**SECTION 184A NATIVE HAWAIIAN HOUSING LOAN GUARANTEE PROGRAM**

REQUEST FOR LOAN GUARANTEE ENDORSEMENT SUBMISSION CHECKLIST

DIRECT GUARANTEE

REFINANCE TRANSACTIONS

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

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| **ITEM** | **INCLUDED** |
| Request for Endorsement (Form HUD-54111) |  |
| Late Request for Endorsement - more than 60 days after closing (include letter and current payment history) |  |
| Payment of Loan Guarantee Fee via [www.pay.gov](http://www.pay.gov) |  |
| Transmittal for Loan Guarantee fee payment form, HUD-53038 (printed via www.pay.gov) |  |
| Firm Commitment signed and dated by DG Underwriter – loan must close in compliance with firm commitment  |  |
| Mortgage Credit Analysis Worksheet, HUD-53036 signed and dated by DG Underwriter |  |
| Maximum Mortgage Worksheet |  |
| Net Tangible Benefit Worksheet |  |
| Evidence of Current Mortgage Guaranteed Under Section 184A Program and Case Number |  |
| Copy of Original HUD-1 |  |
| Verification of Mortgage(s) |  |
| Pay Off Statement(s) |  |
| Subordination Agreement (if applicable) |  |
| Detailed Explanation Letter from Borrower Regarding Use of Cash Proceeds (cash-out refinance) |  |
| Final Truth-in-Lending Statement |  |
| Good Faith Estimate (original and updated statements issued) |  |
| Final Signed and dated Uniform Residential Loan Application and Addendum A executed by borrower and lender |  |
| Initial Signed and Dated Uniform Residential Loan Application and Addendum A executed by borrower and lender |  |
| Fully Executed DHHL Certification of Eligibility |  |
| Note Instrument |  |
| DHHL recorded Mortgage Instrument with 184A Rider and any additional applicable riders |  |
| DHHL’s recorded Consent to Mortgage  |  |
| DHHL recorded Lease including any amendment, addendum, succession or assignment of lease documentation  |  |
| DHHL recorded Section 184A Guarantee Rider (Rider to the Lease document and must be recorded as such) |  |
| Final signed HUD-1 Settlement Statement (form HUD-1 or HUD-1A) and all attachments |  |
| Certificate of Homeowners Insurance Policy - equal to lesser of 100% of insurable value of improvements as established by property insurer; or the unpaid principal balance of the loan or sufficient funds to compensate for damage or loss on a replacement cost basis |  |
| Flood Certificate  |  |
| Termite Inspection Report (if required by Appraiser) |  |
| Well and Septic Inspection Report (if required by Appraiser) |  |
| Environmental Review documentation |  |
| **(Continue on next page)** |  |
| **For New Construction Completed Prior to Closing:** |  |
| 1. Documentation showing actual cost to construct
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| 1. Builder Permit issued prior to start of construction (evidence of “pre-approval” of the property)
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| 1. Certificate of Occupancy or its equivalent issued by local jurisdiction (In those jurisdictions that perform three local inspections and issue a Certificate of Occupancy [or equivalent], this certificate is evidence of completion of the local inspections)
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| 1. If **both** items 2 and 3 above are not submitted, either an Early Start Letter issued by the lender before start of construction plus three inspections OR a HUD-approved 10-year warranty plan with a final inspection (by an FHA roster inspector or qualified individual) is required to be submitted to obtain maximum financing (greater than 90% LTV)
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| 1. Warranty of Completion of Construction, HUD-92544
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| 1. Builder’s Certification of Plans, Specifications and Site, HUD-92541
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| 1. Subterranean Termite Soil Treatment Builder’s Guarantee, Form NPCA 99-A
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| 1. New Construction Subterranean Termite Soil Treatment Record, Form NPCA 99-B
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| 1. Local Health Authority well water analysis or septic report, where applicable
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| Where financing is 90% LTV or less, submit: HUD-92541; NPCA 99A and 99B; Final Inspection by an FHA roster inspector; Local Health Authority well water analysis or septic report, where applicable - property must be 100% complete |  |
| Uniform Residential Appraisal Report (with appraisal transactions) |  |
| Condition Sheet or explanation when appraisal subject to repairs (with appraisal transactions) |  |
| Borrower Social Security Evidence |  |
| Credit Report (credit qualifying transactions) |  |
| W-2s (2 years) |  |
| Pay stubs (most recent 30 day period) |  |
| Verifications of Employment |  |
| Federal Income Tax Returns with all schedules (self-employed borrowers) |  |
| IRS Form 4506T signed by borrowers |  |
| Bank Statement(s) (most recent 3-month period) and/or Verification of Deposit |  |
| For No Cash-Out and for Streamline Refinances, 12 Month Verification of Prior Payment History; For Cash-Out Refinances, 24 Month Verification of Prior Payment History |  |
| CAIVRS (on MCAW acceptable) – all borrowers must be screened |  |
| Limited Denial of Participation (LDP) General Services Administration Excluded Parties List System (GSA – EPLS) - check against all parties to the transaction  |  |
|  Letters of Explanation on Derogatory Credit signed by borrower |  |
| Proof of completion of any additional firm commitment conditions not listed above |  |
| Copy of 184A case number assignment documentation from HUD |  |