

**MBOH SCORE ADVANTAGE DPA LOAN PROGRAM  
FAX COVER SHEET**

MBOH FAX # 406-841-2839

Reservation Package for \_\_\_\_\_ # of pages faxed \_\_\_\_\_

Borrowers Name

I have included the following documents in this reservation package:

\_\_\_ Completed Score Advantage Down Payment Assistance Loan Program Reservation Request  
Please double check loan type (FHA, VA, RD, HUD 184) and lender signature, Lender Code.

\_\_\_ Loan Application  
Please make sure it is signed and dated by all parties, all data matches Reservation Request form;  
Face to Face box checked, and Interviewer Information completed.

\_\_\_ Correct rate for Score Advantage Down Payment Loan determined by highest mid credit score

\_\_\_ Verify \$1,000 Borrower Investment

\_\_\_ Certificate of Homebuyer Education

\_\_\_ Verification of Employment  
Have you verified and included income for all occupants 18 yrs and older, includes spouse even if  
he/she is not on the loan? Are VOE's complete, # of Hrs, Wage/Salary, is OT broken down?

\_\_\_ Executed Buy/Sell  
Please double check Signatures, Sales Price, Closing Date, and Street Address and # of lots.

\_\_\_ Good Faith Estimate

\_\_\_ For VA Guaranteed loans - Does VA Certificate of Eligibility have full entitlement?

\_\_\_ If home is manufactured  
Be sure home sits on a permanent foundation and will be de-titled.

\_\_\_ Copy of recapture tax notice to mortgagor signed by all parties.

\_\_\_ For RD Guaranteed Loans  
Copy of Obligation Request Letter from RD .

\_\_\_ Borrower Stat Sheet (Note: there are no waivers of Homebuyer Education for this program)  
Needs to show proper credit scores in order to determine Score Advantage Loan rates.

\_\_\_ Confirmation of Eligibility (P & I of 2<sup>nd</sup> Score Advantage DPA Loan calculated into ratios)  
DU/LP findings or underwriter's certification.

From: \_\_\_\_\_  
(Name of originator, printed and signed)

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Lending Institution: \_\_\_\_\_ MBOH – Updated November 1, 2012