Inter-Agency and Program Mortgage Package Business Process

**Lender**
Borrower - Tribe
HUD/USDA/VA

**BIA REALTY**
(Within 20 Days)

**BIA LAND TITLES AND RECORDS OFFICE**
(Within 30 Days)

- Approved Package
  - Distribute Certified TSR and Return Package to Sender
  - If Requester is INCOMPLETE, the Requester MUST BE CONSIDERED AGAIN

- / Approve Mortgage Documents with/without
  - Review Legal Description
  - Verify Survey/Plat
  - NEPA Compliance
  - Issue and Attach Certificate of Mortgage Approval
  - Acceptable ?
    - YES
      - Resolve and Resubmit Package
    - NO
      - Use Real Estate Contact Service Guide.
        - The guide contains three sections which allow the user to locate the tribe, identify the location and obtain the address and main telephone number of a Bureau of Indian Affairs (BIA) Real Estate Services Office by Region or Agency. This will then allow the user to secure the Land Area Code (LAC) for land which is the subject of the mortgage package. All mortgage packages must contain the correct Land Area Code.
        - NOTE: If a household mortgage approval is being requested, the guide will also provide information to assist the Borrower/Lender/Agency in working directly with the tribe for a mortgage approval as in the case with tribes that have leasing regulations approved under the NEPA Act.

- Receive Application

- Acknowledge Receipt of Package to Lender
  - Include Date of Mortgage Documents Received, copy of the Routing Slip

- Review
  - Review Application
  - Review / Approve Mortgage Documents with/without
    - Verify Survey/Plat
    - NEPA Compliance
    - Issue and Attach Certificate of Mortgage Approval
    - Acceptable ?
      - YES
        - Resolve and Resubmit Package
      - NO

- Send Mortgage Package
  - Correct Any/Tribal Office Land Area Code (LAC)
  - Track Number
  - Original Mortgage Record of Title with legal description
  - *Program Specific Rider
  - Mortgage Satisfaction/Provisionary Note
  - Release of Mortgage Recorded Lease Number
    - (*) if applicable

- If the Request is INCOMPLETE, the Package is RETURNED TO THE REQUESTER AND MUST BE SUBMITTED TO BE CONSIDERED AGAIN

- Review
  - Review / Approve Mortgage Documents with/without
    - Verify Survey/Plat
    - NEPA Compliance
    - Issue and Attach Certificate of Mortgage Approval
    - Acceptable ?
      - YES
        - Resolve and Resubmit Package
      - NO

- Send to TAMS Image Repository
  - Mail Notification to LTRD for Recording and Request for TSR

- LTRD Review
  - Examine/Recorder or record of real notification log receive data into Recording log
  - Review Mortgage and associated Documents
  - Acceptable ?
    - YES
      - Record and encode Mortgage and associated Documents
        - Notify Realty document is recorded
        - Execute TSR (Remove any expired Documents)
        - Issue Certified TSR
        - Send Certified TSR to other Parties as Required
    - NO
      - Resolve and Resubmit Package

- TRIBAL LEADERS HANDBOOK ON HOMEOWNERSHIP