

# FirstDown Loan Reservation Request Form



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: \_\_\_\_\_

1<sup>st</sup> Mortgage Lender name: \_\_\_\_\_ Contact: \_\_\_\_\_

1<sup>st</sup> Mortgage Lender phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

2<sup>nd</sup> Mortgage Lender name: \_\_\_\_\_ Contact: \_\_\_\_\_

2<sup>nd</sup> 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:

<b>Requirements</b>		
<b>Homebuyer Education from REACH Affiliate/NHDA Approved Provider</b> (check one)	<b>Completed</b>  Name of REACH Affiliate/NHDA Approved Provider:	<b>Scheduled</b>  Name of REACH Affiliate/NHDA Approved Provider:
<b>Offer Assistance to Find or Sustain Employment and/or Job Training</b>	<b>Accepted: (check one)</b> <input type="radio"/> <b>Yes</b> <input type="radio"/> <b>No</b>	<b>If Accepted – Referred To or Provided By:</b>
<b>Offer Financial Education and/or Credit Counseling</b>	<b>Accepted: (check one)</b> <input type="radio"/> <b>Yes</b> <input type="radio"/> <b>No</b>	<b>If Accepted – Referred To or Provided By:</b>

<b>Targets Met (two required-but please show all that you can address)</b>		
<b>Large Unit</b> – At least 3 Bedrooms	YES	NO
<b>FHLBank of Topeka Member Financial Participation</b> – Originated Loans	YES	NO
<b>In FHLBank Topeka District</b> (Nebraska, Colorado, Kansas)	YES	NO
<b>Rural</b>	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](http://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**

See 2018 Affordable Housing Program Income Limits under Program Overview, Process, Guidelines & Definitions on NHDA website.

Those limits are at 100% so please calculate for the percentage you are trying to meet.