

Instructions: Please COMPLETE this form in its entirety.

Borrower: _____ Co-Borrower: _____

Property Address: _____

Lender: _____ NDHFA Loan #: _____

- Income Analysis Worksheet (for each present employer)
- Fannie Mae Form 1084, Cash Flow Analysis/Worksheet (self-employed)

Standard Bond/Start/DCA Documentation

- NDHFA Compliance Application (Bond only)
- NDHFA Compliance Worksheet
- NDHFA Subsidy Recapture Tax Disclosure Notice
- Start Disclosure
- DCA Affidavit of Buyer DCA Affidavit of Seller
- DCA HQS Inspection-Environmental Review DCA HQS Repair Inspection
- NDHFA Sworn Construction Statement
- NDHFA Personal Property Addendum Stated on Purchase Agreement

Approval & Analysis

- DU Findings Report/ LP Feedback Certificate, GUS Findings (all pages) (Do not finalize until obtained credit approval)
- HUD 92900-LT- FHA Loan Underwriting & Transmittal Summary
- HUD 92900-A Firm Commitment/DE Approval
- RHS 1980-18 Conditional Commitment (with all conditions)
- Private Mortgage Insurance Commitment Coverage _____ Reduces Exposure to _____
- VA -6393 Loan Analysis Worksheet
- FNMA 1008 Underwriter's Transmittal (Conventional and RHS loans)
- (LDP) Limited Denial of Participation/(SAM) System for Award Management documentation (all loans)
- CAIVRS documentation (government loans only)

Loan Application

- Final Typed Fannie Mae 1003, Residential Mortgage Loan Application (desktop version only)
- Addendum to Fannie Mae 1003 (HUD or VA only; Pages 1 & 2
- Initial Fannie Mae 1003, Residential Mortgage Loan Application (handwritten or typed) Dated _____
- Addendum to Fannie Mae 1003 (HUD or VA only); Pages 1 & 2 Received _____
- Purchase Agreement (fully executed) Dated _____ Sales Price _____ Sellers _____
- Lead Base Paint Disclosure
- HUD/VA Escape Clause Stated on Purchase Agreement
- FHA Real Estate Certification Stated on Purchase Agreement

Appraisal

- HUD 92800.5B DE Conditional Commitment (9/04 version)
- Evidence of FHA/VA condominium/PUD approval/Provide Declarations/By-laws/All Amendments
- Condo Questionnaire (completed & signed by an officer of the association) And minutes of last two assoc. meetings
- Party Wall Agreement (twin homes, town homes, etc.)
- Private Water System Certification Private Sewer Systems Certification
- New Construction Thermal Standards RD 1980- D Exhibit C
- Flood Certification Zone _____
- HUD Mortgagee Assurance of Completion (HUD 92300 Part 3)
- New Construction Certification or Certificate of Occupancy (with all interim inspections)
- HUD 92541 Builders Certification and copy of building permit
- HUD 92544 Warranty and application for 10 year warranty (if applicable)
- Final Inspection Interim Inspection(s)
- Repairs:
- Appraisal Addendum A for NDHFA
- Appraisal with photos of subject & comparables Dated _____ \$ _____ (appraised value)

Credit Report

- Bankruptcy Petition, Schedule, & Discharge Judgment, Collection Documents
- Foreclosure, Deed-in-Lieu Documents
- Written Credit Explanation for Derogatory Credit Items
- Credit Report _____ # of inquiries in the last 90 days
- Form of identification with Social Security # (W-9 Form)

Verifications of Employment (Last 24 Months)

- Employment Verification (Current) Borrower Date _____ Employer _____
- Paystub Date _____
- Employment Verification (Current) Borrower Date _____ Employer _____
- Paystub Date _____
- Employment Verification (Current) Co-Borrower Date _____ Employer _____
- Paystub Date _____
- Employment Verification (Current) Co-Borrower Date _____ Employer _____
- Paystub Date _____
- Employment Verification (Previous) Borrower
- Employment Verification (Previous) Co-Borrower
- Divorce Decree/ Child Support Order (Complete Document) Child Support Payment Record
- Federal Tax Returns & W-2's (Personal) 20 _____, 20 _____, 20 _____ (borrower) (joint)
- Federal Tax Returns (Corporate) 20 _____, 20 _____, 20 _____ (co-borrower)
- Profit & Loss for current year (self-employed) 20 _____, 20 _____, 20 _____ (Corporate)
- Request for Copy of Tax Returns (IRS Form #4506)/Complete items 1 thru 4 and item 7
- Lease Agreements on Rental Property

Verifications of Deposit & Rent (last 24 months)

- Landlord Verification (Present) Time Period _____ Residence _____
- Landlord Verification (Present) Time Period _____ Residence _____
- Landlord Verification (Previous) Time Period _____ Residence _____
- Deposit Verification Date _____ Depository _____
- Bank Statement (Two Most Recent) Date _____ / _____
- Deposit Verification Date _____ Depository _____
- Bank Statement (Two Most Recent) Date _____ / _____
- Application Fee: check # _____ Dated _____ \$ _____ Cleared _____
VOD Date _____ Financial Inst. _____
- Earnest Money: check # _____ Dated _____ \$ _____ Cleared _____
VOD Date _____ Financial Inst. _____
- Gift Funds Letter: \$ _____ Donor/Relationship _____ Documented _____
- Loan Verification
- Mortgage Verification

Disclosures & Other Verifications

- Authorization to Release Information
- Loan Estimate

Documents Required For HUD/FHA Insured Loans:

- Important Notice to Homebuyers (12/04 version)
- For Your Protection – Get a Home Inspection HUD 92564-CN (06/06 version)
- Identity of Interest Certification
- Informed Choice Disclosure (1/01 version)/Update prepared as of date.
- Notice to Homeowner (Assumption)
- Hotel and Transient Use Certification (HUD 92561) 2-4 Units Only

Documents Required For RD Guaranteed Loans:

- Reservation of Funds (RD 1980-86)
- RD 3555-21 Request for Single Family Housing Loan Guarantee (Rev. 12-14, pgs 1-7)
- Guarantee Fee Calculator Worksheet with page 1 of Amortization Schedule
- Copy of RD Lender Agreement RD 1980-16

Documents Required for RD New Construction:

- Copy of Plan & Specifications
- Certification of Plans & Specifications by a qualified professional (RD 1924-25 format is acceptable)
- Evidence of all required construction phase inspections by a qualified professional.

Documents Required For VA Guaranteed Loans:

- VA Assumption Notice
- VA Verification of VA Benefits (26-8937)
- VA DD-214 Certificate of Release or Discharge
- VA Certificate of Eligibility (26-8320 or 26-8320a)
- VA Certification (Reserves)
- VA Debt Questionnaire (26-0551)
- Child Care Expense Statement (Included in ratios)
- VA Mortgages Insured/Guarantee Notice vs. ND State Law (NDHFA)
- VA Underwriter Certification (AUS) - 26-7 Chapter 4, Section 8 (Provide for signature of UW)
- Interest Rate and Discount Disclosure Statement
- VA Escape Clause
- VA Federal Collection Policy Notice (26-0503)
- VA Nearest Living Relative Information
- Alive and Well Statement (at closing)
- Counseling Checklist (26-0592) (Active Duty)