

INSTRUCTIONS: Use these transmittal instructions and documents for all deferred loans that will be assigned to Minnesota Housing. These instructions and documents do not apply to loans that are not assigned to Minnesota Housing.

DEFERRED LOAN DOCUMENT TRANSMITTAL STEPS

STEP 1: Determine Applicable Loan Documents for Transmittal. See page 2 of these Deferred Loan Transmittal Instructions.

- ✓ **Review** the terms of your contract with Minnesota Housing to determine which note and security document(s) you must use.
- ✓ **Use** the applicable note and security document(s) found on the [Impact Fund Partner Portal](#), under the Deferred Loans dropdown.

STEP 2: Submit Applicable Loan Documents to Minnesota Housing AND AmeriNat.

Within 5 days after the loan documents are signed:

- **Submit** electronic copies of the completed Deferred Loan Transmittal and applicable loan documents to Minnesota Housing via Box.com. **Contact** joseph.baldeshwiler@state.mn.us to setup or reactivate accounts with Box.com.
- **Mail** the **original** Note or **original** Manufactured Home Note and Security Agreement, paper copies of the completed Deferred Loan Transmittal, Closing Disclosure, and relevant security document(s) to AmeriNat at:

AmeriNat
217 S Newton Ave
Albert Lea, MN 56007
Attn: New Loan

For deferred loans secured by real property, upon receipt of recorded documents (within 120 days of signature):

- **Email** electronic copies of the recorded mortgage and assignment to AmeriNat at loansetups@amerinatls.com.
- **Submit** electronic copies of the recorded mortgage and assignment to Minnesota Housing via Box.com.

NOTE: If you have not already requested funds for the loan, submit a Request for Funds to Minnesota Housing as soon as possible after loan closing. The Request for Funds form is available on the [Impact Fund Partner Portal](#), under the Disbursement dropdown.

DEFERRED LOAN DOCUMENT TRANSMITTAL CHECKLIST

- ☐ **Deferred Loan Transmittal:** See page 3 of these Deferred Loan Transmittal Instructions for real property loans or page 4 for manufactured home taxed as personal property loans.
- ☐ **Closing Disclosure, HUD-1 or HUD-1A:** If required by the [TILA-RESPA Integrated Disclosure Rule](#) and RESPA, or a memorandum explaining exemption from disclosure requirements.
- ☐ **Loan Documents:** You must use the applicable documents listed below based on your contract with Minnesota Housing. *The documents are available on the [Impact Fund Partner Portal](#), under the Deferred Loans dropdown.*

→ **Deferred Loans Secured by Real Property:** Use the documents below for real property transactions, including community land trusts and manufactured homes taxed as real property:

- ☐ **Impact Fund Note.** Choose one of the following Notes based on your contract with Minnesota Housing.
 - Impact Fund 10-Year Forgivable Loan Note
 - Impact Fund 20-Year Forgivable Loan Note
 - Impact Fund 30-Year (Balloon) Loan Note
- ☐ **Impact Fund Loan Mortgage.**
- ☐ **Department of Commerce – MN Uniform Conveyancing Forms – Assignment of Mortgage by Business Entity.** NOTE: for FHA-insured first mortgages, assign the Impact Fund Deferred Loan to Minnesota Housing **AFTER** the Borrower's first mortgage has been insured by FHA.

→ **Deferred Loans Secured by Manufactured Homes Taxed as Personal Property:** Use the documents below for manufactured homes taxed as personal property transactions.

- ☐ **Impact Fund Manufactured Home Note and Security Agreement.**
- ☐ **Form PS-2017: Department of Public Safety – Notification of assignment, release or grant of secured interest.** NOTE: For Section A (Secured Party's Name), use the following information and sign on behalf of Minnesota Housing:

Minnesota Housing Finance Agency
400 Wabasha Street North, Suite 400
St. Paul, MN 55102

Contact the Driver and Vehicle Services Division of the Department of Public Safety for more information on the PS2017 form and process.

NOTE: Refer to Appendix C of the [Impact Fund Procedural Manual](#), available on the [Impact Fund Partner Portal](#), for file documentation requirements and to your legal counsel for other required documentation related to lending.

INSTRUCTIONS: Use this document for deferred loans secured by REAL PROPERTY only. Submit a copy of this document along with the following documents as specified.

MINNESOTA HOUSING	AMERINAT
Upload: Box.com. Contact joseph.baldeshwiler@state.mn.us to setup or reactivate accounts with Box.com.	Email: loansetups@amerinatls.com Mail: 217 S Newton Ave, Albert Lea, MN 56007 Attn: New Loan

BORROWER:

Full Name	SSN	Phone	Email
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CO-BORROWER:

Full Name	SSN	Phone	Email
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ADMINISTRATOR:

Organization Name	Impact Fund Award #
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Contact Name	Phone	Email
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DEFERRED LOANS SECURED BY REAL PROPERTY					
Documents		Loan Closing (within 5 days of closing)		Final Documents (within 120 days of closing)	
✓	Deliver to:	Minnesota Housing	AmeriNat	Minnesota Housing	AmeriNat
<input type="checkbox"/>	Impact Fund Note (endorsed to "Minnesota Housing Finance Agency")	Box.com	Mail Original		
<input type="checkbox"/>	Unrecord Impact Fund Loan Mortgage	Box.com	Mail Copy		
<input type="checkbox"/>	Department of Commerce – Assignment of Mortgage (assigned to "Minnesota Housing Finance Agency")	Box.com	Mail Copy		
<input type="checkbox"/>	Closing Statement, Closing Disclosure, or HUD-1/ HUD-1A	Box.com	Mail Copy		
<input type="checkbox"/>	Recorded Impact Fund Mortgage and Recorded Assignment of Mortgage			Box.com	Email

INSTRUCTIONS: Use this document for deferred loans secured by PERSONAL PROPERTY only. Submit a copy of this document along with the following documents as specified.

MINNESOTA HOUSING	AMERINAT
Email: mnhousing.portfolio@state.mn.us Upload: Box.com. Contact joseph.baldeshwiler@state.mn.us to setup or reactivate accounts with Box.com.	Email: loansetups@amerinatls.com Mail: 217 S Newton Ave, Albert Lea, MN 56007 Attn: New Loan

BORROWER:

Full Name	SSN	Phone	Email
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CO-BORROWER:

Full Name	SSN	Phone	Email
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ADMINISTRATOR:

Organization Name	Impact Fund Award #
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Contact Name	Phone	Email
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DEFERRED LOANS SECURED BY PERSONAL PROPERTY			
Documents		Loan Closing (within 5 days of closing)	
✓	Deliver to:	Minnesota Housing	AmeriNat
<input type="checkbox"/>	Manufactured Home Note and Security Agreement (endorsed to "Minnesota Housing Finance Agency")	Box.com	Mail Original
<input type="checkbox"/>	Form PS-2017: Department of Public Safety - Notification of assignment, release or grant of secured interest (referencing "Minnesota Housing Finance Agency" as the Secured Party in Section A)	Box.com	Mail Copy
<input type="checkbox"/>	Closing Statement, Closing Disclosure, or HUD-1/ HUD-1A	Box.com	Mail Copy