# SECTION 184 INDIAN LOAN GUARANTEE PROGRAM
## ENDORSEMENT SUBMISSION

NOTE: Send **ONLY REQUIRED CLOSING DOCUMENTS**
for all **HUD UNDERWRITTEN FILES**

## &
# DG Firm/Endorsement CASE BINDER ASSEMBLY

**The table below describes the submission order of DG case binder loan files for endorsement review**

*TWO HOLE PUNCH AND FASTEN ALL DOCUMENTS IN THE FILE*

| Left Side of Binder | Right Side of Binder |
|---|---|
| Purchase Contract (if applicable), with all accompanying documents<br><br>• Amendatory Clause executed by all parties<br>• Real Estate Certification executed by all parties<br>• All other contract addenda<br><br>Form HUD-92300, *Mortgage Assurance of Completion* | ↓ **Lender Submission Contact Sheet**.<br>↓ **Firm Commitment**<br>↓ **Case Number Request Form**<br>↓ **Pay.Gov Transmittal Confirmation** |
| Comprehensive Valuation Package (CVP):<br><br>• Fannie Mae form 1004, *Uniform Residential Appraisal Report* (URAR)<br>• Location map, and photographs of properties, building sketch VA CRV-VA-26-1841 and MCRV-VA-26-1843a, including all attachments and endorsements, if applicable<br>• Land Status and Jurisdiction Form<br><br>• Form HUD-92051, *Compliance Inspection Report,* or other applicable documentation, and<br>• Evidence of satisfaction of valuation conditions, if applicable. | Request for Late Endorsement, if applicable.<br><br>↓ *Note*: The request must be in compliance with Section 184 Program Guidelines Chapter 6-6C.<br><br>↓ **FINAL Mortgage Credit Analysis Worksheet (MCAW)**<br><br>• **Maximum Mortgage Worksheet (Refinance)**<br>• Attachments, memos and clarifications, if applicable<br>• Copy of the <u>Certified True</u> **NOTE** and all applicable **RIDERS**<br>• Copy of the Certified True **Security instrument/Mortgage/Deed of Trust** with all applicable riders |
| • Form NPMA 33, ***Wood Destroying Insect Infestation Report*, or**<br>• State mandated infestation report, if applicable | • **Section 184 applicable rider** |
| Local Health Authority's Approval for individual water and sewer systems, if applicable | |
| **FEE SIMPLE LAND**<br>↓ Preliminary Title report<br><br>**TRIBAL TRUST LAND**<br><br>↓ Final Title Status Report and BIA approved mortgage Instrument/Riders (within one year of the loan closing to include the recorded lease to include the consent to mortgage from all owners if fractionated) and Leaser Approval to Refinance<br><br>**INDIVIDUAL ALLOTTED TRUST LAND (No Lease)**<br><br>↓ Final Title Status Report and BIA approved mortgage Instrument/Riders (current within six months of the loan closing to include the recorded lease and the consent to mortgage | ↓ Form **HUD-1**, *Settlement Statement* with **ALL signatures**<br>↓ **HUD-1 Addendum**<br>↓ **FINAL Good Faith Estimate** (GFE)<br>↓ **FINAL Truth in Lending** Disclosure<br><br>*Note*: Only include the **FINAL GFE** in the case binder to be reviewed by the Office of Native American Program staff.<br><br>↓ Initial and Final Fannie Mae Form **FINAL 1003**, ***Uniform Residential Loan Application* (URLA),** and<br>↓ Form **HUD-92900-A** , *HUD/VA Addendum to the Application.*<br><br>**Evidence of the following documents, if applicable**<br><br>• Evidence of Native American Enrollment / Tribal Identification Card |

| Left Side of Binder | Right Side of Binder |
|---|---|
| from all owners, if fractionated) | • Social Security Number (SSN) (such as a printed pay stub, W-2, 1099, Social Security card, Medicare card, etc), or |
| **INDIVIDUAL ALLOTTED TRUST LAND (With Lease)** | • Tax Identification Number (TIN) for non-profit borrowers. |
| | • Photo Identification (driver's license/passport) |
| ♦ Final Title Status Report and BIA approved mortgage Instrument/Riders (current within six months of the loan closing to include the recorded lease and the consent to mortgage from all owners if fractionated Leasehold instrument (with all signatures as required) | • CAIVRS, LDP/GSA-EPLS (print outs) |
| ♦ Certified true copy of the current lease with all signatures. | **Credit and Capacity Documentation** |
| ♦ Flood Certification | • Credit Report and all supporting documents. |
| ♦ Homeowner's Insurance | • Verification of Mortgage |
| | • Divorce Decree/Separation Agreement |
| | • Child Support Documentation |
| | • Student Loan Verification |
| | • Payoff Statement |
| | • Subordination  / Tribal Agreement |
| | • Verification of Deposit documentation (including gift letters and relevant documents i.e. bank statements) |
| ♦ ==SEND ONLY THE REQUIRED DOCUMENTS WHEN SUBMITTING THE CLOSING PACKAGE FOR ALL HUD UNDERWRITTEN FILES.== | • Written or Verbal Verification Of Income documentation |
| | • Paystubs, W2's, Tax Return, per Capita documentation, Tax From 4506-T etc. |