Trust Land Mortgage Loan Checklist

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| TRUST LAND MORTGAGE INFORMATION |
| Borrower(s) Name(s) and Address, City, State, Zip:  |  | Borrower(s) phone/email: |  |
| Lender Name and mailing address (including dba):  |  | Lender Email: |  |
| Lender phone No.:  |  | Lender Fax No.: |  |
| Package Request Received date:  |  |  |  |
| Loan No. or MIN: |  | Loan Amount: |  |
| Name of Loan Program (i.e. HUD, Sec. 184, VA, etc.) |  |  |  |
| TRACT INFORMATION |
| TAAMS LAC/Tract No./Allotment No.: |  |  |  |
| CHECKLISTNotes |
| **Agency Preliminary Review:** |
| 1. | ☐ | Encode into Mortgage Tracker |  |
| 2. | ☐ | Review package to confirm all required documents received☐ Commitment Letter Stating Loan Terms and Conditions, loan purpose (rehab, new construction, refinance, consolidation, purchase)☐ Copy of borrower’s Application (signed by borrower(s))☐ Copy of the lender’s Appraisal ☐ Authorization/Consent to Share Information with BIA (if applicable)☐ Legal Description/Survey☐ BIA Disclosure Statement (terms and conditions information)☐ Original/Certified Copy of Satisfaction, if applicable☐ Draft Deed of Trust and Promissory Note | If incomplete, return using Attachment 14 |

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|  |  | **Additional documents that may also accompany the mortgage:**☐ ROW/Legal Ingress/Egress (if landlocked parcel)☐ Statement: Borrower is not delinquent on Federal debt (HUD 184 only)☐ Certified Title Status Report (TSR) if not included in package☐ Proof of Employment |  |
| 3. | ☐ | Prepare NEPA Documentation (as applicable). May utilize HUD NEPA review document, if applicable (516 DM 10.5 M. (3)) | Attachment 7 |
| 4. | ☐ | Review Mortgage Documents * Correct legal description
* Confirm Foreclosure clause
* Confirm landowners signature on applicable documents
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| 5. | ☐ | Prepare transmittal letter to Regional Office | Attachment 15 |
| **Region Comprehensive Review:** |
| 6. | ☐ | Update Mortgage Tracker |  |
| 7. | ☐ | Review lender’s appraisal |  |
| 8. | ☐ | Review terms of loan and lender’s credit analysis |  |
| 9. | ☐ | Review Draft Deed and Note |  |
| 10. | ☐ | Submit recommendation to Regional Director for approval/disapproval |  |
|  |  | **If package is approved:** |  |
| 11. | ☐ | Prepare Commitment to Approve for Regional Director signature | Attachment 16 |
| 12. | ☐ | Send Commitment letter to lender* Enclose BIA Disclosure Statement
 | Attachment 17 |
|  |  | **If package is disapproved:** |  |
| 13. | ☐ | Prepare letter for disapproval with appeal rights | Attachment 19 |
| **Final Approval Process:** |
| 14. | ☐ | Mortgage documents from the lender:* Original Mortgage/Deed of Trust; ensure starting and ending dates are stated
* Certified True and Correct copy of Promissory Note
* Rider (if applicable)
* Disclosure Statement, initialed by the borrower
* Copies of all signed and finalized loan documents
* Releases and Satisfactions, if applicable
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| 15. | ☐ | Attach Certificate of Approval with mortgage documents for Regional Director’s signature | Attachment 18 |
| 16. | ☐ | RD recommendation memo routing mortgage documents & Certificate of Approval to Regional Director for Signature | Attachment 21 |
| **Recording**: |
| 17. | ☐ | If applicable, Regional Office assigns a legal document identification number to the land mortgage document |  May need to request from Agency |
| 18. | ☐ | If applicable, create Contractor Name & ID in TAAMS for lender |  |
| 19. | ☐ | Scan mortgage documents to TIR |  |
| 20. | ☐ | LTRO Recording process* Complete post quality review of mortgage documents
* Encode in Legal Document Module
* X-REF to title tract
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| 21. | ☐ | Realty to X-REF to borrower’s Name & Address ID |  |
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| 22. |  ☐ | Request Certified TSR |  Can submit request  concurrently with  documents for recording  |

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| 23. | ☐ | Transmit approved and recorded package to the lender | Attachment 12 |
| 24. | ☐ | Transmit certified TSR to lender | Copy to case file |
| 25. | ☐ | Update Mortgage Tracker and close transaction |  |