

**SECTION 184 INDIAN LOAN GUARANTEE PROGRAM
UNDERWRITING SUBMISSION CHECKLIST
CASH-OUT OR NO CASH-OUT REFINANCES**

BORROWER(S): _____ **Case #** _____

ITEM	INCLUDED
Lender Submission Contact Sheet	
Case Number Request Form	
Maximum Mortgage Worksheet for Refinances	
Mortgage Credit Analysis Worksheet (Form HUD 53036)	
Good Faith Estimate	
Uniform Residential Loan Application/Addendum A (initial signed)	
Uniform Residential Loan Application/Addendum A (final/unsigned)	
Land Status and Jurisdiction Form	
Copy of HUD-1 to verify Original Sales Price (if applicable)	
Verification of Mortgage(s)	
Payoff Statement(s)	
Subordination / Tribal Agreement	
Detailed Explanation Letter from Borrower regarding Use of Cash Proceeds (Cash-Out Refinance)	
Appraisal Report (URAR Form 92800)	
Final Inspection (if required by appraiser)	
Evidence of Native American Enrollment and Social Security Number	
Credit Report	
Letters of Explanation on Derogatory Credit	
Verification of Employment	
Paystubs	
Form W-2s/ Form 1099s	
Federal Income Tax Returns with all schedules (if applicable)	
Verification of Deposit / Bank Statements (if own funds need for closing)	
CAIVRS	
LDP/GSA (print outs for all parties)	
Flood Certificate	
Environmental Review	
Termite Inspection Report (if required by appraiser)	
Well & Septic Inspection (if required)	
Homeowners Insurance Certificate	
Preliminary HUD-1 with all lender and closing agent costs	
FEE SIMPLE LAND	
Preliminary Title Report	
TRIBAL TRUST LAND	
Current Title Status Report (with recorded lease) and Lessor Approval to Refinance	
Leasehold Instrument (with all signatures as required)	
INDIVIDUAL ALLOTTED TRUST LAND (No Lease)	
Current Title Status Report (including consent to mortgage from all owners if fractionated)	
INDIVIDUAL ALLOTTED TRUST LAND (With Lease)	
Current Title Status Report (with recorded lease)	
Leasehold Instrument (with all signatures as required)	