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FORM		RLP	ELP
Required Loan Commitment Forms	Borrower Application		
	Bid Summary		N/A
	Borrower Eligibility for Similar Financing Worksheet		N/A
	Combined Loan to Value Worksheet		N/A
	Green Communities Scope of Work Addendum		N/A
	Homeowner Agreement		
	Improvement Approval Worksheet	N/A	
	Income Eligibility Calculation Worksheet		
	Loan Submission Worksheet		N/A
	Single Family Rehabilitation Standard		N/A
Required Closing and Funding Forms	Mortgage		
	Note		
	Note and Manufactured Home Security Agreement		
	Proceed to Work Notice		N/A
	Completion Certificate		
	Loan Transmittal		
	Assignment of Mortgage – Uniform Conveyancing Forms, <i>MN Dept. of Commerce</i>		
Required on Some Loans	Accessibility and Disability Verification Form		
	Broker Price Opinion Worksheet		
	Change Order		
	Final Affidavit of Receipt of Lead Reports		N/A
	Lead Paint Checklist	N/A	
	Work Program Agreement		N/A

	FORM	RLP	ELP
<b>Additional Resources</b>	2015 Green Communities Criteria		<b>N/A</b>
	2017 Minnesota Overlay & Guide to the 2015 Green Communities Criteria		<b>N/A</b>
	Establishing Current Market Value		
	Improvement Approval Process Guide	<b>N/A</b>	
	Improvement Eligibility Thresholds	<b>N/A</b>	
	Loan File Requirements Checklist		<b>N/A</b>
	Minnesota Housing Lead Based Paint Guidebook		
	Rehabilitation Loan Program Process Chart		<b>N/A</b>
	Rehabilitation / Emergency Loan Program Comparison Chart		
	Signature Record Retention Requirements		
	Statewide Allocation Balances		

*\*The Minnesota Housing Rehabilitation and Emergency & Accessibility Loan Programs Form Guide and Glossary does not contain all information needed to originate loans for sale under Minnesota Housing programs. See the applicable Minnesota Housing Procedural Manual at [www.mnhousing.gov](http://www.mnhousing.gov) for complete information.*

FORM	DESCRIPTION	INSTRUCTIONS FOR USE
<b>Accessibility and Disability Verification Form</b>	Verify accessibility needs of the Borrower(s).	Lender to complete Accessibility Improvement Verification section of form first. Licensed Physician to complete Disability Verification section of form after Accessibility Improvement Verification section is complete.
<b>Assignment of Mortgage</b>	Form from the Minnesota Department of Commerce. Assigns the mortgage to Minnesota Housing.	See Minnesota Department of Commerce website.
<b>Bid Summary</b>	Track solicited and accepted bids from contractors for each Eligible Property.	Lender to complete form.
<b>Borrower Application</b>	Document Borrower(s) information needed for RLP/ELP loan approval.	Must be signed by the Borrower(s).
<b>Borrower Eligibility for Similar Financing Worksheet</b>	Document additional funding sources that the Borrower is eligible for.	Lender to complete form.
<b>Broker Price Opinion Worksheet</b>	Optional template to document current market value of the property.	Must be completed by the Lender. At least three comparable properties must be included.
<b>Change Order</b>	Document changes to the loan amount and scope of work after loan closing.	Lender to complete form. Lender, Borrower and Contractor to sign form.
<b>Combined Loan to Value Worksheet</b>	Calculate the Combined Loan to Value of the subject property.	Lender to complete and sign form.
<b>Completion Certificate</b>	Verify that all work for the RLP or ELP loan is completed on the subject property.	Lender to complete form. Borrower and Lender to sign form.
<b>Final Affidavit of Receipt of Lead Reports</b>	To confirm that Borrower has received notification when lead-based paint evaluation, hazard reduction or clearance (when needed).	Borrower(s) to sign and date form.
<b>Green Communities Scope of Work Addendum</b>	Documents Green Communities General Requirements identified in the scope of work.	Contractor to sign and date form.
<b>Homeowner Agreement</b>	Agreement that identifies and describes the Lender and Borrower Responsibilities when using RLP/ELP.	Borrower and Lender to sign and date form.
<b>Improvement Approval Worksheet</b>	Coversheet and checklist to use when submitting ELP loans to Minnesota Housing.	Lender to complete form.
<b>Income Eligibility Calculation Worksheet</b>	Use this tool when determining Minnesota Housing Eligibility Income (current projected household income).	Lender to complete form.
<b>Lead Paint Checklist</b>	Checklist to determine Lead-based paint hazard requirements for ELP loans.	Lender to complete form on ELP loans for homes constructed prior to 1978.

FORM	DESCRIPTION	INSTRUCTIONS FOR USE
<b>Loan Submission Worksheet</b>	Coversheet and checklist to use when submitting RLP loans to Minnesota Housing.	Lender to complete form.
<b>Loan Transmittal</b>	Details specific documentation/delivery requirements post-closing.	Lender to complete form.
<b>Mortgage</b>	Pledges title of the property to the lender as security for the Loan described in the Note.	<ul style="list-style-type: none"> <li>• Do not alter language on the mortgage</li> <li>• Verify mortgage states a 15-year term</li> <li>• Borrower to sign and have notarized at the time of closing, or as close before closing as possible.</li> </ul>
<b>Note</b>	Written agreement that describes the repayment terms of the loan for properties taxed as real estate.	Borrower to sign at the time of closing, or as close before closing as possible.
<b>Note and Manufactured Home Security Agreement</b>	Written agreement that describes the repayment terms of the loan and secures a lien on the title for properties taxed as personal property.	Borrower to sign and notarize at the time of closing, or as close before closing as possible.
<b>Proceed to Work Notice</b>	Agreement for Contractor to begin work for RLP loan.	Borrower, Lender and Contractor to sign and date.
<b>Single Family Rehabilitation Standard</b>	Contains inspection guidelines and standards for Single Family Rehabilitation projects under RLP.	Lender to complete form in its entirety.
<b>Work Program Agreement</b>	Documents the covenants and warranties the Homeowner agrees to if performing any part of the home improvement work for RLP.	Borrower to complete and sign.