Rehabilitation Loan Program
Loan File Requirements Checklist

Pre-Close Loan Documents and Forms

Upload the following documents to the loan file in the Minnesota Housing Loan Commitment System for review prior to loan closing. Retain a **copy** of each in your loan file.

- ☐ Loan Submission worksheet
- ☐ Copy of Borrower Application
- ☐ Current Mortgage Statement
- ☐ Income Eligibility Calculation Worksheet with income documents
- ☐ Asset documentation for all household residents 18+ (minimum 3 months bank statements)
- ☐ Purchase Agreement or Intent to Purchase Document, if applicable
- ☐ Copy of Title Search or Deed with chain of title documents, Copy of Tribal Land Lease, if applicable
- ☐ Copy of Pre-Rehab Inspection to Rehabilitation Standard
- ☐ Final Selected Bid(s) from Contractor(s) itemizing work to be completed
- ☐ Proof that Borrower is current on property tax payments, if applicable (not required for properties located on tribal leased land)
- ☐ Accessibility & Disability Verification Form, if applicable
- ☐ Notice of Manufactured Home Sales, if applicable
- ☐ Notice of Compliance Form, 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
- ☐ Completed Green Communities Criteria Addendum
- ☐ Homeowner Agreement, signed by Borrower and Lender
- ☐ Bid Summary and copies of to-be-accepted Bids
- ☐ 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
- ☐ 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 Post-Rehab Inspection to Rehabilitation Standard
- ☐ Copy of the Right of Recession
- ☐ Copy of the Closing Disclosure
- ☐ Certificate of Completion for electronic Signatures, if applicable
- ☐ Lead-Based Paint Summary
- ☐ 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.

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

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 Minesota Housing Loan Commitment System. See Loan Transmittal for document delivery requirements.

- ☐ Borrower Application
- ☐ Public Safety Form 2017
- ☐ Endorsed Note and Manufactured Home Security Agreement
- ☐ 31 Code Compliance Inspection, if applicable
- ☐ Email acknowledgment of acceptance of installation [1]
- ☐ Modification of Note and Security Agreement, if applicable
- ☐ Lender's Certificate (Purchase Advice)
- ☐ Installation Inspection Report [1]
- ☐ Home Warranty, if applicable

[1] If the replacement manufactured home is located on Tribal lands, please contact MN Housing