

**MONTANA BOARD OF HOUSING SCORE ADVANTAGE BORROWER STAT SHEET**  
**(Required at Time of Reservation) Updated 10/14/15**

Lender \_\_\_\_\_ Lender Code # \_\_\_\_\_

Document Package for \_\_\_\_\_ Address \_\_\_\_\_  
Borrowers Name

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 Front-End Ratio, including piti for first, p&i for second, mi & h.o. assoc. fees: \_\_\_\_\_%
- IV. 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 using the MBOH Score Advantage Down Payment Assistance (DPA) Program.

Rates for Score Advantage Program 1<sup>st</sup> and 2<sup>nd</sup> Loans shall be determined as follows (use mid scores for rates):

- |                                  |                                              |
|----------------------------------|----------------------------------------------|
| (a) Regular rate without DPA     | 3.25% (or current regular bond rate)         |
| (b) Rate with DPA and 740+ score | 3.50% (or current regular bond rate + .25%)  |
| (c) Rate with DPA and 700-739    | 3.75% (or current regular bond rate + .50%)  |
| (d) Rate with DPA and 660-699    | 4.00% (or current regular bond rate + .75%)  |
| (e) Rate with DPA and 620-659    | 4.25% (or current regular bond rate + 1.00%) |

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 \_\_\_\_\_