

**Description:** An overview of required forms and worksheets for Minnesota Housing Home Improvement Programs. Loan forms can be accessed through Minnesota Housing’s commitment system, Document Vendor or your company’s loan origination system.

		SECURED LOANS					UNSECURED LOANS			
FORM		Fix Up Secured	Fix Up Secured with ACH incentive	Energy Incentive Secured	Energy Loan Plus	Accessibility	Community Fix Up	Fix Up Unsecured	Fix Up Unsecured with ACH incentive	Energy Incentive Unsecured/ Energy Loan Plus Unsecured
<b>Required</b>	<a href="#">Assignment of Mortgage</a> MN Dept. of Commerce	•	•	•	•	•	•			
	<a href="#">Authorization Agreement for ACH incentive loans</a> AmeriNat form		•						•	
	<a href="#">Borrower Certifications</a>	•	•	•	•	•	•	•	•	•
	<a href="#">Loan Transmittal</a>	•	•	•	•	•	•	•	•	•
	<a href="#">Secured Note No ACH</a>	•		•	•	•	•			
	<a href="#">Secured Note with ACH</a>		•							
	<a href="#">Supplemental Application for Unsecured Energy Incentive &amp; Energy Loan Plus loans</a>				•					•
	<a href="#">Temporary Payment Coupon</a> AmeriNat form	•	•	•	•	•	•	•	•	•
	<a href="#">Underwriting Worksheet</a> may use internal	•	•	•	•	•	•	•	•	•

		SECURED LOANS					UNSECURED LOANS			
FORM		Fix Up Secured	Fix Up Secured with ACH incentive	Energy Incentive Secured	Energy Loan Plus	Accessibility	Community Fix Up	Fix Up Unsecured	Fix Up Unsecured with ACH incentive	Energy Incentive Unsecured/ Energy Loan Plus Unsecured
	<a href="#">Unsecured Note No ACH</a>							•		•
	<a href="#">Unsecured Note with ACH</a>								•	
Required on some loans	<a href="#">Accessibility Evaluation</a>					•				
	<a href="#">Broker's Price Opinion/Competitive Market Analysis</a> Option to use to determine current market value	•	•	•	•	•	•			
	<a href="#">Homeowner Labor Agreement</a> If homeowner is doing the work	•	•			•	•	•	•	

\*The Minnesota Home Improvement Loan Programs Forms Guide and Glossary does not contain all information needed to originate loans for sale under Minnesota Housing programs. See the applicable Minnesota Housing Procedural Manual at [www.mnhousing.gov](http://www.mnhousing.gov) for complete information.

FORM	DESCRIPTION	INSTRUCTIONS FOR USE
<b>Accessibility Evaluation</b>	Documents the accessibility needs of the Borrower(s) for those accessibility improvements that are <b>not</b> outlined in the Procedural Manual	Must be completed and signed by the Borrower(s) or person completing evaluation
<b>Assignment of Mortgage</b>	Form from the Minnesota Department of Commerce. Assigns the mortgage to Minnesota Housing.	See Minnesota Department of Commerce website
<b>Authorization Agreement for ACH incentive loans</b>	Must be completed at closing for the borrower to receive the ACH incentive interest rate. AmeriNat form.	Borrower must complete and sign. Form submitted to AmeriNat.
<b>Broker's Price Opinion/Competitive Market Analysis</b>	Optional template to document current market value of the property	Must be completed by the lender. At least three comparable properties must be included.
<b>Borrower Certifications Document</b>	Documents that the Borrower certifies certain conditions if approved for a Fix Up loan.	Must be signed by the Borrower(s) and included in the file
<b>Homeowner Labor Agreement</b>	Documents the covenants and warranties the Homeowner agrees to if completing the home improvement work. Cannot be used on Energy loans.	Borrower/Homeowner must complete and sign
<b>Loan Transmittal</b>	Details specific documentation/delivery requirements post-closing	Must be completed by the lender
<b>Secured Note No ACH</b>	Written promise to repay the loan	Must be signed by all Borrowers
<b>Secured Note with ACH</b>	Written promise to repay the loan. Contains Default Interest Rate clause.	Must be signed by all Borrowers
<b>Supplemental Application for Unsecured Energy Incentive &amp; Energy Loan Plus loans</b>	Documents the eligibility of energy improvements on unsecured energy incentive loans and secured/unsecured Energy Loan Plus loans. Includes a Tennessee Warning for the borrower.	Borrower must read and initial the Tennessee Warning. Improvement information to be completed by the contractor.
<b>Temporary Payment Coupon</b>	Coupon for the borrower to make their first loan payment. AmeriNat form.	Lender provides to borrower at closing
<b>Underwriting Worksheet</b>	Documents how underwriting income was determined. Lender may also use their internal underwriting worksheet.	Lender's underwriter completes
<b>Unsecured Note No ACH</b>	Written promise to repay the loan	Must be signed by all Borrowers

FORM	DESCRIPTION	INSTRUCTIONS FOR USE
<b>Unsecured Note with ACH</b>	Written promise to repay the loan. Contains Default Interest Rate Clause.	Must be signed by all Borrowers