

**MBOH SCORE ADVANTAGE DPA LOAN PROGRAM
FAX COVER SHEET**

MBOH FAX # 406-841-2839

Reservation Package for _____ # of pages faxed _____

Borrowers Name

I have included the following documents in this reservation package:

___ Completed Score Advantage Down Payment Assistance Loan Program Reservation Request
Please double check loan type (FHA, VA, RD, HUD 184) and lender signature, Lender Code.

___ Loan Application
Please make sure it is signed and dated by all parties, all data matches Reservation Request form;
due diligence performed (MBOH requirements explained).

___ Correct rate for Score Advantage Down Payment Loan determined by highest mid credit score

___ Verify \$1,000 Borrower Investment

___ Certificate of Homebuyer Education

___ Verification of Employment
Have you verified and included income for all occupants 18 yrs and older, includes spouse even if
he/she is not on the loan? Are VOE's complete, # of Hrs, Wage/Salary, is OT broken down?

___ Executed Buy/Sell
Please double check Signatures, Sales Price, Closing Date, and Street Address and # of lots.

___ Mortgage Loan Estimate Form H-24(B)

___ For VA Guaranteed loans - Does VA Certificate of Eligibility have full entitlement?

___ If home is manufactured
Be sure home sits on a permanent foundation and will be de-titled.

___ Copy of recapture tax notice to mortgagor signed by all parties.

___ For RD Guaranteed Loans
Copy of Obligation Request Letter from RD .

___ Borrower Stat Sheet (Note: there are no waivers of Homebuyer Education for this program)
Needs to show proper credit scores in order to determine Score Advantage Loan rates.

___ Confirmation of Eligibility (P & I of 2nd Score Advantage DPA Loan calculated into ratios)
DU/LP findings or underwriter's certification.

From: _____
(Name of originator, printed and signed)

Phone: _____ Email: _____

Lending Institution: _____ MBOH – Updated February 9, 2016