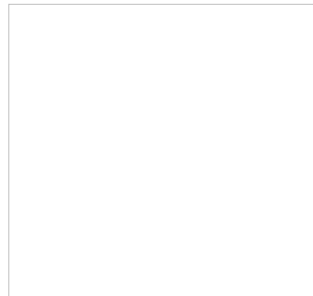


Updated Downpayment Assistance Loan Mortgages and Notes



Questions?

Partner Solutions Team:

mnhousing.solution@state.mn.us

or 651.296.8215/800.710.8871

Monday-Friday

7:30 a.m. - 5:00 p.m.

Resources

[Previous eNews](#)

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Due to new Truth in Lending (TIL) requirements, revised mortgages and notes for all downpayment loan programs, including the Deferred Payment Loan, HOME HELP, and Monthly Payment Loan programs, should be used for loan closings effective immediately.

The following loan documents have updated fields necessary to comply with these changes:

- [Deferred Payment Loan Mortgage](#)
- [Deferred Payment Loan Note](#)
- [HOME HELP Mortgage](#)
- [HOME HELP Note](#)
- [Monthly Payment Loan Mortgage](#)
- [Monthly Payment Loan Note](#)

Loan documents are available either through the online commitment system's Forms Generator or on the [Mortgage Loan Programs Manuals, Forms, Resources](#) web page.

Lenders using forms generated through the online commitment system are advised that **not all new fields required for TIL compliance auto populate**. The following fields require manual completion:

- Loan Originator Company NMLSR ID
- Loan Originator Individual NMLSR ID

In addition, if a loan officer is not designated in the "Loan Officer" field, lenders are required to complete that field manually even when using Forms Generator in the online commitment system. The TIL Loan Originator Individual Name field can be revised in either the mortgage or note once those documents are generated.

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