



Disaster Recovery Loan Program Borrower Application

Instructions:

Gather your information to complete the application. Print the document and use an ink pen to complete all the information.

You are being asked to provide information concerning yourself and your household. We are asking you to provide this information for the purpose and intended use of evaluating housing rehabilitation needs so we can efficiently and effectively deploy disaster recovery resources. You may refuse to supply the requested data. If you refuse, we cannot move forward with assessing your need for assistance without it.

The information you provide will be considered private data however it will be shared with Minnesota Housing staff whose jobs require them to use it.

As allowed by state and federal law, Minnesota Housing may share the information you provide with other state, Tribal and federal agencies providing disaster relief efforts including the U.S. Small Business Administration, Minnesota Department of Public Safety, Tribal government, and the individuals at Minnesota Housing who need the information in order to do their jobs. Unless you or a court authorize its release, access to this information is available only to you, Minnesota Housing, and other statutorily authorized agencies.

☐ **Check this box if you agree to provide this information voluntarily and allow Minnesota Housing and Lender staff to collect, use and share your information as described above.**



Disaster Funding Information:

Homeowner Insurance Information:

Homeowner insurance company: _____

Have you filed an insurance claim? ☐ Yes ☐ No ☐ NA

Was the homeowner insurance claim approved? ☐ Yes ☐ No ☐ NA

Amount of insurance claim: \$ _____

Homeowner insurance claim status: ☐ In Process ☐ Denied ☐ NA ☐ Approved ☐ Not started

FEMA Information

Have you applied for FEMA assistance? ☐ Yes ☐ No ☐ NA

FEMA application number or registration ID: _____

FEMA Application Status: ☐ Submitted ☐ Not Started ☐ NA ☐ Offered Assistance ☐ Denied

Amount of FEMA assistance to repair/replacement home: \$ _____

SBA Information

Have you applied for an SBA loan? ☐ Yes ☐ No

SBA application number/registration ID: _____

SBA Application Status: ☐ Submitted ☐ Not Started ☐ Offered Loan ☐ Denied

Amount of SBA loan to repair/replacement home: \$ _____

BIA Information

Have you applied for BIA assistance? ☐ Yes ☐ No ☐ NA

BIA application number or registration ID: _____

BIA Application Status: ☐ Submitted ☐ Not Started ☐ NA ☐ Offered Assistance ☐ Denied

Amount of BIA assistance to repair/replacement home: \$ _____



Mortgage Information

Current unpaid balance of your mortgage: \$ _____

Is your mortgage currently in default or foreclosure? ☐ Yes or ☐ No

If yes, provide details on a separate sheet.

Buyout from Federal or State Agency

Have you applied for, are you eligible for, and/or have you received a buyout from any federal or state agency? ☐ Yes or ☐ No

If yes, provide details on a separate sheet.

Real Estate Damage

Real Estate Damage Estimate: \$ _____

Source – Check one of the following:

☐ SBA Assessment ☐ Contractor Bid or Estimate

☐ City or County Tax Assessor ☐ Self ☐ Other: _____

Borrower Information

Last Name

First Name

MI

Social Security Number

Date of Birth

Dependents under 18

Other Dependents

Total Annual Household
Income

Household Size

☐ Married ☐ Separated ☐ Unmarried
Marital Status

Home Phone

Current Mailing Address

City

County

State

Zip Code



Email Address

Is Borrower Displaced? ☐ Yes or ☐ No

Is the Borrower a member or a descendant of a Tribal Nation in Minnesota? ☐ Yes or ☐ No

Name of Tribal Nation

The following demographic information is requested for all borrowers by the federal government for certain types of loans related to a dwelling to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws.

You are not required to provide this information, but are encouraged to do so. The law provides that a lender may not discriminate based on this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, the lender is required by federal law to note your ethnicity, race, and sex on the basis of visual observation or surname.

If you do not wish to furnish the information, please check below.

Ethnicity:

☐ Hispanic or Latino - check one or more of the following:

☐ Mexican

☐ Puerto Rican

☐ Cuban

☐ Other Hispanic or Latino - Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadorian, Spaniard.

☐ Not Hispanic or Latino

Sex:

☐ Male

☐ Female

Race:

Check one or more

☐ American Indian or Alaskan Native

Print name of enrolled or principal tribe: _____

☐ Asian - Check one of the following:



☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian - Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian.

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander – Check one of the following:

☐ Native Hawaiian

☐ Guamanian or
Chamorro

☐ Samoan

☐ Other Pacific Islander—Print race: _____

For example: Fijian, Tongan

☐ White

☐ I do not wish to furnish this information

Co-Borrower Information

Last Name

First Name

MI

Social Security Number

Date of Birth

☐ Married ☐ Separated ☐ Unmarried

Marital Status

Is the Co-Borrower a member or a descendant of a Tribal Nation in Minnesota? ☐ Yes or ☐ No

Name of Tribal Nation

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☐ Mexican

☐ Puerto Rican

☐ Cuban

☐ Other Hispanic or Latino - Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadorian, Spaniard.

☐ Not Hispanic or Latino

Sex:

☐ Male

☐ Female

Race:

Check one or more

☐ American Indian or Alaskan Native

Print name of enrolled or principal tribe: _____

☐ Asian - Check one of the following:

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian - Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian.

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander – Check one of the following:

☐ Native Hawaiian

☐ Guamanian or
Chamorro

☐ Samoan

☐ Other Pacific Islander–Print race: _____

For example: Fijian, Tongan

☐ White

☐ I do not wish to furnish this information



Relationship To Borrower

☐ Co-Head of Household

☐ Dependent

☐ Other Adult

☐ Spouse

Subject Property Information

Address

City

County

MN

State

Zip Code

Building Type:

☐ Single Family

☐ Manufactured Home
taxes as Real Property

☐ Townhome

☐ Duplex

☐ Twinhome

☐ Fourplex

☐ Manufactured Home
Taxed as Personal
Property

☐ Condo

☐ PUD

Is Manufactured Home in a Manufactured Home Park? ☐ Yes or ☐ No

Manufactured Home Park Name: _____

Occupancy Type:

☐ Owner Occupied

☐ Non Owner Occupied

☐ Investment/Rental

☐ Second Home

Construction Category: ☐ New or ☐ Existing

Year Built

Number of units

Value (from property tax
statement)

Is the property located in a Special Flood Hazard Area? ☐ Yes or ☐ No



Disclosures

- Minnesota Housing's authorized representative has the right to reasonably inspect the property to be improved at any time from the date of the Disaster Recovery loan is granted until the loan terms/ends, upon giving due notice to the occupants.
- Unless noted otherwise, the information requested in this application is legally required to determine if you qualify for participation in this Minnesota Housing program. A portion of the data requested is classified as "private data on individuals" under Minnesota Statute 462A.065. Use of data obtained is limited to that necessary for the administration and management of this program by Minnesota Housing personnel, those under contract with Minnesota Housing, the U.S. Small Business Administration, and other governmental agencies when authorized by state statute or federal law.
- The disclosure of your Social Security Number or Minnesota Tax Identification Number is required for participation in this Minnesota Housing program, by virtue of the Minnesota Revenue Recapture Act of 1980 (Sections 270A.01 to 270A.12 of Minnesota Statutes). Supplying these numbers could result in the application of state tax refunds to the payment of any delinquent indebtedness you may owe to Minnesota Housing under this or any other Minnesota Housing programs. These numbers may be made available to state tax authorities and state personnel involved in the collection of obligations.
- Under Minnesota law a person who obtains funds through false representation is guilty of theft and may be prosecuted and sentenced accordingly.
- 10 year requirement: If the property ceases to be your principal residence or is sold, or title is transferred or conveyed before the 10 year maturity date of the mortgage has been reached, then the full amount of the loan will be due and payable upon sale, transfer or conveyance.
- Your ability to use any potential equity in the property will be severely restricted for the duration of the loan term. Subordinations are granted only under strictly limited circumstances.
- You must seek reconsideration from the SBA if damages exceed approved SBA real property assistance, excluding recipients of a SBA Limited Loan.
- You must notify Minnesota Housing's authorized representative processing your application (the "Administrator") if you are seeking, have sought, or will subsequently seek reconsideration from SBA.
- Any governmental funds or private insurance funds received subsequent to the receipt of the Disaster Recovery loan, relating to the same Declared Disaster, will result in a corresponding repayment of the Disaster Recovery loan.

Each of the undersigned hereby acknowledge that any owner of this loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.



Certifications

- I/We certify that my/our property was damaged as a result of the Declared Disaster.
- I/We certify that I/We have not previously received a Minnesota Housing Disaster Recovery loan during this current disaster declaration.
- I/We certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief.
- I/We certify that any governmental or private insurance funds received, relating to the same Declared Disaster, have been disclosed to Minnesota Housing.
- I/We certify that I have read the notices contained in this application and agree to provide this information voluntarily and allow Minnesota Housing and Program Administration staff to collect, use and share my information as described above.

Signatures

All Borrower(s) must sign this application

Borrower Signature

Date

Co-Borrower Signature

Date

TIL and NMLSR ID

Loan Originator Company Name

Loan Originator Individual Name

Loan Originator Company NMLSR ID

Loan Originator Individual NMLSR ID (if applicable)

