##### SECTION 184 INDIAN LOAN GUARANTEE PROGRAM

##### UNDERWRITING SUBMISSION CHECKLIST – Cash Out or No Cash Out Refinances

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

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| **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) |  |

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