



REI
DOWN PAYMENT
ASSISTANCE



www.reidownpayment.org

How to Complete the Funding Package

How to Complete the Funding Package

REI Home100 Portal Link: <https://www.reihome100.org/>

REI Home100

How to Start ?

Please enter your user name and password, then click on the "Login" button.

Notes:
The user name and password fields are **case sensitive**.

If you **forgot** your personal account information please contact your system administrator.

System Login

Your Session has **EXPIRED**. Please log back into the system.

*User Name

*Password

Login

To obtain login credentials to the portal, you will contact the portal administrator for your company. If you do not know who your portal administrator is, please contact us at reidpa@reiok.org, and we can send you that information.

How to Complete the Funding Package

Loan Status Tab

- Click the Loan Status tab to access the list of loans in your pipeline. This will show you information such as loan number, borrower(s) name, stage, and status for each loan.
- The icons circled in red will navigate you to everything you need for each loan file.

REI Home 100

REI Oklahoma

Home | Bulletin Board | Program Documents | Marketing Materials | Glossary

NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: EMPHAYS TEST LENDER Branch: Test Branch 1

Quick Search: Reservation No. [] Go

Advanced Search: Reserved by Lender: [] Lender Loan No: [] Borrower Name/SSN: borrower SSN: [] Co-Borrower Name/SSN: [] SSN: [] Go

Loans Show Active Loans | Show Archived Loans Last Updated on Friday

Results for Borrower Name: borrower

Reset Search [] [Page 1 of 1] Page Size: []

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	S
	040999000009	123123123	BORROWER, JOHN Q ***-**-4567		Reserved	

- **View** - General borrower and loan information as well as loan conditions and status
- **Reprint** - Reprint loan confirmation
- **PDF Docs** - Download DPA related loan documents and checklists
- **eDocs** - Upload documents for review

How to Complete the Funding Package

Submitting Packages For Review

- For each stage, there is a **Checklist** to advise you on what documents are required for approval. The checklists are specific to the stage you're in and the type of down payment assistance program you're using.
 - For example: the documents required for the Conventional Option 2 Amortizing 2nd Mortgage will be different than the documents required for the Government Option 2 Hybrid Gift + 2nd Mortgage.
- The documents are pre-populated with information collected during the locking of the loan, but there are some active fields. **Please complete all active fields**-these can include contact information, maturity date, legal description, etc.
- All documents are uploaded and submitted electronically through the portal. (PDF Format Preferred)
 - See slides 15-20 of this training for instructions on how to upload and submit through the portal.

How to Complete the Funding Package

Where to Find the Funding Checklist

- Go to the “Loan Status” tab in the portal and locate the appropriate loan.
- Click on the “PDF Docs” icon.

The screenshot shows the REI Home 100 Lender Online interface for Hilltop Securities Inc. The 'LOAN STATUS' tab is highlighted with a red circle. Below the navigation bar, there are search options for 'Quick Search' and 'Advanced Search'. The 'Loans' section is set to 'Show Active Loans'. Search results for 'Borrower Name: bode' are displayed in a table. The 'PDF Docs' icon in the 'Actions' column of the first row is circled in red.

Actions	Reservation	Lender Loan No.	Borrower Name
View Reprint PDF Docs eDocs Delete	40J1530XXXX	xxxxxxxxxxxxxxxx	NAME, BORROWER

How to Complete the Funding Package

AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCO

c.

Select Documents

Reservation/Loan No: **NF2122000XXX - BORROWER NAME**

<input type="checkbox"/>	Document Name
<input type="checkbox"/>	Form 1- Pre-Closing Compliance checklist-Conv. 10YNF-100
<input checked="" type="checkbox"/>	Commitment Letter - Home100 Conventional-36 [Commitment Letter]
<input checked="" type="checkbox"/>	Borrowers Acknowledgement Form - 10Y Non-forgivable-114
<input checked="" type="checkbox"/>	Second Mortgage Note- Conv. 10 Y Non-forgivable-105
<input checked="" type="checkbox"/>	Second Mortgage Document - Conv. 10Y Non-forgivable-104
<input checked="" type="checkbox"/>	Form 2- Funding Checklist-Conv. 10Y Non-forgivable 2nd-101
<input checked="" type="checkbox"/>	Form 3- Funding Request Form - Conv. 10Y Non-forgivable-102

Generate Documents | Cancel

Select the desired documents and click the “Generate Documents” button on the bottom of the page.

- During the Funding stage, you will have access to the documents needed for that stage:
 - Form 2 - Funding Checklist: This will list all documents needed for upload.
 - The documents required are based on the loan type. The Checklist is specific to each loan type, so make sure you refer to the checklist for each loan and stage.

*This screenshot is for Option 2: Conventional Loan with Amortizing 2nd

How to Complete the Funding Package

Funding Checklist

Most fields in the documents are pre-populated based on the information entered during the lock process. Any active fields should be completed.

Here is an example of a Funding Checklist and the active fields which includes **contact information**. Please list the information for the point of contact for this file (who we should contact if we have conditions or questions):

Active Fields

REIHome100 CONVENTIONAL LOAN PROGRAM		FUNDING CHECKLIST – FORM 2 Non-Forgivable Amortizing Second Lien (10-year maturity)	
BORROWER(S) INFORMATION			
REI Loan Number	NF00043XXXX		
Series/Program	3Fi. Fannie >80@ AMI-NF 2 nd a. Fannie 5% Non-forgivable 2nd		
Borrower(s) Name(s)	BORROWER NAME		
Property Address	555 Example Street, City, OK 74XXX		
1 st Mortgage Total Loan Amount	\$286,150		
FUNDING RESPONSIBILITIES (Upon REI Funding Approval)			
Lender Funded	2nd Lien Mortgage Amount (5.0% of total 1st Mortgage amount)	\$ 14,308.00	
LENDER CONTACT INFORMATION			
Company Name	Example Mortgage Company		
Contact Name	Loan Officer/Loan Processor		
Phone Number	XXX-XXX-XXXX		
Email Address	name@mortgagecompany.com		
Please submit items 1 – 7 through the Lender Portal (www.reihome100.org) into the "Funding Request Package" found in the "eDocs" icon, at least ONE (1) business day prior to the scheduled loan closing.			
<ol style="list-style-type: none">1. Copy of <u>this Checklist</u>2. Copy of <u>Funding Request - Form 3</u>3. Copy of <u>Borrower's Acknowledgement</u> - Note: Borrower(s) MUST sign at closing4. Copy of <u>Commitment Letter</u>5. Copy of Completed <u>2nd Lien Note and 2nd Loan Mortgage Documents</u> - Note: Borrower(s) MUST sign at closing6. Copy of Final <u>Closing Disclosures for the 1st and 2nd Liens**</u>7. Copy of Final <u>Executed Underwriter's Transmittal Form 1008 or 92900LT</u>			
**NOTE: REI must review the closing disclosures at least ONE (1) business day prior to lender disclosing to the borrower.			
Form 2	REI Home100 REI Oklahoma	v05152023-101	



How to Complete the Funding Package

Funding Request

Here is an example of a Funding Request and the active fields which include **contact information** along with **closing date and time**. It is important to list closing date and time so that REI knows when to send to the closing agent any DPA that we are required to table fund.

Active Fields

REI Home100
GOVERNMENT
LOAN PROGRAM

FUNDING REQUEST – FORM 3
DPA Gift with Non-Forgivable Amortizing Second Lien (Hybrid)
(10-year maturity)

The Funding Request Form will not be approved until REI is in receipt of the Final Closing Disclosures for the 1st and 2nd liens. At that time, the information provided below will be reviewed and verified. Once approved by REI, the lender will receive a confirmation email to proceed with funding. PLEASE COMPLETE ALL FIELDS PRIOR TO UPLOAD.

MORTGAGE INFORMATION			
	Primary Borrower	Co-Borrower	
Name(s):	BORROWER NAME		

LENDER INFORMATION			
Company Name:	Example Mortgage Company		
Contact Name:	Loan Officer/Loan Processor		
Phone Number:	XXX-XXX-XXXX		
Email Address:	name@mortgagecompany.com		

1 st LIEN LOAN INFORMATION			
Series/Program:	3E. Gov't DPA/NF 2 nd Hybrid a. FHA - 2.5% DPA + 2.5% 2 nd , 2.0 SRP		
Final Loan Amount:	\$112,917.00	Final Sales Price:	\$
Interest Rate:	7.125 %	Loan Type:	FHA
Term:	30 Years	Closing Date:	02/17/2024
REI Loan Number:	NF105400XXX	Closing Time:	11:00 AM

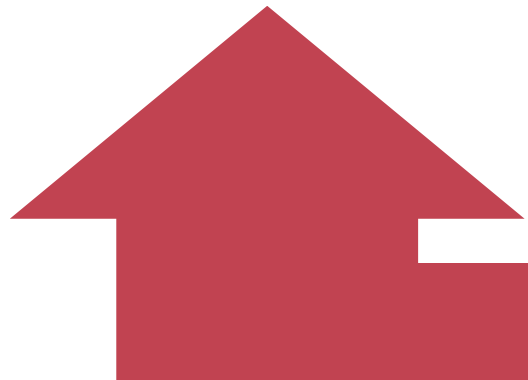
2 nd LIEN LOAN INFORMATION			
Final Loan Amount:	\$2,823.00	Interest Rate:	5.00%
Term:	10 Years	2 nd Lien Loan Number:	

FUNDING RESPONSIBILITIES (Upon REI Funding Approval)		
REI Funded**	DPA Gift Amount (2.5% of total 1st Mortgage amount)	\$ 2,823.00
Lender Funded	2 nd Lien Mortgage Amount (2.5% of total 1st Mortgage amount)	\$ 2,823.00

****PLEASE ATTACH WIRE INFORMATION FOR GIFT PORTION**

REI Down Payment Administrative Uses only:			
Reviewed By:		Date:	
Approved By:		Date:	


Form 3 REI Home100 | REI Oklahoma v08312022-109



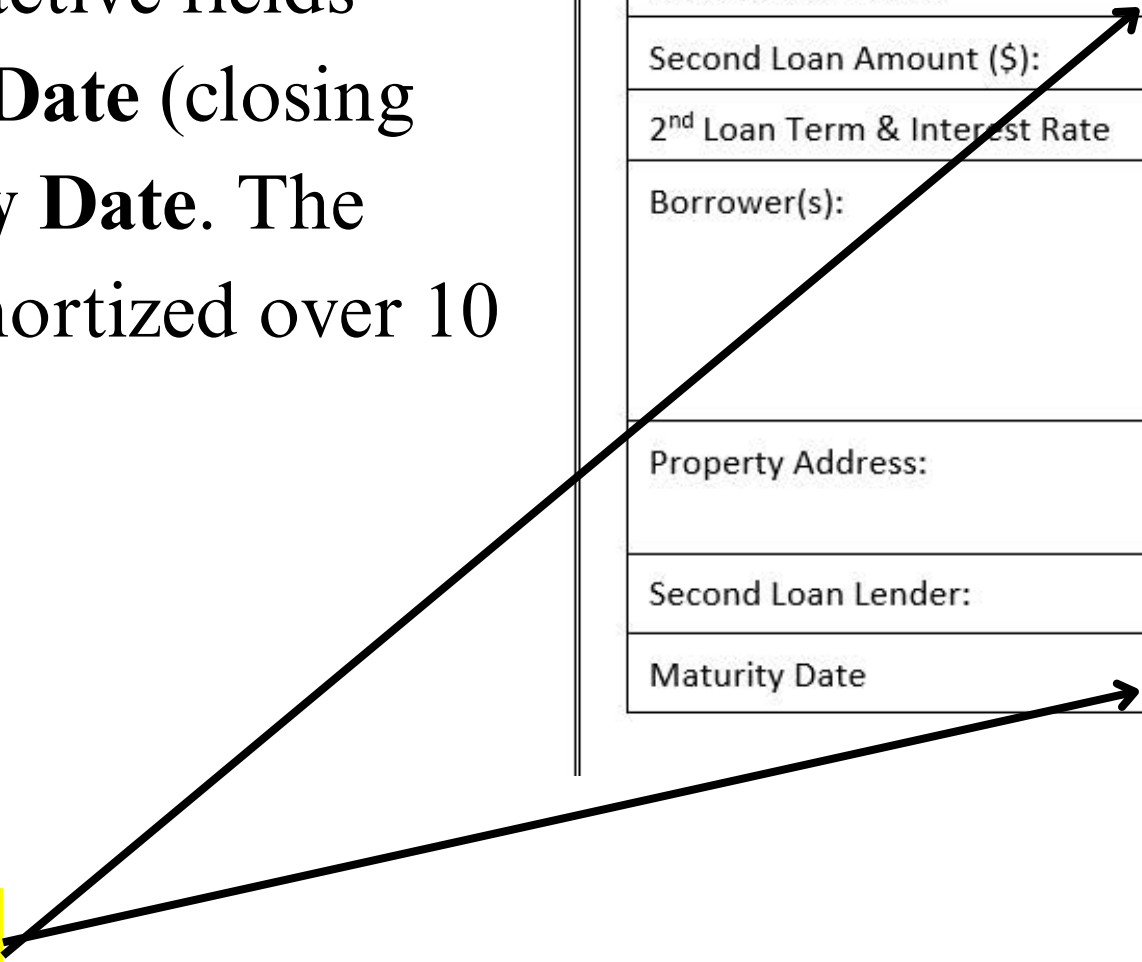
How to Complete the Funding Package

Borrower's Acknowledgement

Here is an example of a Borrower's Acknowledgement and the active fields which include **Second Loan Date** (closing date) and **2nd Loan Maturity Date**. The 2nd Mortgage Loans are amortized over 10 years.

		Borrower's Acknowledgement Form Amortizing 2 nd Mortgage	
Second Loan Date:	02/15/24	Second Loan Number:	NF0586000XXX
Second Loan Amount (\$):	\$14,308.00		
2 nd Loan Term & Interest Rate	10 Year Term	5% Interest Rate	
Borrower(s):	BORROWER NAME		
Property Address:	555 W EXAMPLE STREET, CITY, OK 73XXX		
Second Loan Lender:	Rural Enterprises of Oklahoma, Inc.		
Maturity Date	03/01/2034		

Active Fields






How to Complete the Funding Package

2nd Mortgage Note

Here is an example of a 2nd Mortgage Note and the active fields which include **Date of Note** (closing date), **Property Address**, **2nd Mortgage Payment Amount**, **1st Payment Date**, and **Last Payment Date**. The 2nd Mortgage Loans are amortized over 10 years.

Active Fields

 [FORM OF SECOND NOTE]

**Non-Forgivable Amortizing Second Lien
(10-year maturity)**

SECOND MORTGAGE NOTE

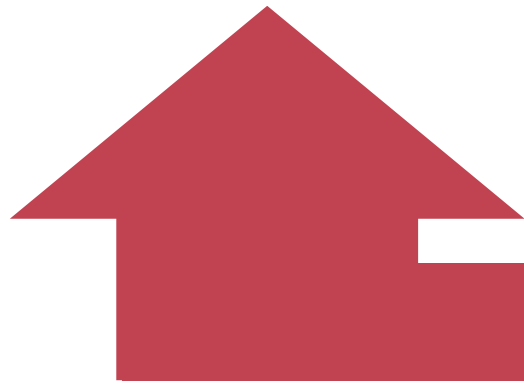
Borrower: BORROWER NAME
Borrower:

February 15 20 24 Test OK
Date of Note City or County State

555 W Example Street, City, OK 73XXX ("Property")
Property Address

1. In consideration for a loan (the "Loan") in the amount of Fourteen thousand three hundred eight dollars (\$14,308) (the "Original Principal Amount") received by BORROWER NAME (jointly, severally and collectively if more than one, "Borrower"), Borrower hereby executes this second mortgage note (this "Note") as evidence of its promise to repay the Loan, in whole or in part, in accordance with the terms of this Note and the related Mortgage (defined below). Borrower promises to pay any Principal Amount payable hereunder to **Rural Enterprises of Oklahoma, Inc.** (the "Lender") together with interest thereon at a rate of 5.0% per annum on the unpaid principal.

2. This Note has a term of ten (10) years from the Date of this Note. Borrower will make consecutive monthly payments in the amount of US \$ 151.76 . The first payment will begin on the 1st day of April 1, 2024 and each subsequent monthly installment shall be due and payable on the 1st day of each succeeding month thereafter until the indebtedness evidenced by this Note is fully paid, except any remaining indebtedness, if not sooner paid, shall be due and payable on March 1, 2034 .



How to Complete the Funding Package

2nd Mortgage

Here is an example of a 2nd Mortgage and the active fields which include **Effective Date** (closing date) and **Second Mortgage Note Date** (closing date), **Maturity Date**, **Property Address**, and **Legal Description**.

Active Fields

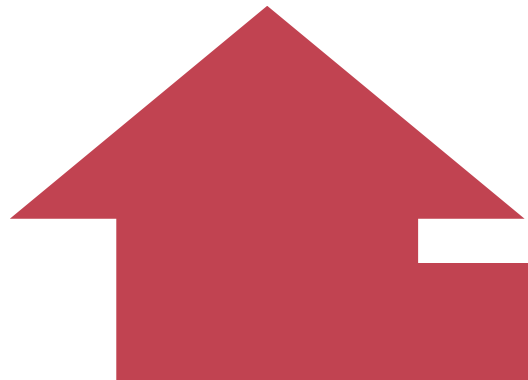
[FORM OF SECOND MORTGAGE]

Non-Forgivable Amortizing Second Lien
(10-year maturity)

When Recorded Return to:
U.S. Bank Home Mortgage
Attn: CIC Final Docs EP-MN-X3CI Hopkins Excelsior Blvd
9380 Excelsior Blvd, 3RD Floor
Hopkins, Minnesota 55343

SECOND MORTGAGE

Effective Date: 02/15/2024	County and State Where Subject Real Property is located: TEST COUNTY, OK
Borrower (Name, Mailing Address and Zip Code): Name: BORROWER NAME Address: 555 W Example Street City State Zip: City, OK 73XXX	Lender (Name, Mailing Address and Zip Code): Rural Enterprises of Oklahoma, Inc. 2912 Enterprise Drive Durant, OK 74701
Obligation Secured (Indicate Nature, Date and All Parties): Amount: \$ <u>14,308.00</u> Second Mortgage Note Date: February 15, 2024 Second Mortgage Note Maturity Date: March 1, 2034	
Subject Real Property (Address or Location): Address: 555 W Example Street City State Zip: City, OK 73XXX	
Subject Real Property (Legal Description from Title Report): Lot Eight (8), Block Four (4), Village Park, an Addition to the City of City, Test County, State of Oklahoma, according to the recorded plat thereof.	



How to Complete the Funding Package

Closing Disclosure

Here is an example of a 1st Mortgage CD and the fees required. These fees are typically listed on pg. 2 under section A or B. See examples:

Acceptable

Unacceptable

Should your company's system be setup to show these fees in a different manner, please reach out to us to discuss.

Closing Cost Details

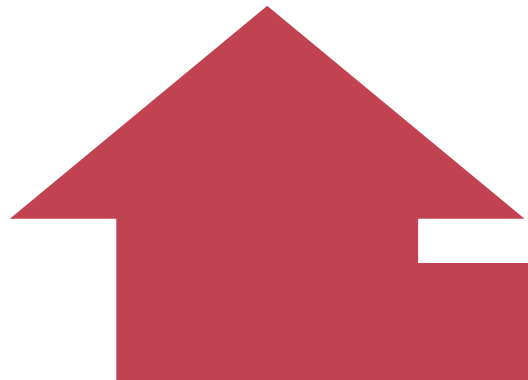
Loan Costs		Borrower
		At Closing
A. Origination Charges		\$2,822.00
01	% of Loan Amount (Points)	
02	Appraisal Review Fee	\$85.00
03	Investor Compliance Fee	\$185.00
04	Investor Funding Fee	\$400.00
05	Investor Tax Service Fee	\$84.00
06	Loan Origination Fee	\$1,018.50
07	Processing Fee	\$525.00
08	Underwriting Fee	\$525.00
B. Services Borrower Did Not Shop For		\$567.00

Closing Cost Details

Loan Costs		Borrower
		At Closing
A. Origination Charges		\$2,822.00
01	% of Loan Amount (Points)	
02	Appraisal Review Fee	\$85.00
03	Investor Compliance Fee to Hilltop Securities	\$185.00
04	Investor Funding Fee to EXAMPLE MORTGAGE COMPANY	\$400.00
05	Investor Tax Service Fee to EXAMPLE MORTGAGE COMPANY	\$84.00
06	Loan Origination Fee	\$1,018.50
07	Processing Fee	\$525.00
08	Underwriting Fee	\$525.00
B. Services Borrower Did Not Shop For		\$567.00

Closing Cost Details

Loan Costs		Borrower
		At Closing
A. Origination Charges		\$2,822.00
01	% of Loan Amount (Points)	
02	Appraisal Review Fee	\$85.00
03	Investor Compliance Fee to REI OKLAHOMA	\$185.00
04	Investor Funding Fee to US BANK	\$400.00
05	Investor Tax Service Fee to US BANK	\$84.00
06	Loan Origination Fee	\$1,018.50
07	Processing Fee	\$525.00
08	Underwriting Fee	\$525.00
B. Services Borrower Did Not Shop For		\$567.00



How to Complete the Funding Package

Closing Disclosure

Here is an example of a 1st Mortgage CD and how the Gift DPA funds should be listed.

Acceptable

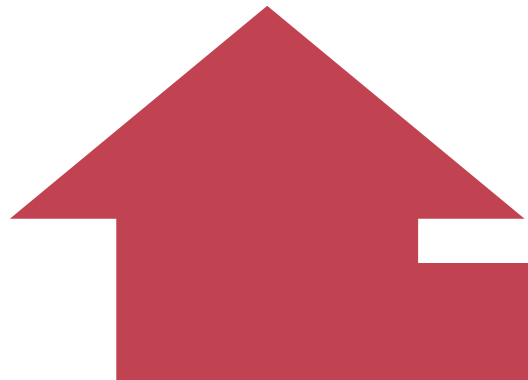
Unacceptable

REI or REI Oklahoma should be present in the label, and the word, "bond" should not be shown as this is not a bond program.

L. Paid Already by or on Behalf of Borrower at Closing	\$219,406.45
01 Deposit	\$500.00
02 Loan Amount	\$203,700.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$5,072.05
Other Credits	
06 REI DPA	\$10,134.40
07	

L. Paid Already by or on Behalf of Borrower at Closing	\$219,406.45
01 Deposit	\$500.00
02 Loan Amount	\$203,700.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$5,072.05
Other Credits	
06 REI Down Payment Assistance	\$10,134.40
07	

L. Paid Already by or on Behalf of Borrower at Closing	\$219,406.45
01 Deposit	\$500.00
02 Loan Amount	\$203,700.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$5,072.05
Other Credits	
06 REI Bond Program	\$10,134.40
07	



How to Complete the Funding Package

Closing Disclosure

Here is an example of a 1st Mortgage CD and how the Amortizing 2nd DPA funds should be listed.

Acceptable

Unacceptable

L. Paid Already by or on Behalf of Borrower at Closing		\$324,406.77
01	Deposit	\$1,500.00
02	Loan Amount	\$301,150.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$6,000.00
Other Credits		
06	OKLAHOMA REI 2ND LIEN DPA (\$15,058)	\$14,908.00
--		

L. Paid Already by or on Behalf of Borrower at Closing		\$306,550.42
01	Deposit	\$1,500.00
02	Loan Amount	\$286,150.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$4,400.00
Other Credits		
06	REI DPA FUNDS LA 14,307	\$14,222.16

L. Paid Already by or on Behalf of Borrower at Closing		\$223,286.51
01	Deposit	\$1,000.00
02	Loan Amount	\$206,610.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	OKREIDPA FUNDS	\$10,286.16
05	Seller Credit	

US Bank requires that the full amount of the amortizing 2nd mortgage loan be included as a label for that item on the 1st mortgage CD, in addition to the net amount being included in the actual field.

How to Complete the Funding Package

Uploading the Funding Package

- Go to the “Loan Status” tab in the portal and locate the appropriate loan.
- Click on the “eDocs Docs” icon.

The screenshot displays the REI Home 100 Lender Online interface for REI Oklahoma. The top navigation bar includes tabs for NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS (highlighted with a red circle), REPORTS, USER ACCOUNTS, and ADM. Below the navigation bar, the lender is identified as Hilltop Securities Inc. The interface features a Quick Search section with a text input field for Reservation No. (12 characters) and a Go button. An Advanced Search section includes checkboxes for Lender Loan No., Borrower Name/SSN (checked), and Co-Borrower Name/SSN. The Loans section shows filters for Show Active Loans (checked) and Show Archived Loans. The search results are for Borrower Name: bode. A table lists loan details with columns for Actions, Reservation, Lender Loan No., and Borrower Name. The eDocs icon in the Actions column is circled in red.

Actions	Reservation	Lender Loan No.	Borrower Name
View Reprint PDF Docs eDocs Delete	40J1530XXXX	xxxxxxxxxxxxxxxx	NAME, BORROWER



How to Complete the Funding Package

Uploading the Funding Package

- Click on the “Add New” icon for the package you are uploading.

The screenshot shows a web application interface for loan management. At the top, there are navigation tabs: NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS (highlighted in green), REPORTS, USER ACCOUNTS, and ADMINISTRATIO. Below the tabs, the lender is identified as Hilltop Securities Inc. There are icons for MortgageDocs, Comments, and Printable. The main section displays 'PACKAGES FOR LOAN NO. NF45250XXXX - BORROWER, NAME'. Two packages are listed: 'Pre-Closing Compliance Pkg' and 'Funding Request Package'. The 'Pre-Closing Compliance Pkg' has an 'Add New' icon and a 'Submit' icon. Below it is a table of 'Uploaded Documents (2)'. The 'Funding Request Package' has an 'Add New' icon circled in red. Below it is a table of 'Uploaded Documents (1)'. The 'Add New' icon for the 'Funding Request Package' is also circled in red.

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time
3. Current Loan Application (1003)		02/09/2024	02/09/2024 02:16 PM
1. Pre-Closing Compliance Checklist		02/08/2024	02/08/2024 05:00 PM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Funding Checklist		02/12/2024	

How to Complete the Funding Package



Uploading the Funding Package

1. **Click Here to upload document**
2. **Choose file from where it is saved on your computer**
3. **Click Upload**

*All documents should be in PDF format.

nc.

AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

eMortgage Document For Loan No. Save Cancel

*Package: Funding Request Package

Please **Click Here** to upload a document.

*Select a document name from the predefined

or

*Enter a customized document name.

Enter additional comments about this document

Get File - Google Chrome
reihome100.org/Bin/Display.exe/ShowSection?HTMLFile=GetFile&FileFolder=E...

*File Location:
Choose File No file chosen

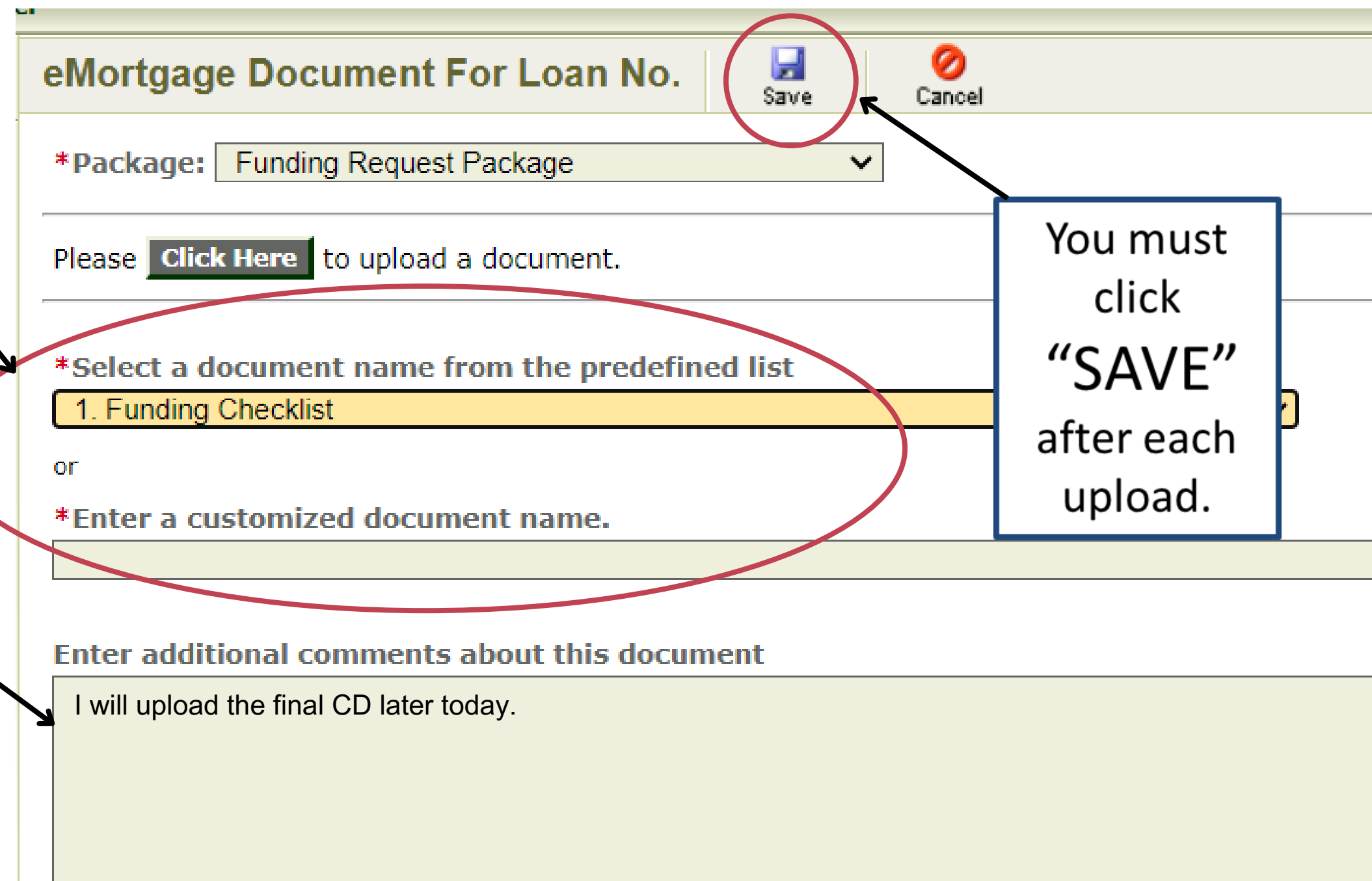
Upload Cancel

How to Complete the Funding Package

Uploading the Funding Package

Name the document you are uploading via the drop down menu or by typing a customized name.

- The documents can be uploaded individually or as a complete package.
- You can add additional comments at the bottom of the page such as shown here.



eMortgage Document For Loan No. Save Cancel

*Package: Funding Request Package

Please [Click Here](#) to upload a document.

*Select a document name from the predefined list

1. Funding Checklist

or

*Enter a customized document name.

Enter additional comments about this document

I will upload the final CD later today.

How to Complete the Funding Package

Uploading the Funding Package

Once the document is saved, the date will show up, and you are safe to log out without losing progress.

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATIO

Lender: Hilltop Securities Inc.

MortgageDocs Comments Comments Printable Close

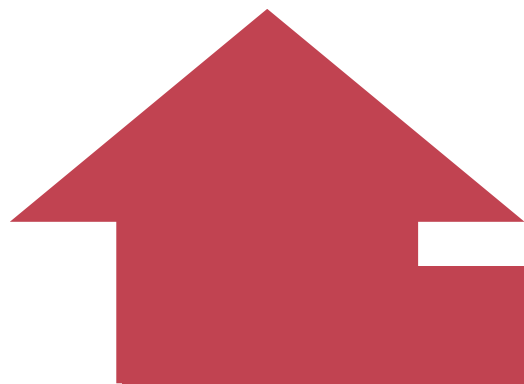
PACKAGES FOR LOAN NO. NF4525000043 - BORROWER, NAME

Pre-Closing Compliance Pkg Add New Submit Package Submitted: 02/09/2024 02:16 PM

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time
3. Current Loan Application (1003)		02/09/2024	02/09/2024 02:16 PM
1. Pre-Closing Compliance Checklist		02/08/2024	02/08/2024 05:00 PM

Funding Request Package Add New Submit

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Funding Checklist		02/12/2024	



How to Complete the Funding Package

Submitting the Funding Package

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATIO

Lender: Hilltop Securities Inc.

MortgageDocs Comments Comments Printable Close

ACKAGES FOR LOAN NO. NF45250XXXX - BORROWER, NAME

Pre-Closing Compliance Pkg Add New Submit Package Submitted: 02/09/2024 02:16 PM

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time
3. Current Loan Application (1003)		02/09/2024	02/09/2024 02:16 PM
1. Pre-Closing Compliance Checklist		02/08/2024	02/08/2024 05:00 PM

Funding Request Package Add New **Submit** Package Submitted: 02/12/2024 03:42 PM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Funding Checklist		02/12/2024	02/12/2024 03:42 PM

Once all documents have been uploaded, you **MUST** click on the Submit button. The Submit button sends an email that notifies Hilltop Securities and REI there is a package uploaded for review.

You will know the package has been submitted when you see a date and time listed here.



How to Complete the Funding Package

Conditions

- REI Oklahoma staff will review the Funding Package, and once we have done so, we will email the contact listed on the Funding Documents with specific conditions or approval. All conditions and corrections must be submitted via the portal.

Approval

- When the file has been approved, REI will email a signed Funding Request Approval to the contact listed on the Funding Documents.

Wire Confirmation

- **Gift and Forgivable 2nd Mortgage** DPA options, REI will table fund the assistance via wire directly to the closing agent after approval and before closing. REI will email the wire confirmation to the loan contact once we receive the confirmation from our bank.
- **Amortizing 2nd Mortgage** DPA options, the lender will table fund the assistance and service the loan until US Bank purchases both the 1st and 2nd mortgages from the lender.



How to Complete the Funding Package

Once you have received the approved Funding Request and Wire Confirmation (if applicable), you are now ready for closing.



REI
DOWN PAYMENT
ASSISTANCE

See our slideshow, “How to Complete the Post-Closing Compliance Stage” for a step-by-step guide.

Reach out to us at reidpa@reiok.org with questions.