

## Request for Prior Approval

*All items must be completed in order for MHDC to review your case. Please allow 4 days for response.*

Agency Name: _____		Contact Name: _____	
Phone #: _____		Fax #: _____	
Homeowner's Name: _____			
Property Address: _____		MO _____	
<small>County</small>	<small>Street</small>	<small>City</small>	<small>Zip</small>
_____	_____	MHDC Reservation Number _____	Proposed Completion Date _____

Please review the following for prior approval on:

- Flood Zone D**
  - Must include a letter from City or County Official, on letterhead, stating he or she can verify, without hesitation, that the property did not flood in 1993, and has not flooded in the last 10 years. This must be done prior to project completion.
  
- Income**
  - MUST complete the following:
    1. Number of persons intending to occupy the residence: \_\_\_\_\_
    2. Include copy of current Loan Application.
    3. Include copy of the MHDC Income Calculation Worksheet.
    4. If overtime, commissions or bonuses or being used, the lender must set out details of exactly what was used and a schedule of income form VOEs, pay stubs or other documentation used for arriving at the figures --show the method of calculation. Include this documentation.
  
- Project Requiring Special Consideration**
  - Explain, in writing, the special circumstances surrounding the project and what exceptions you wish to be made.
  
- Other** – Explain in writing exactly what you wish for MHDC to review. Include all documentation.

### For MHDC Use Only

Based upon the information you have submitted, MHDC has determined that the above Homeowner,

**DOES**
 **DOES NOT**

meet all criteria for this situation as noted above. If approved, should any information change prior to closing, it will be necessary to obtain a new prior approval.

With Prior Approval of income, should the VOE documentation become more than months old prior to loan closing, it will be necessary for you to obtain new VOEs and new income data for purposes of determining eligibility for a first-time homebuyer loan. This loan will have to still meet all other regulations and rules of the HOME rehabilitation program. Any change in the Maximum Income Limitations before this loan closes could alter this approval.

*Missouri Housing Development Commission*

➤ **COMPLETE THE FOLLOWING AND INCLUDE THIS FORM WITH THE LOAN PACKAGE!**

\_\_\_\_\_ The documentation provided for this prior approval **has not** changed.  
 \_\_\_\_\_ The documentation provided for this prior approval **did** change before loan closing. Attached is the new documentation.

Date: \_\_\_\_\_ Agency Authorized Signature \_\_\_\_\_