



**BORROWER STAT SHEET**

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

Lender \_\_\_\_\_ Loan Officer \_\_\_\_\_

Document Package for \_\_\_\_\_ Location \_\_\_\_\_

The following information is required on all MBOH loans (set-aside, MBS and regular bond program loans):

- I. Borrower 1 Credit Scores: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_
- Borrower 2 Credit Scores: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_
- Borrower 3 Credit Scores: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Additional information required on all regular bond program loans:

- II. Borrowers Front-End Ratio, including piti, mi and homeowner association fees: \_\_\_\_\_%
- III. Borrowers Back-End Ratio: \_\_\_\_\_%

MBOH encourages all borrowers to take certified Homebuyer Education before looking for a home.

Homebuyer Education is required for:

- All borrowers receiving loans through set-aside programs
- All borrowers who don't have established credit
- All borrowers using Deep Equity loans
- All borrowers in the regular Whole Loan and MBS loan program, unless they meet the criteria for an exception
- All borrowers using the Montana Veterans' Home Loan Program

Exceptions to the requirement for Homebuyer Education will be given for borrowers who **meet all three** of the following:

- Middle Credit Score of 680 or higher
- Front End Ratio of 31% or less
- Back End Ratio of 41% or less

As of July 1, 2009, Homebuyer Education certificates are required at the time of loan reservation.

If a required homebuyer education certificate is not received at time of reservation, the loan will be cancelled and normal cancellation fees will apply.

Authorized Lender Signature \_\_\_\_\_ Date \_\_\_\_\_

Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_