

NeighborWorks RESERVATION CHECKLIST

Only hard copy packages accepted at this time

17 5th St South, 59401 - P.O. Box 1025, Great Falls, MT 59403
(406) 761-5861

Lender: _____
Bank: _____
Email: _____

Date: _____
Phone: _____
Fax: _____

- Household Size:** _____ **County:** _____
- Name of borrower(s) (Full name as taking title)**

- Email address(s) of borrower(s)** _____
- Subject property street address:** _____
- Amount of NW loan requested, we will finance our fees if possible**
\$ _____ does this include NWMT loan fees? Y or N
- Type of NW loan product requested:** _____
See Product Guidelines for borrower's required investment
- First mortgage:** Type: _____ Amount: _____ Interest rate: _____ term: _____
Will this be MBOH: Yes or No
- Underwriting transmittal (FNMA 1008) If ratios exceed guidelines:** request waiver listing compensating factors
- Residential Mortgage Application FNMA 1003 Include value for vehicles and other personal property**
- Loan Estimate**
- VOE-Written VOE & current 2 months consecutive paystubs for all adult household members (18 & over) or written, signed and dated statement regarding no income (Document 2 years employment history)**
- Tax returns for self-employed**, signed and dated
- Other income documentation (child support, SSI, unemployment)** proof of receipt and documentation of the amount
- Credit Report** **NeighborWorks to pull credit - and LOX** if applicable; **below 640**-request waiver listing compensation factors
- Two months current Bank Statements or VOD for all accounts of all household members**
- Picture ID for each borrower**
- Copy of Title commitment**
- **Homebuyer Education Certificate**
- Buy-Sell agreement and all addendums and exhibits**
- Flood Determination**
- **Appraisal - Does it indicate property is vacant or tenant occupied? **Cannot have been rented for the previous 90 days****
- Estimated date of closing:** _____
- Closer's name:** _____ **Title Co. address:** _____
Phone: _____ **Fax:** _____

At least 15 WORKING DAYS for processing the loan prior to closing are required. Incomplete packages will delay the processing of the loan. ** The package can be sent without Appraisal & HBE certificate-indicate "to follow" 9/18