

Emergency & Accessibility Loan Program

Loan File Requirements Checklist

Initial Loan Documents and Forms

Upload the following documents to the loan file in the Minnesota Housing Loan Commitment System within 48 hours of True & Certifying the loan. Retain a **copy** of each in your loan file.

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| ☐ Copy of Borrower Application | ☐ Copy of initial inspection identifying accessibility/emergency need |
| ☐ Current Mortgage Statement | ☐ Final Selected Bid(s) from Contractor(s) itemizing work to be completed |
| ☐ Income Eligibility Calculation Worksheet with income documents | ☐ Proof that Borrower is current on property tax payments, if applicable (not required for properties located on tribal leased land) |
| ☐ Asset documentation for all household residents 18+ (minimum 3 months bank statements) | ☐ Accessibility & Disability Verification Form, if applicable |
| ☐ Copy of Title Search or Deed with chain of title documents, Copy of Tribal Land Lease, if applicable | ☐ Certificate of Completion for electronic signatures, if applicable |

Post – Close Loan Documents and Forms

Upload the following documents to the loan file in the Minnesota Housing Loan Commitment System within 48 hours of True & Certifying the loan. Retain a **copy** of these documents in your loan file.

- ☐ Copies of Blank Scope of Work
- ☐ Homeowner Agreement, signed by Borrower and Lender
- ☐ Date of Pre-Construction Conference
- ☐ Fully executed Proceed to Work Order Notice(s)
- ☐ Invoices to support the amount of funds requested
- ☐ Completed and signed 4506-T form
- ☐ Copy of valid Minnesota Driver's License, United States Passport, or Minnesota State issued ID card of all Borrowers
- ☐ Income and Asset Attestation
- ☐ Improvement Form and Documentation
- ☐ Copy of the Contract(s) with Contractor(s) and, if using a general contractor, a copy of the Sworn Construction Statement
- ☐ Completion Certificate executed by Lender and Borrower
- ☐ Copies of Lead-Based Paint Clearance Reports, if applicable
- ☐ Lien Waivers from each Contractor
- ☐ Change Orders, if applicable
- ☐ Copy of new Contracts(s) with new Contractor(s) with completed Proceed to Work Order Notice(s), if applicable
- ☐ Copy of the Right of Recession
- ☐ Copy of the Closing Disclosure
- ☐ Certificate of Completion for electronic Signatures, if applicable
- ☐ Lead-Based Paint Summary, if applicable
- ☐ Copies of Lead-Safe Work Practices Certificates, if applicable
- ☐ Post-Construction Radon test if radon mitigation was completed on project

For Properties Taxed as Real Property

Retain a **copy** of these documents in your loan file. Upload the following documents to the loan file in the Minnesota Housing Loan Commitment System. See Loan Transmittal for document delivery requirements.

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| ☐ Borrower Application | ☐ Deed Restriction, if applicable |
| ☐ Original Endorsed Note | ☐ Original Recorded Modification of Note and Mortgage Agreement, if applicable |
| ☐ Original Recorded Mortgage | ☐ Lender's Certificate (Purchase Advice) |
| ☐ Original Recorded Assignment of Mortgage | |

For Properties Taxed as Personal Property

Retain a **copy** of these documents in your loan file. Upload the following documents to the loan file in the Minnesota Housing Loan Commitment System. See Loan Transmittal for document delivery requirements.

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| ☐ Borrower Application | ☐ Modification of Note and Security Agreement, if applicable |
| ☐ Public Safety Form 2017 | ☐ Lender's Certificate (Purchase Advice) |
| ☐ Endorsed Note and Manufactured Home Security Agreement | |