



Lender Form Instructions:



The item to keep in mind is that all the forms in the Lender/Borrower workbook are interactive and features have been incorporated into the workbook to minimize data entry. Complete the TABS from left to right order because information will populate into the next form from each prior data entry. Automatic calculations have been built into the forms as needed to ease processing time.

Steps to completing the workbook forms:

1. #1 B Wage Calculation and Co-Borrower (If applicable)
2. Assets Calculator
3. Borrower(s) Disclosure & Declaration
4. YHAP Needs Assessment
5. Home Buyer Loan Application 1 & 2
6. YHAP Addendum
7. Lender Timeline

Instructions:

*(complete data entry in all gray areas within each form)

1. **TAB 1 & 2: "#1 B and #2 BC Wage Calculation" form**

- a. "#1 B Wage Calcu" and "#2 CB Wage Calcu" forms-Complete data entry under the header section as indicated.
 - ✓ Complete the borrower's name at top. This information will carry through the TABs
 - ✓ Gray areas are the only sections that can be filled in with data.

2. **TAB 3: "Assets Calcu"**

- a. Complete the rest of the form as indicated.
- b. Drop down options:
 - ✓ #7 under the header "List Other Assets" includes *Earnest Monies, Retirement, and Other* funds, select from the list as needed and input the *dollar amount*.
 - ✓ #16 "Other Credit" includes items such as *Seller's Assist, Gift, and Lender Credit* etc., select as needed from the list and input the *dollar amount*.

3. **TAB 4: "Borrower(s) Disclosure & Declaration" form**

- a. "Household Composition Disclosure" form-Complete data entry under the header section as indicated.
 - ✓ Drop down options: are available for items such as "Household Members" column - *Spouse /Other, Child, and Other* select and change as needed.
- b. "Annual Household Income Declaration" form- Complete data entry under the header section a indicated.
 - ✓ Input all data as needed.