

































**Description:** An overview of required and optional forms and worksheets for Minnesota Housing Mortgage Loan Programs. Required loan forms can be accessed via Minnesota Housing's Loan Commitment System, Document Vendor, or your company's LOS.

FORM		Start Up	Step Up	MPL	DPL	PDF
Required	File Delivery Checklist <i>(U.S. Bank Home Mortgage Website)</i>	●	●			
	Borrower Authorization of Release of Private Information	●	●			
	Borrower Affidavit	●				
	<b>COVID-19 Attestation</b>	●	●	●	●	
	Subsidy Recapture Disclosure Statement and Tennessen Warning <i>(for loans locked before 6/15/2020)</i>	●				
	Subsidy Recapture Disclosure Statement and Tennessen Warning <i>(for loans locked on or after 6/15/2020)</i>	●				
	Tennessen Warning		●			
	Monthly Payment Loan Mortgage			●		
	Monthly Payment Loan Note			●		
	Deferred Payment Loan Mortgage				●	
	Deferred Payment Loan Note				●	
Required on some underlying loan products	Appliance Form <i>(203k Limited or New Construction)</i>	●				
	Notice to Buyers FHA/VA	●				
	Notice to Buyers RD/Conventional	●				
	FHA Downpayment Loan Commitment Form <i>(FHA only)</i>			●	●	
	FHA Gift/Award Letter <i>(FHA only)</i>			●	●	
Additional Resources	Appraisal Delivery Certification <i>(U.S. Bank Home Mortgage form)</i>	●	●			
	Household Size Statement	●				
	Acquisition Cost Worksheet	●				
	Disclosure Summary	●				
	Eligibility Income Worksheet	●				
	Non-Occupant Spouse Statement	●				
	Zero Income Statement	●				
	DPL Plus Eligibility Worksheet				●	
	Sample Partial Exemption Disclosure				●	
	<b>Open for Business Letter</b>	●	●	●	●	

\*The Minnesota Housing Mortgage 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.

## Forms Glossary

FORM	DESCRIPTION	INSTRUCTIONS FOR USE	LINK
<b>Acquisition Cost Worksheet</b>	Documents the property acquisition cost		
<b>Appliance Form</b>	Documents the cost and how the borrower intends to pay for the appliance/personal property that is included in the transaction	Use only on FHA 203K loans or new construction loans where the cost of the appliances has a direct effect on the settlement costs of the home	
<b>Appraisal Delivery Certification</b>	Confirmation that appraisal was delivered		
<b>Borrower Affidavit</b>	A pledge by the borrower of accurate information, where if false, Minnesota Housing has the right to declare the loan due	<ul style="list-style-type: none"> <li>• Sign and notarize at the time of closing, or as close before closing as possible</li> <li>• Powers of Attorney (POA) not permitted</li> <li>• Verify document is properly notarized</li> </ul>	
<b>COVID-19 Attestation</b>	Borrower attestation regarding future changes in income/employment and other financial documentation	<ul style="list-style-type: none"> <li>• All files must have an attestation – either this one or an alternative approved by U.S. Bank</li> </ul>	
<b>Deferred Payment Loan (DPL) Plus Eligibility Worksheet</b>	Documents borrower's eligibility for DPL Plus		
<b>Deferred Payment Loan (DPL) Program Mortgage</b>	Borrower 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 30-year term</li> <li>• Non borrowing spouse: Must sign the mortgage or have "purchase money mortgage" language added to mortgage</li> <li>• Sign and notarize at the time of closing or as close before closing as possible</li> </ul>	
<b>Deferred Payment Loan (DPL) Program Note</b>	Written promise to repay the loan	<ul style="list-style-type: none"> <li>• Sign and notarize at the time of closing, or as close before closing as possible</li> </ul>	
<b>Disclosure Summary</b>	Summary of disclosures and forms that borrower will sign at closing	<ul style="list-style-type: none"> <li>• Optional, but recommended</li> <li>• No signature required</li> <li>• Give to the borrower at the time of application</li> </ul>	
<b>Downpayment Loan Disclosure Information</b>	Explains how to disclose loans under TRID	Review TRID options for downpayment and closing cost loans	
<b>Eligibility Income Worksheet</b>	Documents Program Eligibility Income calculation	<ul style="list-style-type: none"> <li>• Optional, but recommended</li> <li>• Attach supplemental income calculation documentation, if applicable</li> </ul>	
<b>FHA Gift/Award Letter</b>	Letter from Minnesota Housing stating that a downpayment and closing cost assistance loan was awarded to the borrower with an FHA loan	Required if the borrower has an FHA loan and receives a downpayment and closing cost assistance loan from Minnesota Housing	

FORM	DESCRIPTION	INSTRUCTIONS FOR USE	LINK
<b>FHA Downpayment Loan Commitment Form</b>	Letter from Minnesota Housing committing a downpayment and closing cost assistance loan with an FHA loan	Required if the borrower has an FHA loan and receives a downpayment and closing cost assistance loan from Minnesota Housing	
<b>Household Size Statement</b>	Documents the borrower's household size	Can be filled out and signed by the borrower or lender	
<b>Monthly Payment Loan Program (MPL) Mortgage</b>	Pledges title of the property to the lender as security for the Monthly Payment 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 10-year term</li> <li>• Sign and notarize at the time of closing, or as close before closing as possible</li> </ul>	
<b>Monthly Payment Loan Program (MPL) Note</b>	Written promise to repay the Monthly Payment Loan	Sign and notarize at the time of closing, or as close before closing as possible	
<b>Non-Occupant Spouse Statement</b>	Spouse will not be a borrower and does not intend to live in the property	Signed by the borrower	
<b>Notice to Buyers FHA/VA</b>	Rights and responsibilities as they pertain to FHA/VA loans	Signed at time of closing on all Start Up FHA/VA loans	
<b>Notice to Buyers RD/Conventional</b>	Rights and responsibilities as they pertain to RD/Conventional loans	Signed at time of closing on all Start Up RD/Conventional loans	
<b>Open for Business Letter</b>	Provides documentation that Minnesota Housing is open for business and all Minnesota Housing homeownership programs are available.	Provide to borrowers, sellers and Real Estate Professionals as desired.	
<b>Subsidy Recapture Disclosure Statement and Tennessee Warning</b>	Explains how and when subsidy recapture could occur and discloses our privacy policy and Tennessee Warning	<ul style="list-style-type: none"> <li>• Disclose at application, but do not sign</li> <li>• Sign at time of closing or as close before closing as possible</li> <li>• Verify subsidy recapture tax calculation on page 1 is based on correct loan amount</li> <li>• If property is in a Targeted Area, check box on page 3</li> </ul>	
<b>Zero Income Statement</b>	States that the borrower or the spouse of the borrower does not receive or earn income	<ul style="list-style-type: none"> <li>• Signed by the borrower or spouse of borrower who does not receive income</li> </ul>	