FirstDown
Loan Reservation Request Form

NEBRASKA
Housing Developers
ASSOCIATION

NHDA Member Name: _____ **Date:** _____

Contact: _____ **Phone:** _____

E-mail: _____

Applicant Name: _____ **Co-applicant Name:** _____

Property Street Address: _____ **(physical address - no box numbers)**

City: _____ **State:** _____ **Zip:** _____

Anticipated Closing Date: _____

Closing Agent: _____ **Contact:** _____

Phone: _____ **E-mail:** _____

1ˢᵗ Mortgage Lender name: _____ **Contact:** _____

1ˢᵗ Mortgage Lender phone: _____ **E-mail:** _____

2ⁿᵈ Mortgage Lender name: _____ **Contact:** _____

2ⁿᵈ Mortgage Lender phone: _____ **E-mail:** _____

Loan Information				
Actual Household Annual Income	$	**Qualifying Income Level** (check one)		
Actual % of AMI (annual income divided by 100% AMI)	%	At or below 50% AMI	At or below 60% AMI	At or below 80% AMI
# of persons in household (check one)	1-2	3 or more		
First-time Homebuyer (check one)	Yes	No (then not eligible)		

For NHDA use:
Date rec'd: Date approved:

September 2016   FirstDown   Loan Reservation Request

Requirements		
Homebuyer Education from REACH Affiliate/NHDA Approved Provider (check one)	**Completed** Name of REACH Affiliate/NHDA Approved Provider:	**Scheduled** Name of REACH Affiliate/NHDA Approved Provider:

Offer Assistance to Find or Sustain Employment and/or Job Training	**Accepted:**
	(check one)
	  o **Yes**
	
	  o **No**
		If Accepted – Referred To or Provided By:

Offer Financial Education and/or Credit Counseling	**Accepted:**
	(check one)
	  o **Yes**
	
	  o **No**
		If Accepted – Referred To or Provided By:

Targets Met (two required-but please show all that you can address)		
Large Unit – At least 3 Bedrooms	YES	NO
FHLBank of Topeka Member Financial Participation – Originated Loans	YES	NO
In FHLBank Topeka District (Nebraska, Colorado, Kansas)	YES	NO
Rural	YES	NO
Abatement of Hazardous Environmental Conditions	YES	NO

To request a Loan Reservation:

1. **Complete Loan Reservation Request Form**
2. **Submit to NHDA with:**
   - **Signed purchase agreement**
3. **Receive notification of loan reservation (usually within 48 hours)**
4. **Loan reservation valid for 90 days**

Questions???? Call (402) 435-0315 ext.2

www.housingdevelopers.org for forms & program information

Loan Information:

Actual Household Annual Income: Annual household income in dollars

Actual % of AMI: **Annual income divided by 100% AMI (table below)**

Qualifying Income Level: **Check one – *must be at or below;* if 50.5% must circle 60% or below**

# of persons in household: **Check the appropriate**

First-time Homebuyer: *If NO applicant is not eligible*

Homebuyer Education from REACH Affiliate: **Indicate if applicant has completed class, or if class scheduled, enter name of REACH Affiliate**

Targets:

- ☐ **Must meet at least two targets to receive a loan reservation**
- ☐ **Indicate all targets that can be met**
- ☐ **Documentation is required with request for disbursement**

Income Limits

FHLBank of Topeka Affordable Housing Program							Updated 9/8/2016	
AMI Based on MRB Public Income Limits								
	100% AMI	**100% AMI**	**80% AMI**	**80% AMI**	**60% AMI**	**60% AMI**	**50% AMI**	**50% AMI**
Nebraska	**1-2**	**3+**	**1-2**	**3+**	**1-2**	**3+**	**1-2**	**3+**
	Persons	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**
Lincoln MSA (Lancaster County)	$71,000	$81,650	$56,800	$65,320	$42,600	$48,990	$35,500	$40,825
Omaha MSA (Cass, Douglas, Sarpy, Washington)	$72,800	$83,720	$58,240	$66,976	$43,680	$50,232	$36,400	$41,860
Adams County	$67,700	$77,855	$54,160	$62,284	$40,620	$46,713	$33,850	$38,928
Buffalo County	$68,800	$79,120	$55,040	$63,296	$41,280	$47,472	$34,400	$39,560
Butler County	$67,900	$78,085	$54,320	$62,468	$40,740	$46,851	$33,950	$39,043
Kearney County	$67,400	$77,510	$53,920	$62,008	$40,440	$46,506	$33,700	$38,755
Lincoln County	$67,200	$77,280	$53,760	$61,824	$40,320	$46,368	$33,600	$38,640
Otoe County	$67,400	$77,510	$53,920	$62,008	$40,440	$46,506	$33,700	$38,755
Saunders County	$77,100	$88,665	$61,680	$70,932	$46,260	$53,199	$38,550	$44,333
Seward County	$78,500	$90,275	$62,800	$72,220	$47,100	$54,165	$39,250	$45,138
All Other Nebraska Counties	$66,800	$76,820	$53,440	$61,456	$40,080	$46,092	$33,400	$38,410

AMI Based on MRB Public Income Limits							
	100% AMI	100% AMI	80% AMI	80% AMI	60% AMI	60% AMI	50% AMI	50% AMI
Colorado	1-2	3+	1-2	3+	1-2	3+	1-2	3+
	Persons	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**
Boulder MSA (Boulder County)	$94,800	$109,000	$75,840	$87,200	$56,880	$65,400	$47,400	$54,500
Denver MSA (Adams, Broomfield, Jefferson)	$80,100	$92,100	$64,080	$73,680	$48,060	$55,260	$40,050	$46,050
Larimer County	$78,200	$89,900	$62,560	$71,920	$46,920	$53,940	$39,100	$44,950
Weld County	$73,900	$84,900	$59,120	$67,920	$44,340	$50,940	$36,950	$42,450

FHLBank of Des Moines Affordable Housing Program						Updated 6/3/2016	

AMI Based on MRB Public Income Limits							
	100% AMI	100% AMI	80% AMI	80% AMI	60% AMI	60% AMI	50% AMI	50% AMI
Iowa	1-2	3+	1-2	3+	1-2	3+	1-2	3+
	Persons	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**
Council Bluffs/Omaha MSA (Mills, Pottawattamie)	$72,100	$82,915	$57,680	$66,332	$43,260	$49,749	$36,050	$41,458

FHLBank of Chicago Affordable Housing Program						Updated 08/01/2015	

AMI Based on MRB Public Income Limits							
	100% AMI	100% AMI	80% AMI	80% AMI	60% AMI	60% AMI	50% AMI	50% AMI
Illinois	1-2	3+	1-2	3+	1-2	3+	1-2	3+
	Persons	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**	**Persons**
Kane County	$84,751.31	$97,464	$67,801.04	$77,971.20	$50,850.78	$58,478.40	$42,375.65	$48,732
McHenry County	$84,751.31	$97,464	$67,801.04	$77,971.20	$50,850.78	$58,478.40	$42,375.65	$48,732
DeKalb County	$83,125.18	$95,593.95	$66,500.14	$76,475.16	$49,875.10	$57,356.37	$41,562.59	$47,796.97
Kendall County	$94,500	$108,675	$75,600	$86,940	$56,700	$65,205	$47,250	$54,337
Boone County	$74,040	$86,380	$59,232	$69,104	$44,424	$51,828	$37,020	$43,190