



## Section 184 Delegated Underwriting Authority

### Firm Commitment Request

*This form is to be completed and submitted electronically as a Word Document to [Section184@HUD.gov](mailto:Section184@HUD.gov).*

Section 184 Case No.: [Click here to enter text.](#)

Institutional Reference No: [Click here to enter text.](#)

Lender Name: [Click here to enter text.](#)

Sponsor Name (if applicable): [Click here to enter text.](#)

Underwriter/e-mail address: [Click here to enter text.](#)

Borrower Name/Tribe: [Click here to enter text.](#)

Co-Borrower Name/Tribe: [Click here to enter text.](#)

Property Address: [Click here to enter text.](#)

City/State/Zip Code: [Click here to enter text.](#)

Loan Purpose:	<a href="#">Click here to enter text.</a>	Remaining Economic Life (Yrs):	Years
Land Type:	<a href="#">Click here to enter text.</a>	Appraised Value:	<a href="#">Click here to enter text.</a>
Mtg Amt w/o LG:	<a href="#">Click here to enter text.</a>	Mtg Amt W/ LG:	<a href="#">Click here to enter text.</a>
Term (Yrs):	<a href="#">Click here to enter text.</a>	Mo. R.E. Taxes:	Enter amount here
Mo. Haz. /Flood Ins:	Enter amount here	Other:	Enter amount here
BIA Res. Code:	Enter Code here	BIA Tract No.:	<a href="#">Click here to enter text.</a>



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 451 7TH Street SW  
 WASHINGTON, DC 20410

Interest Rate:	Click here to enter text.	<b>Firm Commitment Amount:</b>	Click here to enter text.

**Prior to Close Conditions:**

1. Text

**Additional at Closing/Prior to Guarantee Conditions not shown below:**

1. Text

**Exceptions to Underwriting Policy:**

1. Text

**Instructions:**

*Boiler plate Firm Commitment language is provided below for Purchase transactions, No Cash Out Refinances, and Cash Out Refinances on Fee Simple and Tribal Trust land. The Underwriter should strike thru any conditions listed that are not applicable and should not appear on the final Firm Commitment and type their initials in **BOLD** at the end of the strike thru.*

*All blanks must be completed for the transaction type or the condition should be deleted using the above method. The Underwriter Certification section should be completed and the electronic Word document will be sent to OLG for the Firm Commitment to be issued.*

*The underwriter should print this form, sign it and include the signed form behind the signed Firm Commitment in the Endorsement submission package.*

**Purchase Transactions - Fee Simple**

- ^The borrowers required investment is \$\_\_, as shown on the Final MCAW. This amount may come from borrowers verified assets, gift or grant funds. No cash back to the borrower over and above monies paid in advance for this transaction.^
- Provide the Section 184 Fee Simple Rider showing occupancy requirement.^
- The maximum seller contribution is 6% of the purchase price. The seller contribution cannot exceed actual costs. The borrower may not receive any cash back at closing from this contribution.^
- The borrower may not pay the Tax Service Fee; this is a seller or lender cost.^
- All existing mortgages/liens/judgments must be paid in full, removed/released from the final title report.^



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All currently due and back taxes must be paid in full. ^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Final Title policy coverage must not be less than \$\_\_. ^

Submission of an executed Name Affidavit from \_\_ that references all of the legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^

The borrower is receiving a grant in the amount of \$\_\_. This amount is to be shown on the HUD-1 Settlement Statement. If these funds are provided as a second mortgage, a copy of all loan documents must be included in the Endorsement package. ^

Borrower must set up an automatic payment. Issuance of the Loan Guarantee Certificate is subject to evidence this has been established and must be included with the endorsement package. ^

### **Purchase Transactions - Tribal Trust**

^The borrowers required investment is \$\_\_, as shown on the Final MCAW. This amount may come from borrowers verified assets, gift or grant funds. No cash back to the borrower over and above monies paid in advance for this transaction. ^

Provide the Section 184 Tribal Trust Rider with owner occupancy requirement and executed lease. ^

The maximum seller contribution is 6% of the purchase price. The seller contribution cannot exceed actual costs. The borrower may not receive any cash back at closing from this contribution. ^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost. ^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Provide BIA Certificate of mortgage approval. ^

Provide Final Certified TSR with new recorded mortgage and executed lease. Any existing mortgages must be cancelled, removed, and released. ^

Submission of an executed Name Affidavit from \_\_ that references all of the legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^

The borrower is receiving a grant in the amount of \$\_\_. This amount is to be shown on the HUD-1 Settlement Statement. If these funds are provided as a second mortgage, a copy of all loan documents must be included in the Endorsement package. ^

Borrower must set up an automatic payment. Issuance of the Loan Guarantee Certificate is subject to evidence this has been established and must be included with the endorsement package. ^

### **Purchase Transactions - Individual Allotted Trust**

^**PRIOR TO CLOSING CONDITIONS:** Provide BIA certificate of mortgage approval. ^

^The borrowers required investment is \$\_\_, as shown on the Final MCAW. This amount may come from gift or grant funds. No cash back to the borrower over and above monies paid in advance for this transaction. ^



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Provide the Section 184 Allotted Trust Rider with owner occupancy requirement. ^  
The maximum seller contribution is 6% of the purchase price. The seller contribution cannot exceed actual costs. The borrower may not receive any cash back at closing from this contribution. ^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost. ^  
All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Provide Final Certified TSR with new recorded mortgage. Any existing mortgages must be cancelled, removed, and released. ^

Provide a name affidavit for the \_\_ for all legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^

The borrower is receiving a grant in the amount of \$\_\_. This amount is to be shown on the HUD-1 Settlement Statement. If these funds are provided as a second mortgage, a copy of all loan documents must be included in the Endorsement package. ^

Borrower must set up an automatic payment. Issuance of the Loan Guarantee Certificate is subject to evidence this has been established and must be included with the endorsement package. ^

### **No Cash Out Refinance - Fee Simple**

^The borrowers required investment is \$\_\_, as shown on the Final MCAW. This amount may come from borrowers verified assets, gift or grant funds. No cash back to the borrower over and above monies paid in advance for this transaction. ^

Maximum cash back to the borrower at closing limited to \$250.00. ^

Provide the Section 184 Fee Simple Rider with owner occupancy requirement. ^

The following mortgage lien(s) are to be paid off at closing and shown on the HUD-1 Settlement Statement: \_\_ ^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost. ^

All existing mortgages/liens/judgments must be paid in full, removed/released from the final title report. ^

All currently due and back taxes must be paid in full. ^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Final Title policy coverage must not be less than \$\_\_. ^

Submission of an executed Name Affidavit from \_\_ that references all of the legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^

The borrower is receiving a grant in the amount of \$\_\_. This amount is to be shown on the HUD-1 Settlement Statement. If these funds are provided as a second mortgage, a copy of all loan documents must be included in the Endorsement package. ^

Borrower must set up an automatic payment. Issuance of the Loan Guarantee Certificate is subject to evidence this has been established and must be included with the endorsement package. ^

Streamline: If cash to close exceeds \$1,000.00, traditional asset verification must be provided and submitted to underwriting. ^



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**No Cash Out Refinance - Tribal Trust**

^The borrowers required investment is \$\_\_, as shown on the Final MCAW. This amount may come from borrowers verified assets, gift or grant funds. No cash back to the borrower over and above monies paid in advance for this transaction. ^

Maximum cash back to the borrower at closing limited to \$250.00. ^

Provide the Section 184 Tribal Trust Rider with owner occupancy requirement and executed lease. ^

The following mortgage lien(s) are to be paid off at closing and shown on the HUD-1 Settlement Statement: \_\_ ^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost. ^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Provide BIA Certificate of mortgage approval. ^

Provide Final Certified TSR with new recorded mortgage and executed lease. Any existing mortgages must be cancelled, removed, and released. ^

Submission of an executed Name Affidavit from \_\_ that references all of the legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^

The borrower is receiving a grant in the amount of \$\_\_. This amount is to be shown on the HUD-1 Settlement Statement. If these funds are provided as a second mortgage, a copy of all loan documents must be included in the Endorsement package. ^

Borrower must set up an automatic payment. Issuance of the Loan Guarantee Certificate is subject to evidence this has been established and must be included with the endorsement package. ^

Streamline: If cash to close exceeds \$1,000.00, traditional asset verification must be provided and submitted to underwriting. ^

**No Cash Out Refinance - Individual Allotted Trust**

^**PRIOR TO CLOSING CONDITIONS:** Provide BIA certificate of mortgage approval. ^

^The borrowers required investment is \$\_\_, as shown on the Final MCAW. This amount may come from borrowers verified assets, gift or grant funds. No cash back to the borrower over and above monies paid in advance for this transaction. ^

Maximum cash back to borrower may not exceed \$250.00. ^

Provide the Section 184 Allotted Trust Rider with owner occupancy requirement. ^

The following mortgage lien(s) are to be paid off at closing and shown on the HUD-1 Settlement Statement: \_\_ ^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost. ^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Provide Final Certified TSR with new recorded mortgage. Any existing mortgages must be cancelled, removed, and released. ^

Provide a name affidavit for the \_\_ for all legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^



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The borrower is receiving a grant in the amount of \$\_\_. This amount is to be shown on the HUD-1 Settlement Statement. If these funds are provided as a second mortgage, a copy of all loan documents must be included in the Endorsement package. ^

Borrower must set up an automatic payment. Issuance of the Loan Guarantee Certificate is subject to evidence this has been established and must be included with the endorsement package. ^

Streamline: If cash to close exceeds \$1,000.00, traditional asset verification must be provided and submitted to underwriting. ^

### **Cash Out Refinance - Fee Simple**

^The maximum cash back to the borrower is \$25,000.00. ^

Provide the Section 184 Fee Simple Rider showing occupancy requirement. ^

The following debts are to be paid in full and shown on the HUD-1 Settlement Statement: \_\_

^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost. ^

All existing mortgages/liens/judgments must be paid in full, removed/released from the final title report. ^

All currently due and back taxes must be paid in full. ^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Final Title policy coverage must not be less than \$\_\_. ^

Submission of an executed Name Affidavit from \_\_ that references all of the legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^

### **Cash Out Refinance -Tribal Trust**

^Maximum cash back to the borrower at closing limited to \$25,000.00. ^

Provide the Section 184 Tribal Trust Rider with owner occupancy requirement and executed lease. ^

The following debts are to be paid in full and shown on the HUD-1 Settlement Statement: \_\_

^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost. ^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing. ^

Provide BIA Certificate of mortgage approval. ^

Provide Final Certified TSR with new recorded mortgage and executed lease. Any existing mortgages must be cancelled, removed, and released. ^

Submission of an executed Name Affidavit from \_\_ that references all of the legal names used. ^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment. ^

### **Cash Out Refinance - Individual Allotted Trust**

HUD-50113 (09/2012)



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**^PRIOR TO CLOSING CONDITIONS:** Provide BIA certificate of mortgage approval.^

^Maximum cash back to borrower is \$25,000.00.^

Provide the Section 184 Tribal Trust Rider with owner occupancy requirement.^

The following debts are to be paid off at closing and shown on the HUD-1 Settlement Statement: \_\_ ^

The borrower may not pay the Tax Service Fee; this is a seller or lender cost.^

All underwriting documents must be less than 60 days old at Underwriting and 120 days old at Closing. Updates must be submitted to underwriting prior to closing.^

Provide BIA Certificate of mortgage approval.^

Provide Final Certified TSR with new recorded mortgage. Any existing mortgages must be cancelled, removed, and released.^

Provide a name affidavit for the \_\_ for all legal names used.^

The Request for Endorsement package must be submitted to: ONAP Endorsements at the address shown on your Case Number Assignment.^

**For HUD Use Only:**

**Notes:**

The Office of Loan Guarantee encourages the borrower to execute an automatic mortgage payment; however, not a condition to guarantee the loan.^

Lender is required to obtain a final clear title policy; copy should be forwarded to the Office of Loan Guarantee. Guarantee certificate may be issued prior to receipt of the title policy; however, lender is responsible for meeting all commitment conditions noted on the preliminary title report including recordation of the Section 184 loan.

**UNDERWRITER CERTIFICATION:**

THIS COMPLETED AND SIGNED FORM MUST BE INCLUDED IN THE ENDORSEMENT FILE BEHIND THE HUD ISSUED FIRM COMMITMENT.

DUA Underwriter Name: \_\_\_\_\_ PRINT

DUA Underwriter Signature: \_\_\_\_\_ DUA # \_\_\_\_\_

Date Requested: \_\_\_\_\_