

**FirstDown  
Loan Disbursement Request Form**



NHDA Member Name: \_\_\_\_\_ Date: \_\_\_\_\_

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Applicant Name: \_\_\_\_\_ Co-applicant Name: \_\_\_\_\_

Property Address: \_\_\_\_\_ (physical address - no box numbers)

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

**Disburse funds to**

Name of Financial Institution: \_\_\_\_\_

Name on Account: \_\_\_\_\_

ABA Routing Number: \_\_\_\_\_ Account number: \_\_\_\_\_

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**

1 <sup>st</sup> Mortgage Amount: \$ _____ Loan Term: _____ (years or months) Interest Rate: _____ %	Principal & Interest Payment (monthly): \$ _____ Tax pmt: \$ _____ Insurance pmt: \$ _____ MI pmt: \$ _____
2 <sup>nd</sup> Mortgage Amount: \$ _____ Loan Term: _____ (years or months) Interest Rate: _____ %	Principal & Interest Payment (monthly): \$ _____ Check here if no monthly payments _____
Actual Annual Household Income	\$ _____
Household size (check one)	<input type="checkbox"/> 1-2 <input type="checkbox"/> 3 or more
Actual % of AMI (annual income divided by 100% AMI)	_____ %
Income Level (check one)	<input type="checkbox"/> At or below 50% AMI <input type="checkbox"/> At or below 60% AMI <input type="checkbox"/> At or below 80% AMI
First-time homebuyer (check one)	<input type="radio"/> YES <input type="radio"/> NO

## Requirements/Promotion of Empowerment

<b>Homebuyer Education from REACH Affiliate/NHDA Approved Provider</b>	<b>Date completed:</b>	<b>REACH Affiliate/NHDA Approved Provider:</b>
<b>Requesting reimbursement for Homebuyer Education up to \$500? (check one)</b>	<input type="radio"/> Yes <input type="radio"/> No	<b>Amount Requested:</b> \$
<b>Offer Assistance to Find or Sustain Employment and/or Job Training (check one)</b>	<b>Accepted:</b> <input type="radio"/> Yes <input type="radio"/> No	<b>If Accepted – Provided By:</b>
<b>Offer Financial Education and/or Credit Counseling (check one)</b>	<b>Accepted:</b> <input type="radio"/> Yes <input type="radio"/> No	<b>If Accepted – Provided By:</b>

<b>Targets Met</b> (one required unless otherwise noted – please show all that you can address)	<b>Documentation</b>		
<b>Special Needs</b> – Any of the following (55+; Mentally or Physically disabled; Person recovering from physical, alcohol or drug abuse; Person with HIV/AIDS)	<b>YES</b>	<b>NO</b>	<b>See List on Special Needs Documentation</b>
<b>Large Unit</b> – At least 3 Bedrooms	<b>YES</b>	<b>NO</b>	<b>County Assessor Records or Appraisal</b>
<b>FHLBank of Topeka Member Financial Participation – Originated Loans (Must meet another target)</b>	<b>YES</b>	<b>NO</b>	<b>Closing Disclosure</b>
<b>Military Veteran</b>	<b>YES</b>	<b>NO</b>	<b>DD Form 214</b>
<b>Located within a Neighborhood Revitalization Area/Stabilization Plan</b>	<b>YES</b>	<b>NO</b>	<b>See Program Process &amp; Definitions</b>
<b>Abatement of Hazardous Environmental Conditions - (Must meet another target)</b>	<b>YES</b>	<b>NO</b>	<b>Proof of existence, plan for removal, cost of removal and proof of removal</b>

**To request a Loan Disbursement:**

1. Complete Loan Disbursement Request Form
2. Submit to NHDA (at least 10 working days before closing) with:
  - Uniform Loan Application signed by borrower
  - Income Verification Documentation (VOEs from lender)
  - FHLBank Topeka Income Calculation Worksheets
  - Zero Income and/or Unemployment Certification Form (If applicable)
  - Homeownership Education Certificate (Must be signed by provider if face to face or homebuyer if online)
  - Affidavit of Promotion of Empowerment
  - Documentation of Promotion of Empowerment (If applicable)
  - Documentation of Targeting Commitments (See Above)
  - Memo or Note for Additional Mortgages (If applicable)
  - Draft or Final Closing Disclosure (May Not Reflect Any Cash Back to Borrower)
  - List of Rehab Items and Costs if Rehab is Listed on CD (If applicable)
  - Draft Real Estate Retention Agreement in the amount of \$6,000 for FHLBank Topeka funds

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

www.housingdevelopers.org for forms & program information