





















































**Description:** An overview of required and optional forms and worksheets for Minnesota Housing Rehabilitation Loan Program (RLP) and Emergency & Accessibility Loan Program (ELP). Forms can be accessed through the Minnesota Housing Loan Commitment System on the Minnesota Housing website at <http://www.mnhousing.gov/> or through links provided in this document.

| 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 –<br>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                               |   |   |
|                             | Single Family Rehabilitation Standard (2/19/2019)                     |   | <b>N/A</b>   |
|                             | 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.  |