SMC LOAN DELIVERY CHECKLIST

Lender Name:		
Lender Contact:		
Lender Contact Phone Number: _		
Lender Contact Email:		
BORROWER'S NAME:		LOAN#:
Act of Correction - (if applic	cable) Follow-up with Recorded AOC	
Affiliated Business Disclosu		
Allonge to Note (if applicab	ole) - Endorsed to Standard Mortgage	e Corporation
Appraisal & Appraiser's Lice	ense (must upload electronic appraisa	al (colored copy) to SMC)
Assignment - assigned to SI	MC – Original (unless MERS – provide	evidence transferred to SMC)
Borrower's Certification an	d Authorization Form olkit (purchases only) provided to bor	
CFPB's Your Home Loan To	olkit (purchases only) provided to bor	rrower(s)
Compliance Agreement/ Er		hamayyan'a nagaint of the Initial CD
	Closing Disclosure (CD) - evidence of I	
(CD) Final Closing Disclosur	change more than .125% of % disclo	sed (off regular loans)
(CD) Initial Closing Disclosu		
	st show the name of the person receiv	ving the fee
	ons, if applicable, must appear on the	
Credit Report		
Desktop Underwriting Find	ing (DU) / Loan Prospector (LP) / Gua	ranteed Underwriting System (GUS)
Documents to support a Tr	ansfer of Appraisal (if applicable)	
Fraud Review results includ	ling: LDP (Limited Denial of Participan	nt) and GSA (General Service Admin.) Compliance
Driver's License / Picture ID) / Perm. Resident Card	
E-Delivery Consent	al Credit Opportunity Act (signed & da	atod)
		is required & house was built after 1976)
	ication is transferred to Standard Moi	·
	d/or Wind/Hail is transferred to Stand	
Final Inspection Report/Re-	-cert of Value (if applicable) (Required	d if over the 100 day mark for lock extension)
Final Loan Application w/ N	IMLS # & Demographic Information A	Addendum & HUD 92900-A Addendums (for FHA
and VA loans) (signed & da	ited)	
First Payment Letter	5 // // // 2:	· · · · · · · · · · · · · · · · · · ·
		f <u>not</u> in flood zone) - Life of Loan Type including wind and hail (if applicable)
Freddie Exclusionary List Ch		including wind and hall (II applicable)
		q. of FNMA/FHLMC/GNMA/FHA/VA/RHS)
	an Disclosure (HPML) - if applicable	
	g Organizations List (must include at l	least 10 approved agencies)
Income Calculation Worksh	ieet / Assets Worksheet	
Income Documents		
	atement or Waiver - (Waiver if application	• •
		& HUD 92900-A Addendums (for FHA
and VA loans) (signed & da	•	IMA- P.O. Box 792107, San Antonio, TX 78279
Intent to Proceed with App		IIVIA- P.O. BOX 792107, 3811 AIILOIIIO, 1X 76279
		or IRS Transcripts (2 Years – if the Underwriter
	ex returns in their conditions and in th	· · · · · · · · · · · · · · · · · · ·
IRS W-9 Tax Form for each	borr. & 4506/4506T (Line item# 5 must	t be blank) Self Employed borrowers - IRS Form 8821)
(LE) Initial Loan Estimate (L	E) - update LE if loan is re-disclosed; a	all issued LE's must include a "Provider List" &
"Change of Circumstance"		
	at least 4 days prior to closing; canno	
	licable) & must include "Title Insurance	e Identifier" & "NMLS#" (Follow-up w/ Orig. Rec. Mtg.)
Name Affidavit	nd Rescission Confirmation (if applica	hle)
Notice Regarding Furnishin		DIE)
Occupancy Affidavit	oogare imormation	
	de "Notary ID#" and "NMLS#" (Endo	rsed to Standard Mortgage Corporation)
Patriot ACT Disclosure		. ,
Payment History showing t	he current "Principal" & "Escrow" bal	lances

LOAN DELIVERY CHECKLIST - CONTINUED

	_ PMI Certificate / Disclosures (if applicable) & Evidence PMI was activated & transferred to SMC			
	Power of Attorney – if applicable (Follow up with Recorded POA)			
	Privacy Policy & Practices Form			
	Purchase Agreement/Addendums & Ext. (copy of check/money orderreq. by borrower at closing (if applicable) QM Findings (Qualified Mortgage)			
	_ Rate Lock Confirmation Sheet			
	_Servicing intention statement shown correctly on the LE			
	Servicer Provider's List			
	_ Signed Flood Ins. Waiver (if property is located in Flood Zone B, C or X and has no flood insurance) _ Social Security Admin. (SSA) Authorization to Release SSN Verification (Form# 06-2013 – must have orig. signature) _ SS Admin. (SSA) doc. must contain: Business trans. explanation & reasons checked off as to why CBSV applies			
	_ Survey or Survey Waiver			
	_ Tax Information Sheet (must include Parcel#)			
	_ Termite Cert. (If not required need signed Termite Waiver—Active/Major damage need evidence of treatment) _ Title Commitment / Title Policy: Insured name must include: ISAOA/ATIMA & written <u>exactly</u> as on Note _ Title Commitment or Short Form Title Policy (Follow up w/ Original Short Form Policy)			
	Underwriter's Approval / Closing Conditions (signed/dated)			
	Uniform Coll. Data Portal (UCDP) / Appraisal Summary Submission Report (Conv. Loans Only)			
	_ Uniform Closing Dataset (UCD) with PDF of latest CD Date Issued (Conv. Loans and HFA Loans) & transferred to SMC _ Uniform Underwriting & Transmittal Summary (signed/dated) (Form# 1008 Conventional Loans)!			
	_ Verification of Deposit Form and Current Bank Statements			
	Verification of Employment (VOE) within 10 days of closing - if self employed YTD Profit & Loss Statement			
	(Previous VOE is required if employment on current job is less than 2 yrs.)			
	_ Wiring or ACH Instructions			
	NEW CONSTRUCTION DOCUMENTS			
	Builder's Certification (HUD– 92541)			
	Builder's Permit (signed)			
	Builder's Warranty of Completion (HUD–92544)			
	Certification of Occupancy or 10 Year Warranty			
	Final Compliance Inspection (HUD-92051)			
	Subterranean Termite Soil Guarantee Treatment (HUD-NPCA-99-A)			
	- · · · · · · · · · · · · · · · · · · ·			
	_ Subterranean Termite Soil Treatment Record (HUD-NPCA-99-B)			
FHA LOAN DELIVERY DOCUMENTS				
	FILA Constitution of CANADCA The desired transfer of the Canada			
	_ FHA — Case # Assignment / CAIVRS Authorization# (FHA Connection)			
	_ FHA – Case # Transfer of Appraisal (if applicable)			
	FHA - Conditional Commitment (HUD-92800.5B)			
	FHA - Direct Endorsement Approval – Addendums pages 1 – 4 (HUD-92900-A)			
	_ FHA - For Your Protection – Get Home Inspection Notice _ FHA - Important Notice to Homebuyer – Assumption of HUD/FHA Insured Mortgage Release of Personal Liability			
	FHA - Important Notice to Homebuyer – Assumption of HUD/FHA Insured Mortgage Release of Personal Liability			
	_ FHA - Informed Consumer Choice Disclosure Notice			
	FHA - Loan Uniform Underwriting and Transmittal Summary (Form# 92900-LT – signed/dated)			
	FHA - Notice to Homeowner			
	FHA - Real Estate Certification and Amendatory Clause			
	_ FHA - UFMIP — Evidence of MIP payment			
VA LOAN DELIVERY DOCUMENTS				
	Cartificate of Commitment (If underwritten by \/A)			
	_ Certificate of Commitment (If underwritten by VA)			
	_ Certification of Eligibility (VA26-8320)			
	_ Certification of Reasonable Value (VA26-1843)			
	Indebtedness Letter (VA26-8937) – (only if borrower is exempt from VAFF) Loan Analysis (VA26-6393) Report and Certification of Loan Disbursement (VA26-1820) VA Counseling Checklist (VA26-0592)			
	Loan Analysis (VA26-6393)			
	Report and Certification of Loan Disbursement (VA26-1820)			
	_ VA Counseling Checklist (VA26-0592)			
	VA Federal Collection Policy (VA26-0503)			
	VA Funding Fee Transmittal Form – Evidence of payment			

Effective January 1, 2015, VA will require the use of the current National Pest Management Association (NPMA) Department of Housing and Urban Development (HUD) forms NPMA-99A, Subterranean Termite Protection Builder's Guaranty and NPMA-99-B, New Construction Subterranean Termite Service Record, for new and proposed construction properties in areas where wood-destroying insect information is required. Prior forms NPCA-99-A and NPCA-99-B will be obsolete and should no longer be used.

USDA/RD LOAN DELIVERY DOCUMENTS

	Comp. of Homeownership Counseling (1st time borrower if req. by the RD issuing Cond. Commit.)
	Conditional Commitment for Single Family Housing Loan Guarantee (RD1980-18)
	vidence RD Fee has been sent Guaranteed Loan Closing Report (RD1980-19)
	JSDA – Privacy Act (RD410-9)
	Rural Development Occupancy Rider to the Mortgage
	*LOUISIANA HOUSING CORP. (LHC)
	BOND MARKET RATE DOCUMENTS
,	Fubilit A) Dunguage Loop Configuration Forms
	Exhibit A) Program Loan Confirmation Form Exhibit D) Rate Lock 30 Day Extension Request - \$375 non-refundable fee for 30 day Lock Extension (Updated
	Appraisal is required if the loan is over the 100 day mark for lock extension)
	Exhibit E) Req. for "Down Pymt Assist. /Wiring Instr." Must email to LHC 24 hours prior to day of closing w/Final
	CD
L	HC Gift Letter w/ Evidence funds were received by closing attorney or borrower (signed/dated)
*Note:	A \$20.00 Wire Fee will be charged on the Purchase Advice for all LHC Bond Loans with Assistance!
	LHC HFA PREFERRED PROGRAM
(Exhibit A) Program Loan Confirmation Form
	Exhibit D) Rate Lock 30 Day Extension Request - \$375 non-refundable fee for 30 day Lock Extension (Updated
	Appraisal is required if the loan is over the 100 day mark for lock extension)
	Exhibit E) Program Requisition Form/Wiring Instructions Must fax to LHC by 2:00 PM for Next Day Funding with Final CD
* <u>Note</u> :	A \$20.00 Wire Fee will be charged on the Purchase Advice for all LHC Bond Loans with Assistance!
	LOUISIANA HOUSING CORPORATION (LHC)
	MORTGAGE REVENUE BOND PROGRAM 2018
(Exhibit A) Mortgage Revenue Bond Program Compliance Review Checklist
	Exhibit B) Mortgage Revenue Bond Program Loan Confirmation
	Exhibit C) Mortgage Revenue Bond Program Commitment Letter
	Exhibit D) Mortgage Revenue Bond Program Borrower's Affidavit and Notice of Potential Recapture Tax Exhibit D1) Mortgage Revenue Bond Program Acquisition Cost Worksheet
	Exhibit D2) Mortgage Revenue Bond Program Mortgagor Income Eligibility Worksheet
•	Exhibit E1) HOME/Mortgage Revenue Bond Program Homeownership Summary
	Exhibit E1) Attachment I Eligibility Requirements
(Exhibit E1) Attachment II Household Income Certification Worksheet
	Exhibit E1) Attachment III HOME Project Summary – Application Certification
(Exhibit E2) HOME/Mortgage Revenue Bond Program Homeownership Regulatory Agreement (The Executed and
	ed Exhibit E2 HOME/Mortgage Revenue Bond Program Homeownership Regulatory Agreement with recorder's
•	must be delivered via Certified or Express Mail with return receipt to Louisiana Housing Corporation and
	rd Mortgage Corporation)
	Exhibit A to the Exhibit E2) Complete Legal Description of Property
	Exhibit F) Mortgage Revenue Bond Program Closing Review Checklist
	Exhibit G) Mortgage Revenue Bond Program Closing Certification
	Exhibit H) Mortgage Revenue Bond Program Tax-Exempt Program Rider Exhibit I) Mortgage Revenue Bond Program Notice to FHA/VA Buyers
	Exhibit J) Mortgage Revenue Bond Program Affidavit of Seller
	Exhibit K) Mortgage Revenue Bond Program Reservation Request
(Exhibit L) Mortgage Credit Certificate Program Underwriter Certification Form (Backup Document – Contact
	Single Family before Submission)
	Exhibit M) Mortgage Revenue Bond Program Extension Request (if applicable)
	Exhibit N1) Mortgage Revenue Bond Program Maximum Permissible Family Income Limits per Parish for 2017
	Exhibit N2) HOME/Mortgage Revenue Bond Program Maximum Permissible Family Income Limits per Parish for 2017
	Exhibit O) Mortgage Revenue Bond Program Maximum Permissible Acquisition Cost For Residential Housing
	Units – 2018 State of Louisiana
	Exhibit P) Mortgage Revenue Bond Program Qualified Targeted Census Tract Codes for Louisiana, 2018
•	Exhibit Q) Mortgage Revenue Bond Program Requisition Form – Wiring Instructions
	Exhibit R) Mortgage Revenue Bond Program Request for Over Income Exception or Federally Declared Disaster
Т	argeted Area Request Form (if applicable)

(Exhibit X) Mortgage Revenue Bond Program Notice of Denial (if applicable) Louisiana Housing Corporation Mortgage Revenue Bond Program Second Mortgage Instrument (The Fully Executed and Recorded Second Mortgage with Recorder's Receipt or stamped Certified must be delivered via Certified or Express Mail with return receipt to Louisiana Housing Corporation and Standard Mortgage Corporation) Louisiana Housing Corporation Mortgage Revenue Bond Program Second Mortgage Promissory Note (The Fully					
Executed <u>Original Promissory Note must be</u> delivered via Certified or Express Mail with return receipt to Louisiana Housing Corporation and a copy to Standard Mortgage Corporation)					
*Note: A \$20.00 Wire Fee will be charged on the Purchase Advice for all LHC Bond Loans with Assistance! A \$75.00 Compliance Fee for LHC MRB Assisted or Home and LHC Soft Second Program!					
LOUISIANA HOUSING CORPORATION (LHC)					
SOFT SECOND PROGRAM					
(Exhibit A) LHC Soft Second Program Confirmation Report					
(Exhibit E) Requisition Form Soft Second					
(Exhibit G) LHC Soft Second Program Compliance Package Submission Checklist					
(Exhibit H) Borrower Affidavit					
(Exhibit I) Project Summary					
(Exhibit J) Duplication of Benefits Certification					
(Exhibit N) Consent & Release Form, Nonpublic Personal Information Form					
(Exhibit P) Post Closing Review Checklist					
(Exhibit Q) Affidavit of Seller (Exhibit R) Flood Incurance Asknowledgment					
(Exhibit R) Flood Insurance AcknowledgmentSecond Mortgage Instrument					
Second Mortgage Instrument Second Mortgage Promissory Not					
Closing Cost Note					
Insurance Policies need to equal the 1st & 2 mortgages and list LHC on policy					
LOUISIANA HOUSING CORPORATION (LHC) MORTGAGE CREDIT CERTIFICATE PROGRAM					
(Exhibit A) Mortgage Credit Certificate Program Compliance File Checklist					
(Exhibit B) Mortgage Credit Certificate Program Household Income Calculation Worksheet					
(Exhibit C) Mortgage Credit Certificate Program Conditional Commitment Letter (if applicable)					
(Exhibit D) Mortgage Credit Certificate Program Confirmation Report					
(Exhibit E) Mortgage Credit Certificate Program Notice to Eligible Borrower Regarding Potential Recapture Tax and Mortgagor Affidavit					
(Exhibit F) Mortgage Credit Certificate Program Underwriter Certification Form (Backup Document – Contact					
Single Family before Submission)					
(Exhibit G) Mortgage Credit Certificate Program Owner Occupancy Certification					
(Exhibit I) Mortgage Credit Certificate Program Military Veteran's Eligibility Affidavit					
(Exhibit J) Mortgage Credit Certificate Program Seller Affidavit (Exhibit K) Mortgage Credit Certificate Program Closing Affidavit					
(Exhibit L) Mortgage Credit Certificate Program Certificate of Lender					
(Exhibit N) Mortgage Credit Certificate Program Tax Return Affidavit					
(Exhibit O) Mortgage Credit Certificate Program Extension Request (if applicable)					
(Exhibit P) Mortgage Credit Certificate Program Reservation Request (Backup Document – Contact					
Single Family before Submission)(Exhibit Q) Mortgage Credit Certificate Program Reissuance Checklist (if applicable)					
(Exhibit R) Mortgage Credit Certificate Program Request for Reissuance (if applicable)					
(Exhibit S) Mortgage Credit Certificate Program Resubmission Request (if applicable)					
(Exhibit T) Mortgage Credit Certificate Program Maximum Permissible Acquisition Cost For Residential Housing					
Units – 2016 State of Louisiana (Exhibit U) Mortgage Credit Certificate Program Maximum Permissible Family Income Limits per Parish for 2017					
(Exhibit V) Mortgage Credit Certificate Program Monthly Savings Worksheet					
(Exhibit W) Mortgage Credit Certificate Program Schedule of Fees					
(Exhibit X) Mortgage Credit Certificate Program Notice of Denial (if applicable)					
(Exhibit Y) Mortgage Credit Certificate Program Qualified Targeted Census Tract Codes For Louisiana, 2015 (Exhibit Z) Mortgage Credit Certificate Program Form of Certificate					
(Exhibit 2) Mortgage Credit Certificate Program Form of Certificate (Exhibit AA) Mortgage Credit Certificate Program Request for Assumption (if applicable)					

SOUTHERN MORTGAGE ASSISTANCE PROGRAM (SMAP)

 (Exhibit A) Lender Information Form (Exhibit B) Term Sheet (Exhibit C) Lender Certificate— Must be signed 20 calendar days from the Initial Mtg. Reservation Date!! (Exhibit D) Down Payment/Closing Cost Assistance Grant (Exhibit E) Down Payment Assist. /Reservation - Must fax to JPFA 24 hours prior to day of closing w/ Final CD (Exhibit F) Rate Lock 30 Day Extension Form - \$375 non-refundable fee for 30 day Lock Extension (Updated Appraisal is required if the loan is over the 100 day mark for lock extension) 					
MISSISSIPPI HOME CORPORATION (MHC) MORTGAGE REVENUE 007 BOND PROGRAM (MRB007)					
(MRB001) - Reservation Form					
(MRB002) - Mortgage Revenue Bond Checklist					
(MRB003) - Executed Borrower Certification					
(MRB007) - Executed Borrower Affidavit					
(MRB010) - Attorney Information Form	(MRB010) - Attorney Information Form and Wiring Instruction				
(MRB016) - Notice to Borrower					
Executed Potential Recapture Tax Form					
Copy of Second Mortgage Note					
Copy of Second Mortgage Deed of Trust					
 Mississippi Home Corporation Mortgage Addendum (MRB 008) – This addendum is specifically for FHA Insured Loans and must be a part of the 1st Lien Mortgage. Mississippi Home Corporation Mortgage Addendum (MRB 013) - This addendum is specifically for Fannie Mae or Freddie Mac Conventional Insured Loans and must be a part of the 1st Lien Mortgage. Mississippi Home Corporation Mortgage Addendum (MRB 009) - This addendum is specifically for VA or USDA/RD Guaranteed Loans and must be a part of the 1st Lien Mortgage 					
		<u>nformation</u>			
Hazard/Flood/Windstorm Insurance Transfer	το:				
Standard Mortgage Corporation, ISAO, P.O. Box 792107 San Antonio, TX 78279	A, ATIMA				
IF A LOAN HAS A 2 nd Mortgage/Deed of Trust;	; it will need t	o show the 2 nd Mortgagee on the Insurance (Agency)			
Louisiana Housing Corporations	or	Mississippi Home Corporation			
2415 Quail Drive	_	735 Riverside Drive			
Baton Rouge, LA 70808		Jackson, MS 39202			
Flood Certificate Transfer to:					
Standard Mortgage Corporation 701 Poydras St., 300 Plaza New Orleans, LA 70139	Cor	eLogic Flood Services Servicer ID# 17158			
Notice of Servicing Transfer to:					
Standard Mortgage Corporation P.O. Box 650561 Dallas, TX 75265-0561					
1-800-448-4190 Monday thru Friday b	etween 8:30 A	AM to 5 PM			
MERs ID# Transfer to: 1000219	FHA ID # Tra	ansfer to: 17158-09993			
Closing Packages sent to Address below:					
Standard Mortgage Corporation Trailing Documents					

ATTN: Funding Department

701 Poydras St, 300 Plaza New Orleans, LA 70139