SUBMISSION CHECKLIST
DIRECT GUARANTEE
REFINANCE TRANSACTIONS**

BORROWER(S): _____ **Case #** _____

ITEM	INCLUDED
Lender cover letter request for endorsement, identifying lender point of contact	
Late Request for Endorsement - more than 60 days after closing (include letter and current payment history)	
Payment of Loan Guarantee Fee via www.pay.gov	
Transmittal for Loan Guarantee fee payment form, HUD-53038 (printed via www.pay.gov)	
Firm Commitment, 184A form HUD-50143-A signed and dated by DG Underwriter – loan must close in compliance with firm commitment	
Mortgage Credit Analysis Worksheet, 184A form HUD-50132-A, signed and dated by DG Underwriter	
Maximum Mortgage Worksheet	
Net Tangible Benefit Worksheet, 184A form HUD-50132-A (required for no cash-out refinance and streamline refinance)	
Evidence of Current Mortgage Guaranteed Under Section 184A Program and Case Number (streamline refinance)	
Verification of Mortgage(s) – showing principal balance, date loan originated, names of original borrowers, type of loan.	
Payoff Statement(s) – from existing lender showing the unpaid principal balance for the month of closing for the existing loan.	
Subordination Agreement (if applicable)	
Detailed Explanation Letter from Borrower Regarding Use of Cash Proceeds (cash-out refinance)	
Loan Estimate (replaces Good Faith Estimate and Truth-in-Lending disclosure)	
Final Signed and dated Uniform Residential Loan Application and 184A Addendum to URLA (184A form HUD-50111-A) executed by borrower and lender	
Initial Signed and Dated Uniform Residential Loan Application and 184A Addendum to URLA (184A form HUD-50111-A) executed by borrower and lender	
Fully Executed DHHL Certification of Eligibility	
Note Instrument	
DHHL recorded Mortgage Instrument with 184A Rider (184A form HUD-50149-A) and any additional applicable riders	
DHHL's recorded Consent to Mortgage	
DHHL recorded Lease including any amendment, addendum, succession or assignment of lease documentation	
DHHL recorded Section 184A Guarantee Rider (Rider to the Lease document and must be recorded as such)	
Closing Disclosure (replaces HUD-1 Settlement Statement (form HUD-1))	
Certificate of Homeowners Insurance Policy - equal to lesser of 100% of insurable value of improvements as established by property insurer; or the unpaid principal balance of the loan or sufficient funds to compensate for damage or loss on a replacement cost basis	
Flood Certificate	
Environmental Review documentation (to be completed and provided by HUD)	
(Continue on next page)	

For New Construction Completed Prior to Closing:	
1. Documentation showing actual cost to construct – copy of executed building contract/sales contract	
2. Builder Permit issued prior to start of construction (evidence of “pre-approval” of the property)	
3. Certificate of Occupancy or its equivalent issued by local jurisdiction (In those jurisdictions that perform three local inspections and issue a Certificate of Occupancy [or equivalent], this certificate is evidence of completion of the local inspections)	
4. If both items 2 and 3 above are not submitted, either an Early Start Letter issued by the lender before start of construction plus three inspections OR a HUD-approved 10-year warranty plan with a final inspection (by an FHA roster inspector or qualified individual) is required to be submitted to obtain maximum financing (greater than 90% LTV)	
5. Warranty of Completion of Construction, 184A form HUD-50110-A	
6. Builder’s Certification of Plans, Specifications and Site, HUD-92541	
7. Subterranean Termite Soil Treatment Builder’s Guarantee, Form NPCA 99-A	
8. New Construction Subterranean Termite Soil Treatment Record, Form NPCA 99-B	
9. Local Health Authority well water analysis or septic report, where applicable	
<u>Where financing is 90% LTV or less, submit:</u> HUD-92541; NPCA 99A and 99B; Final Inspection by an FHA roster inspector; Local Health Authority well water analysis or septic report, where applicable - property must be 100% complete	
Uniform Residential Appraisal Report (with appraisal transactions)	
Condition Sheet or explanation when appraisal subject to repairs (with appraisal transactions)	
Termite Inspection Report (if required by Appraiser)	
Well and Septic Inspection Report (if required by Appraiser)	
Evidence of Social Security Number for all borrowers	
Credit Report (credit qualifying transactions)	
W-2s for most recent 2-year period for all borrowers (credit qualifying transactions)	
Pay stubs for most recent 30-day period for all borrowers (credit qualifying transactions)	
Verification of Employment for all borrowers (credit qualifying transactions). Verification of Employment for all borrowers to demonstrate currently still employed; or if retired, documentation to evidence source of income (non-credit qualifying streamline refinance)	
Federal Income Tax Returns with all schedules (2 years) for self-employed borrowers (credit qualifying transactions)	
IRS Tax Transcripts for most recent 2-year period for all applicants (Credit Qualifying)	
Signed IRS Form 4506-T Request for Transcript of Tax Return for all borrowers (credit qualifying transactions)	
Bank Statement(s) (most recent 3-month period) and/or Verification of Deposit (credit qualifying transactions)	
For No Cash-Out Refinances, 24 Month Verification of Prior Housing Payment History; For Cash-Out Refinances, 36 Month Verification of Prior Housing Payment History; For Streamline Refinances, 12 Month Verification of Prior Housing Payment History	
CAIVRS (on MCAW acceptable) – all borrowers must be screened	
Limited Denial of Participation (LDP) and Entity Exclusion Records (via System for Award Management) – check against all parties to transaction (borrower, seller, and settlement agent)	
Letters of Explanation on Derogatory Credit signed by borrower	
Proof of completion of any additional firm commitment conditions not listed above	
Copy of 184A case number assignment documentation from HUD, 184A form HUD-50131-A	

Privacy Act Statement. This statement is provided pursuant to the **Privacy Act** of 1974, 5 USC § 552a. The authority for collecting personally identifiable information (PII) in the Regulatory Consistency Communication Board (RCCB) Electronic Feedback Form is based in Section 313 of Public Law 112-95.

Public reporting burden for this collection of information is estimated to average .3 hours per response, including the time for reviewing instructions, searching existing data sources, gather and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required in order for an eligible homebuyer to obtain a benefit and for HUD to administer the Loan Guarantee Program for Native Americans, Alaska Natives, and native Hawaiians (24 CFR Parts 1005 and 1007). The requested information is necessary to determine the income and credit worthiness of homebuyers. If HUD did not collect this information, it would prevent HUD from guaranteeing mortgages to eligible homebuyers. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.
