



Easy Steps for Lenders – Shoreview Deferred Loans

Greetings,

In an effort to streamline the Shoreview Deferred down payment assistance process, we wanted to recap the timeline we needed to process a Shoreview Deferred loan. It is also good to remember that Shoreview Deferred funds are subject to the same TRID and other lending regulations as a first mortgage. We will be following this timeline and request your cooperation in helping to move the process forward for your borrowers.

30 days – to complete the Shoreview Deferred loan process

27 days – NWHP reviews file and sends disclosure packet

23 days – NWHP issues Conditional Commitment

14 days – receipt of Conditional Commitment items

6 business days – from issuance of Final Commitment letter to closing

3 business days (M-F) – from receipt of Clear to Close to closing

30 Days to Closing Lender sends complete package based on the Borrower Documents and entirety of the following items:

1. The fully executed Purchase and Sales Agreement for an eligible property and
2. The Shoreview Deferred Loan Submission Packet disclosure documents.
3. The pre-approval letter from an approved lender. The pre-approval letter must have the following four elements:
 - A current pre-approval letter issued within the past 90 days. Expired letters will not be accepted.
 - An indication that credit has been pulled and evaluated as part of the pre-approval decision
 - An approved loan amount or maximum purchase price
 - An approved loan type such as FHA, VA, Conventional etc.
4. For **each household member** (every person named on the household composition form):
 - 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

27 days from closing Our team reviews the documents and if correct sends an initial disclosure packet that must be completed and signed by the borrower and returned to NWHP.

23 Days from Closing

Five business days after the file is reviewed by the Lending Coordinator, NWHP will issue a Shoreview Deferred Conditional Commitment Letter to the lender and borrower. The Conditional Commitment Letter may include the following items:

- Ensure that borrower lists NWHP as a loss payee for the insurance policy.
- Ensure missing documents are provided.
- Other specific conditions for individual transactions.

The lender is provided the Conditional Commitment and 1003, and they must be returned completed and signed to NWHP.

The lender will also send the First Mortgage Lenders Package as follows:

5. First Mortgage Lender Required Documents and Stacking Order document included as cover sheet

- First Mortgage Lender Loan Estimate
- Borrower Authorization to Release/Share Information
- Verification of Earnest Money
- First Mortgage Lender's approval / Conditional Commitment Letter
- Copy of Appraisal (pages 1–4)
- 1008 Underwriting Transmittal Summary or equivalent FHA 92900 LT, VA Loan Analysis
- For FHA 203(k) – Maximum Mortgage Worksheet (Form 2700) if applicable
- 1st Mortgage Lender's 1003 Uniform Residential Loan Application
- Settlement Agent contact information
- First Mortgage Lender Contact Information
- Additional Eligible Down Payment Assistance Programs: First Mortgage Lender must notify NWHP when the First Mortgage Lender anticipates layering of Shoreview First Time Homebuyer funds with other down payment assistance subordinate financing
- NWHP listed as loss payee on Homeowner's Insurance:

14 Days to Closing

If applicable, First Mortgage lender provides the Conditional Commitment items to NWHP. This must be complete and meet guidelines to close. The package must be sent to downpayment@nwhomepartners.org at least 14 business days prior to closing. NWHP office hours are 8:30 – 5:00 PM Monday-Thursday, and 8:30 AM – 3:00 PM on Fridays.

6 Days to Closing

- NWHP will issue Final Commitment Letter and preliminary Closing Disclosure to lender and borrowers (within 5 days of receipt of ALL "Prior to Approval" Conditional Commitment items).
- The borrower must review, sign documents, and return to NWHP.

- The first mortgage lender uses our closing disclosure to balance the funds for closing, and sends it to the title company so they can review it.

3 Days to Closing

When the loan is Clear-to-Close, first mortgage lender provides email notice to downpayment@nwhomepartners.org. This must include the following information:

1. Final closing date
2. Closer/title company contact
3. Closing Disclosure with any additional subordinate mortgages itemized include source and amount of funds
4. Final 1st Mortgage approval
5. Note
6. Mortgage (including legal description)

NWHP then provides the following to both the first mortgage lender and the title company:

- Final Closing Disclosure
- Mortgage
- Note
- Closing Instructions

Shoreview Deferred funds are wired to the title company.

We appreciate your cooperation and welcome your questions.

Thank you,

NeighborWorks Home Partners

downpayment@nwhomepartners.org

651-292-8710



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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

Shoreview Deferred Loan 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: ***Please advise if you are applying for a preapproval*

- 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 three 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)

- | | |
|--|---|
| <input type="checkbox"/> Shoreview Down Payment Assistance Intake Form | <input type="checkbox"/> Household Certification and Authorization |
| <input type="checkbox"/> Authorization to Release Information | <input type="checkbox"/> Data Privacy Act |
| <input type="checkbox"/> Household Composition | <input type="checkbox"/> Subordination Policy |
| <input type="checkbox"/> Consent to Share | <input type="checkbox"/> Notice To Homeowner |
| <input type="checkbox"/> Borrowers Certification and Authorization | <input type="checkbox"/> \$25 Application fee has been sent to NWHP |

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:

Shoreview Deferred Loan
4600 Victoria Street North
Shoreview, MN 55126
651-490-4682

- 1st Mortgage Lender's Loan Estimate
- 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 City of Shoreview funds should be listed by program name on the lender's closing disclosure.***

Credit Report: *If possible, please provide a copy of your credit report to avoid duplicating fees for your borrower. If you cannot provide the credit report for your borrower(s), please mail or bring in a check made out to Neighborworks Home Partners (\$27.69 for a single borrower and \$55.13 for two borrowers) to NWHP, 533 Dale St N, St Paul, MN 55103. Please include a note that includes the primary borrower's last name and "Shoreview Credit Report."*

- 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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SHOREVIEW DEFERRED 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: _____

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: _____



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) and/or the City of Shoreview.**

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) and/or the City of Shoreview** 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 and/or the City of Shoreview.** As part of the application process, **NWHP and/or NWA and/or the City of Shoreview** 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 and/or the City of Shoreview** 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 and/or the City of Shoreview** 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 and/or the City of Shoreview**, 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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nwhomepartners.org

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



THIS FORM MUST BE SIGNED AND RETURNED WITH YOUR APPLICATION

DATA PRIVACY ACT

In accordance with Minnesota Government Data Practices Act, Community Neighborhood Housing Services dba NeighborWorks Home Partners (NWHP) is required to inform you of your rights regarding the private data collected from you.

Private data, collected from you or from other organizations authorized by you, is used to determine your eligibility for programs administered by NWHP. The use of private data we collect is limited to that necessary for administering programs and providing our services

You may refuse to provide the requested information. If you do not provide the requested information, you may not be eligible for specific loans, grants or services.

Unless authorized by state or federal law, other government agencies using the reported private data must also treat the information as private. You may wish to exercise your rights as contained in the Minnesota Government Data Practices Act. These rights include:

1. The right to see and obtain copies of the data maintained on you
2. The right to be told the contents and meaning of data
3. The right to contest the accuracy and completeness of the data

I have read and understand the above information regarding my rights as a subject of government data.

Name (print): _____ Name (print): _____

Signature: _____ Date: _____ Signature: _____ Date: _____

Name (print): _____ Name (print): _____

Signature: _____ Date: _____ Signature: _____ Date: _____



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Household Composition Declaration

Full Name	Relationship	Date of Birth	Working (yes/no)
<i>Example: Jane Doe</i>	<i>Self</i>	<i>1/1/1980</i>	<i>yes</i>

I/We acknowledge that I/we have requested down payment assistance funds through the City of Shoreview. 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 the City of Shoreview 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 NeighborWorks Home Partners due to its reliance upon such documentation or information that I/we have provided.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Subordination Disclosure

City of Shoreview

4600 N. Victoria Street
Shoreview, MN 55126

You are receiving or have received a loan from the City of Shoreview. This loan is being closed in the name of the City of Shoreview (City). If at some future date, you choose to obtain a new first mortgage or other financing that uses your home as security, there are some facts you should know about your City loan that may guide your decision.

The first fact you should know is that most, if not all, lenders will want their new mortgage to have as high a lien position as possible. If your new financing is a refinance of your current first mortgage, when your first mortgage is paid off, the City's loan along with any other financing automatically moves up in lien position and the new mortgage takes the lowest lien position on the title of your property. The only way for your new mortgage lender to obtain a first lien position is to either pay off the City's lien or request and obtain the City's approval to have its loan subordinated. Subordinated means that the City signs an agreement that says it will let its lien move to a lower lien position behind the new mortgage, which allows your new mortgage to move to a higher lien position.

The City will consider each subordination request subject to the *CITY'S SUBORDINATION POLICY* in effect at the time of the request.

The City will not consider a subordination request if any of the following conditions exist:

- ◆ New financing is an open-ended line-of credit
- ◆ Violation of Owner Occupancy requirement

All loan subordinations should be approved by the City prior to the closing of the new financing. The City reserves the right to refuse any subordination request that does not meet the *CITY'S SUBORDINATION POLICY* in effect at the time of the request, or if the request is determined to not be in the City's best interest.

There is a processing/review fee charged of \$450 for each subordination request.

Borrower _____

Co-Borrower _____

Date _____



Notice to Homeowner of Refinance Counseling Requirements

Under Minnesota law, the loan that you are receiving is considered a "Special Mortgage" under the terms of Minnesota Statute § 58.13. It is possible that your loan may be qualified for subordination as part of the refinance of a primary loan; however, prior to a refinance, you, the owner, must receive counseling regarding the refinance transaction. Proof of the completion of counseling will be required prior to the approval of subordination.

Refinance counseling is available through organizations that are part of the Minnesota Home Ownership Center network. The attached Refinance Counseling Overview provides information regarding why counseling is required and what information is necessary in order to receive the counseling. The Minnesota Home Ownership Center can be reached at 651-659-9336 or online at www.hocmn.org.

By signing this disclosure you are acknowledging that you have been provided with notice of the counseling requirements and a copy of the Refinance Counseling Overview from the Minnesota Home Ownership Center.

I have read and understand the above information regarding refinance counseling.

Name (print): _____ Name (print): _____

Signature: _____ Date: _____ Signature: _____ Date: _____

Name (print): _____ Name (print): _____

Signature: _____ Date: _____ Signature: _____ Date: _____



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nwhomepartners.org

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



A Household Member (Who is Not on the Application)

Certification

The undersigned certify the following:

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

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) and/or the City of Shoreview** 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.

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2. I/We understand and agree that **NWHP and/or NWA and/or the City of Shoreview** 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 and/or the City of Shoreview** 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 and/or the City of Shoreview**, loan servicer, or mortgagee of the loan is appreciated.

Signature _____

Signature _____

Name (print) _____ Date_____

Name (print) _____ Date_____



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Last 4 digits of social security number: _____

Last 4 digits of social security number: _____