Mortgage Loan Programs
Forms Guide and Glossary

This Forms Guide and Glossary provides an overview of required and optional forms and worksheets for our Mortgage Loan Programs. It does not contain all information needed to originate loans for sale. See the applicable Procedural Manual on our website for complete information. 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	DPL/ DPL+	MPL	PDF
Required	File Delivery Checklist *(U.S. Bank Home Mortgage Website – Path: HFA Division Lending Guide> 500: Housing Finance Agency> Minnesota> Minnesota HFA> HFA Specific Required Documentation)*	●	●			
	Start Up Loan Program Affidavit (formally known as Borrower Affidavit - version date 12/04/2025) must be used for loans locked on or before 9/1/2026	●				
	Start Up Loan Program Affidavit (formally known as Borrower Affidavit – version date 9/02/2026) must be used for loans locked on or after 9/2/2026	●				
	Borrower Authorization (U.S. Bank)	●	●			
	Appraisal Delivery Certification *(U.S. Bank Home Mortgage form)*	●	●			
	Subsidy Recapture Statement and Tennessen Warning (Version date 06/02/25) For loans locked **before** July 1, 2026	●				
	Subsidy Recapture Statement and Tennessen Warning (Version date 7/1/2026) For loans locked **on or after** July 1, 2026	●				
	Tennessen Warning		●			
	Deferred Payment Loan Mortgage			●		
	Deferred Payment Loan Note			●		
	First-Generation Homebuyer Affidavit (*If using First-Gen DPL+ criteria)			*		
	Monthly Payment Loan Mortgage				●	
	Monthly Payment Loan Note				●	
Required on some underlying loan products	Appliance Form *(203k Limited or New Construction)*	●				
	Notice to Buyers Conventional/RD	●				
	Notice to Buyers FHA/VA	●				
	FHA Award Letter - DPL, DPL+ or MPL *(FHA only)*			●	●	
	FHA DPA Commitment Form - DPL, DPL+ or MPL *(FHA only)*			●	●	
Additional Resources	Minnesota Housing Documents Checklists (see Appendix)	●	●	●	●	
	Assignment of Mortgage Cover Letter: Settlement Agent Instructions			●	●	
	Acquisition Cost Worksheet	●				
	Eligibility Income Worksheet – Start Up	●				
	Household Size Statement	●				
	Non-Occupant Spouse Statement	●				
	Zero Income Statement	●				
	Required Forms Summary – Start Up	●				
	DPL and DPL Plus Eligibility Worksheet			●		
	Sample Partial Exemption Disclosure - DPL and DPL Plus			●		

Forms Glossary

This Glossary further describes and provides instructions for the forms listed on Page 1.

FORM	DESCRIPTION	INSTRUCTIONS FOR USE	LINK
Acquisition Cost Worksheet	Documents the property acquisition cost	Optional, but recommended form to use only on Start Up loans to help determine the Property Acquisition Cost	
Appliance Form	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	
Appraisal Delivery Certification	Confirmation that appraisal was delivered	Required by US Bank - HFA Division for any Start Up and Step Up loan	
Assignment of Mortgage Cover Letter: Settlement Agent Instructions	Cover letter addressed to settlement agent describing instructions for processing assignment of subordinate mortgage	Optional, provide cover letter to settlement agent with assignment of subordinate mortgage	
Borrower Authorization (U.S. Bank)	Grants permission for U.S. Bank to share loan information with Minnesota Housing	Must be signed at or before closing.	
Deferred Payment Loan (DPL) Mortgage	Borrower pledges title of the property to the lender as security for the loan described in the DPL Note	• Do not alter language on the mortgage • Verify mortgage states a 30-year term • Non-borrowing spouse: Must sign the mortgage or have “purchase money mortgage” language added to mortgage • Sign and notarize at the time of closing or as close before closing as possible	
Deferred Payment Loan (DPL) Note	Written promise to repay the DPL loan	• Sign at the time of closing, or as close before closing as possible	
DPL and DPL Plus Eligibility Worksheet	Documents borrower’s eligibility for Deferred Payment Loan (DPL) Plus	Optional, but recommended worksheet to document borrower’s eligibility	
Eligibility Income Worksheet – Start Up	Documents Program Eligibility Income calculation	• Optional, but recommended • Attach supplemental income calculation documentation, if applicable	
FHA Award Letter DPL, DPL+ or MPL	Letter from Minnesota Housing stating that a (DPL, DPL+ or MPL) 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 DPL, DPL+ or MPL loan from Minnesota Housing	

FORM	DESCRIPTION	INSTRUCTIONS FOR USE	LINK
FHA DPA Commitment Form DPL, DPL+ or MPL	Letter from Minnesota Housing committing a (DPL, DPL+ or MPL) 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	
First-Generation Homebuyer Affidavit	An affirmation by the borrower that they meet the program's definition of a First-Generation Homebuyer, where if false, Minnesota Housing has the right to declare the loan due	• Signed by the borrower prior to or at closing • Signed by the borrower who meets the First-Generation definition. • Minnesota Housing Pre-approval required if signing with Powers of Attorney (POA)	
Household Size Statement	Documents the borrower's household size	Can be filled out and signed by the borrower	
Monthly Payment Loan (MPL) Mortgage	Pledges title of the property to the lender as security for the Minnesota Housing Monthly Payment Loan described in the MPL Note	• Do not alter language on the mortgage • Verify mortgage states a 15-year term • Sign and notarize at the time of closing, or as close before closing as possible	
Monthly Payment Loan (MPL) Note	Written promise to repay the Monthly Payment Loan	Sign at the time of closing, or as close before closing as possible	
Non-Occupant Spouse Statement	Written statement that a spouse will not be a borrower and does not intend to live in the property	Signed by the borrower	
Notice to Buyers FHA/VA	Describes rights and responsibilities as they pertain to FHA/VA loans	Signed at time of closing or as close before closing as possible for all Start Up FHA/VA loans	
Notice to Buyers Conventional/RD	Describes rights and responsibilities as they pertain to RD and Conventional loans	Signed at time of closing or as close before closing as possible for all Start Up RD and Conventional loans	
Required Forms Summary – Start Up	Summary of the required forms that borrower will sign at closing	• Optional, but recommended • No signature required • Give to the borrower at the time of application	
Sample Partial Exemption Disclosure DPL and DPL Plus	Sample disclosure for DPL and DPL Plus loans meeting the criteria for the HUD/RESPA Partial Exemption (12 CFR 1026.3(h) and HUD 1024.5).	Understand TRID disclosure requirements and modify form as appropriate.	
Start Up Loan Program Affidavit (formally known as Borrower Affidavit – version date 12/04/2025) must be used for loans locked on or before 09/01/2026	An affirmation by the borrower of true and correct information, where if false, Minnesota Housing has the right to declare the loan due	• Sign at the time of closing, or as close before closing as possible • Powers of Attorney (POA) not permitted	

FORM	DESCRIPTION	INSTRUCTIONS FOR USE	LINK
Start Up Loan Program Affidavit (formally known as Borrower Affidavit – version date 9/02/2026) must be used for loans locked on or after 09/02/2026	An affirmation by the borrower of true and correct information, where if false, Minnesota Housing has the right to declare the loan due	• Sign at the time of closing, or as close before closing as possible • Powers of Attorney (POA) not permitted	
Subsidy Recapture Statement and Tennessen Warning (Version date 06/02/25) For Loans locked **before** July 1, 2026	Explains how and when subsidy recapture could occur and includes our privacy policy and Tennessen Warning	• Give to borrower(s) at application, but do not sign • Sign at time of closing or as close before closing as possible • Verify subsidy recapture tax calculation on page 1 is based on correct loan amount • If property is in a Targeted Area, check box on page 3	
Subsidy Recapture Statement and Tennessen Warning (Version date 07/01/26) For Loans locked **on or after** July 1, 2026	Explains how and when subsidy recapture could occur and includes our privacy policy and Tennessen Warning	• Give to borrower(s) at application, but do not sign • Sign at time of closing or as close before closing as possible • Verify subsidy recapture tax calculation on page 1 is based on correct loan amount • If property is in a Targeted Area, check box on page 3	
Tennessen Warning	Includes our privacy policy; explains use of private data and rights of subjects of those data.	• Required form • No signature required • Give to the borrower at the time of application	
Zero Income Statement	States that the borrower or the spouse of the borrower does not receive or earn income	• Signed by the borrower or spouse of borrower who does not receive income	

Minnesota Housing File Delivery Checklists (Optional)

The checklists linked in the table below list the Minnesota Housing required forms specific to the program, product, and DPA combination listed. Use of these checklists is optional. These checklists do not contain all information needed to originate loans for sale. See the applicable Minnesota Housing Procedural Manual on our website for complete information.

	CHECKLIST	LINK
START UP: CONVENTIONAL	Start Up: Conventional with DPL/DPL+	
	Start Up: Conventional with MPL	
	Start Up: Conventional first mortgage only	
START UP: FHA	Start Up: FHA with DPL/DPL+	
	Start Up: FHA with MPL	
	Start Up: FHA first mortgage only	
START UP: RD	Start Up: RD with DPL/DPL+	
	Start Up: RD with MPL	
	Start Up: RD first mortgage only	
START UP: VA	Start Up: VA with DPL/DPL+	
	Start Up: VA with MPL	
	Start Up: VA first mortgage only	
STEP UP	Step Up: Conventional with MPL	
	Step Up: Conventional first mortgage only	
	Step Up: FHA with MPL	
	Step Up: FHA first mortgage only	
	Step Up: RD with MPL	
	Step Up: RD first mortgage only	
	Step Up: VA with MPL	
	Step Up: VA first mortgage only	