

**FirstDown  
Loan Disbursement Request Form**



Submitting Entity: \_\_\_\_\_ 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: \_\_\_\_\_

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"/> 1-4 <input type="checkbox"/> 5-8
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 Financial Education and/or Credit Counseling (check one)</b>	<b>Offered:</b> <input type="radio"/> Yes <input type="radio"/> No	<b>Requested:</b> <input type="radio"/> Yes <input type="radio"/> No

<b>Targets Met (two required – please show all that you can address)</b>	<b>Documentation</b>		
<b>Special Needs</b> – Any one 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 in Guidelines and Definitions</b>
<b>Large Unit</b> – At least 3 Bedrooms	<b>YES</b>	<b>NO</b>	<b>County Assessor Records or Full Appraisal</b>
<b>FHLBank of Topeka Member Financial Participation</b> – Originated Loans	<b>YES</b>	<b>NO</b>	<b>Closing Disclosure</b>
<b>Located within a Federally Declared Disaster Area</b>	<b>YES</b>	<b>NO</b>	<b>Map from NHDA website with county-designated</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 and/or paystubs from lender)(See Income Calculation Guidelines for specific documentation)**
    - Prior Year Tax Return for all Household members 18 & Over**
    - FHLBank Topeka Income Calculation Workbook**
    - 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 Targeting Commitments (See Above)**
    - Memo or Note for Additional Mortgages (If applicable)**
    - Draft or Final Closing Disclosure (CD) (May Not Reflect Any Cash Back to Borrower) (Must include FHLBank Grant and Fees)**
    - List of Rehab Items and Costs if Rehab is Listed on CD (If applicable)**
    - Draft Real Estate Retention Agreement in the amount of \$7,500 for FHLBank Topeka funds**
- Wire Instructions from Title Company**

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

Submit to [amber@housingdevelopers.org](mailto:amber@housingdevelopers.org)

[www.housingdevelopers.org](http://www.housingdevelopers.org) for forms & program information