

SMC LOAN DELIVERY CHECKLIST

Lender Name: _____

Lender Contact: _____

Lender Contact Phone Number: _____

Lender Contact Email: _____

BORROWER'S NAME: _____ **LOAN#:** _____

- _____ Act of Correction - (if applicable) Follow-up with Recorded AOC
- _____ Affiliated Business Disclosure or signed Letter stating No Affiliates
- _____ Allonge to Note (if applicable) - **Endorsed to Standard Mortgage Corporation by authorized signer**
- _____ Appraisal & Appraiser's License (must upload electronic appraisal (**colored copy**) to SMC)
- _____ Appraisal - Reconsideration of Value Disclosure
- _____ Appraisal Acknowledgement
- _____ Appraisal Invoice
- _____ Appraisal Transfer Documents (if applicable)
- _____ Assignment - assigned to SMC – Original (if applicable, if not MERS loan)
- _____ Borrower's Certification and Authorization Form
- _____ Cash Sale/ Warranty Deed
- _____ CFPB's Your Home Loan Toolkit (purchases only) provided to borrower(s)
- _____ Compliance Agreement/ Errors & Omissions
- _____ (CD) Initial Closing Disclosure
- _____ (CD) Acknowledgement of Closing Disclosure (CD) - evidence of borrower's receipt of the Initial CD
- _____ (CD) Final Closing Disclosure (signed and dated)
- _____ (CD) APR on Final CD not to change more than .125% of % disclosed (on regular loans)
- _____ (CD) All fees on the CD must show the name of the person receiving the fee
- _____ (CD) Real estate commissions, if applicable, must appear on the CD
- _____ Credit Report
- _____ Desktop Underwriting Finding (**DU**) / Loan Prospector (**LP**) / Guaranteed Underwriting System (**GUS**)
- _____ Fraud Review results including: LDP (Limited Denial of Participant) and GSA (General Service Admin.) Compliance
- _____ Driver's License / Picture ID / Perm. Resident Card
- _____ Earnest Money Deposit Evidence (if applicable)
- _____ E-Delivery Consent
- _____ ECOA Notice – Federal Equal Credit Opportunity Act (signed & dated)
- _____ Evidence Flood Zone Certificate is transferred to Standard Mortgage (instructions under 'Transfer Information')
- _____ Evidence Hazard, Flood and/or Wind/Hail is transferred to Standard Mortgage (instructions under 'Transfer Information'; Letter requesting transfer is acceptable)
- _____ Final Inspection Report/Re-cert of Value (if applicable) (Required if over the 100 day mark for lock extension)
- _____ Final Loan Application w/ **NMLS #** & Demographic Information Addendum & HUD 92900-A Addendums (for FHA) (signed & dated)
- _____ First Payment Letter
- _____ Flood Certificate (if prop. is in Flood Zones A or V, Flood Ins. is required & house was built after 1976)
- _____ Flood Hazard Determination Form (borrower(s) sign/date pg. 2 if **not** in flood zone) - **Life of Loan Type**
- _____ Flood Insurance Dec page or application with proof of payment, including wind and hail (if applicable)
- _____ Freddie Exclusionary List Check
- _____ Hazard Insurance Dec page or Binder + Application together, including proof of payment (must meet req. of FNMA/FHLMC/GNMA/FHA/VA/RHS/LHC/MHC)
- _____ Higher-Priced Mortgage Loan Disclosure (**HPML**) - if applicable
- _____ Homeownership Counseling Organizations List (must include at least 10 approved agencies)
- _____ Income Calculation Worksheet / Assets Worksheet
- _____ Income Documents
- _____ Initial Escrow Disclosure Statement or Waiver - (Waiver if applicable for Conv. Loans Only!)
- _____ Initial Loan Application & Demographic Information Addendum & HUD 92900-A Addendums (for FHA) (signed & dated)
- _____ Intent to Proceed with Application
- _____ IRS Tax Returns - 4506 Tax Verification and Current Check Stubs or IRS Transcripts (2 Years – if the Underwriter Specifically requests the tax returns in their conditions and in the DU)
- _____ IRS W-9 Tax Form for each borr. & 4506C (Self Employed borrowers - IRS Form 8821)
- _____ (LE) Initial Loan Estimate (LE) - update LE if loan is re-disclosed; all issued LE's must include a "Provider List" & "Change of Circumstance" (if applicable)
- _____ (LE) Servicing intention statement marked correctly
- _____ (LE) Final LE must be issued at least 4 days prior to closing; cannot issue any LEs after CD is issued
- _____ Louisiana Application Fee Disclosure (if applicable)

LOAN DELIVERY CHECKLIST - CONTINUED

- _____ Mortgage/ Deed of Trust with applicable Riders & if Louisiana must include **“Title Insurance Identifier” & “NMLS#”** (Follow-up w/ Orig. Rec. Mtg.)
- _____ Name Affidavit
- _____ Notice Concerning the Furnishing of Negative Information
- _____ Notice of Right to Cancel and Rescission Confirmation (if applicable)
- _____ Occupancy Affidavit (notarized if applicable)
- _____ Original Note ... Must include **“Notary ID#” and “NMLS#” (Endorsed to Standard Mortgage Corporation by Authorized Signor)**
- _____ Patriot ACT Disclosure borrower signed
- _____ Patriot ACT Customer Information Form
- _____ Payment History showing the current **“Principal” & “Escrow”** balances (**any FHA MIPs payable must be paid prior to purchase**)
- _____ PMI Certificate / Disclosures (if applicable) & Evidence PMI was activated & transferred to SMC (instructions under ‘Transfer Information’)
- _____ Power of Attorney – if applicable (Follow up with Recorded POA)
- _____ Privacy Policy & Practices Form
- _____ Purchase Agreement/Addendums & Ext. (copy of check/money order...req. by borrower at closing (if applicable)
- _____ QM Findings (Qualified Mortgage)
- _____ Rate Lock Confirmation Sheet
- _____ 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# 12-2020 – must have orig. signature)
- _____ SS Admin. (SSA) must contain: Business trans. explanation & reasons checked off as to why CBSV applies
- _____ Supplemental Consumer Information Form (Required for Purchase loans originated 3/1/2023 and after)
- _____ Tax Information Sheet (**must include Parcel#**)
- _____ Termite Cert. (If not required- need signed Termite Waiver & Hold Harmless; Active/Major damage need evidence of treatment)
- _____ Title Commitment / Title Policy: Insured name must include: ISAOA/ATIMA & written exactly as on Note
- _____ Title Commitment or Short Form Title Policy (**Follow up w/ Original Short Form Policy**)
- _____ Underwriter’s Approval 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 OR 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.**)
- _____ Lender 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

- _____ 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 - 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

- _____ 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)
- _____ 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)
- _____ Evidence RD Fee has been sent
- _____ Guaranteed Loan Closing Report (RD1980-19)
- _____ USDA – Privacy Act (RD410-9)
- _____ Rural Development Occupancy Rider to the Mortgage

LOUISIANA HOUSING CORP. (LHC)
BOND MARKET RATE DOCUMENTS

- _____ **(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**
- _____ LHC 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**

***Note:** 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

- _____ **(Exhibit A)** Mortgage Revenue Bond Program Compliance File Checklist
- _____ **(Exhibit B)** Mortgage Revenue Bond Program Confirmation Report
- _____ **(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 F)** Mortgage Revenue Bond Program Post-Closing File Checklist
- _____ **(Exhibit G)** Mortgage Revenue Bond Program Post-Closing Certification
- _____ **(Exhibit H)** Mortgage Revenue Bond Program Tax-Exempt Program Rider (attached to 1st Mortgage- not required for MRB Keys for Service Program)
- _____ **(Exhibit I)** Mortgage Revenue Bond Program Notice to FHA/VA Buyers
- _____ **(Exhibit J)** Mortgage Revenue Bond Program Seller Affidavit
- _____ **(Exhibit Q)** Mortgage Revenue Bond Program Requisition Form
- _____ Copy of Second Mortgage Instrument
- _____ Copy of Second Mortgage Promissory Note

***Note:** A **\$20.00** Wire Fee for LHC MRB/ HOME MRB / MRB KEYS
A **\$75.00** Compliance Fee for LHC MRB Assisted or Home and LHC Soft Second Program!

MRB Keys for Service Additional Items

_____ (Exhibit V) Mortgage Revenue Bond Program Lender Mortgage Loan Closing Certificate

Home/MRB Additional Items

_____ (Exhibit E1) HOME/Mortgage Revenue Bond Program Home 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 Home Regulatory Agreement- Copy
_____ Copy of Closing Cost Gift Letter

CDBG Assisted Additional Items

_____ (Exhibit E1 w/attachments I, II, III) Mortgage Revenue Bond/ CDBG Assisted Program Project Summary
_____ (Exhibit O) Mortgage Revenue Bond/ CDBG Assisted Program Consent & Release Form, nonpublic Personal Information Form
_____ (Exhibit R) Mortgage Revenue Bond/ CDBG Assisted Program Flood Insurance Acknowledgement
_____ (Exhibit S) Mortgage Revenue Bond/ CDBG Assisted Program Duplication of Benefits Certification
_____ Copy of COMPLETE STAND-ALONE Second Mortgage Title Policy
_____ Copy of Closing Cost Gift Letter
_____ Homeownership Education Certificate

***Note:** Insurance Policies must equal the 1st & 2nd mortgages combined and list LHC on policy as 2nd Mortgagee
A **\$40.00** Wire Fee for CDBG Assisted
All eligible homebuyers MUST complete Homeownership Education and furnish a copy of their certificate

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 Insurance Acknowledgment
_____ 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 a copy to Standard Mortgage Corporation)
_____ Louisiana Housing Corporation Mortgage Revenue Bond Program Second Mortgage Promissory Note (The Fully Executed Original Promissory Note must be delivered via Certified or Express Mail with return receipt to Louisiana Housing Corporation and a copy to Standard Mortgage Corporation)
_____ Closing Cost Gift Letter

***Note:** Insurance Policies need to equal the 1st & 2 mortgages and list LHC on policy

***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!**

MISSISSIPPI HOME CORPORATION (MHC)
MORTGAGE REVENUE 007 BOND PROGRAM (MRB007)

Bond Program Checklist

- (MRB003)** – Executed Borrower Certification
- (MRB007)** - Executed Borrower Affidavit
- (MRB010)** - Attorney Information Form and Wiring Instruction
- (MRB016)** - Notice to Borrower
- Executed Potential Recapture Tax Form
- Reservation Confirmation
- Copy of Second Mortgage Promissory 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**

MISSISSIPPI HOME CORPORATION (MHC)
SMART 6 BOND PROGRAM (SMART6)

Bond Program Checklist

- Reservation Confirmation
- Notice to Borrower – Second Mortgage
- MHC Income Calculation Worksheet
- Occupancy Statement
- Executed Non-Borrower Statement (If applicable)
- Child Support Statement (If applicable)
- Notification of Change (If applicable)
- MHC Letter of Explanation (If applicable)
- Executed Borrower Affidavit with MHC Res #
- Attorney Information Form
- Copy of Second Mortgage Promissory Note
- Copy of Second Mortgage Deed of Trust

MISSISSIPPI HOME CORPORATION (MHC)
Easy 8 Bond Program (EASY8)

Bond Program Checklist

- Reservation Confirmation
- Executed Potential Recapture Tax Form
- Notice to Borrower – Second Mortgage
- MHC Income Calculation Worksheet
- Executed Borrower Certification
- Executed Non-Borrower Statement (If applicable)
- Child Support Statement (If applicable)
- Notification of Change (If applicable)
- MHC Letter of Explanation (If applicable)
- Executed Borrower Affidavit with MHC Res #
- Attorney Information Form
- Copy of Second Mortgage Promissory Note
- Copy of Second Mortgage Deed of Trust

***Note:** Mortgage Addendum for Loan Type must be recorded with 1st Mortgage Deed of Trust

MISSISSIPPI HOME CORPORATION (MHC)
Trusty 10 Bond Program (TRUSTY10)

_____ Bond Program Checklist

- _____ Reservation Confirmation
- _____ Executed Potential Recapture Tax Form
- _____ Notice to Borrower – Second Mortgage
- _____ MHC Income Calculation Worksheet
- _____ Executed Borrower Certification
- _____ Executed Non-Borrower Statement (If applicable)
- _____ Child Support Statement (If applicable)
- _____ Notification of Change (If applicable)
- _____ MHC Letter of Explanation (If applicable)
- _____ Executed Borrower Affidavit with MHC Res #
- _____ Attorney Information Form
- _____ ACH Authorization Agreement
- _____ Copy of Second Mortgage Promissory Note
- _____ Copy of Second Mortgage Deed of Trust

***Note:** Mortgage Addendum for Loan Type must be recorded with 1st Mortgage Deed of Trust

Jefferson Parish Finance Authority (JPFA)

- _____ **(Exhibit A)** Compliance Checklist
- _____ **(Exhibit B)** First Mortgage Loan Origination Lender Information Form
- _____ **(Exhibit C)** Down Payment Assistance Funding Request
- _____ Certificate of Program Administrator As To Compliance
- _____ Mortgagor Affidavit
- _____ Notice to Buyer/ Notice of Potential Recapture
- _____ Affidavit of Cosigner or Guarantor (If applicable)
- _____ Affidavit of Mortgagor – Heroes To Homeowners Grant (If applicable)
- _____ Copy of Second Mortgage Promissory Note
- _____ Copy of Second Mortgage Deed of Trust

***Note:** Tax Exempt Rider must be attached and recorded with the 1st Lien Deed of Trust/Mortgage

Transfer Information

Hazard/Flood/Windstorm Insurance Transfer to:

Standard Mortgage Corporation, ISAOA/ATIMA
P.O. Box 792107
San Antonio, TX 78279

IF A LOAN HAS A 2nd Mortgage/Deed of Trust; it will need to show as the 2nd Mortgagee on the Insurance

Louisiana Housing Corporations ISAOA/ATIMA	or	Mississippi Home Corporation
2415 Quail Drive		735 Riverside Drive
Baton Rouge, LA 70808		Jackson, MS 39202

Jefferson Parish Finance Authority
1221 Elmwood Park BLVD, Ste 505
Jefferson, LA 70123

Flood Certificate Transfer to:

Standard Mortgage Corporation
701 Poydras St., 300 Plaza
New Orleans, LA 70139

Box 3. Lender/Service ID #: Flood Services Service ID# 17158
Box 4. Loan Identifier: SMC Loan#

PMI Certificate Transfer to:

Standard Mortgage Corporation
701 Poydras St., 300 Plaza
New Orleans, LA 70139

Notice of Servicing Transfer to:

Standard Mortgage Corporation
P.O. Box 650561
Dallas, TX 75265-0561
1-800-448-4190 Monday thru Friday between 8:30 AM to 5 PM

MERs ID# Transfer to: 1000219

FHA ID # Transfer to: 17158-09993

UCD Seller ID # Transfer to: 12233

1st Lien Original Notes sent to Address below:

Standard Mortgage Corporation
ATTN: Funding
701 Poydras St, 300 Plaza
New Orleans, LA 70139

Trailing Documents sent to Address below:

Standard Mortgage Corporation
Trailing Documents
701 Poydras St, 300 Plaza
New Orleans, LA 70139
ATTN: Post Closing Department