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 accompanyingDocumentsAmendatory Clause executed by all partiesReal Estate Certification executed by all partiesAll other contract addendaForm HUD-92300, Mortgage Assurance of Completion**Comprehensive Valuation Package (CVP):**Fannie Mae form 1004Uniform Residential Appraisal Report (URAR) if applicableCondo: Evidence of FHA ApprovalManufactured Home: Engineer Report and Evidence ofconversion to real propertyLocation map, and photographs of properties, buildingsketch VA CRV-VA-26-1841 and MCRV-VA-26-1843a,including all attachments and endorsements, if applicableForm HUD-92051, Compliance Inspection Report, or otherapplicable documentationEvidence of satisfaction of valuation conditions, ifapplicableForm NPMA 33, Wood Destroying Insect InfestationReport, or State mandated infestation report, if applicableHazard InsuranceFlood CertificationHomeowner’s InsuranceLocal Health Authority's Approval for individual water andsewer systems, if applicable**New Construction (less than 1 year old)**Builders certificate HUD Form 92541 (Completed andSigned)Builder's one year warranty (HUD Form 92544)**As Applicable:**Early Start LetterEvidence of 10 year warranty3 inspections completed by local authority, or by the tribeBuilding permit and COFHA Compliance Inspector (footings, frames & Final)Subterranean Termite Treatment Report: NPCA-99a andNPCA-99bConstruction loan rider (signed, conformed and executed)**Single Close or Rehab**Evidence of the interest bearing escrow accountSingle Close 184 applicant acknowledgement (signed,conformed and executed)Construction loan agreement (signed, conformed andexecuted)Construction loan rider (signed, conformed and executed)**Fee Simple Land**Preliminary Title report**Tribal Trust Land**Land Status and Jurisdiction FormFinal certified Title Status Report and BIA recordedmortgage Instrument/Riders (within one year of the loanclosing to include the recorded lease to include theconsent to mortgage from all owners if fractionated) andLeaser Approval to RefinanceCertified true copy of the current lease with all signatures.**Individual Allotted Trust Land (No Lease)**

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| mortgage Instrument/RidersLand 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 SheetTribal 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 borrowersCAIVRS, LDP/GSA-EPLS[Pay.Gov](http://Pay.Gov) Transmittal Confirmation ReceiptCase Number Request FormHUD Form 50143 (Section 184 Direct GuaranteeReservation of Funds Request)Reservation of Funds Issuance Form (signed copy by DGUnderwriter)Final Mortgage Credit Analysis Worksheet (MCAW) Datedand signed copy by DG Underwriter)Amortization (Annual Fee Schedule) (Only applicable for LTVof 78% or higher)TILA-RESPA Integrated Disclosure (TRID) (Loan Estimate andClosing Disclosure forms) (signed/conformed/executed)Initial and Final Fannie Mae Form FINAL 1003, UniformResidential Loan Application (URLA)Form HUD-92900-A , HUD/VA Addendum to theApplicationCopy of the Certified True NOTECopy of the Certified True Securityinstrument/Mortgage/Deed of Trust2nd Mortgage Notes Security Agreement (If Applicable)All applicable RIDERSForm HUD-1 Settlement Statement with ALL signaturesHUD-1 Addendum**Credit and Capacity Documentation**Credit Report and all supporting documents. (waiverletters, letters of explanation)Verification of MortgageDivorce Decree/Separation AgreementChild Support DocumentationStudent Loan VerificationPayoff StatementSubordination / Tribal AgreementVerification of rental payment history**Written or Verbal Verification Of Income documentation**Paystubs, W2’s, Tax Return, per Capita documentation, TaxFrom 4506-T etc.**Asset documentations**Verification of Deposit documentation (including andrelevant documents)Gift lettersBank statements |
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