

SECTION 184 INDIAN LOAN GUARANTEE PROGRAM UNDERWRITING - FIRM COMMITMENT - SUBMISSION CHECKLIST INDIVIDUAL BORROWERS - PURCHASE TRANSACTIONS

BORROWER(S): _____ Case # _____

ITEM	INCLUDED
ENDORSEMENT	
Lender Submission Contact Sheet	
Case Number Request Form	
Borrower native American ID and Social Security Evidence	
Pay.Gov Transmittal Confirmation	
Firm Commitment signed	
Final Mortgage Credit Analysis (MCAW) Worksheet (Form HUD 50132)	
Final Maximum Mortgage Worksheet (Refinance and Single Close Only)	
Final Signed Good Faith Estimate	
Final Signed Uniform Residential Loan Application and all executed pages of Addendum A	
Uniform Residential Loan Application/Addendum A (initial)	
Certified True Copy of Note	
Certified True Copy of Mortgage Instrument	
Certified True Copy of Section 184 Rider (all applicable)	
HUD-1 Settlement Statement (form HUD-1) with signatures of buyer, seller (if applicable) and closing agent	
Addendum Certifications to HUD-1 with signatures of buyer, seller (if applicable) and closing agent	
SINGLE CLOSE NEW CONSTRUCTION OR REHAB:	
Certified True Copy of Section 184 Applicant Acknowledgment	
Certified True Copy of Construction Loan Agreement	
Certified True Copy of Construction Loan Rider	
Evidence of Establishment of Construction/Rehab Escrow Account (copy of deposit slip or bank statement)	
FIRM COMMITMENT	
Land Status and Jurisdiction Form	
Sales Contract	
Appraisal Report	
Credit Report	
Letters of Explanation on Derogatory Credit	
W-2s (2 years) and Paystubs (covering the most recent 30 days) and Verifications of Employment	
IRS Tax Transcripts for 2 years	
Federal Income Tax Returns with all schedules (as applicable)	
Form 4506-T Request for Transcript of Tax Return	
Gift Letter or other documentation on source of funds if other than on deposit	
Bank Statement(s)/ Verification of Deposit	
24 Month Verification of Prior Payment History (rental or mortgage)	
CAIVRS	
LDP/GSA (print outs for all parties)	
Home Inspection Form	
Lead Based Paint Addendum (if appropriate)	
Flood Certificate	
Environmental Review	

Termite Inspection Report (if required in the Jurisdiction)	
Well Water Inspection and Septic Inspection if applicable	
Homeowners Insurance Policy	
Preliminary HUD-1 with all lender and closing agent costs	
FEE SIMPLE LAND:	
Preliminary Title Report	
Title Policy (Title Commitment will be accepted for guarantee but copy of title policy must follow)	
TRIBAL TRUST LAND:	
Final signed TSR (after closing) with recorded and BIA approved Mortgage Instrument/Riders and Lease	
Certified True Copy of Leasehold Instrument	
BIA Certificate of Leasehold Mortgage Approval	
INDIVIDUAL ALLOTTED TRUST LAND (No Lease):	
Final signed TSR (after closing) with recorded and BIA approved Mortgage Instrument/Riders	
BIA Certificate of Mortgage Approval (generally an attachment to the Mortgage)	
If fractionated land ownership (multiple owners other than our borrower), all individuals must approve Mortgage Instrument either on a Consent form or signature on the Mortgage Instrument (however BIA requires)	
INDIVIDUAL ALLOTTED TRUST LAND (With Lease):	
Final signed TSR (after closing) with recorded and BIA approved Mortgage Instrument/Riders and Lease	
Certified True Copy of Lease	
BIA Certificate of Leasehold Mortgage Approval	
PROOF OF ANY HUD FIRM COMMITMENT CONDITIONS NOT LISTED ABOVE: (please list)	