







































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	●				
	Subsidy Recapture Disclosure Statement and Tennessen Warning (<i>for loans locked on or after 6/1/2022</i>) Version date 6-1-2022	●				
	Subsidy Recapture Disclosure Statement and Tennessen Warning (<i>for loans locked on or before 5/31/2022</i>) Version date 5-5-2021	●				
	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				●	

*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 for complete information.

Forms Glossary

FORM	DESCRIPTION	INSTRUCTIONS FOR USE	LINK
Acquisition Cost Worksheet	Documents 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		
Borrower Affidavit	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"> • Sign and notarize at the time of closing, or as close before closing as possible • Powers of Attorney (POA) not permitted • Verify document is properly notarized 	
Deferred Payment Loan (DPL) Plus Eligibility Worksheet	Documents borrower's eligibility for DPL Plus		
Deferred Payment Loan (DPL) Program Mortgage	Borrower 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 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) Program Note	Written promise to repay the loan	<ul style="list-style-type: none"> • Sign and notarize at the time of closing, or as close before closing as possible 	
Disclosure Summary	Summary of disclosures and forms that borrower will sign at closing	<ul style="list-style-type: none"> • Optional, but recommended • No signature required • Give to the borrower at the time of application 	
Downpayment Loan Disclosure Information	Explains how to disclose loans under TRID	Review TRID options for downpayment and closing cost loans	
Eligibility Income Worksheet	Documents Program Eligibility Income calculation	<ul style="list-style-type: none"> • Optional, but recommended • Attach supplemental income calculation documentation, if applicable 	
FHA Gift/Award Letter	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
FHA Downpayment Loan Commitment Form	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	
Household Size Statement	Documents the borrower's household size	Can be filled out and signed by the borrower or lender	
Monthly Payment Loan Program (MPL) Mortgage	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"> • Do not alter language on the mortgage • Verify mortgage states a 10-year term • Sign and notarize at the time of closing, or as close before closing as possible 	
Monthly Payment Loan Program (MPL) Note	Written promise to repay the Monthly Payment Loan	Sign and notarize at the time of closing, or as close before closing as possible	
Non-Occupant Spouse Statement	Spouse will not be a borrower and does not intend to live in the property	Signed by the borrower	
Notice to Buyers FHA/VA	Rights and responsibilities as they pertain to FHA/VA loans	Signed at time of closing on all Start Up FHA/VA loans	
Notice to Buyers RD/Conventional	Rights and responsibilities as they pertain to RD/Conventional loans	Signed at time of closing on all Start Up RD/Conventional loans	
Subsidy Recapture Disclosure Statement and Tennessen Warning	Explains how and when subsidy recapture could occur and discloses our privacy policy and Tennessen Warning	<ul style="list-style-type: none"> • Disclose 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 	
Zero Income Statement	States that the borrower or the spouse of the borrower does not receive or earn income	<ul style="list-style-type: none"> • Signed by the borrower or spouse of borrower who does not receive income 	