



creating homeowners
building community

Main Office:
533 Dale Street North
Saint Paul, MN 55103

Minneapolis Office:
1930 Glenwood Avenue
Minneapolis, MN 55405

P: 651-292-8710
F: 651-292-0473
nwhomepartners.org

NeighborWorks Home Partners Funds Borrower Documents and First Mortgage Lender Required Documents and Stacking Order

Borrower's Name:

Co-Borrower's Name:

Closing Date:

Date of 1st Lender Document Submission:

Please collect the following documents from your borrower and their household members and send via secure email to downpayment@nwhomepartners.org.

Property Information, Pre-Approval Letter & Homebuyer Education Course Documentation:

- All pages of fully executed purchase agreement - signed by both the borrower(s) and the seller(s)
- Pre-approval letter from 1st Mortgage Lender – includes name, email, and phone number for loan officer, property address and estimated loan amount.
- Copy of "Certificate of Completion" for approved 8 hour Homebuyer Education Course or Framework Online Homebuyer Education (if completed). Customers using Framework must also have a certificate showing 1 hour of pre-purchase advising from an approved provider. Customers purchase a 2-4 unit building will need to also complete landlord education. Education must be completed prior to closing – see approved provider lists on our website – <https://nwhomepartners.org/reinvest-approved-hbe/>

For *each* household member, upload:

- copy of driver's license or government-issued picture ID
- 2 months of personal bank statements, including all pages, for all checking, savings and money market accounts (most recent statement should be no more than 30 days old)
- copies of federal tax returns, for the most recent two years
- copies of all w-2s and 1099s received, for the most recent two years
- For all jobs worked, one month of most recent and consecutive paystubs, with year-to-date information, for all jobs worked by each borrower (most recent paystub should be no more than 30 days old)
- For income such as Social Security, retirement pension, etc., send copy of most recent award letter, stating amount received and frequency
- For child support/ alimony, send copy of divorce/court decree stating amount and frequency of payments
- For self-employed borrower(s), send all pages of most two years' federal tax returns and current year-to-date Profit & Loss statement (the statement should reflect current years' income within past 30 days and must be signed/ dated by borrower)
- If receiving unemployment income on a consistent or annual basis, send proof of unemployment income received

Signed By All Borrowers Loan Disclosure Documentation: (found under the "My Documents" tab in your online account)

- NeighborWorks Home Partner's Funds Intake Form
- Authorization to Release Information
- Household Composition
- Consent to Share
- Borrowers Certification and Authorization

Lender Stacking Order and First Mortgage Lender Required Documents

- A copy of this stacking order indicating the documents included in submission package
- Verification of Earnest Money
- NWHP listed as loss payee on Homeowners Insurance:

***NeighborWorks Home Partners
Its Successors and/or Assigns
533 Dale St N
Saint Paul, MN 55103
651-348-5085***

- 1st Mortgage Lender's approval/Commitment Letter
- Copy of Appraisal - (pages 1-4)
- 1008 Underwriting Transmittal Summary/equivalent FHA Transmittal Summary, VA Loan Analysis etc.
- For FHA 203(k) – Maximum Mortgage Worksheet (Form 2700) if applicable
- 1st Mortgage Lender final 1003 Uniform Residential Loan Application
- Additional Eligible Down Payment Assistance Programs: First Mortgage Lender must notify NWHP when the First Mortgage Lender anticipates layering of Program funds with other down payment assistance subordinate financing. ***NOTE: All forms of down payment assistance including NeighborWorks Home Partner's funds should be listed by program name on the lender's closing disclosure.***
- Settlement Agent Contact Information:
 - o Settlement Agent Company Name:
 - o Settlement Agent Point of Contact:
 - o Settlement Age-Telephone Number:
 - o Settlement Agent Email Address:
- First Mortgage Lender Contact Information:
 - o Lender Company Name:
 - o Lender Point of Contact:
 - o Lender Telephone Number
 - o Lender Email Address:

Please contact our lending team with any questions – 651-348-5085, downpayment@nwhomepartners.org



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Community Keys Borrower Documents and First Mortgage Lender Required Documents

Borrower's Name:

Co-Borrower's Name:

Closing Date:

Date of 1st Lender Document Submission:

In addition to your Initial Program documents, please submit the following Community Keys Required items to downpayment@nwhomepartners.org.

Signed by all borrowers:

Combined Privacy Act & Tennessee Form

First Mortgage Lender Required Documents:

Full Appraisal

*****Please be advised all documentation from the combined NeighborWorks Home Partner' Funds and Community Keys application will be used as qualifying information for Community Keys requirements.*****



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NEIGHBORWORKS HOME PARTNER'S FUNDS & COMMUNITY KEYS DOWN PAYMENT ASSISTANCE INTAKE FORM

Borrower Full Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone Numbers: Home: (_____) _____ - _____ Cell: (_____) _____ - _____

Work: (_____) _____ - _____ Best time to reach you / preferred form of contact: _____

Email address: _____ Date of Birth: _____

Co-Borrower Full Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone Numbers: Home: (_____) _____ - _____ Cell: (_____) _____ - _____

Work: (_____) _____ - _____ Best time to reach you / preferred form of contact: _____

Email address: _____ Date of Birth: _____

What is the total number of people living in your household, including yourself and co-borrower? _____

Are any of the borrowers currently or formerly in the military? Yes No

Has the borrower or co-borrower owned any other real estate in the last three years? Yes No

PROPERTY INFORMATION:

Address: _____

City: _____ MN Zip: _____

Building Type: Single Family Tri-plex Townhome Condominium
 Duplex Four-plex Twin home

Purchase Price \$ _____ Is this property an REO property? Yes No

LOAN INFORMATION:

Lender Company Name: _____ Loan Officer Name: _____

Loan Officer Email: _____ Loan Officer Phone: _____

Loan Type: _____ Pre-Approval Amount: _____

REALTOR INFORMATION:

Name: _____ Company: _____

Email: _____ Phone: _____

HOMEBUYER EDUCATION:

8-hour Homebuyer Education course completed? Yes No If Yes, date completed: _____

Framework online education completed? Yes No If Yes, date completed: _____

If Framework, additional 1-hour in-person provider: _____ Date completed: _____

Homebuyer education provider: _____

DEMOGRAPHIC INFORMATION

The following information is requested for all Clients by the federal government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check:

Borrower Name: _____

Sex: Male Female **Ethnicity:** Hispanic or Latino Not Hispanic or Latino

Race (select 1 or more): White Asian Black or African American
 American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander

I do not wish to furnish this information

Co-Borrower Name: _____

Sex: Male Female **Ethnicity:** Hispanic or Latino Not Hispanic or Latino

Race (select 1 or more): White Asian Black or African American
 American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander

I do not wish to furnish this information

HOW DID YOU HEAR ABOUT US? (We want to know who to thank for sending you!)

Previous client / Word of mouth (who?) _____

Newspaper (please specify) _____

Other organization (which one?) _____

Flyer (where did you see it?) _____

Web search / internet (source?) _____



NeighborWorks Home Partners does not discriminate on the basis of race, color, creed, national origin, sex, religion, marital status, status with regard to public assistance, disability, familial status, or sexual or affectional orientation in the provision of services.

I/We certify that the statements contained in this Intake Form are true, accurate and complete to the best of my/our knowledge and belief.

Borrower Signature _____

Co-Borrower Signature _____

Printed Name: _____

Printed Name: _____

Date: _____

Date: _____



Community Homeownership Impact Fund
Combined Privacy Act Notice and
Tennessee Warning for Use with 30-Year
Deferred Loans Assigned to Minnesota Housing

Impact Fund Administrator

We are committed to ensuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within the limitations of law. Please read the disclosures and acknowledgements carefully.

Private data requested to enable processing of your application is legally required to determine if you qualify for participation in this Minnesota Housing Finance Agency (Minnesota Housing) program and to help Minnesota Housing manage the program.

Your name, address and the amount of assistance you apply for and receive are classified as public data under Minnesota Statutes section 13.462 subdivision 2. All other data we create or collect from you including, but not limited to, non-financial information and financial information, such as credit reports, financial statements and net worth calculations, are classified as private data on individuals by Minnesota Statutes sections 462A.065 and 13.462, subdivision 3. You are not required to provide this information, but if you refuse to provide it we will be unable to determine your eligibility for this program and approve your application. Both public and private data information will be shared with the Minnesota Housing staff whose jobs require them to see it. Where access to the data is authorized by state statute or federal law, it may be made available to others as so authorized.

Your Social Security Number (SSN) is classified as private data by Minnesota Statutes 13.355. However, disclosure of your SSN is mandatory, as provided by the following authorities: (1) Title 42 of the United States Code, Section 405(c)(2)(C)(i), which permits the state to require disclosure of your social security number to establish your identity for purposes of administering tax laws of the state; and, (2) Minnesota Statutes, Sections 270A.01 to 270A.12, which established the Revenue Recapture Act, enables the state to collect delinquent debts owed to it by capturing tax refunds and other payments that you may otherwise be entitled. Section 270A.04, subdivisions 3 and 4 require the disclosure of a debtor's social security number for this purpose.

If you disclose your SSN, Minnesota Housing may share it with the Commissioner of the Minnesota Department of Revenue and the Minnesota Attorney General for the purposes of debt collection under the Revenue Recapture Act. If you do not disclose your SSN, you will not be eligible for this assistance.

Disclosure of your SSN for the purposes of verifying your income and credit is voluntary. However, if adequate verification of your income and credit is impossible without your SSN, we may be unable to determine your eligibility.

If you agree to allow us to create, collect and share information as described above, please indicate approval with your signature below.

Borrower Name Borrower Signature Date

Borrower Name Borrower Signature Date



Authorization for Release of Personal Information and Release of Customer Information / Permission To Discuss

Applicant Name(s): _____

Address: _____

Phone(s): _____

Email(s): _____

I am applying for a mortgage/program with:

Company name: _____

Representative name: _____

Phone: _____ Email: _____

I hereby authorize the company and representative named above, as well as their agents or assigns, to supply and receive information to/from Community Neighborhood Housing Services dba NeighborWorks Home Partners (NWHP) and their staff, including information about my income, assets, credit and property information. This information includes, but is not limited to, bank statements, employment, income, outstanding debts and other financial information. I also authorize reproduction of any financial records or information in their possession.

I understand that information in this application may be shared with any of NWHP's funding sources for the purpose of meeting funding compliance.

It is understood that a photocopy of this form will also serve as authorization.

Signature(s):

Signature: _____

Date: _____

Print Name : _____

Signature: _____

Date: _____

Print Name: _____



Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a loan from **Community Neighborhood Housing Services, dba NeighborWorks Home Partners (NWHP)**.

In applying for the loan, I/we completed a loan application containing various information including the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that **NWHP and/or NeighborWorks America (NWA)** reserves the right to change the loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a loan from **NWHP**. As part of the application process, **NWHP and/or NWA** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We understand and agree that **NWHP and/or NWA** reserves the right to change the loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. **NWHP and/or NWA** or any investor that purchases the loan may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **NWHP and/or NWA**, loan servicer, or mortgagee of the loan is appreciated.

Signature _____

Signature _____

Name (print) _____ Date _____

Name (print) _____ Date _____

Last 4 digits of social security number: _____

Last 4 digits of social security number: _____



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Consent to Share Information

I/We authorize representatives from NeighborWorks Home Partners to supply and receive information to/from NeighborWorks Home Partners and NeighborWorks® America. I/We understand that information in this request may be shared with any of our funding sources for the purpose of meeting funding compliance.

I/We understand that the completion of this request for funding does not guarantee my/our eligibility for the program.

I/We release all representatives of NeighborWorks Home Partners, and NeighborWorks® America from any and all liability arising from release of such information. This authorization is limited solely to information requested for the processing of my/our request to participate.

Confidentiality: In order to process this request, NeighborWorks Home Partners may supply and receive information as detailed above. Information may also be released to comply with the auditing requirements of program funding sources. All personal and identifying information related to this request other than the outlined information above remains fully confidential.

Release: I/We hereby give NeighborWorks Home Partners (including, but not limited to NeighborWorks® America) permission to use photographs of myself/ourselves and/or my/our house in any medium (electronic or otherwise) to tell my/our story and/or advocate on my/our behalf to potential donors to support my/our needs and the needs of the community.

Borrower Signature

Date

Co-Borrower Signature

Date



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Household Composition Declaration

Please list all persons who are planning to live at the subject property, INCLUDING the information of all applicants.

Full Name	Relationship	Date of Birth	Working (Yes/No)	Legally Married (Yes/No)
Sample: Jane Doe	Self	January 1st 2000	yes	no

I/We acknowledge that I/we have requested down payment assistance funds through the NeighborWorks Home Partners (NWHP). I/We further understand that approval is subject to the truthfulness and accuracy of the documentation and information provided. I/We certify that all supporting documentation and information submitted in connection with my/our application for **NeighborWorks Home Partner's Funds Down Payment Assistance** from NWHP is true and correct as of this date. I/We also understand that any intentional or negligent misrepresentation contained in my/our application may result in civil liability and/or criminal penalties for any loss that may be incurred by NWHP due to its reliance upon such documentation or information that I/we have provided.

Borrower's Signature

Date

Co-Borrower's Signature

Date