**SECTION 184 INDIAN LOAN GUARANTEE PROGRAM**

**UNDERWRITING - FIRM COMMITMENT - SUBMISSION CHECKLIST**

**INDIVIDUAL BORROWERS - PURCHASE TRANSACTIONS**

BORROWER(S): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Case #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| **ITEM** | **INCLUDED** |
| Lender Submission Contact Sheet |  |
| Case Number Request Form |  |
| Mortgage Credit Analysis Worksheet (Form HUD 53036) |  |
| 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 |  |
| Sales Contract  |  |
| Appraisal Report  |  |
| Borrower Native American ID and Social Security Evidence |  |
| 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 |  |
| **TRIBAL TRUST LAND** |  |
|  Title Status Report (with Recorded Lease) |  |
|  Leasehold Instrument (with all signatures as required) |  |
|  Environmental Review (required for Tribal Trust and Allotted Trust properties) |  |
| INDIVIDUAL ALLOTTED TRUST LAND (NO Lease) |  |
|  Title Status Report (including consent to mortgage from all owners if fractionated) |  |
|  BIA Approval of Mortgage prior to closing |  |
| **INDIVIDUAL ALLOTTED TRUST LAND (With Lease)** |  |
|  Title Status Report (with recorded lease) |  |
|  Leasehold Instrument (with all signatures as required) |  |

 HUD-50127 (09/2012)