SECTION 184 INDIAN LOAN GUARANTEE PROGRAM   
**ENDORSEMENT SUBMISSION CASE BINDER ASSEMBLY**

**The table below describes the submission order of loan file binders for endorsement review***TWO HOLE PUNCH AND FASTEN ALL DOCUMENTS IN THE FILE*

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| Left side of binder Right side of binder |

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| Purchase Contract (if applicable), with all accompanying  Documents  Amendatory Clause executed by all parties  Real Estate Certification executed by all parties  All other contract addenda  Form HUD-92300, Mortgage Assurance of Completion  **Comprehensive Valuation Package (CVP):**  Fannie Mae form 1004  Uniform Residential Appraisal Report (URAR) if applicable  Condo: Evidence of FHA Approval  Manufactured Home: Engineer Report and Evidence of  conversion to real property  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  Form HUD-92051, Compliance Inspection Report, or other  applicable documentation  Evidence of satisfaction of valuation conditions, if  applicable  Form NPMA 33, Wood Destroying Insect Infestation  Report, or State mandated infestation report, if applicable  Hazard Insurance  Flood Certification  Homeowner’s Insurance  Local Health Authority's Approval for individual water and  sewer systems, if applicable  **New Construction (less than 1 year old)**  Builders certificate HUD Form 92541 (Completed and  Signed)  Builder's one year warranty (HUD Form 92544)  **As Applicable:**  Early Start Letter  Evidence of 10 year warranty  3 inspections completed by local authority, or by the tribe  Building permit and CO  FHA Compliance Inspector (footings, frames & Final)  Subterranean Termite Treatment Report: NPCA-99a and  NPCA-99b  Construction loan rider (signed, conformed and executed)  **Single Close or Rehab**  Evidence of the interest bearing escrow account  Single Close 184 applicant acknowledgement (signed,  conformed and executed)  Construction loan agreement (signed, conformed and  executed)  Construction loan rider (signed, conformed and executed)  **Fee Simple Land**  Preliminary Title report  **Tribal Trust Land**  Land Status and Jurisdiction Form  Final certified Title Status Report and BIA recorded  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  Certified true copy of the current lease with all signatures.  **Individual Allotted Trust Land (No Lease)**   |  |  | | --- | --- | | mortgage Instrument/Riders  Land Status and Jurisdiction Form  **Individual Allotted Trust Land (With Lease)**  Final certified Title Status Report and BIA recorded 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) Certified true copy of the current lease with all signatures. Land Status and Jurisdiction Form |  |   Final certified Title Status Report and BIA recorded |  |  | Lender Submission Contact Sheet  Tribal ID Card (MUST be a clear copy)  **Evidence of the following documents, if applicable**  Photo Identification (driver’s license/passport)  Social Security Number (SSN) (such as a printed pay stub,  W-2, 1099, Social Security card, Medicare card, etc)  Tax Identification Number (TIN) for non-profit borrowers  CAIVRS, LDP/GSA-EPLS  [Pay.Gov](http://Pay.Gov) Transmittal Confirmation Receipt  Case Number Request Form  HUD Form 50143 (Section 184 Direct Guarantee  Reservation of Funds Request)  Reservation of Funds Issuance Form (signed copy by DG  Underwriter)  Final Mortgage Credit Analysis Worksheet (MCAW) Dated  and signed copy by DG Underwriter)  Amortization (Annual Fee Schedule) (Only applicable for LTV  of 78% or higher)  TILA-RESPA Integrated Disclosure (TRID) (Loan Estimate and  Closing Disclosure forms) (signed/conformed/executed)  Initial and Final Fannie Mae Form FINAL 1003, Uniform  Residential Loan Application (URLA)  Form HUD-92900-A , HUD/VA Addendum to the  Application  Copy of the Certified True NOTE  Copy of the Certified True Security  instrument/Mortgage/Deed of Trust  2nd Mortgage Notes Security Agreement (If Applicable)  All applicable RIDERS  Form HUD-1 Settlement Statement with ALL signatures  HUD-1 Addendum  **Credit and Capacity Documentation**  Credit Report and all supporting documents. (waiver  letters, letters of explanation)  Verification of Mortgage  Divorce Decree/Separation Agreement  Child Support Documentation  Student Loan Verification  Payoff Statement  Subordination / Tribal Agreement  Verification of rental payment history  **Written or Verbal Verification Of Income documentation**  Paystubs, W2’s, Tax Return, per Capita documentation, Tax  From 4506-T etc.  **Asset documentations**  Verification of Deposit documentation (including and  relevant documents)  Gift letters  Bank statements |
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