

The Bureau of Indian Affairs Mortgage Lending Forms

Inter-Agency and Program Mortgage Package Routing Slip

INTER-AGENCY AND PROGRAM MORTGAGE PACKAGE ROUTING SLIP

LENDER INSTRUCTIONS: (Complete all required sections) **DATE:** _____

Please use the **BIA Contact Guide for Mortgage Lending** to complete this section and to obtain additional information, including direction related to mortgage approvals when working with a tribe that has leasing regulations approved under the HEARTH Act.

TO: _____
 Bureau of Indian Affairs Address Contact

FROM: **Lender:** _____ **Representative:** _____ **Title:** _____

(Indicate with a checkmark Type) **HUD:** _____ **USDA:** _____ **Veterans:** _____ **other:** _____

Address: _____ **Phone:** _____ **Email:** _____ **Fax:** _____

Return Requested Documents To: _____ **Title:** _____

Address: _____ **Phone:** _____ **Email:** _____ **Fax:** _____

Tribal Member/Borrower Name(s): (Required) _____

Residential Lease No: (Required for Leasehold Mortgages) _____

Land Area Code: (Required) _____

Tract Number/ Legal description: (Required) _____

Physical Address (Optional): _____

DOCUMENTATION SECTION: (Indicate with a checkmark which documents are included in the package)

_____ Original Mortgage Deed of Trust with legal description	_____ Promissory Note
_____ Survey/Plat	_____ Release of Mortgage (if applicable)
_____ Program Specific Rider (i.e. Section 184 Rider)	_____ Recorded Lease Number
_____ Mortgage satisfaction (if applicable)	_____ Consents (request for mortgage approval)

BIA REALTY INSTRUCTIONS: Within 20 days of receipt of the complete package from Lender BIA Realty will (Indicate with a checkmark): **DATE:** _____

_____ Acknowledge Receipt of Package to Sender

_____ Review Application and review for completeness if not return package to applicant

_____ Review/approve mortgage documents with lease _____ Verify legal description _____ Review Survey/Plat _____ NEPA Compliance

_____ Issue and attach Certificate of Mortgage Approval

_____ Scan to TAAMS Image Repository and mail notification to LTRO request for Recordation

_____ Request Certified TSR be sent to (Indicate with checkmark) _____ Realty _____ Lender _____ Tribe

BIA LTRO INSTRUCTIONS: Within 30 days of receipt of the documents from realty (scanned or originals)

_____ Examiner/Recorder in receipt of the mail notification will log receive date into Recordation log

_____ Review mortgage and associated documents / Return to Realty if incomplete

_____ Record and Encode mortgage and associated documents (Use standard Encumbrance Coded Remarks)

_____ Notify Realty that Mortgage/leasehold mortgage is recorded

_____ Examine TSR (remove any expired documents)

_____ Issue Certified TSR with the recorded mortgage and lease on title

_____ LTRO will notify Realty by email that the certified TSR is available in TAAMS to print directly

_____ LTRO to FAX certified TSR to lender and /or Tribe if requested in addition to above BIA Realty Instruction for distribution

BIA REALTY INSTRUCTIONS: Within 3 business days of receipt of notification from LTRO that the certified TSR is available:

_____ **Distribute Certified TSR and Return to Lender** the final Certified TSR with recorded lease and mortgage AND the original mortgage documents that were sent by the requesting lender (see documentation section above).

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PURPOSE OF INTRA-AGENCY AND PROGRAM MORTGAGE ROUTING SLIP

The use of the Inter-Agency Routing Slip is voluntary but recommended. Using the routing slip, understanding how the mortgage business process operates between agencies and programs, and using the important key information from the guide will expedite the lending process in Indian Country. Many mortgage packages are often addressed and routed to the wrong office or are sent without the necessary Land Area Code (LAC) or Tract number. This can lead to unnecessary delays or packages never arriving at their intended destinations. The BIA's Realty and Title computer systems are designed using Land Area Code and Tract number to identify a specific tract of trust or restricted land, an address is not a substitute for this information but rather is optional. If the requesting Agency, Lender, or Borrower does not provide the LAC and Tract number, a mortgage package cannot be handled efficiently.

LENDER INSTRUCTIONS:

Before the application process begins on property held in trust or restricted status for a Tribe or an individual, either inside or outside the boundaries of an Indian Reservation, lending officers taking applications from prospective borrowers should consider using the Inter-Agency Routing Slip. The routing slip should be completed using the information available in the BIA Contact Guide for Mortgage Lending to ensure the appropriate office of the Bureau of Indian Affairs (BIA) is involved and the correct processing codes are included on all mortgage applications and in all phases of the process. Please complete all sections in the Lender section of the routing slip and ensure all required sections are filled-in.

Depending on the stage of the application and type of transaction, the following is a listing of the kind's documents that may be in a mortgage package request.

1. Original or Certified true copy of the Mortgage Deed of Trust with Legal Description
2. Copy of the Survey/ Plat
3. Program Specific Rider (i.e. Section 184 Rider)
4. Original or Certified true copy of Satisfaction of Mortgage/Deed of full reconveyance
5. Original or Certified true copy of the Promissory Note
6. Release or Conveyance of Mortgage lien (notarized)
7. Copy of the initial certified TSR that was requested at the time of the application to determine status of the property
8. Copy of the executed Residential Lease with the Lease Number / BIA Recording Lease Number
9. Consents (Request for Mortgage Approval)

BIA REALTY INSTRUCTIONS:

In general, BIA Realty reviews and approves requests for review and approval of mortgage documents related to lands held in trust or restricted status by the United States for an Indian tribe or Indian allottee(s). Within 20 days of receipt of a request for mortgage approval, the package is reviewed to ensure it is complete, including proof of required consents and any other required documentation for residential mortgages per 25 CFR § 162.357(a). If the request is incomplete, the package is returned to the requestor and must be re-submitted to before it can be considered again. However, if the package is complete, within the initial 20-day timeframe, the BIA will either approve or disapprove the mortgage. The documents will then be scanned into the TAAMS Image Repository thus notifying LTRO of a request for recording and issuance of a certified TSR. Realty will check all of the entities on the routing slip that are to receive a copy of the TSR from the LTRO.

Distribution of Documents by Realty:

Within three business days of notification that the certified TSR is available from LTRO, Realty will distribute the mortgage package, consisting of a certified TSR, recorded lease mortgage and the original mortgage documents, all of which will be sent to the individual at the address indicated by the requesting Lender on the routing slip.

BIA LTRO INSTRUCTIONS:

Recordation and the issuance of TSR's requested for Certification/Verification of Title Status for Mortgage Purposes are given process priority over other non-mortgage recording and TSR requests. The TSR is to be issued within 30 days of receipt of the documents from realty (scanned or originals). LTRO will FAX the certified TSR to the lender and /or Tribe if requested in addition to the above BIA Realty Instruction for distribution. If the request is incomplete, the package is returned to the originating office and must be re-submitted to be considered again. The issuance of a subsequent TSR to report the existence of the completed and recorded mortgage on title is verification of title status.