



CORRESPONDENT REGISTRATION STEPS

Step by Step Instructions for Registering a Lock with SMC for
LHC, SMAP, and MHC Programs



Standard Mortgage Corporation
701 Poydras St, 300 Plaza
New Orleans, LA 70139

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SECTION 1: CONTACT INFORMATION



Standard Mortgage Team

Name	Title	Phone Number	Email
Jack Kitchen	VP, Director of Operations	504-569-3762	jkitchen@stanmor.com
Rosa St. Clair	Operations Supervisor	504-569-3774	RosaSt.Clair@stanmor.com
Tacey Schilling Carlton	Lock Desk	504-569-3702	tschilling@stanmor.com
Tennille Stewart	Lock Desk	504-569-3786	tstewart@stanmor.com
Bill Nelson	EVP, Secondary & Operations	504-569-3761	bottomline@stanmor.com

*Lock requests and lock modifications should go to lockdesk@stanmor.com

*General underwriting questions to underwriting@stanmor.com

*General funding questions to funding@stanmor.com

*For all other inquiries please contact Jack Kitchen jkitchen@stanmor.com

Housing Finance Authorities

Housing Finance Authority	Email
Louisiana Housing Corporation (LHC)	SingleFamily@lhc.la.gov
Jefferson Parish Finance Authority (SMAP/LAP)	financeauthority@jeffparish.net
Mississippi Housing Corporation (MHC)	betty.temple@mshc.com



SECTION 2: LOGGING INTO SMC WEBSITE (B2B)



Logging into SMC Website (B2B)

Each company will be provided one username and password for everyone to use.

*For password assistance, please contact Lockdesk@stanmor.com

Link to the website is:

https://secure.approvedfast.com/standard/Wholesale_pe595/index

Input login credentials here:

January 30, 2019

Username Password Sign In

Forgot Your Password? Login Help

Home Logoff

Standard Mortgage was incorporated in 1925 and acquired by the Bright family in 1964. Since then, Standard Mortgage has grown from a single office in New Orleans to a company with multiple offices located throughout the South.

We have established relationships with credible investors including Fannie Mae, Freddie Mac, Ginnie Mae, and other secondary market investors. These investors provide us with strong, reliable capital sources to finance all property types and deal structures.

Standard Mortgage has built a solid organization with over a century of real estate experience. Our in-house staff includes mortgage bankers, accountants, underwriters and loan servicing specialists. Our real estate experience, combined with our various capital sources, gives us the ability to tailor financing to meet our client's financial needs.

701 Poydras Street, 300 Plaza
New Orleans, LA 70139
(504) 569-3777



SECTION 3: IMPORTING A LOAN



****IMPORTANT**** - For all LHC and MHC loans, you MUST register the loan with the HFA first, before attempting to lock it with Standard Mortgage. Your loan will NOT be locked until we receive the reservation confirmation. Please lock the loan IMMEDIATELY after completing your reservation with MHC or LHC.

Importing a Loan

Once you have logged in, you need to “Upload a Loan” by selecting said button.

The screenshot shows a navigation menu with the following items: Home, User Information, Loan Assistance, Other Information, Help, Contact Us, and Logoff. Below the menu is a table with the following data:

Status	# Loans	\$ Volume
Application	311	66,363,024
Approved	3	514,685
Banked	64	8,277,635
Closed	81	15,179,745
Closed File Received	26	3,166,967

To the right of the table is a yellow button labeled "Upload A Loan".

Fill in all of these

Upload A Loan

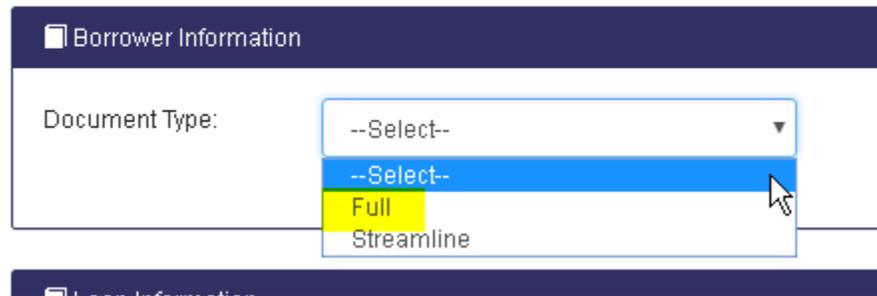
The screenshot shows the "Upload A Loan" form with the following fields highlighted by a red box:

- Document Type: --Select--
- Property Type: --Select--
- Loan Program: --Select--
- FICO: [Text Input]
- Application Date: MM/DD/YYYY
- Housing Authority Loan Number: [Text Input]

For Document Type – always select “Full”

- **IMPORTANT****** for all programs (LHC, MHC, and SMAP there is a minimum FICO score of 640 allowed)
- We also do not allow manual underwriting for any of these programs.
- For all LHC, MHC, SMAP/LAP conventional loans, the total borrower income **MUST** be at or below 80% AMI

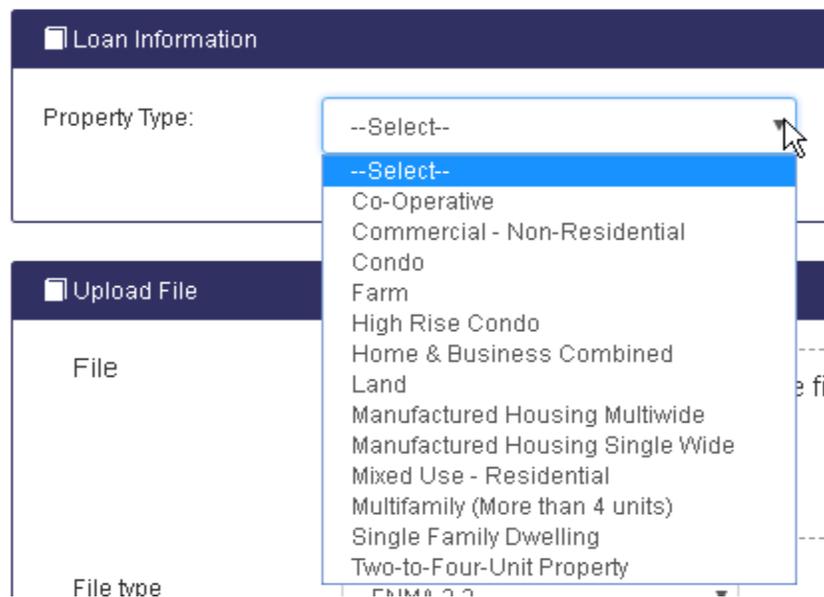
Upload A Loan



Borrower Information

Document Type: --Select--
--Select--
Full
Streamline

Select the applicable Property Type:



Loan Information

Property Type: --Select--
--Select--
Co-Operative
Commercial - Non-Residential
Condo
Farm
High Rise Condo
Home & Business Combined
Land
Manufactured Housing Multiwide
Manufactured Housing Single Wide
Mixed Use - Residential
Multifamily (More than 4 units)
Single Family Dwelling
Two-to-Four-Unit Property

Upload File

File

File type

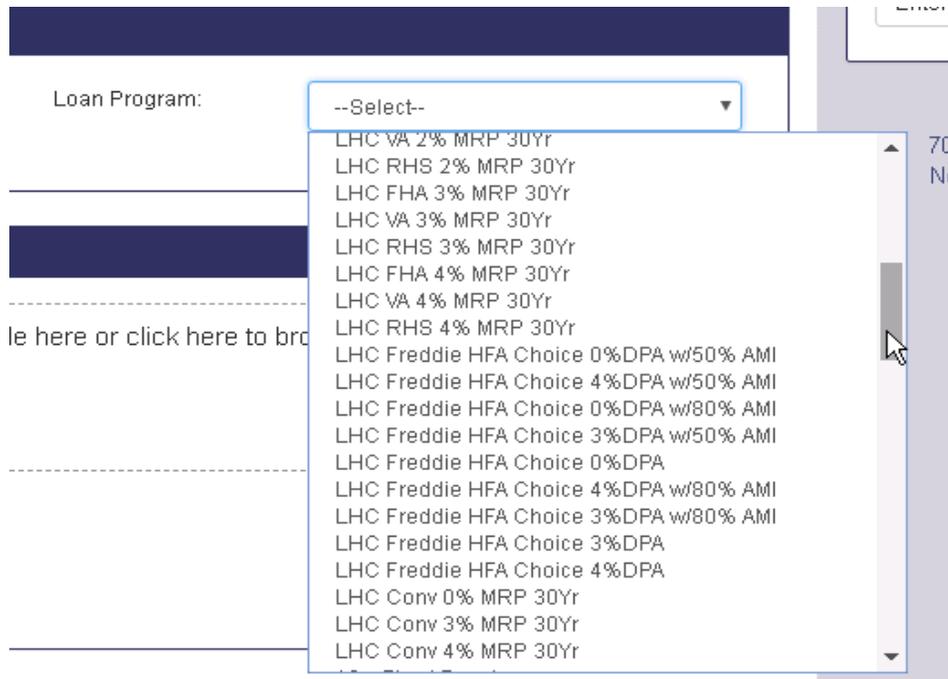
Select the applicable Loan Program:

All LHC Programs begin with LHC & Lock cutoff is 6 PM

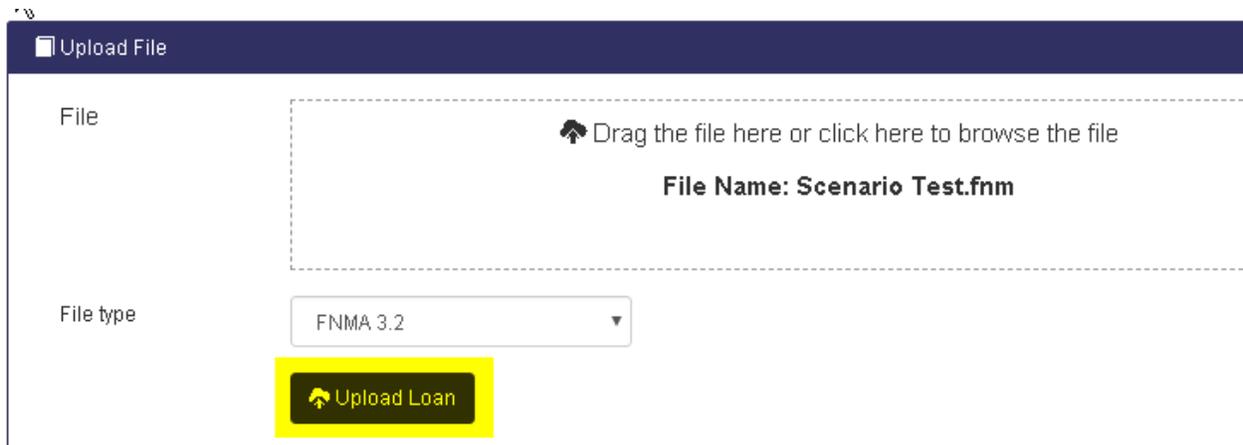
All JPFA Programs begin with SMAP & Lock cutoff is 4 PM

All MHC Programs begin with MHC

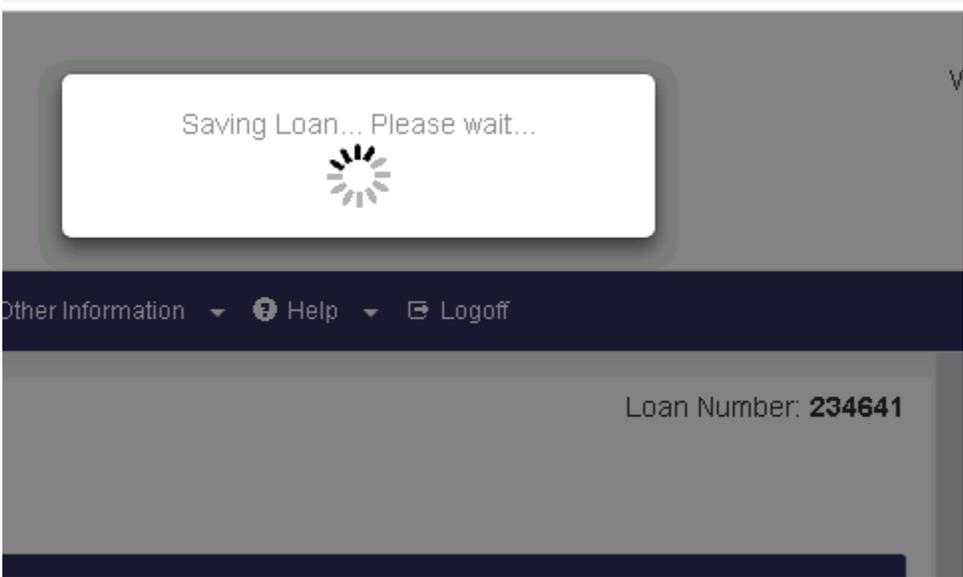
*****Selecting the correct program here is important because it auto-populates the information into the pricing engine to show you the list of qualified products.**



Search and select the FNMA 3.2 (.fnm) file for the lock you are requesting and select “Upload Loan”:



You will receive the message below as the loan is being created and saved:



Once the information has imported, you will follow the next steps for locking in the rate.



SECTION 4: LOCKING THE RATE



Locking the Rate

Once the file is imported, the Loan Details screen is displayed and shows the loan's information. Select the "Compass Analytics" tab, which will launch you out to the Compass Product and Pricing Engine (CPPE).

Loan Number 235302, Scenario Test Floating

✔ Lead 01/30/2019	Application Received	Locked	Closed File Received	In Review	Suspended for Conditions
----------------------	----------------------	--------	----------------------	-----------	--------------------------

←
Loan Details
Compass Analytics
Conditions
Conversation Log
Lock Request
Email
Messages
→

Loan Details Next >

👤 Borrower			
Name:	Scenario Test	Citizenship:	U.S. Citizen
Occupancy:	Owner	Marital Status:	Single

🏠 Subject Property			
Street:	1234 America Drive	Property Type:	Single Family Dwelling
City, St Zip:	New Orleans LA 70139	Units:	1

📄 Loan Information			
Loan Program:	LHC FHA 4% MRP 30Yr	Rate:	3.875%
Loan Purpose:	Purchase	Lock Status:	Floating
Loan Amount:	\$101,750.00	Ratios:	29.60% / 32.60%
Base Loan:	\$100,000.00	Haz Impounds:	Yes
LTV/CLTV:	80.00% / 80.00%	Tax Impounds:	Yes
MI Coverage:	0.00%		

***For HFA loans, the product terms below should correspond with your initial program selection when you imported the loan.**

***For market rate loans -In this last section, you are able to select multiple product types and terms in order to see a wider range of products. Click on each line that you would like included in the search. A check mark will appear next to each selection. Then, click on “Run Search”.**

PRODUCT TERMS

Product Type	Select All	Product Term	Select All
Conv		30	✓
FHA	✓	20	
VA		15	
USDA			
Amortization Type	Select All	Target Price	Target Rate
Fixed	✓	100	▼
ARM		Target Lock Term	▼

MORTGAGE INSURANCE

Upfront MI Financed

No ▼



RUN SEARCH

Your search results will appear in two categories, Qualified or Disqualified. Select the product you want by clicking on the arrow next to the product. This will pull up the available rates and pricing.

**You can toggle between the two tabs to see which products were disqualified and the reason.

LOAN SCENARIO SEARCH

STANDARD MORTGAGE CORPORATION FU

QUALIFIED DISQUALIFIED

FHA 30yr Fixed >	30 Day	3.500	100.098	0.000
LHC 2018A MRB Home FHA >	85 Day	3.250	102.000	1.902
LHC 0% FHA >	45 Day	4.750	102.000	1.902
LHC 2018A MRB Assisted FHA >	85 Day	5.250	102.000	1.902
LHC 2% FHA >	45 Day	5.875	102.000	1.902

Once you see the rate/ price/ lock term you need, you will click on the price, which will be highlighted in green.

LHC 2% FHA ▾

03/16/2019

Rate	P&I	45 Day
5.875	\$591.54	102.000

ADJUSTMENTS +

After selecting your rate and price, you can verify the breakdown on this screen before clicking on “Submit Lock Request”.

Status: Prospect **Loan #:** 235302 **Borrower:** Test **Originator:** Fidelity Bank User

LHC 2% FHA

Jan 30

Rate	45 Day	P&I
5.875	102.000	\$591.54

BREAKDOWN

	Rate	Price
Base:	5.875	102.000
Total:	5.875	102.000

ALERTS

LOCK REQUEST

Borrower First Name	Property Address
Scenario	1234 America Drive
Borrower Last Name	Property City
Test	New Orleans
Borrower SSN	Borrower Email
123-45-6789	
Borrower Phone #	Notes
(123)456-7890	

SUBMIT LOCK REQUEST

After submitting your request, your screen will show a status of “Lock Requested”, as well as your Lock Scenario.

Jan 30			LOCK SCENARIO		✔ Lock Requested							
Rate	45 Day	P&I	Loan Purpose	Purchase	Cashout Amount	\$0						
🔒 5.875	102.000	\$591.54	Property Value	\$125,000	Doc Type	Full Doc						
BREAKDOWN <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>Price</th> </tr> </thead> <tbody> <tr> <td>Base:</td> <td>5.875</td> <td>102.000</td> </tr> </tbody> </table>				Rate	Price	Base:	5.875	102.000	Purchase Price	\$125,000	UW Decision	DU Approve/Eligible
				Rate	Price							
			Base:	5.875	102.000							
			LTV	80.00 %	Escrows	Taxes & Insurance						
2nd Loan Amount	\$0	Comp.	Borrower Paid									
CLTV	80.00 %	Financed Prop	0									

After your lock request is completed, you will need to also complete the following steps:

1. Upload LHC or MHC reservation confirmation (not needed for SMAP)
2. Email the contact email to Lockdesk@stanmor.com for where the lock confirmation should be sent

In the next section, we will explain how to upload documents into the loan.



SECTION 5: UPLOADING DOCUMENTS



Uploading the Reservation Confirmation (for LHC and MHC loans only)

After you have completed the lock request, go over to the **Conditions** tab and select **Upload** next to the applicable program reservation form.

Loan Number 235302, Scenario Test Floating

✓ Lead 01/30/2019
Application Received
Locked
Closed File Received
In Review
Suspended for Conditions

[Loan Details](#)
[Compass Analytics](#)
Conditions
[Conversation Log](#)
[Email](#)
[Messages](#)
[Lock Request](#)

Conditions
Filter By: All

[Back](#)
[Next](#)

	Code #	Received	Status	Reviewed By	Condition
▼	A	Upload		Funder	FUNDING CRITICAL-- Need Exhibit A - LHC Registration Form
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit C - LHC Lender Certification
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit E - LHC Requisition for DPA
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit D - LHC Market Rate Extension Request or Exhibit M - Mortgage Revenue Bond Program Extension Request (if applicable),
▼		Upload		Processor	Exhibits - LHC Mortgage Credit Certificate Program
▼	F	Upload		Funder	Complete Closed Loan File

Click **“Select File”** to search for the document and then **“Start Upload”**.

Loan Number: **235302** ✕

Document: Upload files to a specific condition

FUNDING CRITICAL-- Need Exhibit A - LHC Registration Form

*Note: File size limit is 100mb
 Password protected files are not supported
 A large file will take a longer time to upload to LOS*



Uploading a Complete Closed Loan File

Go to the Conditions Tab and click on Upload next to "Complete Closed Loan File". Select your File and click Start Upload.

←
☰ Loan Details
Compass Analytics
☰ Conditions
☰ Conversation Log
✉ Email
✉ Messages
☰ Lock Request
→

Conditions
Filter By: All
← Back
Next →

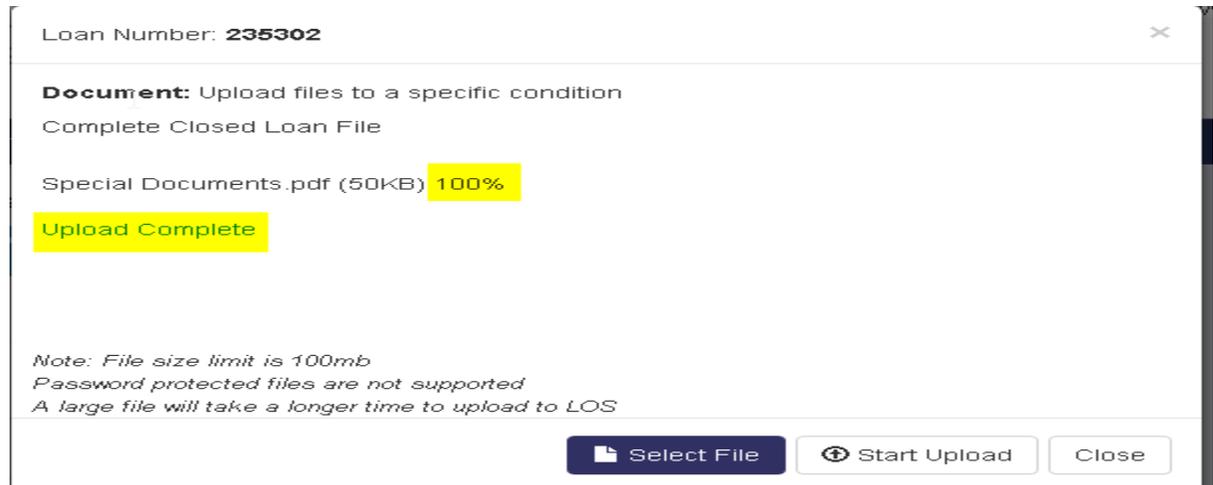
Code	#	Received	Status	Reviewed By	Condition
▼	A	Upload	👤	Funder	FUNDING CRITICAL--Need Exhibit C - LHC Lender Certification
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit E - LHC Requisition for DPA
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit D - LHC Market Rate Extension Request or Exhibit M - Mortgage Revenue Bond Program Extension Request (if applicable),
▼		Upload		Processor	Exhibits - LHC Mortgage Credit Certificate Program
▼	F	Upload		Funder	Complete Closed Loan File
▼	☰ A	Upload	Received 🔍	Funder	FUNDING CRITICAL-- Need Exhibit A - LHC Registration Form

Once the file is uploaded, the next step is to click the Closed File Uploaded button as shown below. This enters your file into a queue for review by our Funding Department.

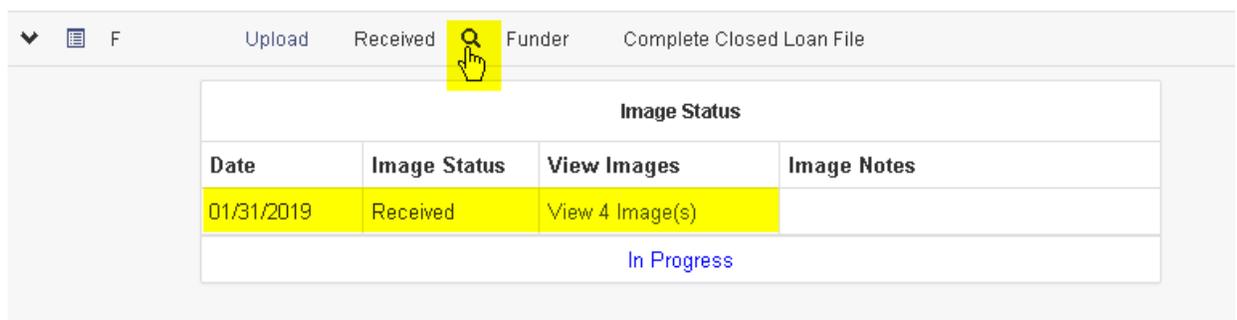


Follow the steps below to ensure your file uploaded successfully.

1. You will have a 100% completion and Upload Complete status right after upload



2. A "Received" Status will appear on the document line. If you click on the magnifying glass, you will see the upload timestamp and will be able to view the images you have uploaded. Depending on the size of the closed file, it could take a few minutes for the entire document to upload.



If you do not see this timestamp or a "Received" status, the file likely did not upload. Select the highlighted button below to view the upload logs.



The upload log will pop up in a new window and show the information below. If the file did not upload, it will give you the reason why. If you continue to have trouble, please contact Lockdesk@stanmor.com.

Complete Closed Loan File

Status	File Name	Date Time	Last Msg
✓ Success	Special Documents.pdf	2019-01-31 11:49:58	Successfully Uploaded

Clear Logs

Close

Refresh the page to see the status bar change with the date the file was uploaded.

✓ Lead 02/01/2019	✓ Application Received 01/16/2019	✓ Locked 01/31/2019	✓ Closed File Received 02/01/2019
----------------------	--------------------------------------	------------------------	--------------------------------------

At this point your file is moving to the review stage prior to funding. Once the Funder on your file reviews and assigns conditions, you will receive an email that your file is conditionally approved. The follow up conditions can be found on the website. Please see Section 6 on Clearing Funding Conditions.



SECTION 6:

CLEARING FUNDING CONDITIONS



The details of conditions being requested are shown in the conditions column and can be seen in further detail by selecting the arrow to the far left column. Once you have the item(s) requested, click upload next to the corresponding item and proceed as you did with the Closed File Received in the beginning.

[Loan Details](#)
[Compass Analytics](#)
[Conditions](#)
[Conversation Log](#)
[Email](#)
[Messages](#)
[Lock Request](#)

Conditions
 Filter By:
[Back](#)
[Next](#)

	Code #	Received	Status	Reviewed By	Condition
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit C - LHC Lender Certification
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit E - LHC Requisition for DPA
▼	A	Upload		Funder	FUNDING CRITICAL--Need Exhibit D - LHC Market Rate Extension Request or Exhibit M - Mortgage Revenue Bond Program Extension Request (if applicable),

How to Clear Funding Conditions

Once you have uploaded your conditions, please send an email from within the website, by hitting the 'Email' button, to your Funder to acknowledge the items have been uploaded. (See emailing instructions further in this guide.) Once SMC receives the acceptable conditions, the

Funder will enter a date to show it is completed and acceptable. You can review these by clicking the arrow to the far left column. It will expand and show 'Completion Date', if applicable:

Code #	Received	Image	Image(s)	By	Condition
+ 21	Upload			Processor	Evidence of Hazard Insurance for subject property in amounts required by agency guidelines.
-	Cleared	Received	View	Funder	FUNDING CRITICAL--Final GFE

Item Details

Document Tracking

Date Ordered

Expecting Date

Date Received

Completion Date 02/18/2016 By TS

Remarks

Needs to be dated correctly and completed

+ Upload	Funder	FUNDING CRITICAL--Final TIL
--------------------------	--------	-----------------------------

After all conditions are sent and approved, you will be sent your purchase advice.

Example of Purchase Advice:

Subject: Purchase Advice: ABC Mortgage #123456 – Smith

ABC Mortgage

Loan Program:

Funder: Sheila Hunter
shunter@stanmor.com

Below you will find the purchase details for your loan:

Purchase Date:	2/6/2015
Loan Number:	123456
Borrower:	Smith, Joe
Rate:	4.375%
Last Pay Date:	1/1/2015
Funded Balance:	\$206,196.00
SRP:	\$4,123.92
Bond Extension Fee:	
<u>LLPA's:</u>	0.000%
<u>TaxService:</u>	\$85.00
Underwriting:	\$0.00
Doc Review:	\$175.00
Wire Fee :	\$20.00
Escrow Balance:	\$610.20
<u>PerDiem:</u>	\$24.72
Days:	36
Total Interest:	\$889.92
Purchase Price:	\$210,319.64

How to communicate with SMC via the secure email system

We now have an email function within the system which is a preferable means of communication as it is associated at the loan level by date and time for future reference.

☰ Loan Details ☰ Lock Request 📄 Conditions 📄 Forms 💬 Conversation Log **✉ Email**

Once the email button is selected, the email window pops up with a standard email template. From here if you click on the envelope icon, another window opens to allow you to select the

persons working your file within SMC. This will populate the person the email is intended for. This function will record emails within the system for future reference.

Send Email ← Back

To: 

CC: 

BCC: 

Subject:

Dear ,

Sincerely,
Loan Submission
locks@nolalending.com

This e-mail is for the use of the intended recipient(s) only. If you have received this e-mail in error, please notify the sender immediately and then delete it. If you are not the intended recipient, you must not use, disclose or distribute this e-mail without the author's prior permission. We have taken precautions to minimize the risk of transmitting software viruses, but we advise you to carry out your own virus checks on any attachment to this message. We cannot accept liability for any loss or damage caused by software viruses.

Select Email Address ×

<input type="checkbox"/>	Tennille Stewart	Loan Closer	tstewart@stanmor.com
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Please make your best effort to use this system to the fullest, as it will save time and effort to all involved in the life of the loan process.

All questions and concerns should be directed to lockdesk@stanmor.com



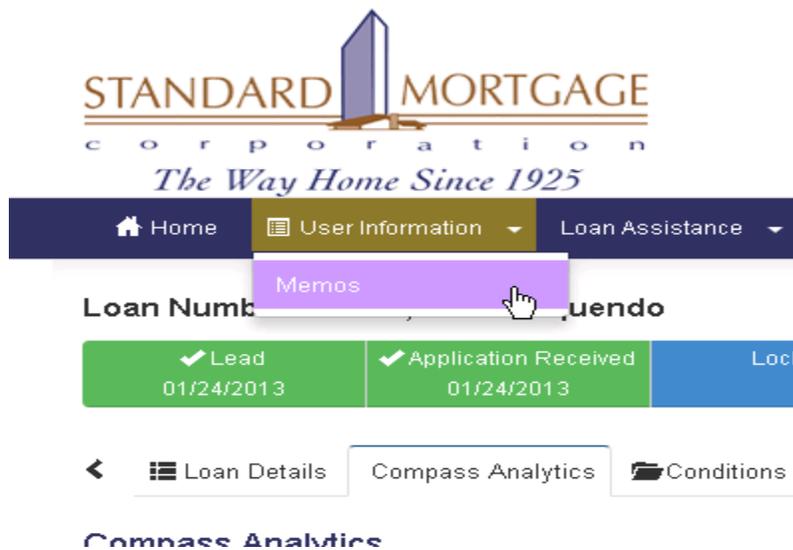
SECTION 7: ADDITIONAL INFORMATION



[Top 10 Funding Issues](#)

- 1) Mortgage -Act of Correction needed due to omission of Title Insurance Identifier or the witness' name not being typed or printed
- 2) Title Policy -Missing the complete Mortgagee Clause (ISAOA/ATIMA) and the policy date must be the recording date or include "or the date of recording of insured mortgage, whichever is later"
- 3) 4506-T -Line 5 must be blank
- 4) Income and Assets worksheet missing
- 5) Verification of previous employment missing, if applicable
- 6) Evidence of Hazard/Flood Ins transferred to SMC
- 7) Suspense items are often submitted without checking the accuracy of the document. Many times info is incorrect causing multiple requests for documents.
- 8) Many suspense items aren't submitted until a follow-up notice has been sent.
- 9) Shippers are sometimes waiting for conditions to be received from branch offices and title companies, which delays the funding process greatly
- 10) Due to all of the above circumstances, loans sometimes need to be extended 2-3 times before the loan is cleared for purchase.

Please utilize the 'User Information' tab. This tab contains all necessary SMC announcements and memos.



There is a plethora of documents that should be of great help. Below are some of the documents that are listed.

Memos

Section memos are saved for TPO



Title Policy

SMC Loan Submission Checklist

Loan Submission Checklist

IRS Tax Transcripts

Funding Critical Items Review Guide

Correspondent Upload

Correspondent New Items

Please review attached memo



Income Asset Worksheet



GFE Requirements

Requirements for all Good Faith Estimates submitted by correspondents.



Exhibit F SMAP 30 Day Extension



TRID Announcement





SECTION 8: LOAN DELIVERY CHECKLIST



SMC LOAN DELIVERY CHECKLIST

NAME: _____ **LOAN #:** _____

- _____ Act of Correction - (if applicable) Follow-up with Recorded AOC
- _____ Affiliated Business Disclosure
- _____ Allonge to Note (if applicable)
- _____ Appraisal & Appraiser's License (must upload electronic appraisal (**colored copy**) to SMC)
- _____ Assignment - assigned to SMC – Original (unless MERS – provide evidence transferred to SMC)
- _____ Borrower's Certification and Authorization Form
- _____ CFPB's Your Home Loan Toolkit (purchases only) provided to borrower(s)
- _____ Compliance Agreement/ Errors & Omissions
- _____ (CD) Acknowledgement of Closing Disclosure (CD) - evidence of borrower's receipt of the Initial CD
- _____ (CD) APR on Final CD not to change more than .125% of % disclosed (on regular loans)
- _____ (CD) Final Closing Disclosure (signed and dated)
- _____ (CD) Initial Closing Disclosure
- _____ (CD) All fees on the CD must show the name of the person receiving the fee
- _____ (CD) Real estate commissions, if applicable, must appear on the CD
- _____ Credit Report
- _____ Desktop Underwriting Finding (**DU**) / Loan Prospector (**LP**) / Guaranteed Underwriting System (**GUS**)
- _____ Documents to support a Transfer of Appraisal (if applicable)
- _____ Fraud Review results including: LDP (Limited Denial of Participant) and GSA (General Service Admin.) Compliance
- _____ Driver's License / Picture ID / Perm. Resident Card
- _____ E-Delivery Consent
- _____ ECOA Notice – Federal Equal Credit Opportunity Act (signed & dated)
- _____ Elevation Certificate (if prop. is in Flood Zones A or V, Flood Ins. is required & house was built after 1976)
- _____ Evidence Flood Zone Certification is transferred to Standard Mortgage Corporation
- _____ Evidence Hazard, Flood and/or Wind/Hail is transferred to Standard Mortgage Corporation
- _____ Final Inspection Report/Re-cert of Value (if applicable) (Required if over the 100 day mark for lock extension)
- _____ Final Loan Application w/ **NMLS #** & Demographic Information Addendum & HUD 92900-A Addendums (for FHA and VA loans) (signed & dated)
- _____ First Payment Letter
- _____ Flood Hazard Determination Form (borrower(s) sign/date pg. 2 if **not** in flood zone) - **Life of Loan Type**
- _____ Flood Insurance Dec page or application with proof of payment, including wind and hail (if applicable)
- _____ Freddie Exclusionary List Check
- _____ Hazard Ins. Dec page including proof of payment (must meet req. of FNMA/FHLMC/GNMA/ FHA/VA/RHS)
- _____ Higher-Priced Mortgage Loan Disclosure (**HPML**) - if applicable

- _____ Homeownership Counseling Organizations List (must include at least 10 approved agencies)
- _____ Income Calculation Worksheet / Assets Worksheet
- _____ Income Documents
- _____ Initial Escrow Disclosure Statement or Waiver - (Waiver if applicable for Conv. Loans Only!)
- _____ Initial Loan Application & Demographic Information Addendum & HUD 92900-A Addendums (for FHA and VA loans) (signed & dated)
- _____ Insurance Policy Mortgagee Clause must read: **SMC - ISAOA/ATIMA- P.O. Box 792107, San Antonio, TX 78279**
- _____ Intent to Proceed with Application
- _____ IRS Tax Returns - 4506 Tax Verification and Current Check Stubs or IRS Transcripts (2 Years – if the Underwriter Specifically requests the tax returns in their conditions and in the DU)
- _____ IRS W-9 Tax Form for each borr. & 4506/4506T (**Line item# 5 must be blank**) Self Employed borrowers - IRS Form 8821)
- _____ (LE) Initial Loan Estimate (LE) - update LE if loan is re-disclosed; all issued LE's must include a "Provider List" & "Change of Circumstance" (if applicable)
- _____ (LE) Final LE must be issued at least 4 days prior to closing; cannot issue any LEs after CD is issued
- _____ Mortgage...w/ Riders (if applicable) & must include "**Title Insurance Identifier**" & "**NMLS#**" (Follow-up w/ Orig. Rec. Mtg.)
- _____ Name Affidavit
- _____ Notice of Right to Cancel and Rescission Confirmation (if applicable)
- _____ Notice Regarding Furnishing of Negative Information
- _____ Occupancy Affidavit
- _____ Original Note ... Must include "**Notary ID#**" and "**NMLS#**" (**Endorsed to Standard Mortgage Corporation**)
- _____ Patriot ACT Disclosure
- _____ Payment History showing the current "Principal" & "Escrow" balances
- _____ PMI Certificate / Disclosures (if applicable) & Evidence PMI was activated & transferred to SMC
- _____ Power of Attorney – if applicable (Follow up with Recorded POA)
- _____ Privacy Policy & Practices Form
- _____ Purchase Agreement/Addendums & Ext. (copy of check/money order...req. by borrower at closing (if applicable)
- _____ QM Findings (Qualified Mortgage)
- _____ Rate Lock Confirmation Sheet
- _____ Servicing intention statement shown correctly on the LE
- _____ Servicer Provider's List

LOAN DELIVERY CHECKLIST - CONTINUED

- _____ Signed Flood Ins. Waiver (if property is located in Flood Zone B, C or X and has no flood insurance)
- _____ Social Security Admin. (SSA) Authorization to Release SSN Verification (Form# 06-2013 – must have orig. signature)

- _____ SS Admin. (SSA) doc. must contain: Business trans. explanation & reasons checked off as to why CBSV applies
- _____ Survey or Survey Waiver
- _____ Tax Information Sheet (**must include Parcel#**)
- _____ Termite Cert. (If not required need signed Termite Waiver—Active/Major damage need evidence of treatment)
- _____ Title Commitment / Title Policy: Insured name must include: ISAOA/ATIMA & written exactly as on Note
- _____ Title Commitment or Short Form Title Policy (**Follow up w/ Original Short Form Policy**)
- _____ Underwriter's Approval / Closing Conditions (signed/dated)
- _____ Uniform Coll. Data Portal (UCDP) / Appraisal Summary Submission Report (**Conv. Loans Only**)
- _____ Uniform Closing Dataset (UCD) with PDF of latest CD Date Issued (**Conv. Loans and HFA Loans**) & transferred to SMC
- _____ Uniform Underwriting & Transmittal Summary (signed/dated) (**Form# 1008 Conventional Loans!**)
- _____ Verification of Deposit Form and Current Bank Statements
- _____ Verification of Employment (VOE) within 10 days of closing - if self-employed YTD Profit & Loss Statement (**Previous VOE is required if employment on current job is less than 2 yrs.**)
- _____ Wiring or ACH Instructions

NEW CONSTRUCTION DOCUMENTS

- _____ Builder's Certification (HUD– 92541)
- _____ Builder's Permit (**signed**)
- _____ Builder's Warranty of Completion (HUD–92544)
- _____ Certification of Occupancy or 10 Year Warranty
- _____ Final Compliance Inspection (HUD-92051)
- _____ Subterranean Termite Soil Guarantee Treatment (HUD-NPCA-99-A)
- _____ Subterranean Termite Soil Treatment Record (HUD-NPCA-99-B)

FHA LOAN DELIVERY DOCUMENTS

- _____ FHA – Case # Assignment / CAIVRS Authorization# (FHA Connection)
- _____ FHA – Case # Transfer of Appraisal (if applicable)
- _____ FHA - Conditional Commitment (HUD-92800.5B)
- _____ FHA - Direct Endorsement Approval – Addendums pages 1 – 4 (HUD-92900-A)
- _____ FHA - For Your Protection – Get Home Inspection Notice
- _____ FHA - Important Notice to Homebuyer – Assumption of HUD/FHA Insured Mortgage Release of

- Personal Liability
- _____ FHA - Informed Consumer Choice Disclosure Notice
- _____ FHA - Loan Uniform Underwriting and Transmittal Summary (Form# 92900-LT – signed/dated)
- _____ FHA - Notice to Homeowner
- _____ FHA - Real Estate Certification and Amendatory Clause
- _____ FHA - UFMIP – Evidence of MIP payment

VA LOAN DELIVERY DOCUMENTS

- _____ Certificate of Commitment (If underwritten by VA)
- _____ Certification of Eligibility (VA26-8320)
- _____ Certification of Reasonable Value (VA26-1843)
- _____ Indebtedness Letter (VA26-8937) – (only if borrower is exempt from VAFF)
- _____ Loan Analysis (VA26-6393)
- _____ Report and Certification of Loan Disbursement (VA26-1820)
- _____ VA Counseling Checklist (VA26-0592)
- _____ VA Federal Collection Policy (VA26-0503)
- _____ VA Funding Fee Transmittal Form – Evidence of payment

Effective January 1, 2015, VA will require the use of the current National Pest Management Association (NPMA) Department of Housing and Urban Development (HUD) forms NPMA-99A, Subterranean Termite Protection Builder's Guaranty and NPMA-99-B, New Construction Subterranean Termite Service Record, for new and proposed construction properties in areas where wood-destroying insect information is required. Prior forms NPCA-99-A and NPCA-99-B will be obsolete and should no longer be used.

USDA/RD LOAN DELIVERY DOCUMENTS

- _____ Comp. of Homeownership Counseling (1st time borrower if req. by the RD issuing Cond. Commit.)
- _____ Conditional Commitment for Single Family Housing Loan Guarantee (RD1980-18)
- _____ Evidence RD Fee has been sent
- _____ Guaranteed Loan Closing Report (RD1980-19)
- _____ USDA – Privacy Act (RD410-9)
- _____ Rural Development Occupancy Rider to the Mortgage

***LOUISIANA HOUSING CORP. (LHC)**

BOND MARKET RATE DOCUMENTS

- _____ **(Exhibit A)** Program Loan Confirmation Form
- _____ **(Exhibit C)** Lender Certification - **Must be signed 15 calendar days from the Initial Mtg. Reservation Date!!**

- _____ **(Exhibit D)** Rate Lock 30 Day Extension Request - **\$375 non-refundable fee for 30 day Lock Extension** (Updated
Appraisal is required if the loan is over the 100 day mark for lock extension)
- _____ **(Exhibit E)** Req. for “Down Pymt Assist. /Wiring Instr.” **Must email to LHC 24 hours prior to day of closing w/Final CD**
- _____ LHC Gift Letter w/ Evidence funds were received by closing attorney or borrower **(signed/dated)**

***Note:** A **\$20.00** Wire Fee will be charged on the Purchase Advice for all **LHC Market Rate Bond Loans!**

LHC HFA PREFERRED PROGRAM

- _____ **(Exhibit A)** Program Loan Confirmation Form
- _____ **(Exhibit C)** Lender Certification - **Must be signed 15 calendar days from the Initial Mtg. Reservation Date!!**
- _____ **(Exhibit D)** Rate Lock 30 Day Extension Request - **\$375 non-refundable fee for 30 day Lock Extension** (Updated Appraisal is required if the loan is over the 100 day mark for lock extension)
- _____ **(Exhibit E)** Program Requisition Form/Wiring Instructions **Must fax to LHC by 2:00 PM for Next Day Funding with Final CD**

LOUISIANA HOUSING CORPORATION (LHC) **MORTGAGE REVENUE BOND PROGRAM 2018**

- _____ **(Exhibit A)** Mortgage Revenue Bond Program Compliance Review Checklist
- _____ **(Exhibit B)** Mortgage Revenue Bond Program Loan Confirmation
- _____ **(Exhibit C)** Mortgage Revenue Bond Program Commitment Letter
- _____ **(Exhibit D)** Mortgage Revenue Bond Program Borrower’s Affidavit and Notice of Potential Recapture Tax
- _____ **(Exhibit D1)** Mortgage Revenue Bond Program Acquisition Cost Worksheet
- _____ **(Exhibit D2)** Mortgage Revenue Bond Program Mortgagor Income Eligibility Worksheet
- _____ **(Exhibit E1)** HOME/Mortgage Revenue Bond Program Homeownership Summary
- _____ **(Exhibit E1) Attachment I** Eligibility Requirements
- _____ **(Exhibit E1) Attachment II** Household Income Certification Worksheet
- _____ **(Exhibit E1) Attachment III** HOME Project Summary – Application Certification
- _____ **(Exhibit E2)** HOME/Mortgage Revenue Bond Program Homeownership Regulatory Agreement
(The Executed and Recorded Exhibit E2 HOME/Mortgage Revenue Bond Program Homeownership Regulatory Agreement with recorder’s receipt must be delivered via Certified or Express Mail with return receipt to Louisiana Housing Corporation and Standard Mortgage Corp)
- _____ **(Exhibit A to the Exhibit E2)** Complete Legal Description of Property
- _____ **(Exhibit F)** Mortgage Revenue Bond Program Closing Review Checklist
- _____ **(Exhibit G)** Mortgage Revenue Bond Program Closing Certification
- _____ **(Exhibit H)** Mortgage Revenue Bond Program Tax-Exempt Program Rider
- _____ **(Exhibit I)** Mortgage Revenue Bond Program Notice to FHA/VA Buyers

- _____ **(Exhibit J)** Mortgage Revenue Bond Program Affidavit of Seller
- _____ **(Exhibit K)** Mortgage Revenue Bond Program Reservation Request
- _____ **(Exhibit L)** Mortgage Credit Certificate Program Underwriter Certification Form (Backup Document – Contact Single Family before Submission)
- _____ **(Exhibit M)** Mortgage Revenue Bond Program Extension Request (if applicable)
- _____ **(Exhibit N1)** Mortgage Revenue Bond Program Maximum Permissible Family Income Limits per Parish for 2017
- _____ **(Exhibit N2)** HOME/Mortgage Revenue Bond Program Maximum Permissible Family Income Limits per Parish for 2017
- _____ **(Exhibit O)** Mortgage Revenue Bond Program Maximum Permissible Acquisition Cost For Residential Housing Units – 2018 State of Louisiana
- _____ **(Exhibit P)** Mortgage Revenue Bond Program Qualified Targeted Census Tract Codes for Louisiana, 2018
- _____ **(Exhibit Q)** Mortgage Revenue Bond Program Requisition Form – Wiring Instructions
- _____ **(Exhibit R)** Mortgage Revenue Bond Program Request for Over Income Exception or Federally Declared Disaster Targeted Area Request Form (if applicable)
- _____ **(Exhibit X)** Mortgage Revenue Bond Program Notice of Denial (if applicable)
- _____ Louisiana Housing Corporation Mortgage Revenue Bond Program Second Mortgage Instrument (The Fully Executed and Recorded Second Mortgage with Recorder’s Receipt or stamped Certified must be delivered via Certified or Express Mail with return receipt to Louisiana Housing Corporation and Standard Mortgage Corporation)
- _____ Louisiana Housing Corporation Mortgage Revenue Bond Program Second Mortgage Promissory Note (The Fully Executed Original Promissory Note must be delivered via Certified or Express Mail with return receipt to Louisiana Housing Corporation and a copy to Standard Mortgage Corp)

LOUISIANA HOUSING CORPORATION (LHC)
SOFT SECOND PROGRAM

- _____ **(Exhibit A)** LHC Soft Second Program Confirmation Report
- _____ **(Exhibit E)** Requisition Form Soft Second
- _____ **(Exhibit G)** LHC Soft Second Program Compliance Package Submission Checklist
- _____ **(Exhibit H)** Borrower Affidavit
- _____ **(Exhibit I)** Project Summary
- _____ **(Exhibit J)** Duplication of Benefits Certification
- _____ **(Exhibit N)** Consent & Release Form, Nonpublic Personal Information Form
- _____ **(Exhibit P)** Post Closing Review Checklist
- _____ **(Exhibit Q)** Affidavit of Seller

- _____ **(Exhibit R)** Flood Insurance Acknowledgment
- _____ Second Mortgage Instrument
- _____ Second Mortgage Promissory Note
- _____ Closing Cost Note
- _____ Insurance Policies need to equal the 1st & 2 mortgages and list LHC on policy

LOUISIANA HOUSING CORPORATION (LHC)
MORTGAGE CREDIT CERTIFICATE PROGRAM

- _____ **(Exhibit A)** Mortgage Credit Certificate Program Compliance File Checklist
- _____ **(Exhibit B)** Mortgage Credit Certificate Program Household Income Calculation Worksheet
- _____ **(Exhibit C)** Mortgage Credit Certificate Program Conditional Commitment Letter (if applicable)
- _____ **(Exhibit D)** Mortgage Credit Certificate Program Confirmation Report
- _____ **(Exhibit E)** Mortgage Credit Certificate Program Notice to Eligible Borrower Regarding Potential Recapture Tax and Mortgagor Affidavit
- _____ **(Exhibit F)** Mortgage Credit Certificate Program Underwriter Certification Form (Backup Document – Contact Single Family before Submission)
- _____ **(Exhibit G)** Mortgage Credit Certificate Program Owner Occupancy Certification
- _____ **(Exhibit H)** Mortgage Credit Certificate Program Commitment Letter
- _____ **(Exhibit I)** Mortgage Credit Certificate Program Military Veteran’s Eligibility Affidavit
- _____ **(Exhibit J)** Mortgage Credit Certificate Program Seller Affidavit
- _____ **(Exhibit K)** Mortgage Credit Certificate Program Closing Affidavit
- _____ **(Exhibit L)** Mortgage Credit Certificate Program Certificate of Lender
- _____ **(Exhibit N)** Mortgage Credit Certificate Program Tax Return Affidavit
- _____ **(Exhibit O)** Mortgage Credit Certificate Program Extension Request (if applicable)
- _____ **(Exhibit P)** Mortgage Credit Certificate Program Reservation Request (Backup Document – Contact Single Family before Submission)
- _____ **(Exhibit Q)** Mortgage Credit Certificate Program Reissuance Checklist (if applicable)
- _____ **(Exhibit R)** Mortgage Credit Certificate Program Request for Reissuance (if applicable)
- _____ **(Exhibit S)** Mortgage Credit Certificate Program Resubmission Request (if applicable)
- _____ **(Exhibit T)** Mortgage Credit Certificate Program Maximum Permissible Acquisition Cost For Residential Housing Units – 2016 State of Louisiana
- _____ **(Exhibit U)** Mortgage Credit Certificate Program Maximum Permissible Family Income Limits per Parish for 2017
- _____ **(Exhibit V)** Mortgage Credit Certificate Program Monthly Savings Worksheet
- _____ **(Exhibit W)** Mortgage Credit Certificate Program Schedule of Fees
- _____ **(Exhibit X)** Mortgage Credit Certificate Program Notice of Denial (if applicable)
- _____ **(Exhibit Y)** Mortgage Credit Certificate Program Qualified Targeted Census Tract Codes For Louisiana, 2015
- _____ **(Exhibit Z)** Mortgage Credit Certificate Program Form of Certificate
- _____ **(Exhibit AA)** Mortgage Credit Certificate Program Request for Assumption (if applicable)

SOUTHERN MORTGAGE ASSISTANCE PROGRAM (SMAP)

- _____ **(Exhibit A)** Lender Information Form

- _____ (Exhibit B) Term Sheet
- _____ (Exhibit C) Lender Certificate– **Must be signed 20 calendar days from the Initial Mtg. Reservation Date!!**
- _____ (Exhibit D) Down Payment/Closing Cost Assistance Grant
- _____ (Exhibit E) Down Payment Assist. /Reservation - **Must fax to JPFA 24 hours prior to day of closing w/ Final CD**
- _____ (Exhibit F) Rate Lock 30 Day Extension Form - **\$375 non-refundable fee for 30 day Lock Extension**
(Updated Appraisal is required if the loan is over the 100 day mark for lock extension)

MISSISSIPPI HOME CORPORATION (MHC)
MORTGAGE REVENUE 007 BOND PROGRAM (MRB007)

- _____ (MRB001) - Reservation Form
- _____ (MRB002) - Mortgage Revenue Bond Checklist
- _____ (MRB003) - Executed Borrower Certification
- _____ (MRB007) - Executed Borrower Affidavit
- _____ (MRB010) - Attorney Information Form and Wiring Instruction
- _____ (MRB016) - Notice to Borrower
- _____ Executed Potential Recapture Tax Form
- _____ Copy of Second Mortgage Note
- _____ Copy of Second Mortgage Deed of Trust
- _____ Mississippi Home Corporation Mortgage Addendum (MRB 008) – **This addendum is specifically for FHA Insured Loans and must be a part of the 1st Lien Mortgage.**
- _____ Mississippi Home Corporation Mortgage Addendum (MRB 013) - **This addendum is specifically for Fannie Mae or Freddie Mac Conventional Insured Loans and must be a part of the 1st Lien Mortgage.**
- _____ Mississippi Home Corporation Mortgage Addendum (MRB 009) - **This addendum is specifically for VA or USDA/RD Guaranteed Loans and must be a part of the 1st Lien Mortgage**