

Mortgage Credit Analysis Worksheet

U.S Department of Housing and Urban Development

OMB Approval No. 2577-0200 (exp. 8/31/2017)

Native American Loan Guarantee Program

Acquisition of Property

Section 184 Case Number		Attended Homebuyer Education (yes or no)	Type of Construction (mark with X)	
			a. Existing Construction	
			b. Proposed New Construction	
1a. Borrower's Name	2a. Social Security # xxx-xx-	3a. Date of Birth	4. Marital Status (mark with X)	
			a. Married	
1b. Co-borrower's Name	2b. Social Security # xxx-xx-	3b. Date of Birth	b. Separated	
			c. Unmarried	
5. Mortgage without LG Fee \$0.00	6a. Total LG Fee (1.5% of mortgage) \$0.00	6b. Mortgage w/LG Fee \$0.00	7. Loan Closing Costs	
			a. Total Closing Costs \$0.00	
			b. Less paid by Seller \$0.00	
8. Current housing expense \$0.00	9. Loan Term (years) 0	10. Interest rate (%) 0.000%	c. Borrower's Closing Cost \$0.00	
11. First-time homebuyer (yes or no)		12. Appraised Value \$0.00	13. Section 184 Mortgage Limit \$0.00	
14. Settlement Requirements/ Mortgage Calculations		16. Debts and Obligations		Monthly Payment
				Unpaid Balance
a. Contract Sales Price or Construction Cost	\$0.00	a. Total installment debt	\$0.00	\$0.00
b. Repairs and Improvements	\$0.00	b. Child support, etc.	\$0.00	
c. Sales Concession (subtract this amount)	\$0.00	c. Other	\$0.00	\$0.00
d. Acquisition costs (sum of lines 14a + b - c)	\$0.00	d. Total monthly payments	\$0.00	
e. Secondary Financing Amount	\$0.00	17. Future monthly payments		
f. Multiply Acquisition cost (line 14d) by 0.9775 if greater than \$50,000 0.9875 if \$50,000 or less	\$0.00	a. Principal & Interest - 1st mortgage		#NUM!
		b. Homeowner's Association Fee		\$0.00
		c. Ground rent/lease payment		\$0.00
g. Max Mortgage w/out LG Fee (lowest of 13,14f, or 18b)	\$0.00	d. Principal & Interest - 2nd mortgage		\$84.00
h. Mortgage Amount (w/out LG Fee NOT To Exceed 14g)	\$0	e. Hazard and Flood insurance		\$0.00
i. Required investment (line 14d - line 14g + line 7c)	\$0.00	f. Taxes & special assessments		\$0.00
j. Discounts	\$0.00	g. Monthly premium payment		\$0.00
k. Prepayable expenses	\$0.00	h. Total mortgage payments		#NUM!
l. LG Fee paid in cash (Add LG Fee cents)	\$0.00	i. Recurring expenses (from line 16d)		\$0.00
m. Non-realty / other items (explain below)	\$0.00	j. Total fixed payments		#NUM!
n. Total requirements (sum of line 14i thru line 14m)	\$0.00	18. Ratios / Residual Income		
o. Amount paid in cash or other (explain)	\$0.00	a. Loan-to-Value (14h ÷ (lesser of 12 OR 14d)		#DIV/0!
p. Amount to be paid in cash or other (explain)	\$0.00	b. Value (line 12) x 0.9775 if > \$50,000 or (line 12) x 0.9875 if <= \$50,000		\$0
q. Assets available	\$0.00	c. Total Fixed DTI Ratio (line 17j /15f)		#NUM!
r. 2nd mortgage proceeds (if applicable)	\$0.00	d. CLTV (14e + 14h) ÷ (lesser of 12 OR 14d)		#DIV/0!
15. Monthly Effective Income		19. Contract Sales Price of Property		\$0.00
a. Borrower's base pay	\$0.00	a. 6% of line 19		\$0.00
b. Borrower's other earnings (explain)	\$0.00	b. Total Seller Contribution		
c. Co-borrower's base pay	\$0.00	20. Down Payment Assistance		\$0.00
d. Co-borrower's other earnings (explain)	\$0.00	21. Source of Down Payment		
e. Net income from real estate	\$0.00	22. Total Amount of Gifts		\$0.00
f. Gross monthly income (sum of line 15a thru 15e)	\$0.00	23. Borrower's CAIVR #		
Comments: (attach additional paper if needed)		24. Co-borrower's CAIVR #		
		25. Clear LDP / GSA (Y / N)?		
		#DIV/0!		
I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.				
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001, 1010, 1012; 31 U.S.C)				
Final Application decision	Underwriter's Signature	Date	HUD Representatives Signature	Date
Approved				

Rejected

Previous editions obsolete

Form HUD-50132

Privacy Act Statement. This **statement** is provided pursuant to the **Privacy Act** of 1974, 5 USC § authority for collecting personally identifiable information (PII) in the Regulatory Consistency Comm (RCCB) Electronic Feedback Form is based in Section 313 of Public Law 112-95.

552a. The
unification Board

Mortgage Credit Analysis Worksheet

U.S Department of Housing and Urban Development

OMB Approval No. 2577-0200 (exp.

Native American Loan Guarantee Program

No Cash Out F

Section 184 Case Number		Attended Homebuyer Education (yes or no)	Type of Refinance (mark with X) a. Streamlined with Appraisal b. Credit Qualifying Refinance
1a. Borrower's Name	2a. Social Security # xxx-xx-	3a. Date of Birth	4. Marital Status (mark with X) a. Married b. Separated c. Unmarried
1b. Co-borrower's Name	2b. Social Security # xxx-xx-	3b. Date of Birth	
5. Mortgage without LG Fee \$0.00	6a. Total LG Fee (1.5% of max. mortgage) \$0.00	6b. Mortgage w/LG Fee \$0.00	7. Loan Closing Costs a. Total Closing Costs b. Less paid by Seller c. Borrower's Closing Cost
8. Current housing expense \$0.00	9. Loan Term (years) 0	10. Interest rate (%) 0.000%	
11. First-time homebuyer (yes or no)		12. Appraised Value \$0.00	13. Section 184 Mortgage L \$0.00
14. Settlement Requirements/ Mortgage Calculations		16. Debts and Obligations	Monthly Payment
a. Unpaid Principal Balance	\$0.00	a. Total Debt	\$0.00
b. Interest Due to payoff	\$0.00	b. Child support, etc.	\$0.00
c. Subordinate Mortgage(s) Unpaid Balance	\$0.00	c. Other	\$0.00
d. Subordinate Mortgage(s) Interest Due	\$0.00	d. Total monthly payments	\$0.00
e. Required Repairs (completed prior to closing)	\$0.00	17. Future monthly payments	
f. Borrower's - paid Closing Costs (from line 7c)	\$0.00	a. Principal & Interest - 1st mortgage	
g. Prepayable Expenses	\$0.00	b. Homeowner's Association Fee	
h. Discount points	\$0.00	c. Ground rent/lease payment	
i. Total Costs (sum of lines 14a through h)	\$0.00	d. Principal & Interest - 2nd mortgage	
j. Max Mortgage w/out LG Fee (lowest of 13,14i, or 18b)	\$0.00	e. Hazard and Flood insurance	
k. Mortgage Amount (w/out LG Fee not to exceed 14j)	\$0.00	f. Taxes & special assessments	
l. Actual Payoff Amounts from All Liens	\$0.00	g. Monthly premium payment	
m. Required investment (line 14l - line 14k)	\$0.00	h. Total mortgage payments	
n. LG Fee paid in cash (Add LG Fee cents)	\$0.00	i. Recurring expenses (from line 16d)	
o. Non-realty/ other items (see 14e & explain)	\$0.00	j. Total fixed payments	
p. Total requirements (sum of line 14m thru line 14o)	\$0.00	18. Ratios / Residual Income	
q. Amount paid in cash or other (explain)	\$0.00	a. Loan - to - Value (line 14k ÷ line 12)	
r. Amount to be paid in cash (sum of line 14p thru 14q)	\$0.00	b. Value (line 12) x 0.9775 if > \$50,000 or (line 12) x 0.9875 if <= \$50,000	
s. Assets available	\$0.00	c. Total Fixed DTI Ratio (line 17j /15f)	
15. Monthly Effective Income		19. Down Payment Assistance	
a. Borrower's base pay	\$0.00	20. Source of Down Payment	
b. Borrower's other earnings (explain)	\$0.00	21. Total Amount of Gifts	
c. Co-borrower's base pay	\$0.00	22. Borrower's CAIVR #	
d. Co-borrower's other earnings (explain)	\$0.00	23. Co-borrower's CAIVR #	
e. Net income from real estate	\$0.00	24. Clear LDP / GSA (Y / N)?	
f. Gross monthly income (sum of line 15a thru 15e)	\$0.00		
Comments: (attach additional paper if needed)			

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Final Application decision Approved Rejected	Underwriter's Signature	Date	HUD Representatives Signature
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. 8/31/2017

Refinances

\$0.00
\$0.00
\$0.00

Limit
Unpaid Balance
\$0.00
\$0.00

#NUM!
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
#NUM!
\$0.00
#NUM!

#DIV/0!
\$0
#NUM!

\$0.00
\$0.00

S.C. 1001,

Date

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552a. The
unication Board

Mortgage Credit Analysis Worksheet

U.S Department of Housing and Urban Development

OMB Approval No. 2577-0200 (exp. 8/31/2017)

Native American Loan Guarantee Program

Cash Out Refinance Transactions

Section 184 Case Number		Attended Homebuyer Education (yes or no)	Type of Refinance Credit Qualifying with Cash Out X	
1a. Borrower's Name	2a. Social Security # xxx-xx-	3a. Date of Birth	4. Marital Status (mark with X)	
1b. Co-borrower's Name	2b. Social Security # xxx-xx-	3b. Date of Birth	a. Married b. Separated c. Unmarried	
5. Mortgage without LG Fee \$0.00	6a. Total LG Fee (1.5% of max. mortgage) \$0.00	6b. Mortgage w/LG Fee \$0.00	7. Loan Closing Costs	
8. Current housing expense	9. Loan Term (years) 0	10. Interest rate (%) 0.000%	a. Total Closing Costs \$0.00 b. Less paid by Seller \$0.00 c. Borrower's Closing Cost \$0.00	
11. First-time homebuyer (yes or no)		12. Appraised Value \$0.00	13. Section 184 Mortgage Limit \$0.00	
14. Settlement Requirements/ Mortgage Calculations		16. Debts and Obligations		Monthly Payment
15. Monthly Effective Income		18. Ratios / Residual Income		Unpaid Balance
a. First mortgage - payoff amount	\$0.00	Total Debt	\$0.00	\$0.00
b. Subordinate mortgage(s) - payoff amount	\$0.00	b. Child support, etc.	\$0.00	
c. Total debts to be paid off at closing	\$0.00	c. Other	\$0.00	\$0.00
d. Required Repairs (completed prior to closing)	\$0.00	d. Total monthly payments	\$0.00	
e. Borrower's - paid Closing Costs (from line 7c)	\$0.00	17. Future monthly payments		
f. Prepayable Expenses	\$0.00	a. Principal & Interest - 1st mortgage		#NUM!
g. Discount points	\$0.00	b. Homeowner's Association Fee		\$0.00
h. Total Costs (sum of lines 14a though g)	\$0.00	c. Ground rent/lease payment		\$0.00
i. Max Mortgage w/out LG Fee (lowest of 13, 14h, or 18b)	\$0.00	d. Principal & Interest - 2nd mortgage		\$0.00
j. Mortgage Amount (w/out LG Fee not to exceed 14i)	\$0.00	e. Hazard and Flood insurance		\$0.00
l. LG Fee paid in cash (Add LG Fee cents)	\$0.00	f. Taxes & special assessments		\$0.00
m. Non-realty/ other items (explain)	\$0.00	g. Monthly premium payments		\$0.00
n. Amount paid in advance to lender (explain)	\$0.00	h. Total mortgage payments		#NUM!
o. Net cash back to borrower **	\$0.00	i. Recurring expenses (from line 16d)		\$0.00
p. Assets available	\$0.00	j. Total fixed payments		#NUM!
a. Borrower's base pay		a. Loan - to - Value (line 14j ÷ line 12)		#DIV/0!
b. Borrower's other earnings (explain)	\$0.00	b. Value (line 12) x 0.85		\$0
c. Co-borrower's base pay	\$0.00	c. Total Fixed DTI Ratio (line 17j /15f) **		#NUM!
d. Co-borrower's other earnings (explain)	\$0.00	19. Down Payment Assistance \$0.00		
e. Net income from real estate	\$0.00	20. Source of Down Payment		
f. Gross monthly income	\$0.00	21. Total Amount of Gifts \$0.00		
** NOTE: DTI MUST NOT EXCEED 41% and Cash back is limited to \$25,000		22. Borrower's CAIVR #		
		23. Co-borrower's CAIVR #		
		24. Clear LDP / GSA (Y / N)?		
Comments: (attach additional paper if needed)				

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Final Application decision	Underwriter's Signature	Date	HUD Representatives Signature	Date
Approved				
Rejected				

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552a. The
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**Mortgage Credit
Analysis Worksheet**

**U.S Department of Housing
and Urban Development**

OMB Approval No. 2577-0200
(exp.

Native American Loan Guarantee Program

Streamline w/ No Appraisal I

Section 184 Case Number		Attended Homebuyer Education (yes or no)	Type of Refinance (mark with X) a. Non-credit Qualifying
1a. Borrower's Name	2a. Social Security # xxx-xx-	3a. Date of Birth	4. Marital Status (mark with X) a. Married b. Separated c. Unmarried
1b. Co-borrower's Name	2b. Social Security # xxx-xx-	3b. Date of Birth	
5. Mortgage without LG Fee \$0.00	6a. Total LG Fee (1.5% of max. mortgage) \$0.00	6b. Mortgage w/LG Fee \$0.00	7. Loan Closing Costs a. Total Closing Costs b. Less paid by Seller c. Borrower's Closing Cost
8. Current housing expense \$0.00	9. Loan Term (years) 0	10. Interest rate (%) 0.000%	
11. First-time homebuyer (yes or no)		12. Original Principal Balance \$0.00	13. Section 184 Mortgage L \$0.00
14. Settlement Requirements/ Mortgage Calculations		16. Debts and Obligations	Monthly Payment
a. Unpaid Principal Balance	\$0.00	a. Total Debt	\$0.00
b. Interest Due to payoff	\$0.00	b. Child support, etc.	\$0.00
c. Subordinate Mortgage(s) Unpaid Balance	\$0.00	c. Other	\$0.00
d. Subordinate Mortgage(s) Interest Due (max. 30 days)	\$0.00	d. Total monthly payments	\$0.00
e. Required Repairs (completed prior to closing)	\$0.00	17. Future monthly payments	
f. Borrower's - paid Closing Costs (from line 7c)	\$0.00	a. Principal & Interest - 1st mortgage	
g. Prepayable Expenses	\$0.00	b. Homeowner's Association Fee	
h. Discount points	\$0.00	c. Ground rent/lease payment	
i. Total Costs (sum of lines 14a though b)	\$0.00	d. Principal & Interest - 2nd mortgage	
j. Max Mortgage w/out LG Fee (lowest of 12, 13, or 14i)	\$0.00	e. Hazard and Flood insurance	
k. Mortgage Amount (w/out LG Fee not to exceed 14j)	0	f. Taxes & special assessments	
l. Actual Payoff Amounts from All Liens	\$0.00	g. Monthly premium payments	
m. Required investment (line 14l - line 14k + line 7c)	\$0.00	h. Total mortgage payments	
n. LG Fee paid in cash (Add LG Fee cents)	\$0.00	i. Recurring expenses (from line 16d)	
o. Non-realty/ other items (see 14e & explain)	\$0.00	j. Total fixed payments	
p. Total requirements (sum of line 14m thru line 14o)	\$0.00	18. Ratios / Residual Income	
q. Amount paid in cash or other (explain)	\$0.00	a. Loan - to - Value (line 14j / line 12)	
r. Amount to be paid in cash (sum of line 14p thru 14q)	\$0.00	b. Total Fixed DTI Ratio (line 17i /15f)	
s. Assets available	\$0.00	19. Down Payment Assistance	
15. Monthly Effective Income		20. Source of Down Payment	
a. Borrower's base pay	\$0.00	21. Total Amount of Gifts	
b. Borrower's other earnings (explain)	\$0.00	22. Borrower's CAIVR #	
c. Co-borrower's base pay	\$0.00	23. Co-borrower's CAIVR #	
d. Co-borrower's other earnings (explain)	\$0.00	24. Clear LDP / GSA (Y / N)?	
e. Net income from real estate	\$0.00		
f. Gross monthly income (sum of line 15a thru 15e)	\$0.00		
Comments: (attach additional paper if needed)			

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Final Application decision Approved Rejected	Underwriter's Signature	Date	HUD Representatives Signature
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8/31/2017)

Refinances

X

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\$0.00
\$0.00
\$0.00

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Unpaid Balance

\$0.00
\$0.00

#NUM!
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
#NUM!
\$0.00
#NUM!

#DIV/0!

#NUM!
\$0.00
\$0.00

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.S.C. 1001,

Date

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552a. The
unication Board

**Mortgage Credit
Analysis Worksheet**

**U.S Department of Housing
and Urban Development**

OMB Approval No. 2577-0200
(exp. 8/31/2017)

Native American Loan Guarantee Program

Streamline with Appraisal Refinances

Section 184 Case Number		Attended Homebuyer Education (yes or no)	Type of Refinance (mark with X)	
			a. Non-credit Qualifying X	
1a. Borrower's Name	2a. Social Security # xxx-xx-	3a. Date of Birth	4. Marital Status (mark with X)	
1b. Co-borrower's Name	2b. Social Security # xxx-xx-	3b. Date of Birth	a. Married	
			b. Separated	
			c. Unmarried	
5. Mortgage without LG Fee \$0.00	6a. Total LG Fee (1.5% of max. mortgage) \$0.00	6b. Mortgage w/LG Fee \$0.00	7. Loan Closing Costs	
			a. Total Closing Costs \$0.00	
			b. Less paid by Seller \$0.00	
8. Current housing expense \$0.00	9. Loan Term (years) 0	10. Interest rate (%) 0.000%	c. Borrower's Closing Cost \$0.00	
11. First-time homebuyer (yes or no)		12. Appraisal Amount \$0.00	13. Section 184 Mortgage Limit \$0.00	
14. Settlement Requirements/ Mortgage Calculations		16. Debts and Obligations		Monthly Payment
				Unpaid Balance
a. Unpaid Principal Balance	\$0.00	a. Total Debt	\$0.00	\$0.00
b. Interest Due to payoff	\$0.00	b. Child support, etc.	\$0.00	
c. Subordinate Mortgage(s) Unpaid Balance	\$0.00	c. Other	\$0.00	\$0.00
d. Subordinate Mortgage(s) Interest Due	\$0.00	d. Total monthly payments	\$0.00	
e. Required Repairs (completed prior to closing)	\$0.00	17. Future monthly payments		
f. Borrower's - paid Closing Costs (from line 7c)	\$0.00	a. Principal & Interest - 1st mortgage		#NUM!
g. Prepayable Expenses	\$0.00	b. Homeowner's Association Fee		\$0.00
h. Discount points	\$0.00	c. Ground rent/lease payment		\$0.00
i. Total Costs (sum of lines 14a through h)	\$0.00	d. Principal & Interest - 2nd mortgage		\$0.00
j. Max Mortgage w/out LG Fee (lowest of 13,14i, or 18b)	\$0.00	e. Hazard and Flood insurance		\$0.00
k. Mortgage Amount (w/out LG Fee not to exceed 14j)	0	f. Taxes & special assessments		\$0.00
l. Actual Payoff Amounts from All Liens	\$0.00	g. Monthly premium payment		\$0.00
m. Required investment (line 14l - line 14k)	\$0.00	h. Total mortgage payments		#NUM!
n. LG Fee paid in cash (Add LG Fee cents)	\$0.00	i. Recurring expenses (from line 16d)		\$0.00
o. Non-realty/ other items (see 14e & explain)	\$0.00	j. Total fixed payments		#NUM!
p. Total requirements (sum of line 14m thru line 14o)	\$0.00	18. Ratios / Residual Income		
q. Amount paid in cash or other (explain)	\$0.00	a. Loan - to - Value (line 14k ÷ line 12)		#DIV/0!
r. Amount to be paid in cash (sum of line 14p thru 14q)	\$0.00	b. Value (line 12) x 0.9775 if > \$50,000 or (line 12) x 0.9875 if <= \$50,000		\$0
s. Assets available	\$0.00	c. Total Fixed DTI Ratio (line 17i /15f)		#NUM!
15. Monthly Effective Income		19. Down Payment Assistance		\$0.00
a. Borrower's base pay	\$0.00	20. Source of Down Payment		
b. Borrower's other earnings (explain)	\$0.00	21. Total Amount of Gifts		\$0.00
c. Co-borrower's base pay	\$0.00	22. Borrower's CAIVR #		
d. Co-borrower's other earnings (explain)	\$0.00	23. Co-borrower's CAIVR #		
e. Net income from real estate	\$0.00	24. Clear LDP / GSA (Y / N)?		
f. Gross monthly income (sum of line 15a thru 15e)	\$0.00			
Comments: (attach additional paper if needed)				

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
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Final Application decision	Underwriter's Signature	Date	HUD Representatives Signature	Date
Approved				
Rejected				

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Previous editions obsolete

HUD FORM

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552a. The
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Section 184 Loan Guarantee Program

Section 184 Case #:		184 Maximum Mortgage Worksheet for Rehabilitation and Single Close Loans
Lender:		
Borrower(s):		
Property Address:		

ALLOWABLE COSTS FOR REHABILITATION OR SINGLE CLOSE LOANS

1. Total Costs of Repair or Construction Costs (from Specification of Repair or Contractor write-up)	Land Value or Cost:	\$0.00
	Purchase Price For Manufactured or Modular Home:	\$0.00
	Manufactured or Modular Home Construction Costs:	\$0.00
	Site Built Home Construction Costs:	\$0.00
2. Contingency Reserve on Construction Costs (10%)		\$0.00
3. Contingency Reserve on Site Work for Manufactured Construction (10%)		\$0.00

4. Inspection Fees :	0	# of Fees X	\$0.00	\$ per inspection =	\$0.00
5. Title Update Fees :	0	# of Fees X	\$0.00	\$ per draw =	\$0.00
6. Mortgage Payment Escrowed:	0	# of Months X	\$0.00	\$ per monthly payment =	\$0.00

7. SUBTOTAL for Rehabilitation or Construction Escrow Account (Total of 1 - 5)	\$0.00
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8. Less: Balance Remaining for LAND purchase:	\$0.00
9. Less: Minimum of 10% Deposit for Manufactured Home purchase:	\$0.00
10. Less: Architectural and Engineering Fees:	\$0.00

11. SUBTOTAL for release at closing (Total of 7 - 10)	\$0.00
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12. Total Land Equity: Land Value/Cost(line 1) - Balance Remaining for Land purchase (line 8)	\$0.00
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Comments: Use this space to explain any details of the construction costs that the Underwriter should be aware of.

Note: These figures will need to transfer to the Acquisition MCAW in the appropriate fields.

<u>Field</u>	<u>MCAW Line</u>	<u>Field</u>	<u>MCAW Line</u>
7	14a.	12	14q.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001, 1010, 1012; 31 U.S.C)

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Signature of DG/HUD Underwriter	Date

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552a. The
unication Board

Section 184 Loan Guarantee Program

Borrower 1 Name:		184 Net Tangible Benefit Worksheet for Streamline and Credit Qualifying Rate & Term Refinances
Borrower 2 Name:		
Lender:		
Property Address:		
Property City, State Zip:		

Loan Information

Place X in Box to Left if reduction in term for new loan

	<u>New Loan</u>	<u>Previous Loan</u>
Section 184 Case #:		
Proposed Loan Closing Date:		
First Payment Date:		
Loan Amount:		
Loan Term (years):		
Loan Maturity Date:		
Type of Loan:	Fixed Rate	
Interest Rate:		
Loan - to - Value:		
Monthly Payment (P+I):		
Monthly Savings (Dollars):	0	
Monthly Savings (%):	#DIV/0!	
Closing Costs Paid:		
Months to Benefit:	#DIV/0!	Closing Costs / Monthly Savings

#DIV/0!

Error: Loan Term not Seasoned!

Unable to Refinance this loan!

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001, 1010, 1012; 31 U.S.C)

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

x _____	(Lender)	date	____ / ____ / ____
x _____	(Borrower)	date	____ / ____ / ____
x _____	(Co-borrower)	date	____ / ____ / ____

Privacy Act Statement. This **statement** is provided pursuant to the **Privacy Act** of 1974, 5 USC § authority for collecting personally identifiable information (PII) in the Regulatory Consistency Comm (RCCB) Electronic Feedback Form is based in Section 313 of Public Law 112-95.

552a. The
unication Board
