

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 <https://www.mnhousing.gov/> or through links provided in this document. Lenders must use the template documents below unless noted.

FORM		RLP	ELP
Required Loan Commitment Forms	4506-T IRS Form		
	Borrower Application *		
	Bid Summary *		N/A
	Green Communities Scope of Work Addendum		N/A
	Homeowner Agreement		
	Homeowner Agreement for Manufactured Home Replacement		N/A
	Improvement Form and Documentation *	N/A	
	Income and Asset Attestation		
	Income Eligibility Calculation Worksheet		
	Loan Submission Worksheet		N/A
	Single Family Rehabilitation Standard		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		
	Lead-Based Paint Summary		
	Loan Transmittal		
	Assignment of Mortgage – Uniform Conveyancing Forms, MN Dept. of Commerce		
Required on Some Loans	Accessibility and Disability Verification Form		
	Change Order		
	Project Extension Request Form		
	Work Program Agreement *		N/A

*Lenders may use their own document provided all the required information is captured.

	FORM	RLP	ELP
Additional Resources	Improvement Eligibility Thresholds	N/A	
	Loan File Requirements Checklist		
	Minnesota Housing Lead-Based Paint Guidebook		
	Rehabilitation Loan Program Process Chart		N/A
	Rehabilitation / Emergency Loan Program Comparison Chart		
	Signature Record Retention Requirements		
	Single Family Rehabilitation Standard (2/19/2019)		N/A

*Lender may use their own document provided all the required information is captured.

**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 for complete information.*

FORM	DESCRIPTION	INSTRUCTIONS FOR USE
4506-T IRS Form	Allows Minnesota Housing to pull Borrower(s)' tax record from the IRS for the years indicated on the form.	Each Borrower to complete a separate 4506-T IRS form, unless they have filed taxes jointly with another Borrower. Borrower to complete applicable fields in Boxes 1 through 6, checks Boxes 6a and 8, and fills in two most recent tax years in Box 9. Borrower checks the Box next to the signature lines and sign the top signature line. Spouses to sign the third signature line.
Accessibility and Disability Verification Form	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.
Assignment of Mortgage	Form from the Minnesota Department of Commerce. Assigns the mortgage to Minnesota Housing.	See Minnesota Department of Commerce website.
Bid Summary	Track solicited and accepted bids from contractors for each Eligible Property.	Lender to complete form.
Borrower Application	Document Borrower(s) information needed for RLP/ELP loan approval.	Must be signed by the Borrower(s).
Change Order	Document changes to the loan amount and scope of work after loan closing.	Lender to complete form. Lender, Borrower and Contractor to sign form.
Completion Certificate	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.
Green Communities Scope of Work Addendum	Documents Green Communities General Requirements identified in the scope of work.	Contractor to sign and date form.
Homeowner Agreement	Agreement that identifies and describes the Lender and Borrower Responsibilities when using RLP/ELP.	Borrower(s) and Lender to sign and date form.
Homeowner Agreement for Manufactured Home Replacement	Agreement that identifies and describes the Lender and Borrower Responsibilities when using manufactured home replacement as an eligible use of funds under RLP.	Borrower(s) and Lender to sign and date form.
Improvement Form and Documentation	Coversheet and checklist to use when documenting eligible improvements.	Lender to complete form.
Income and Asset Attestation	Document used to attest income and asset information provided to lender.	Borrower(s) to sign and date form.

FORM	DESCRIPTION	INSTRUCTIONS FOR USE
Income Eligibility Calculation Worksheet	Use this tool when determining Minnesota Housing Eligibility Income (current projected household income).	Lender to complete form.
Loan Submission Worksheet	Coversheet and checklist to use when submitting RLP loans to Minnesota Housing.	Lender to complete form.
Loan Transmittal	Details specific documentation/delivery requirements post-closing.	Lender to complete form.
Lead-Based Paint Summary	Checklist to determine Lead-based paint hazard requirements have been met for RLP and ELP Loans, if applicable.	Lender to complete form for all loan files.
Mortgage	Pledges title of the property to the lender as security for the Loan described in the Note.	<ul style="list-style-type: none"> • Do not alter language on the mortgage • Verify mortgage states a 15-year term • Borrower to sign and have notarized at the time of closing, or as close before closing as possible.
Note	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.
Note and Manufactured Home Security Agreement	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.
Proceed to Work Notice	Agreement for Contractor to begin work for RLP loan.	Borrower, Lender and Contractor to sign and date.
Project Extension Request	Document to use when requesting an extension for projects not completed within 9 months of loan closing.	Lender to complete, sign and date form. Minnesota Housing staff must approve, sign and date form.
Single Family Rehabilitation Standard	Contains inspection guidelines and standards for Single Family Rehabilitation projects under RLP.	Lender to complete form in its entirety.
Work Program Agreement	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.