



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

Project Reinvest: Homeownership 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)

- Project Reinvest Down Payment Assistance 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 Project Reinvest 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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PROJECT REINVEST 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 Full 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 Full 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: _____



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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: _____

Community Neighborhood Housing Services, dba NeighborWorks Home Partners NMLSR# 363923
Marie Malrick, Lending Advisor NMLS #583291
533 Dale St. N, St. Paul, MN 55103
Main: 651-292-8710



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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)
<i>Sample: Jane Doe</i>	<i>Self</i>	<i>January 1st 2000</i>	<i>yes</i>	<i>no</i>

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 **Project Reinvest: Homeownership 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