

**Mortgage Loan Programs  
Assignment of Mortgage and  
Endorsement of Note  
Hazard Insurance Mortgagee Clause Language**

Start Up   Step Up Loans	Downpayment and Closing Cost Loans
Assignment of Mortgage and Endorsement of Note	Assignment of Mortgage and Endorsement of Note
<p>You may use industry-standard documents for the assignment of mortgage, or the Minnesota Department of Commerce provides an <a href="#">Assignment of Mortgage</a> form as a convenience to the public.</p> <p>For all Start Up and Step Up loans:</p> <ol style="list-style-type: none"> <li>1. Close in the lender's name.</li> <li>2. MERS is acceptable OR</li> <li>3. Assign to U.S. Bank National Association, its successors and/or assigns <ul style="list-style-type: none"> <li>• The wording in bold must be printed verbatim on the assignment.</li> <li>• If the assignment asks for an address, the address should be: Owensboro Operations Center 2800 Tamarack Road Owensboro, KY 42301</li> </ul> </li> <li>4. Endorse the note as follows: Pay to the Order of: U.S. Bank National Association Without Recourse By: _____ (signature) XYZ Mortgage Corporation (full legal name) John Doe, Vice President (typed name &amp; title)</li> <li>5. Mail original notes and copies of assignment(s) to: U.S. Bank National Association Attn: HFA Note Vault 9380 Excelsior Blvd. 6<sup>th</sup> Floor Hopkins, MN 55343</li> <li>6. Mail final recorded documents to: U.S. Bank National Association Attn: CIC Final Docs EP-MN-X3CI 9380 Excelsior Blvd. 3<sup>rd</sup> Floor Hopkins, MN 55343</li> <li>7. Email copy of the final title work to <a href="mailto:documentcontrol@usbank.com">documentcontrol@usbank.com</a></li> </ol>	<p>You may use industry-standard documents for the assignment of mortgage, or the Minnesota Department of Commerce provides an <a href="#">Assignment of Mortgage</a> form as a convenience to the public.</p> <p>For all Downpayment and Closing Cost Loans:</p> <ol style="list-style-type: none"> <li>1. Close in the lender's name</li> <li>2. Assign to <b>Minnesota Housing Finance Agency</b>. <ul style="list-style-type: none"> <li>• MERS is not acceptable</li> <li>• The wording in bold must be printed verbatim on the assignment.</li> <li>• If the assignment asks for an address, the address should be: 400 Wabasha Street North, Suite 400 St. Paul, MN 55102</li> </ul> </li> <li>3. Endorse the note to <b>Minnesota Housing Finance Agency</b> <ul style="list-style-type: none"> <li>• The wording in bold must be printed verbatim on the endorsement.</li> </ul> </li> <li>4. Mail original notes and copies of assignment(s) to: U.S. Bank National Association Attn: HFA Note Vault 9380 Excelsior Blvd. 6<sup>th</sup> Floor Hopkins, MN 55343</li> <li>5. Mail final recorded documents to: U.S. Bank National Association Attn: CIC Final Docs EP-MN-X3CI 9380 Excelsior Blvd. 3<sup>rd</sup> Floor Hopkins, MN 55343</li> </ol> <p><a href="#">Best practice and tips for assignment of mortgage</a></p>
For Hazard Insurance Mortgagee Clauses, see Page 2	

Start Up   Step Up Loans	Downpayment and Closing Cost Loans
Hazard Insurance Mortgagee Clause	Hazard Insurance Mortgagee Clause
<p>All insurance policies must contain a 'standard' or 'union' mortgagee clause in the form customarily used.</p> <p>The mortgagee clause should read:</p> <p>U.S. Bank National Association its successors and or assigns as their interest may appear.</p> <p>c/o U.S. Bank Home Mortgage P.O. Box 961045 Fort Worth, TX 76161-0045</p>	<p>All insurance policies must contain a 'standard' or 'union' mortgagee clause in the form customarily used.</p> <p>The mortgagee clause should read:</p> <p>Minnesota Housing Finance Agency, in care of U.S. Bank National Association its successors and or assigns as their interest may appear.</p> <p>c/o U.S. Bank Home Mortgage P.O. Box 961045 Fort Worth, TX 76161-0045</p>