































This Forms Guide and Glossary provides an overview of required and optional forms and worksheets for our Mortgage Loan Programs. It does not contain all information needed to originate loans for sale. See the applicable Procedural Manual on [our website](#) for complete information. Required loan forms can be accessed via Minnesota Housing's Loan Commitment System, Document Vendor, or your company's LOS.





| FORM | | Start Up | Step Up | DPL/ DPL+ | MPL | PDF |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------|---------|-----------|-----|---------------------------------------------------------------------------------------|
| Required | File Delivery Checklist (<i>U.S. Bank Home Mortgage Website</i>) | ● | ● | | |  |
| | Borrower Affidavit (Start Up) | ● | | | |  |
| | Borrower Authorization (U.S. Bank) | ● | ● | | |  |
| | Subsidy Recapture Statement and Tennessen Warning (<i>must be used for loans locked on or after 06/02/25</i>) Version date 06/02/25 | ● | | | |  |
| | Subsidy Recapture Statement and Tennessen Warning (<i>for loans locked on or before 05/30/25</i>) Version date 04/16/24 | ● | | | |  |
| | Tennessen Warning | | ● | | |  |
| | Deferred Payment Loan Mortgage | | | ● | |  |
| | Deferred Payment Loan Note | | | ● | |  |
| | First-Generation Homebuyer Affidavit (*If using First-Gen DPL+ criteria) | | | * | |  |
| | Monthly Payment Loan Mortgage | | | | ● |  |
| | Monthly Payment Loan Note | | | | ● |  |
| Required on some underlying loan products | Appliance Form (<i>203k Limited or New Construction</i>) | ● | | | |  |
| | Notice to Buyers Conventional/RD | ● | | | |  |
| | Notice to Buyers FHA/VA | ● | | | |  |
| | FHA Award Letter - DPL, DPL+ or MPL (<i>FHA only</i>) | | | ● | ● |  |
| | FHA DPA Commitment Form - DPL, DPL+ or MPL (<i>FHA only</i>) | | | ● | ● |  |
| Additional Resources | Minnesota Housing Documents Checklists (see Appendix) | ● | ● | ● | ● |  |
| | Acquisition Cost Worksheet | ● | | | |  |
| | Appraisal Delivery Certification (<i>U.S. Bank Home Mortgage form</i>) | ● | ● | | |  |
| | Eligibility Income Worksheet – Start Up | ● | | | |  |
| | Household Size Statement | ● | | | |  |
| | Non-Occupant Spouse Statement | ● | | | |  |
| | Zero Income Statement | ● | | | |  |
| | Required Forms Summary – Start Up | ● | | | |  |
| | DPL Plus Eligibility Worksheet | | | ● | |  |
| | Sample Partial Exemption Disclosure - DPL and DPL Plus | | | ● | |  |

Forms Glossary

This Glossary further describes and provides instructions for the forms listed on Page 1.





















| FORM | DESCRIPTION | INSTRUCTIONS FOR USE | LINK |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Acquisition Cost Worksheet | Documents the property acquisition cost | Optional, but recommended form to use only on Start Up loans to help determine the Property Acquisition Cost |  |
| Appliance Form | Documents the cost and how the borrower intends to pay for the appliance/personal property that is included in the transaction | Use only on FHA 203K loans or new construction loans where the cost of the appliances has a direct effect on the settlement costs of the home |  |
| Appraisal Delivery Certification | Confirmation that appraisal was delivered | Required by US Bank - HFA Division for any Start Up and Step Up loan |  |
| Borrower Affidavit (Start Up) | An affirmation by the borrower of true and correct information, where if false, Minnesota Housing has the right to declare the loan due | <ul style="list-style-type: none"> • Sign at the time of closing, or as close before closing as possible • Powers of Attorney (POA) not permitted |  |
| Borrower Authorization (U.S. Bank) | Grants permission for U.S. Bank to share loan information with Minnesota Housing | Must be signed at or before closing. |  |
| Deferred Payment Loan (DPL) Mortgage | Borrower pledges title of the property to the lender as security for the loan described in the DPL Note | <ul style="list-style-type: none"> • Do not alter language on the mortgage • Verify mortgage states a 30-year term • Non-borrowing spouse: Must sign the mortgage or have “purchase money mortgage” language added to mortgage • Sign and notarize at the time of closing or as close before closing as possible |  |
| Deferred Payment Loan (DPL) Note | Written promise to repay the DPL loan | <ul style="list-style-type: none"> • Sign and notarize at the time of closing, or as close before closing as possible |  |
| Deferred Payment Loan Plus (DPL+) Eligibility Worksheet | Documents borrower’s eligibility for Deferred Payment Loan (DPL) Plus | Optional, but recommended worksheet to document borrower’s eligibility |  |
| Eligibility Income Worksheet – Start Up | Documents Program Eligibility Income calculation | <ul style="list-style-type: none"> • Optional, but recommended • Attach supplemental income calculation documentation, if applicable |  |
| FHA Award Letter DPL, DPL+ or MPL | Letter from Minnesota Housing stating that a (DPL, DPL+ or MPL) downpayment and closing cost assistance loan was awarded to the borrower with an FHA loan | Required if the borrower has an FHA loan and receives a DPL, DPL+ or MPL loan from Minnesota Housing |  |

| FORM | DESCRIPTION | INSTRUCTIONS FOR USE | LINK |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| FHA DPA Commitment Form DPL, DPL+ or MPL | Letter from Minnesota Housing committing a (DPL, DPL+ or MPL) downpayment and closing cost assistance loan with an FHA loan | Required if the borrower has an FHA loan and receives a downpayment and closing cost assistance loan from Minnesota Housing |  |
| First-Generation Homebuyer Affidavit | An affirmation by the borrower that they meet the program's definition of a First-Generation Homebuyer, where if false, Minnesota Housing has the right to declare the loan due | <ul style="list-style-type: none"> • Signed by the borrower prior to or at closing • Signed by the borrower who meets the First-Generation definition. • Minnesota Housing Pre-approval required if signing with Powers of Attorney (POA) |  |
| Household Size Statement | Documents the borrower's household size | Can be filled out and signed by the borrower |  |
| Monthly Payment Loan (MPL) Mortgage | Pledges title of the property to the lender as security for the Minnesota Housing Monthly Payment Loan described in the MPL Note | <ul style="list-style-type: none"> • Do not alter language on the mortgage • Verify mortgage states a 10-year term • Sign and notarize at the time of closing, or as close before closing as possible |  |
| Monthly Payment Loan (MPL) Note | Written promise to repay the Monthly Payment Loan | Sign and notarize at the time of closing, or as close before closing as possible |  |
| Non-Occupant Spouse Statement | Written statement that a spouse will not be a borrower and does not intend to live in the property | Signed by the borrower |  |
| Notice to Buyers FHA/VA | Describes rights and responsibilities as they pertain to FHA/VA loans | Signed at time of closing or as close before closing as possible for all Start Up FHA/VA loans |  |
| Notice to Buyers Conventional/RD | Describes rights and responsibilities as they pertain to RD and Conventional loans | Signed at time of closing or as close before closing as possible for all Start Up RD and Conventional loans |  |
| Required Forms Summary – Start Up | Summary of the required forms that borrower will sign at closing | <ul style="list-style-type: none"> • Optional, but recommended • No signature required • Give to the borrower at the time of application |  |
| Sample Partial Exemption Disclosure DPL and DPL Plus | Sample disclosure for DPL and DPL Plus loans meeting the criteria for the HUD/RESPA Partial Exemption (12 CFR §1026.3(h) and HUD 1024.5). | Understand TRID disclosure requirements and modify form as appropriate. |  |

| FORM | DESCRIPTION | INSTRUCTIONS FOR USE | LINK |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Subsidy Recapture Statement and Tennessean Warning <i>(must be used for loans locked on or after 06/02/25)</i> Version date 06/02/25 | Explains how and when subsidy recapture could occur and includes our privacy policy and Tennessean Warning | <ul style="list-style-type: none"> • Give to borrower(s) at application, but do not sign • Sign at time of closing or as close before closing as possible • Verify subsidy recapture tax calculation on page 1 is based on correct loan amount • If property is in a Targeted Area, check box on page 3 |  |
| Subsidy Recapture Statement and Tennessean Warning <i>(for loans locked on or before 05/30/25)</i> Version date 04/16/24 | Explains how and when subsidy recapture could occur and includes our privacy policy and Tennessean Warning | <ul style="list-style-type: none"> • Give to borrower(s) at application, but do not sign • Sign at time of closing or as close before closing as possible • Verify subsidy recapture tax calculation on page 1 is based on correct loan amount • If property is in a Targeted Area, check box on page 3 |  |
| Tennessean Warning | Includes our privacy policy; explains use of private data and rights of subjects of those data. | <ul style="list-style-type: none"> • Give to borrower(s) at application, but do not sign • Sign at time of closing or as close before closing as possible |  |
| Zero Income Statement | States that the borrower or the spouse of the borrower does not receive or earn income | <ul style="list-style-type: none"> • Signed by the borrower or spouse of borrower who does not receive income |  |

Minnesota Housing File Delivery Checklists (Optional)

The checklists linked in the table below list the Minnesota Housing required forms specific to the program, product, and DPA combination listed. Use of these checklists is optional. These checklists do not contain all information needed to originate loans for sale. See the applicable Minnesota Housing Procedural Manual on [our website](#) for complete information.

| | CHECKLIST | LINK |
|---------------------------|--------------------------------------------|---------------------------------------------------------------------------------------|
| START UP: CONVENTIONAL | Start Up: Conventional with DPL/DPL+ |  |
| | Start Up: Conventional with MPL |  |
| | Start Up: Conventional first mortgage only |  |
| START UP: FHA | Start Up: FHA with DPL/DPL+ |  |
| | Start Up: FHA with MPL |  |
| | Start Up: FHA first mortgage only |  |
| START UP: RD | Start Up: RD with DPL/DPL+ |  |
| | Start Up: RD with MPL |  |
| | Start Up: RD first mortgage only |  |
| START UP: VA | Start Up: VA with DPL/DPL+ |  |
| | Start Up: VA with MPL |  |
| | Start Up: VA first mortgage only |  |
| STEP UP | Step Up: Conventional with MPL |  |
| | Step Up: Conventional first mortgage only |  |
| | Step Up: FHA with MPL |  |
| | Step Up: FHA first mortgage only |  |
| | Step Up: RD with MPL |  |
| | Step Up: RD first mortgage only |  |
| | Step Up: VA with MPL |  |
| | Step Up: VA first mortgage only |  |