

**MONTANA BOARD OF HOUSING LOAN SUBMISSION VOUCHER**  
**80% COMBINED PROGRAM** (REVISED 2.16.2016)

RESERVATION LOAN NO: \_\_\_\_\_

LENDER \_\_\_\_\_

MORTGAGOR \_\_\_\_\_

LENDER/SERVICER LOAN# \_\_\_\_\_

CO-MORTGAGOR \_\_\_\_\_

LENDER CODE# \_\_\_\_\_

ADDRESS \_\_\_\_\_

SERVICER CODE# \_\_\_\_\_

CITY \_\_\_\_\_ ZIP \_\_\_\_\_ COUNTY \_\_\_\_\_

**LENDER USE**

**MBOH USE**

- \_\_\_ 1. **NOTE (ORIGINAL)** properly endorsed to MBOH \_\_\_\_\_
- \_\_\_ 2. **MERS ONLINE MIN SUMMARY PAGE SHOWING TRANSFER OF LOAN TO MBOH** or an **ORIGINAL** or **CLERK CERTIFIED COPY** of the **ASSIGNMENT OF DEED OF TRUST** to **MBOH** with recording data. MERS Summary Page should also show transfer to the correct servicer \_\_\_\_\_
- \_\_\_ 3. **RECORDED DEED OF TRUST (COPY)** with the **MBOH UNIFORM RIDER** and all other applicable riders (i.e. VA, MERS, manufactured, condo) \_\_\_\_\_
- \_\_\_ 4. **MORTGAGEE TITLE INSURANCE POLICY (COPY)** insuring MBOH with the following endorsements: 9.3-06; 22-06 or 22.2-06; 8.1-06.  
\_\_\_ 4.1 **MANUFACTURED HOMES** require 7-06, 7.1-06 AND MV72 Statement of Intent to Declare Man. Home an Improvement to Real Property and copy of foundation documents by architect/engineer \_\_\_\_\_
- \_\_\_ 4a. **TITLE COMMITMENT (COPY)** ok to fund; title policy or Status Report (HUD 184 on trust land) due 90 days after purchase) \_\_\_\_\_
- \_\_\_ 5. **FINAL H-24(B) MORTGAGE LOAN ESTIMATE (COPY)** \_\_\_\_\_
- \_\_\_ 6. **FINAL H-25(B) CLOSING DISCLOSURE (COPY)** including borrowers' & sellers' copies (**NO BORROWER CASH BACK**) \_\_\_\_\_
- \_\_\_ 7. **SETTLEMENT STATEMENT (COPY)** If used, including borrowers', sellers', and settlement agent's signature \_\_\_\_\_
- \_\_\_ 8. **MORTGAGOR'S AFFIDAVIT (COPY)** \_\_\_\_\_
- \_\_\_ 9. **SELLER'S AFFIDAVIT (COPY)** \_\_\_\_\_
- \_\_\_ 10. **FINAL LOAN APPLICATION (COPY)** signed by the borrower(s) and originator \_\_\_\_\_
- \_\_\_ 11. **INCOME** verification of all borrowers 18 or over living in home. VOES, profit & loss/tax returns for self-employment, child support, Social Security and/or other benefits statements, and if applicable statement of no income for borrowers that do not have income (**VERBAL VERIFICATION CANNOT BE ACCEPTED**) \_\_\_\_\_
- \_\_\_ 12. **FEDERAL TAX RETURNS (SIGNED COPIES)** for the previous 3 years (Not required in Targeted Areas) \_\_\_\_\_
- \_\_\_ 13. **RECAPTURE NOTICE (COPY)** signed by borrower(s) at the time of application \_\_\_\_\_
- \_\_\_ 14. **RECAPTURE TAX NOTICE TO COMPUTE (COPY)** signed by borrower(s) \_\_\_\_\_
- \_\_\_ 15. **EXECUTED BUY/SELL INCLUDING COUNTER OFFERS (COPY)**; check street address, sales price, # of lots, signatures \_\_\_\_\_
- \_\_\_ 16. **HAZARD INSURANCE** binder/dec page indicating adequate dwelling coverage (**DEDUCTIBLE CAN'T EXCEED \$1500 OR 1% OF DWELLING COVERAGE FOR ALL PERILS**) and listing MBOH as first mortgagee on loss payable clause & servicer as contact, or request for change of mortgagee clause. \_\_\_\_\_

**NOTE: for MBOH serviced loans the Mortgagee Clause must read:**

**Montana Board of Housing, c/o Loan Servicing, P.O. Box 200550, Helena, MT 59620.**

- \_\_\_ 17. **Flood Insurance Certificate** that is "Life-of-Loan" \_\_\_\_\_

- \_\_\_ 18. **FLOOD INSURANCE** binder/dec page (if property is located in SPECIAL FLOOD AREA OR FEMA ZONE A) indicating adequate coverage (**DEDUCTIBLE CAN'T EXCEED \$1500 OR 1% OF DWELLING COVERAGE**) and listing MBOH as first mortgagee on loss payable clause & server as contact, or request for change of mortgagee clause. \_\_\_\_\_

**NOTE: for MBOH serviced loans the Mortgagee Clause must read:**

**Montana Board of Housing, c/o Loan Servicing, P.O. Box 200550, Helena, MT 59620**

- \_\_\_ 19. **APPRAISAL REPORT (COPY)** (form 1004, 1004C or 1073) \_\_\_\_\_
- \_\_\_ 19a. **IF APPLICABLE need copy of completion of repair letter from appraiser** \_\_\_\_\_
- \_\_\_ 20. **PHOTOGRAPH OF THE MORTGAGED PROPERTY** (from appraisal ok if clear) \_\_\_\_\_
- \_\_\_ 21. **EXECUTED EARLY DELINQUENCY COUNSELING FORM-REQUIRED FOR ALL PROGRAMS** \_\_\_\_\_
- \_\_\_ 22. **RELEASE OF FINANCIAL INFORMATION FORM** signed by the Borrower(s) \_\_\_\_\_

**MBOH SERVICING DOCS:**

- \_\_\_ 23. Remit a check for **payment for escrows** collected at closing, including property taxes and hazard insurance. \_\_\_\_\_
- \_\_\_ 24. Remit a check **payment for the Tax Service Fee** \_\_\_\_\_
- \_\_\_ 25. Property tax information \_\_\_\_\_
- \_\_\_ 26. Copy of **First Payment letter** and **Notice of Transfer of Servicing Rights** and **Hello Letter** executed at closing. \_\_\_\_\_
- \_\_\_ 27. **Mailing address certification** and phone number of borrower after occupancy. \_\_\_\_\_
- \_\_\_ 28. All documentation used for underwriting, including: credit report, debt, asset and income verification, description of income calculations and print outs of AUS findings. \_\_\_\_\_
- \_\_\_ 29. Copy **Gift Docs, 2<sup>nd</sup> lien docs, W-9, 4506T** and **Power of Attorney**, if applicable \_\_\_\_\_

**LENDER MUST COMPLETE AND SIGN THIS SECTION**

**Loan Closing Date** \_\_\_\_\_ **Appraised value \$** \_\_\_\_\_ **P&I \$** \_\_\_\_\_ **Monthly flood Insurance \$** \_\_\_\_\_  
**HOA dues \$** \_\_\_\_\_ **Monthly Hazard Insurance \$** \_\_\_\_\_ **Monthly MIP \$** \_\_\_\_\_ **Monthly Taxes \$** \_\_\_\_\_  
**Total PITI \$** \_\_\_\_\_ **Loan Amount \$** \_\_\_\_\_

**I certify that all documents indicated above are enclosed and complete**

\_\_\_\_\_  
 Lender Signature Email Address

\_\_\_\_\_  
 Printed Name Phone #

\_\_\_\_\_  
 City/Town Fax #