



MONTANA BOARD OF HOUSING

80% COMBINED PROGRAM

Submission Voucher

Reservation Loan Number _____

Lender _____

Mortgagor _____

Loan Officer _____

Co Mortgagor _____

Lender No. _____

Address _____

County _____

City _____ Zip _____

MBOH ORIGATION DOCUMENTS

<u>Lender Use</u>	(Click here for voucher detail descriptions)	<u>MBOH Use</u>
_____	1 Original NOTE endorsed to <i>Montana Board of Housing, without recourse</i>	_____
_____	2 MERS ONLINE MIN SUMMARY showing MBOH as investor/servicer or original or clerk certified original copy of the recorded ASSIGNMENT OF DEED OF TRUST to MBOH	_____
_____	3 Copy of recorded DEED OF TRUST including MBOH UNIFORM RIDER and all other applicable riders	_____
_____	4 MORTGAGEE TITLE INSURANCE POLICY insuring MBOH incl following endorsements: 9.3-06, 22-06 or 22.2-06, & 8.1-06	_____
_____	4a _____ MANUFACTURED HOMES require endorsement 7-06 or 7.1-06 and MV72 Statement of Intent	_____
_____	4b _____ TITLE COMMITMENT (use to fund)	_____
_____	5 <u>Final</u> H-24(B) MORTGAGE LOAN ESTIMATE	_____
_____	6 <u>Final</u> H-25(B) CLOSING DISCLOSURE including borrower's & seller's copies (NO CASH BACK)	_____
_____	7 ALTA SETTLEMENT STATEMENTS including borrower's & seller's copies, if available	_____
_____	8 MORTGAGOR'S AFFIDAVIT	_____
_____	9 SELLER'S AFFIDAVIT	_____
_____	10 <u>Final</u> LOAN APPLICATION including HUD form 9200 A or VA form 26-1802a as applicable	_____
_____	10a _____ VA DISCLOSURE STATEMENT 10b _____ FHA REQUIRED NOTICE TO BUYERS	_____
_____	11 INCOME VERIFICATION for all parties 18+ years old . Full WRITTEN VOES , profit & loss/tax returns for self-employment, child support, social security and/or other benefitss statements, and if applicable, statement of no income for non-employed	_____
_____	12 <u>Signed</u> FEDERAL TAX RETURNS for previous 3 years (NOT required in Targeted areas) ; tax transcripts are acceptable	_____
_____	13 RECAPTURE NOTICE signed by borrower at time of application	_____
_____	14 MAX RECAPTURE TAX COMPUTE FORM signed by borrowers	_____
_____	15 EXECUTED BUY/SELL AGREEMENT including counter offers, initials and signatures of borrowers & sellers	_____
_____	16 HAZARD INSURANCE binder/decs page indicating adequate dwelling coverage (DEDUCTIBLE CANNOT EXCEED \$1500 OR 1% OF DWELLING COVERAGE FOR ALL PERILS) listing MBOH as "first mortgagee" on loss payable clause OR Request for Change of Mortgagee Clause letter. NOTE: for MBOH serviced loans, the Mortgagee Clause must read: Montana Board of Housing, c/o Loan Servicing, PO Box 200550, Helena, MT 59620-0550	_____
_____	17 FLOOD INSURANCE CERTIFICATE that is "life of loan"	_____
_____	18 FLOOD INSURANCE binder/decs page (if property located in SPECIAL FLOOD AREA OR FEMA ZONE A) indicating adequate dwelling coverage (DEDUCTIBLE CANNOT EXCEED \$1500 OR 1% OF DWELLING COVERAGE FOR ALL PERILS) listing MBOH as "first mortgagee" on loss payable clause OR Request for Change of Mortgagee Clause letter. NOTE: for MBOH serviced loans, the Mortgagee Clause must read: Montana Board of Housing, c/o Loan Servicing, PO Box 200550, Helena, MT 59620-0550	_____
_____	19 APPRAISAL REPORT (form 1004, 1004C or 1073)	_____
_____	19a _____ IF APPLICABLE , copy of Completion of Repair letter from appraiser	_____
_____	20 PHOTOGRAPH of the mortgage property	_____
_____	21 Executed EARLY DELINQUENCY COUNSELING FORM - Require for all programs	_____

SERVICING DOCUMENTS

Lender Use

MBOH Use

_____	22 Remit a check for payment for escrows collected at closing, including property taxes and hazard insurance	_____
_____	23 Remit a check for payment for the Tax Service Fee	_____
_____	24 Property tax information	_____
_____	25 FIRST PAYMENT LETTER, NOTICE OF TRANSFER OF SERVICING RIGHTS and HELLO LETTER	_____
_____	26 MAILING ADDRESS CERTIFICATION and phone number of borrower after occupancy	_____
_____	27 All documentation used for underwriting including: credit report; debt, asset and income verification;	_____
_____	28 description of income calculations and print outs of AUS findings	_____
_____	29 Gift docs, 2nd lien docs, W-9, 4506T and Power of Attorney , if applicable	_____

Lender must complete and sign this section

Closing Date: _____ Appraised Value: _____ Mo. Flood Ins Prem: _____

HOA Dues: _____ Mo. Hazard Ins Prem: _____ Mo. Mortgage Ins Prem: _____

Mo. Taxes _____ Total Mo. Payment _____

I certify that all documents indicated above are enclosed and complete

Authorized Signature

Email Address

Phone Number