MONTANA BOARD OF HOUSING SUBMISSION VOUCHER
VETERANS' HOME LOAN PROGRAM (Revised 04.22.16)

Reservation Loan Number: _____

Lender _____ **Mortgagor** _____

Loan Officer _____ **Co Mortgagor** _____

Address _____

County _____ **City** _____ **Zip** _____

Lender Use		**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 $1,000 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 $1,000 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 Residental 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