

SECTION 184 INDIAN LOAN GUARANTEE PROGRAM

UNDERWRITING SUBMISSION CHECKLIST – Cash Out or No Cash Out Refinances

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

ITEM	INCLUDED
Lender Submission Contact Sheet	
Firm Commitment Submission Checklist	
Case Number Request Form	
Mortgage Credit Analysis Worksheet	
Maximum Mortgage Worksheet for Refinances	
Good Faith Estimate (Original and all re-disclosures)	
Uniform Residential Loan Application/Addendum A (initial signed)	
Uniform Residential Loan Application/Addendum A (final/unsigned)	
Land Status and Jurisdiction Form	
Copy of HUD-1 to verify Original Sales Price (if applicable)	
Payoff Statement(s)	
Subordination / Tribal Agreement	
Detailed Explanation Letter from Borrower regarding Use of Cash Proceeds (Cash-Out Refinance)	
Appraisal Report (URAR Form 92800)	
Final Inspection (if required by appraiser)	
Evidence of Native American Enrollment and Social Security Number	
Credit Report	
Letters of Explanation on Derogatory Credit	
Verification of Employment, Pay Stubs, W-2 Forms/ 1009 Forms and 2 years IRS Tax Transcripts	
Federal Income Tax Returns with all schedules (if applicable)	
Form 4506-T Request for Transcript of Tax Return	
Verification of Deposit / Bank Statements	
24 Month Verification of Mortgage or Rental Payments	
CAIVRS	
LDP/GSA- EPLS (print outs for all parties)	
Flood Certificate	
Termite Inspection Report (if required by appraiser)	
Well & Septic Inspection (if required by appraiser)	
Homeowners Insurance	
Preliminary HUD-1 with all lender and closing agent costs	
FEE SIMPLE LAND	
Preliminary Title Report	
TRIBAL TRUST LAND	
Current Title Status Report (with recorded lease) and Lessor Approval to Refinance	
Leasehold Instrument (with all signatures as required)	
Environmental Review (required for Tribal Trust and Allotted Trust properties)	
INDIVIDUAL ALLOTTED TRUST LAND (No Lease)	
Current Title Status Report (including consent to mortgage from all owners if fractionated)	
INDIVIDUAL ALLOTTED TRUST LAND (With Lease)	
Current Title Status Report (with recorded lease)	
Leasehold Instrument (with all signatures as required)	