



MONTANA BOARD OF HOUSING
REGULAR BOND and SETASIDES Programs

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 MORTGAGE INSURANCE CERTIFICATE; <u>RD LNG</u> required for purchase, FHA MIC, HUD184, VA LNG within 90 days	_____
_____	2 Proof of MORTGAGE RECORD CHANGE showing MBOH as the investor and Servicer (FHA Form 92080 or RD form 3555)	_____
_____	3 Original NOTE endorsed to Montana Board of Housing, without recourse	_____
_____	4 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	_____
_____	5 Copy of recorded DEED OF TRUST including MBOH UNIFORM RIDER and all other applicable riders	_____
_____	6 MORTGAGEE TITLE INSURANCE POLICY insuring MBOH incl following endorsements: 9.3-06, 22-06 or 22.2-06, & 8.1-06	_____
_____	6a _____ MANUFACTURED HOMES require endorsement 7-06 or 7.1-06 and MV72 Statement of Intent	_____
_____	6b _____ TITLE COMMITMENT (use to fund)	_____
_____	7 <u>Final</u> H-24(B) MORTGAGE LOAN ESTIMATE	_____
_____	8 <u>Final</u> H-25(B) CLOSING DISCLOSURE including borrower's & seller's copies (NO CASH BACK)	_____
_____	9 ALTA SETTLEMENT STATEMENTS including borrower's & seller's copies, if available	_____
_____	10 MORTGAGOR'S AFFIDAVIT	_____
_____	11 SELLER'S AFFIDAVIT	_____
_____	12 <u>Final</u> LOAN APPLICATION including HUD form 9200 A or VA form 26-1802a as applicable	_____
_____	12a _____ VA DISCLOSURE STATEMENT 12b _____ FHA REQUIRED NOTICE TO BUYERS	_____
_____	13 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	_____
_____	14 <u>Signed</u> FEDERAL TAX RETURNS for previous 3 years (NOT required in Targeted areas); tax transcripts are acceptable	_____
_____	15 RECAPTURE NOTICE signed by borrower at time of application	_____
_____	16 MAX RECAPTURE TAX COMPUTE FORM signed by borrowers	_____
_____	17 EXECUTED BUY/SELL AGREEMENT including counter offers, initials and signatures of borrowers & sellers	_____
_____	18 HAZARD INSURANCE binder/decs page indicatlogn 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: <p align="center">Montana Board of Housing, c/o Loan Servicing, PO Box 200550, Helena, MT 59620-0550</p>	_____
_____	19 FLOOD INSURANCE CERTIFICATE that is "life of loan"	_____
_____	20 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. <p align="center">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</p>	_____
_____	21 APPRAISAL REPORT (form 1004, 1004C or 1073)	_____
_____	21a _____ IF APPLICABLE, copy of Completion of Repair letter from appraiser	_____
_____	22 PHOTOGRAPH of the mortgage property	_____
_____	23 Executed EARLY DELINQUENCY COUNSELING FORM - Require for all programs	_____
_____	24 *Setasides Only* signed RELEASE OF FINANCIAL INFORMATION form and copy of SPONSOR LETTER	_____

SERVICING DOCUMENTS

Lender Use

MBOH Use

- _____ **25** Remit a check for **payment for escrows** collected at closing, including property taxes and hazard insurance _____
- _____ **26** Remit a check for payment for the **Tax Service Fee** _____
- _____ **27** **Property tax** information _____
- _____ **28** **FIRST PAYMENT LETTER, NOTICE OF TRANSFER OF SERVICING RIGHTS** and **HELLO LETTER** _____
- _____ **29** **MAILING ADDRESS CERTIFICATION** and phone number of borrower after occupancy _____
- _____ **30** All documentation used for underwriting including: credit report; debt, asset and income verification; _____
description of income calculations and print outs of AUS findings _____
- _____ **31** **Gift docs, 2nd lien docs, W-9, 4506T** and **Power of Attorney**, if applicable _____

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