**Firm Application Instructions-Final Submission**

1. **Electronic Submission of the Final Submission Firm Application:**

The lender must submit the following documentation to Mike Luke at US Dept. of HUD, 920 Second Avenue South, Suite 1300, Minneapolis, MN 55402:

1. Form HUD-90022-ORCF, Certification for Submission of Electronic Firm Application
2. Check Transmittal Letter (if requesting an increase in the mortgage amount)
3. Application Fee (if requesting an increase in the mortgage amount)
4. Electronic Copy (CD or thumb drive) of the full Application.

The lender should contact the Office of Residential Care Facilities (ORCF) underwriter that reviewed the Initial Submission application to inform them that the Final Submission has been submitted.

The lender should retain the hard copies of the application until the ORCF underwriter requests the hard copy of the application.

1. **Organization of the Media Containing Firm Applications:**To ensure accurate and timely uploading of Firm Application submittals, please organize the Firm Application exhibits into folders on the media in accordance with the various sections on the Firm Application checklist.  Please see the below examples:

Final Submission

01\_UW

02\_Third\_Party\_Reports

03\_Borrower

04\_Borrower\_Principal

05\_Operator

06\_Operator\_Parent

07\_Management\_Agent

08\_Real Estate

09\_Operations

10\_PLI

11\_Additional Funding Sources

12\_Accounts\_Receivable

13\_Contractor

14\_Construction\_Arch

1. **Electronic Naming Conventions:**

Lenders are to follow the below instructions when saving documents on a disc, thumb drive etc. when submitting applications for processing.

1. Use no more than 40 characters when naming files
2. Please use only letters, numbers and underscores when naming files. Avoid using special characters   \ / : \* ? " < > | # { } % ~ &  as part of the file name (the software used by ORCF will not accept special characters)
3. Due to server limitations, please ensure that all electronic documents are less than 50 megabytes in size. Please separate extremely large documents into smaller sections of 50 MB or less.
4. Avoid adding the assigned FHA number in the file name, it only adds characters.
5. Avoid using spaces. Each space or blank space incorporated in a document name is translated into 3 characters when using SharePoint software. Using either an underline \_ or dash – is counted as one character and is an acceptable alternative.

For example: Instead of **Tab 01-Lender Narrative** **171-22000**  *39 characters*

Using a shorter naming convention **01-LndrNarr** *only 11 characters*

1. **Extensions:**

The Initial Submission Firm Commitment provides the lender with 120 days to submit the Final Submission Firm Application. If the lender is unable to submit the application within this timeframe, an extension may be requested. The extension request should go to the ORCF underwriter who reviewed the Initial Submission Firm Application. The request should include an update on the progress of the application, and the lender should state whether any significant changes to the original application have occurred (i.e. market, etc.). As part of an extension approval, ORCF may require an updated appraisal and/or market study.

1. **Legal Documents:**

Any documents on the legal punchlist that were not submitted at the initial submission stage or that have changed since they were submitted to the HUD attorney should be sent directly to the HUD attorney. If changed, please send redlines against the previously submitted version. Please notify the ORCF underwriter that these documents have been submitted to the HUD attorney.