

**SECTION 184A NATIVE HAWAIIAN HOUSING LOAN GUARANTEE PROGRAM  
REQUEST FOR LOAN GUARANTEE ENDORSEMENT SUBMISSION CHECKLIST  
DIRECT GUARANTEE  
REFINANCE TRANSACTIONS**

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

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 <a href="http://www.pay.gov">www.pay.gov</a>	
Transmittal for Loan Guarantee fee payment form, HUD-53038 (printed via <a href="http://www.pay.gov">www.pay.gov</a> )	
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	
<b>(Continue on next page)</b>	
<b>For New Construction Completed Prior to Closing:</b>	
Documentation showing actual cost to construct	

Builder Permit issued prior to start of construction (evidence of “pre-approval” of the property)	
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)	
If <b>both</b> 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)	
Warranty of Completion of Construction, HUD-92544	
Builder’s Certification of Plans, Specifications and Site, HUD-92541	
Subterranean Termite Soil Treatment Builder’s Guarantee, Form NPCA 99-A	
New Construction Subterranean Termite Soil Treatment Record, Form NPCA 99-B	
Local Health Authority well water analysis or septic report, where applicable	
<u>Where financing is 90% LTV or less, submit:</u> 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	