

MBOH
Montana Board of Housing

MBOH loans – Made in Montana that stay in Montana

MBOH 101

May 2016

PRIMARY PROGRAMS:

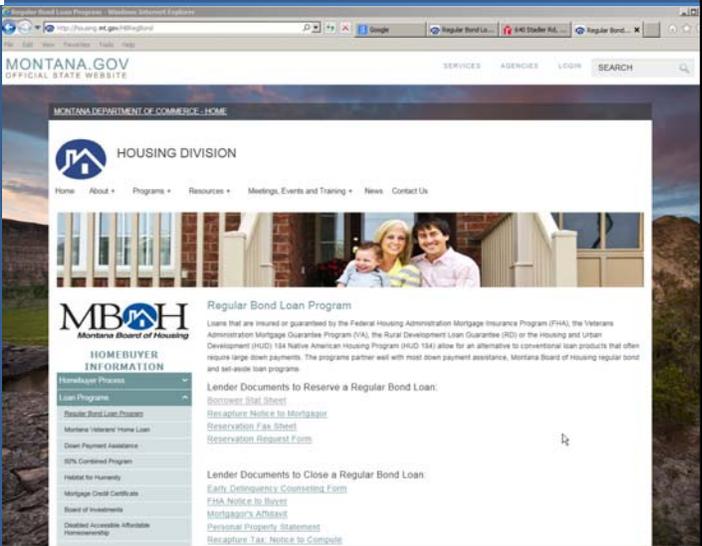
- ❖ Regular Bond Program
- ❖ Score Advantage Down Payment
- ❖ Mortgage Credit Certificate Program

<http://housing.mt.gov/HBCurrRates>

	MBOH loans – Made in Montana that <i>stay</i> in Montana
MBOH 101 May 2016	<p align="center"><u>Additional Programs:</u></p> <ul style="list-style-type: none">❖ Disabled Accessible Program❖ 80% Combined Program❖ Habitat for Humanity❖ Veterans' Home Loan Program *** <p align="center">(***)through the Montana Board of <i>Investments</i></p> <p align="center">Each program has UNIQUE Terms, Conditions, Documents and Checklists! Investor overlay!</p>

	MBOH loans – Made in Montana that <i>stay</i> in Montana
MBOH 101 May 2016	<p align="center"><u>Benefits to buyers</u></p> <ul style="list-style-type: none">▪ Alternative credit allowed▪ No minimum credit score requirements▪ Some manufactured homes▪ Closing cost assistance all Bond loans▪ Liberal income and spending limits▪ Montana-based servicers <p align="center">http://housing.mt.gov/HBLimits</p>

 <p>MBOH 101</p> <p>May 2016</p>	<p>MBOH loans – Made in Montana that stay in Montana</p> <p>Lender Compensation</p> <p><u>Regular Bond Program</u> Up to 2.75%</p> <p><u>Score Advantage Program</u> 1st loan – up to 2.75% 2nd loan - \$175.00</p> <p><u>MCC Program</u> lender sets rates and fees</p>
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 <p>MBOH 101</p> <p>May 2016</p>	<p>MBOH loans – Made in Montana that stay in Montana</p>  <p>http://housing.mt.gov/HBRegBond</p>
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<u>IRS</u> Criteria	<ul style="list-style-type: none">• Income and purchase price limits• Owner-occupied• Home-based business limit 15%• No prior ownership for 3 years, except ----<ul style="list-style-type: none">• targeted areas• eligible veterans• prior home was mobile home• Recapture tax (rarely seen)• Purchase-money mortgages

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<p style="text-align: center;"><u>Eligible</u> Properties</p> <div data-bbox="375 1318 1016 1430">Single Family home</div> <div data-bbox="461 1457 1081 1568">Condominium (25% of project)</div> <div data-bbox="553 1583 1148 1694">Townhouse</div> <div data-bbox="651 1709 1269 1820">Manufactured home/land</div>	

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Ineligible Properties

- Duplex, Triplex, Quad
- Apartments (Basement apartments)
- Per IRS --- these are investments!
Excess property (additional lots)
- Business use over 15%

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**2015 Terms and Conditions /
Investor Overlays**

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- ◆ All loans FHA VA RD or HUD-184
- ◆ MBOH pays 1% lender fee
- ◆ Allows lenders to charge up to 1%
- ◆ Possible .75bps Service-release fee

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<http://housing.mt.gov/Portals/93/shared/docs/Homebuyers/ProgramDocuments/InfoRegsProcedures/WHOLELOANTERMSANDCONDITIONS2015.pdf>

	MBOH loans – Made in Montana that <i>stay</i> in Montana
MBOH 101 May 2016	<u>IF</u> MBOH is the Servicer: <ul style="list-style-type: none">◆ No interim servicing◆ Collect/remit \$65 Tax Service Fee◆ .75bps SRP paid at mortgage purchase
http://housing.mt.gov/Portals/93/shared/docs/Homebuyers/ProgramDocuments/InfoRegsProcedures/WHOLELOANTERMSANDCONDITIONS2015.pdf	

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MBOH 101 May 2016	2015 Terms and Conditions (cont) <ul style="list-style-type: none">◆ No minimum credit scores◆ No added fees or higher rates for low scores and/or high LTVs◆ “No-credit” score loans allowed◆ Manufactured homes detitled; post-76◆ NO CASH BACK at closing
ALL LOANS MUST MEET FHA / VA / RD / HUD UNDERWRITING	

	MBOH loans – Made in Montana that stay in Montana
MBOH 101 May 2016	Down payment requirements <ul style="list-style-type: none">◆ FHA / HUD-184 – current down payment requirements◆ VA – can be zero down◆ RD – must have \$1500 investment reduced to \$500 if home buyer ed NO CASH BACK
ALL LOANS MUST MEET FHA / VA / RD / HUD UNDERWRITING	

	MBOH loans – Made in Montana that stay in Montana
MBOH 101 May 2016	EXAMPLE: VA loan --- 100% financing Borrower puts \$2500 EMD What does Closing Disclosure show?

	MBOH loans – Made in Montana that stay in Montana
MBOH 101 May 2016	EXAMPLE: VA loan --- 100% financing Borrower puts \$2500 EMD What does Closing Disclosure show? NO CASH BACK!! Funds not needed at closing reflect as a principal reduction

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MBOH 101 May 2016	<u>Hazard/flood insurance</u> \$1,500 or 1% all-peril deductible based on dwelling coverage New homes = 35% land-to-value when on well/septic 

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<p>MBOH 101</p> <p>May 2016</p>	<p>EXAMPLE:</p> <p>Dwelling coverage of \$75,000</p> <p>What is allowable deductible?</p>

	<p>MBOH loans – Made in Montana that stay in Montana</p>
<p>MBOH 101</p> <p>May 2016</p>	<p>EXAMPLE:</p> <p>Dwelling coverage of \$75,000</p> <p>What is allowable deductible?</p> <p>Either \$750.00 (1%) --- or ---</p> <p>\$1,500</p> <p>Borrower choice</p>

	<p>MBOH loans – Made in Montana that stay in Montana</p>
<p>MBOH 101</p> <p>May 2016</p>	<p>EXAMPLE:</p> <p>Dwelling Coverage \$250,000</p> <p>What is allowable deductible?</p>

	<p>MBOH loans – Made in Montana that stay in Montana</p>
<p>MBOH 101</p> <p>May 2016</p>	<p>EXAMPLE:</p> <p>Dwelling Coverage \$250,000</p> <p>What is allowable deductible?</p> <p>\$1,500 -- or ---</p> <p>\$2,500 (1%)</p>

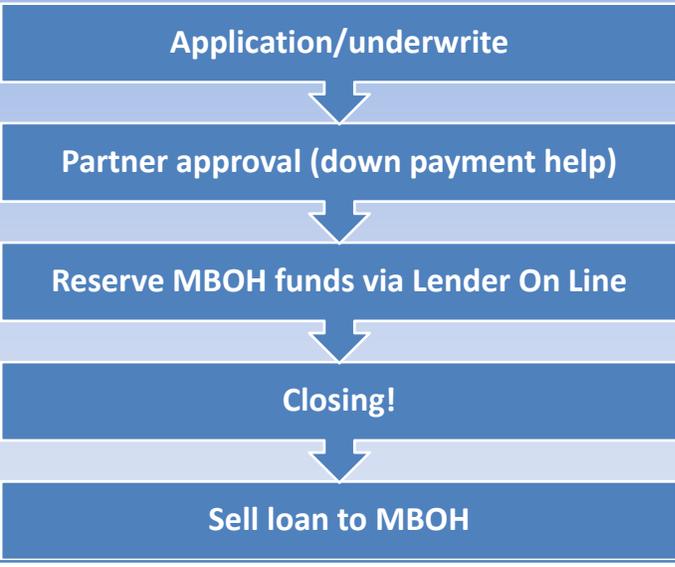
	<p>MBOH loans – Made in Montana that stay in Montana</p>
<p>MBOH 101</p> <p>May 2016</p>	<p><u>Ask new applicants:</u></p> <p>Have you taken Home buyer education?</p> <p><i>Recommended for all</i></p> <p><i>Required <u>only for high-risk profiles</u></i></p> <p>Credit score below 680</p> <p><u>Either ratio</u> above 31% or 41%</p> <p>All special program loans</p> <p>MBOH approved provider</p>
<p>http://www.nwmt.org</p>	

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<p>MBOH 101</p> <p>May 2016</p>	<p>EXAMPLE (RD loan):</p> <table data-bbox="597 1402 958 1564"> <tr> <td>Credit score</td> <td>750</td> </tr> <tr> <td>Front ratio</td> <td>29%</td> </tr> <tr> <td>Back ratio</td> <td>45%</td> </tr> </table> <p>Is this buyer required to take home buyer education?</p>	Credit score	750	Front ratio	29%	Back ratio	45%
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<p>MBOH 101</p> <p>May 2016</p>	<p>EXAMPLE (RD loan):</p> <p>Credit score 750 Front ratio 29% Back ratio 45%</p> <p>Is this buyer required to take home buyer education? Yes – The loan file has one of the risk factors</p>

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<p>MBOH 101</p> <p>May 2016</p>	<p>Same EXAMPLE (RD loan):</p> <p>Credit score 750 Front ratio 29% Back ratio 45%</p> <p>Buyer offers to put \$1500 in transaction instead of taking home buyer ed. Is this allowable?</p>

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Credit score	750						
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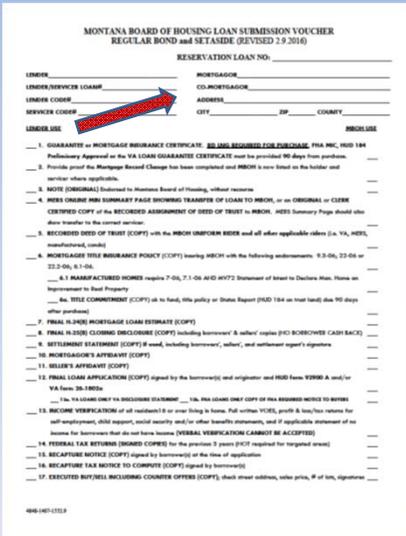
	<p>MBOH loans – Made in Montana that stay in Montana</p>
<p>MBOH 101</p> <p>May 2016</p>	 <pre> graph TD A[Application/underwrite] --> B[Partner approval (down payment help)] B --> C[Reserve MBOH funds via Lender On Line] C --> D[Closing!] D --> E[Sell loan to MBOH] </pre> <p>https://lenderonline.mt.gov/Bin/Display.exe/ShowSection</p>



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<http://housing.mt.gov/Portals/93/shared/docs/Homebuyers/ProgramDocuments/OriginatorForms/Wholesubmissionvoucher.pdf>



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Closing glitches



Hazard : Must name MBOH PO Box 200550, Helena, MT

No Interim Servicing

Lender charges exceed 1%

Docs not filled in/signed

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Lender OnLine

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<http://housing.mt.gov/Portals/93/shared/docs/Homebuyers/How%20to%20add%20docs%20in%20LOL.pdf>

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eDocs in Lender OnLine

First, Name the doc

Second, click "Save"

Click "OK"

Click "Submit"

Most important is to click "Submit" MBOH gets email notification



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What can possibly go wrong?





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- Homebuyer Process
- Loan Programs
 - Regular Bond Loan Program
 - Montana Veterans' Home Loan
 - Down Payment Assistance
 - 80% Combined Program
 - Habitat for Humanity
 - Mortgage Credit Certificate
 - Board of Investments
 - Disabled Accessible Affordable Homeownership
 - The Montana House
 - List of Programs
 - Current Rates
 - Income and Purchase Price Limits
 - Program Documents
 - Recapture Tax
 - Homebuyer Education and Counseling
 - Find a Lender
 - Real Estate Professionals
 - Information Request and Release Policy

Down Payment Assistance

Bridging the "Affordability Gap"

Many people face challenges to home ownership. Maybe you are caught in a renters trap, you can afford a house payment, but are having a hard time saving funds for down payment and closing costs. Or, you may face an "affordability gap" where the amount of a loan you qualify for isn't high enough to purchase a home in your area.

The Montana Board of Housing (MBOH) partners with several groups statewide to address these challenges. Our partners include cities, counties, non-profits, lenders, employers and others who are willing to step in and help make home ownership happen. These housing partners apply to MBOH for funding, called set-aside funds. The various partners are able to contribute anywhere from \$1,500 to \$40,000, depending on your need, location, and their program limitations. The partner's help can be a second loan that requires payments, or the payment on these second loans may be deferred until you sell your home. It is important for you to know that these are loans, and not grants. Down the road when you sell your home, the non-profit gets paid off, and can use that money again to help someone else buy a home.

The interest rate on our set-aside loans is currently 5.5%.

[Score Advantage Down Payment Program](#)

Score Advantage Down Payment Assistance Program (DPA)

The Score Advantage Down Payment Assistance (DPA) Program was established to help borrowers who are eligible for Montana Board of Housing (MBOH) financing, but who lack funds for down payment and closing costs. Montana Board of Housing provides up to \$6,500 towards DPA in combination with funds for 30-year FHA, VA, Rural Development or HUD-184 loans. The DPA loan is an amortizing junior loan on the property. Both are fixed-rate loans, with no prepayment penalty. Interest rates are based on credit scores at time of application – borrowers with higher credit scores enjoy lower rates!

[Score Advantage DPA Program Lender Training \(Required\)](#)
[Terms and Conditions \(10/15/15\)](#)
[Frequently Asked Questions](#)
[Informational Flyer](#)
[Score Advantage DPA Program Approved Lender List](#)
[First Time Homebuyer Education \(Required\)](#)
[MBOH Quick Reference Guide \(06/08/15\)](#)

Lender Documents to Reserve a Score Advantage DPA Loan:
[Score Advantage Fax Cover Sheet \(11/18/15\)](#)

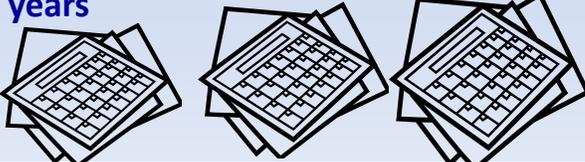
<http://housing.mt.gov/HBDPA>

	<p>MBOH loans – Made in Montana that stay in Montana</p>
<p>MBOH 101</p> <p>May 2016</p>	<p>Highlights of Score Advantage program</p> <ol style="list-style-type: none"> 1. Lender training required to participate (on web page) 2. Two loans, <u>both sold to MBOH</u> 3. Second loan max 5% or \$6500 4. Both loans <u>amortize</u> 5. Interest rates BOTH loans based on credit score <ul style="list-style-type: none"> ○ <u>higher</u> scores receive <u>lower rate</u>

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<p>MBOH 101</p> <p>May 2016</p>	<p>Score Advantage Program</p> <table border="1"> <thead> <tr> <th></th> <th><u>First loan</u></th> <th><u>Second loan</u></th> </tr> </thead> <tbody> <tr> <td>Mortgage rate</td> <td colspan="2">3.5% - 4.25% based on credit score</td> </tr> <tr> <td>Mortgage term</td> <td>30 year - fixed rate</td> <td>15 year - fixed rate</td> </tr> <tr> <td>Loan Amount</td> <td>Per underwriting</td> <td>up to 5% (Max \$6500) for down / closing costs</td> </tr> <tr> <td>Mortgage Insurance</td> <td>FHA/VA/RD</td> <td>None</td> </tr> <tr> <td>Title Insurance</td> <td>Extended Coverage w/ endorsements</td> <td>None</td> </tr> <tr> <td>Documents</td> <td>Trust Indenture with Uniform Rider</td> <td>Subordinate Note and Subordinate Trust Indenture from MBOH web site</td> </tr> <tr> <td>Transfer to MBOH</td> <td>MERS or by Assignment</td> <td>Assignment only</td> </tr> <tr> <td>Lender fees</td> <td>1% paid by MBOH; 75bps SRP 1% paid by buyer/seller</td> <td>Lenders charge \$175.00</td> </tr> <tr> <td>Borrower investment</td> <td></td> <td>minimum \$1,000</td> </tr> </tbody> </table> <p>Both loans have the same interest rate</p>		<u>First loan</u>	<u>Second loan</u>	Mortgage rate	3.5% - 4.25% based on credit score		Mortgage term	30 year - fixed rate	15 year - fixed rate	Loan Amount	Per underwriting	up to 5% (Max \$6500) for down / closing costs	Mortgage Insurance	FHA/VA/RD	None	Title Insurance	Extended Coverage w/ endorsements	None	Documents	Trust Indenture with Uniform Rider	Subordinate Note and Subordinate Trust Indenture from MBOH web site	Transfer to MBOH	MERS or by Assignment	Assignment only	Lender fees	1% paid by MBOH; 75bps SRP 1% paid by buyer/seller	Lenders charge \$175.00	Borrower investment		minimum \$1,000
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MBOH 101	Mortgage Credit Certificates 
May 2016	http://housing.mt.gov/HBMCC

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MBOH 101	Benefits <ol style="list-style-type: none">1. 20% mortgage interest paid per year converts to dollar-for-dollar Federal income tax credit2. Increase take-home pay3. Valid for life of loan if owner-occupied <p>**All for a one-time \$500 fee**</p>
May 2016	

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MBOH 101 May 2016	<h3>Example</h3> <ul style="list-style-type: none">❖ \$150,000 at 4% = \$6,000 interest (20% = \$1,200)❖ Amend W-4 = increase take-home pay \$100/mo❖ Valid for life of loan❖ Any loan type, any term (except MBOH)❖ Unused credit carry-forward up to 3 years 

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MBOH 101 May 2016	<h3>What the lender does . . .</h3> <ul style="list-style-type: none">• Reserve loan with Lender on Line• Close loan (using MCC docs)• Submit package to MBOH for certificate 



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February 9, 2016



Program Name:	Regular Bond	MCC	Score Advantage Down Payment Assistance (DPA)
Features:	MBOH	Lender-held or other investor	Third loans sold to MBOH
Loan sold to:	FHA, VA, RD or HUD-184	Set by Lender	First: FHA/VA/UD or HUD-184 Second loan:
Mortgage insurance:	FHA: 3.3% VA: zero down RD*: \$100 or \$300 per percent HUD-184:	Set by Lender	Minimum of \$1,000
Minimum down payment requirements:	10%	10%	10%
Income and Purchase limits:	List dated June 8, 2015	List dated June 8, 2015	List dated June 8, 2015
Limitations on prior ownership:	No prior ownership during previous three years **	No prior ownership during previous three years **	No prior ownership during previous three years **
Business use limits:	10%	Must remain below 15% to claim credit	10%
Childcare Rider required:	Yes	No	Yes
Loan purpose:	Buy new or existing home, or roll over construction loan	Buy new or existing home, or roll over construction loan	Buy new or existing home, or roll over construction loan
Loan term:	30 years	Set by Lender	First loan: 30 years Second Loan: 15 years
Hand-to-value:	Applies to new construction only	Applies to new construction only	Applies to new construction only
Home types:	Post-1976, permit foundation; defined (including MV, TD, title policy Form 7)	Set by Lender	Post-1976, permit foundation; defined (including MV, TD, title policy Form 7)
Conditions:	Approved by FHA or FIMA; MBOH insurance criteria; MBOH max 25% per project	Set by Lender	Approved by FHA or FIMA; MBOH insurance criteria; MBOH max 25% per project
Hazard and flood:	Deductible rider \$1,500 or 1% of policy	Set by Lender	Deductible rider \$1,500 or 1% of policy
Early default counseling:	Required	No	Required
Home buyer education:	If a loan file shows "back factors" **	Recommended but not required	Required for all
Interest rate:	1.5% - 2.5% 1% paid by borrower	Set by Lender MCC fee: \$500 Loan fee: \$200	Both loan rates based on borrower's credit score First: Based on Regular Bond Second: Lenders charge \$175 processing fee
Lender compensation and loan fees:	2.75% Service Charge	Set between MBOH/lender	Set between MBOH/lender

Investor overlay

Buyers with any of the following: credit scores below 620, debt to income above 33% or back ratio above 8%
 Score Advantage Program consists of two amortizing loans sold to MBOH. Maximum DPA loan amount is 5% of purchase price, up to \$600. Both loans require monthly payments. Interest rates for both loans based on credit score. Higher scores earn lower rates. Lender training required.

Terms and Conditions, current rates and program guides found on our website
www.housing.mt.gov 406-841-2840



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June 8, 2015



County or area:	Maximum Income Limits		Purchase Price Limits
	Small Households 1 or 2 people	Large Households 3 or more people	
* Blaine	\$75,360	\$87,920	\$14,177
* Carbon	\$64,200	\$73,830	\$28,691
* Cascade	\$62,800	\$72,200	\$28,691
* City of Great Falls	\$75,360	\$87,920	\$14,177
* Dawson	\$65,400	\$75,210	\$28,691
* Deer Lodge	\$75,360	\$87,920	\$14,177
* Fallon	\$69,600	\$80,640	\$28,691
* Flathead	\$75,360	\$87,920	\$14,177
* Gallatin	\$80,800	\$93,021	\$20,360
* Gallatin Census Tracts 6 and 11.01	\$82,200	\$95,040	\$40,780
* Hill	\$75,360	\$87,920	\$14,177
* Jefferson	\$73,200	\$91,195	\$27,233
* Lewis & Clark	\$73,600	\$84,640	\$27,233
* Lincoln	\$62,800	\$72,200	\$28,691
* Lincoln Census Tract 2	\$75,360	\$87,920	\$14,177
* Madison	\$74,800	\$86,900	\$19,610
* Mineral	\$75,360	\$87,920	\$14,177
* Missoula	\$77,760	\$90,720	\$30,000
* Parkland	\$65,200	\$75,130	\$28,691
* Sanders	\$75,360	\$87,920	\$14,177
* Sheridan	\$65,000	\$74,750	\$28,691
* Silver Bow	\$75,360	\$87,920	\$14,177
* Stillwater	\$69,100	\$79,485	\$28,691
* Sweet Grass	\$66,827	\$76,021	\$27,589
* Yellowstone	\$64,200	\$73,830	\$28,691
* All other Counties	\$62,800	\$72,200	\$28,691
* Targeted Areas			

NOTE: The above Income/Spending limits are applicable to the following:
 Regular Bond Program
 MCC Program
 Score Advantage Program

www.housing.mt.gov 406-841-2840

[/shared/docs/Homebuyers/ProgramDocuments/InfoRegsProcedures/mbohquickrefguide060815.pdf](#)

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Setaside Program

Lower interest rates for borrowers receiving:

Home\$tart / Home\$tart Plus (code 571)
<http://www.fhibdm.com/affordable-housing-products/down-payment-products/hometart-and-hometart-plus/>

Dream Makers Grant (code 572)
http://www.pentagonfoundation.org/site/PageServer?pagename=dream_index

**Down payment assistance provided with HOME funds
(sponsor letter required) – coded by sponsor**

Loan with a HUD-184 Guarantee (code 950)

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Veterans Loan Program
www.housing.mt.gov



Offered in
partnership
with the
**Montana
Board of
Investments**

	MBOH loans – Made in Montana that stay in Montana
MBOH 101 May 2016	Things you <u>ALWAYS</u> NEED TO KNOW What Program is this? What Submission Voucher? Where are my documents? Where do I get answers?

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<table><tr><td>Vicki Bauer 841-2849 vibauer@mt.gov</td><td>Charlie Brown 841-2850 chbrown@mt.gov</td></tr><tr><td>Doug Jensen 841-2854 dojensen@mt.gov</td><td>Julie Hope 841-2853 jhope@mt.gov</td></tr><tr><td>Jeannene Maas 841-2851 jmaas@mt.gov</td><td>Danyel Bauer 841-2847 dbauer@mt.gov</td></tr></table>	Vicki Bauer 841-2849 vibauer@mt.gov	Charlie Brown 841-2850 chbrown@mt.gov	Doug Jensen 841-2854 dojensen@mt.gov	Julie Hope 841-2853 jhope@mt.gov	Jeannene Maas 841-2851 jmaas@mt.gov	Danyel Bauer 841-2847 dbauer@mt.gov
Vicki Bauer 841-2849 vibauer@mt.gov	Charlie Brown 841-2850 chbrown@mt.gov					
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Jeannene Maas 841-2851 jmaas@mt.gov	Danyel Bauer 841-2847 dbauer@mt.gov					
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