

CommunityWorks North Dakota
Lender's Checklist

When requesting funds from CommunityWorks North Dakota's **DREAM** Fund, please make sure to include the following documentation:

- _____ Referral letter, stating what the request is, conditions and how lender is participating
- _____ Copy of customer's loan application (1003)
- _____ Copy of lender's GFE & TIL for 1st mortgage
- _____ Copy of lender's 1st mtg approval (if available)
- _____ Copy of your credit report
- _____ Copies of tax returns (last 2 yrs) inc. W-2's
- _____ Current paystubs and/or Verifications of Employment (if applicable)
- _____ Current bank statements and/or Verifications of Deposits (all asset accounts)
- _____ Copy of Photo ID's
- _____ Copy of purchase agreement (fully executed/signed)
- _____ Divorce decree, bankruptcy papers, letters of explanation
- _____ Copies of estimates or bids for rehabilitation
- _____ Copy of appraisal (if available)
- _____ Copy of title work (full policy w/ schedules prior to closing)
- _____ Other : _____

CommunityWorks North Dakota reserves the right to order an updated credit report. Attached please find a Borrower's Authorization Form for this reason. Rates and terms of the loan with CommunityWorks North Dakota will be determined as to affordability.