



MONTANA BOARD OF HOUSING  
**VETERANS' HOME LOAN PROGRAM**  
 Submission Voucher

Reservation Loan Number \_\_\_\_\_

Lender \_\_\_\_\_ Mortgagor \_\_\_\_\_

Loan Officer \_\_\_\_\_ Co Mortgagor \_\_\_\_\_

Address \_\_\_\_\_

County \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

**Lender Use** [\(Click here for voucher detail descriptions\)](#) **MBOH Use**

- 1 Remit a payment for escrows collected at closing, incl propety taxes & hazard ins. 1
- 2 Original Note endorsed to: **Montana Board of Investments without Recourse** 2
- 3 Original recorded Deed of Trust incl VA riders & executed **Montana Veteran Home Loan Program Rider** (can be final document within 60 days of closing) 3
- 4 Original or Clerk-Certified recorded Assignment to **Montana Board of Investments** 4
- 5 Final Title Insurance policy incl all endorsements with **Montana Board of Investments** as insured (can be final document with 60 days of closing, need commitment to purchase) 5
- 6 Copy of signed title company settlement statement for borrower(s) & seller(s) 6
- 7 Original initial & final signed loan application (1003 & addendums) 7
- 8 Signed **Disclosure and Notice of Primary Residence Requirement** form 8
- 9 Original initial escrow documentation, including:
  - a. **Hazard insurance** binder/decs (deductible \$1,500 or less) a
- Mortgagee clause must read:  
**Montana Board of Investments**  
**c/o Montana Board of Housing**  
**PO Box 200550**  
**Helena, MT 59620-0550**
- b. Copy of **Life of Loan Flood** certification b
- c. **Flood Insurance** binder/decs (deductible \$1,500 or less) c
- d. Proof of **mortgage insurance** coverage by FHA, VA or HUD 184 & payment (can be final document within 60 days of closing, need commitment to purchase) d
- 10 Original Uniform Residential Appraisal (**URAR**) appropriate to housing type including orig photos 10
- 11 If manufactured home, provide engineer's certificate certifying foundation 11
- 12 Confirmation borrower has \$2,500 required investment available and applied to loan 12
- 13 Copy of discharge (DD214) or current orders proving veteran status 13
- 14 Copy of Montana tax return documenting Montana residency (See FAQ if unattainable) 14
- 15 Copy of executed **Montana Veteran Home Loan Program Mortgagor Affidavit** form 15
- 16 Original signed **Early Delinquency Counseling** form 16
- 17 Property tax information (including \$65 check for tax service fee if applicable) 17
- 18 Copy of First Payment Letter & notice of transfer of servicing rights 18
- 19 Mailing Address certification & phone number after occupancy 19
- 20 FHA or HUD184 proof of transfer of loan to MBOH as servicer 20
- 21 All documentation used for underwriting: credit report; debt, asset and income (incl previous 3 yrs signed tax returns) verification; description of income calcs; printouts of AUS findings; initial/final Loan Estimates; initial/final Closing Disclosures; gift docs; 4506T; W9; POA if applicable 21

**Lender must complete & 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 \_\_\_\_\_