

Excerpts from HUD Handbook 4165.1

Endorsement for Insurance for Home Mortgage Programs (Single Family)

CHAPTER 1

SUBMISSION OF THE CASE BINDER

1-5 SUBMISSION OF CASE BINDER - DIRECT ENDORSEMENT (DE) PRE-CLOSING.

After the loan is closed, the lender submits the closing documents two hole punched and fastened together at the top with a metal fastener in the following order:

- A. Transmittal letter indicating that the package contains closing documents for a DE preclosing case.
- B. Letter of Assignment on company letterhead, where applicable. For cases involving a Loan Correspondent, the Sponsor must co-assign the case to the receiving entity. (DO NOT include assignment of mortgage to permanent investor).
- C. Late Request for Endorsement, if required.
- D. Mortgage Payment History, if required.
- E. Byrd Amendment Certification, if required, and if applicable, the Lobbying Disclosure.
- F. Underwriter/Mortgagee Certification (Form HUD-54113), fully executed.
- G. Special Certifications or forms, if any, other than what is cited in the Underwriter certification.
- H. Certified copy of note with appropriate riders, if any.
- I. Certified copy of Mortgage Instrument, with appropriate riders.
- J. Settlement statement, (Form HUD-1).
- K. Required Certifications to the Form HUD-1.
- L. Proof of Satisfaction of Firm Commitment, Architectural and/or Valuation Conditions.
- M. Miscellaneous documents, no particular order.