

Home Improvement Loan Programs Resource Toolkit and Quick Links

Description: Links to helpful resources and information to assist lenders working with Minnesota Housing Home Improvement Loan Programs. These resources are provided for informational purposes only. Minnesota Housing does not endorse these organizations and is not responsible for the content or accuracy of the following web sites.

	Website Name	Description Use Access To	Link to Site
NMLS	Revisor of Statutes	Minnesota State Statute 58A, Individual Mortgage Originator Licensing	
	Nationwide Mortgage Licensing System (NMLS) Resource Center	NMLS state licensing requirements	
RESOURCES	Minnesota Housing	Underwriting worksheet	
	Rocket Lawyer	Website providing low/no cost legal forms and services	
	Fannie Mae and Freddie Mac	 Uniform Residential Loan Application Fannie Mae Form 1003/Freddie Mac Form 65 	
		 Uniform Underwriting and Transmittal Summary Fannie Mae Form 1008/Freddie Mac Form 1077 	
		 MRI Quick Reference Manual Fannie Mae, Freddie Mac agency guides 	
TRAINING	Mortgage Bankers Association (MBA)	United States national association representing all facets of the real estate finance industry.Conferences and education	
	Genworth Mortgage Insurance Company	 A provider of private mortgage insurance Training and education Self-employed borrower calculators 	
	Mortgage Guarantee Insurance Company (MGIC)	 A provider of private mortgage insurance Self-employed borrower calculators Tax return analysis webinars 	
	American Bankers Association (ABA)	Trade association for the U.S. banking industry • Conferences, schools and online courses	
	BankersOnline	Online resourceTraining and webinarsCompliance and lending resources	

In connection with Single Family Division loan programs, Minnesota Housing is neither an originator of loans nor a creditor and is not affiliated with any Lender.

