

**Files must be uploaded in the following sections and submitted to MHDC in the order as follows:**

*\*Notes forms only required when applicable. For special circumstances only.*

**SECTION #1 - LENDER CERTIFICATION:**

- Form #705** – Lender Check Sheet
- Form #720** – Lender Certification

**SECTION #2 - APPLICATION DOCUMENTS:**

- Form #715** – Potential Consequences of Cash Assistance
- Typed final loan application** – signed by borrower(s)
  - Form #721\*** – Prior Approval  
*If applicable. Sign copy of the #721 that was granted approval by MHDC certifying the information previously submitted has not changed. All requests must be submitted prior to closing.*

**SECTION #3 - INCOME DOCUMENTATION:**

- Form #790** – Income Calculation Worksheet
- Verification of Employment**
  - Signed VOE/All required info for Alt Doc  
*Must include all docs required for the alternative documentation method: 30 days paystubs that reflect YTD totals, their start date, and the previous year's W2 for that job. **OR**, A signed third party VOE from the employer.*
  - Social Security, Pension Benefits (award letter, 1099, etc.)
  - Child Support documentation (divorce decree, court order, etc.)
  - 12-Month breakdown on overtime, commission, bonus, part-time employment, etc.
- Form #722\*** – Certification of Zero Income, signed  
*If applicable. Execute for adult residents not working.*
- Form #723\*** – Certification of Zero Income for Children, signed  
*If applicable. Execute when no support is received for a child residing in the home.*

**SECTION #4 - SALES CONTRACT**

- Sales Contract** with all addendums

**SECTION #5 - NOTE & RECORDED FORMS**

- Executed **First Mortgage Note**
- Executed **Second Mortgage Note (copy only)**
  - Form #775\*** – Co-Signor Affidavit  
*If applicable. For non-occupying co-borrowers.*
  - Form #750-1 & 750-2\*** – Waiver of Marital Rights Affidavits  
*If applicable. For separated individuals who will not both reside in the residence.*

**SECTION #6 - SETTLEMENT STATEMENTS**

- CD Closing Disclosure Statement**, signed by mortgagor(s) (Both Borrower & Seller's sides)

Lender's Certificate

**LENDER CONTACT INFORMATION:**

Lender Name: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

File Contact-For Approval & Defi. Notices: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Phone #: \_\_\_\_\_

**RESERVATION DATA:**

MHDC Reservation #: \_\_\_\_\_ Reservation Date: \_\_\_\_\_

Borrower's Name: _____	SS#: _____
Co Borrower's Name: _____	Co- SS# _____
Property Address: _____	City: _____ MO
Zip Code: _____ County: _____	<input type="checkbox"/> Rural/Non MSA County

**APPLICATION DATA:**

Application Date: \_\_\_\_\_

Loan Officer: \_\_\_\_\_

NMLS#: \_\_\_\_\_

<p><b>Property:</b> 1) One Unit <input type="checkbox"/> Two Units <input type="checkbox"/></p> <p>2) Existing <input type="checkbox"/> New <input type="checkbox"/></p> <p>Type: Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> Condo <input type="checkbox"/> Townhouse <input type="checkbox"/> Manufactured <input type="checkbox"/></p>	<p>Census Tract #: _____</p> <p>Year Built: _____</p> <p>Bedroom #: _____ SQ FT: _____</p> <p>Flood Zone Letter: _____</p>
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<p><b>Total # in Household:</b> _____</p> <p>(Adults _____ Children _____)</p> <p>Spouse residing in home NOT on loan: _____</p>	<p><b>Borrower:</b></p> <p>Age: _____</p> <p>Sex: Male <input type="checkbox"/> Female <input type="checkbox"/></p> <p>Ethnicity: _____</p> <p>Marital Status: _____</p> <p>Occupation: _____</p>	<p><b>Co-Borrower:</b></p> <p>Age: _____</p> <p>Sex: Male <input type="checkbox"/> Female <input type="checkbox"/></p> <p>Ethnicity: _____</p> <p>Marital Status: _____</p> <p>Occupation: _____</p>
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**INCOME DATA:**

<p><b>Borrower Income:</b></p> <p>Wages \$ _____</p> <p>From Assets \$ _____</p> <p>Other \$ _____</p>	<p><b>Co-Borrower Income:</b></p> <p>Wages \$ _____</p> <p>From Assets \$ _____</p> <p>Other \$ _____</p> <p><b>Non-Occupant Income:</b></p> <p>Income \$ _____</p>
<p><b>Total Household Income:</b> \$ _____ (Maximum Limit: \$ _____)</p>	

**SALES CONTRACT & AFFIDAVITS DATA:**

Contract Date: \_\_\_\_\_

Contract Sales Price: \$ \_\_\_\_\_

Financed Closing Costs: \_\_\_\_\_

Rehab. Amount: \_\_\_\_\_

Personal Property: \_\_\_\_\_

Sweat Equity: \_\_\_\_\_

Buyer's Realtor: _____
License #: _____
Realty Agency: _____

Acquisition Amount: = \$ \_\_\_\_\_ Appraised Value: \$ \_\_\_\_\_

**NOTE & RECORDED FORMS:**

Closing Date: \_\_\_\_\_

Loan Type: FHA VA RD CONV

Interest Rate: _____ %
Loan Amount: \$ _____
4% Cash Assistance: \$ _____

First Payment Date: _____
Last Payment Date: _____
Monthly Payment/P&I: \$ _____
PITI: \$ _____

Co-Signor Name (if applicable): \_\_\_\_\_

**MHDC USE ONLY:**

Borrower's Investment: \$ _____
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NOTES:

## Lender's Certificate

I, the undersigned authorized officer of the Lender named below (the "Lender") do hereby certify, represent and warrant to Missouri Housing Development Commission (the "Commission") and UMB Bank (the "Trustee") as Trustee, that:

1. The location of the property financed with the Home Mortgage (the "Residence") is entirely within the boundaries of the State of Missouri.
2. A qualified employee or agent of the Lender, as agent for the Commission, by personal inspection verified that the property consists of a one-family dwelling, the construction of which is sufficiently complete that occupancy is permitted under local law.
3. Attached hereto as Exhibit A are copies of the sales contract and all escrow and settlement papers relating to the property and the Mortgage Loan. The contract price set forth above (a) includes the land (unless the land has been owned by the Mortgagor for at least two years prior to the date on which construction of the residence began), dwelling and all fixtures and (b) is within the limit required by the Agreement.
4. The settlement costs (title and transfer costs, title insurance, or similar costs) and financing costs (credit reference fees, legal fees, appraisal expenses, the application fee, points which are paid by the buyer or other costs of financing the residence) associated with the purchase of the property, paid by or on behalf of the Mortgagor do not exceed the usual and reasonable costs in the area which would be paid by a buyer where financing is not provided through tax-exempt bonds. No fees other than those set forth in the escrow and settlement papers were paid or collected.
5. A qualified employee or agent of the lender, as agent for the Commission, verified that the total projected twelve-month household income is not in excess of the applicable maximum income limit **and the amount of income used for credit underwriting is not more than the projected income for MHDC purposes.**
6. A qualified employee or agent of the lender, as agent for the Commission, verified that the property being financed is not located within a 100-year flood plane.
7. [Complete if developer of residence is other than the Seller.] The name and address of the developer of the residence is:

**This is to certify that the above Lender's Certificate complies with all applicable representations, warranties and covenants specified in the Origination, Servicing and Administration Agreement (Revised March, 2010), as amended and supplemented from time to time, by and among the Lender, the Missouri Housing Development Commission and the Trustee.**

Dated: \_\_\_\_\_ Lender: \_\_\_\_\_  
 By (authorized signature): \_\_\_\_\_  
 Typed Name and Title: \_\_\_\_\_