

Loan Submission Forms and Documents Guidance

Upload all required documents to the loan file in the Minnesota Housing Loan Commitment System. Retain copies of all documents in your loan file. The Disaster Recovery Loan Program Loan File Documentation Guide is an overview and does not contain all documents needed to originate loans for sale under the Minnesota Housing program.

Closed Loan File

*Upload the complete closed loan file documentation **within 48 hours** of True & Certifying the loan.*

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| ☐ Borrower Application | ☐ Homeowner Labor Agreement, if applicable |
| ☐ Borrower Application Review Worksheet with supporting documentation | ☐ Permits, code compliance, if applicable |
| ☐ Insurance claim documentation, if applicable | ☐ For Rental Property, Certification of Rents |
| ☐ Home Insurance deductible evidence, if applicable | ☐ Copy of disbursement |
| ☐ FEMA home repair/replacement assistance award or denial reason, if applicable | ☐ Borrower Communication (Approval Letter) |
| ☐ Documentation of damage: photos, FEMA inspection or SBA damage assessment, if applicable | ☐ Executed Note Endorsed to Minnesota Housing Finance Agency (unsecured loan) |
| ☐ SBA home loan approval or denial letter | ☐ Executed Note or Manufactured Home Note and Security Agreement Endorsed to Minnesota Housing Finance Agency (secured loan) |
| ☐ BIA home repair/replacement assistance award or denial reason, if applicable | ☐ Executed unrecorded Mortgage (secured loan) |
| ☐ Verification of Property Ownership | ☐ Executed unrecorded Assignment of Mortgage (secured loan) |
| ☐ Evidence Mortgage is current, if applicable for funds already paid by Borrower(s), dated evidence of payment, if applicable | ☐ Waiver of Right of Rescission (secured loan) |
| ☐ Final Bid(s) itemizing Contractor(s) work, if applicable | |
| ☐ Evidence of Contractor(s) license, if applicable | |

Final Documents for Properties Taxed as Real Property

See Loan Transmittal for delivery requirements. Upload the document(s) to loan file:

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| ☐ Completion Certificate, if applicable | ☐ Recorded Mortgage (secured loan) |
| ☐ Copy of final disbursement, if applicable | ☐ Recorded Assignment of Mortgage (secured loan) |

Final Documents for Manufactured Homes Taxed as Real Property

See Loan Transmittal for delivery requirements Upload the document(s)

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| ☐ Completion Certificate, if applicable | ☐ Lien Holder Card (secured loan) |
| ☐ Copy of final disbursement, if applicable | |