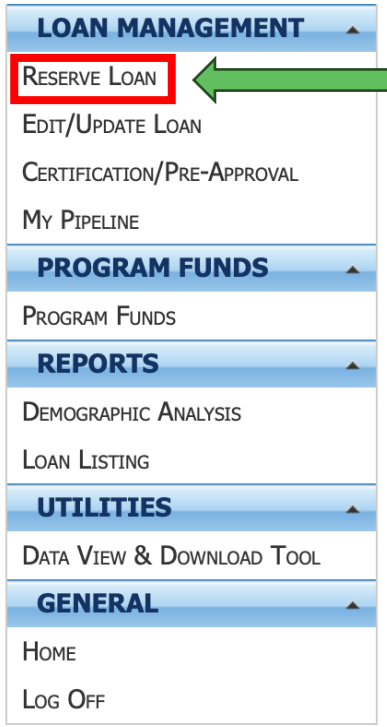


To reserve program first mortgage and assistance click on RESERVE LOAN.

Rights to the system are defined by job title.

Only underwriters have access to the Certification/Pre-Approval

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eHPortal

FFIEC

Main Menu | Start Reservation

Reserve Loan - Today's Offering

Lender: eHousingPlus Bank - 1

Filter by Agency: Hawaii Housing Finance and Development Corporation

Selected Option:

I'm uploading a 1003 ☐ Choose File no file selected

- Browse Available Programs and Rate Offerings
- Select Rate option and any sub-options available
- If uploading 1003 select your file.
- Click on **Start Reservation** to begin your lock

Program(s)	Rate	DPA	Eligible Loan Types	Rate Highl
Hawaii Housing Finance and Development Corporation - Hale Kama'aina Mortgage Program	5.4000 %		FHA | USDA-RHS | VA	w/o DPA
Hawaii Housing Finance and Development Corporation - Hale Kama'aina Mortgage Program	5.6500 %	4.00 %	FHA | USDA-RHS | VA	w/4% DPA
Hawaii Housing Finance and Development Corporation - Hale Kama'aina Mortgage Program	5.7000 %		FannieMae 80% AMI | FannieMae OVER 80% AMI | FreddieMac 80% AMI | FreddieMac OVER 80% AMI	w/o DPA
Hawaii Housing Finance and Development Corporation - Hale Kama'aina Mortgage Program	5.9500 %	4.00 %	FannieMae 80% AMI | FannieMae OVER 80% AMI | FreddieMac 80% AMI | FreddieMac OVER 80% AMI	w/4% DPA

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eHPortal

FFIEC

Main Menu | Start Reservation

Reserve Loan - Today's Offering

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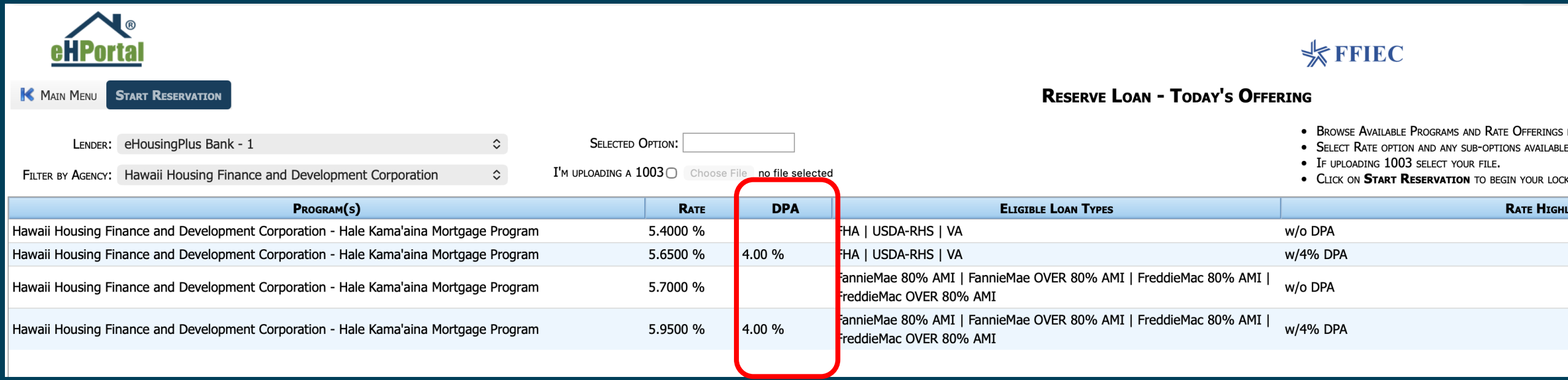
Selected Option:

I'm uploading a 1003 ☐ Choose File no file selected

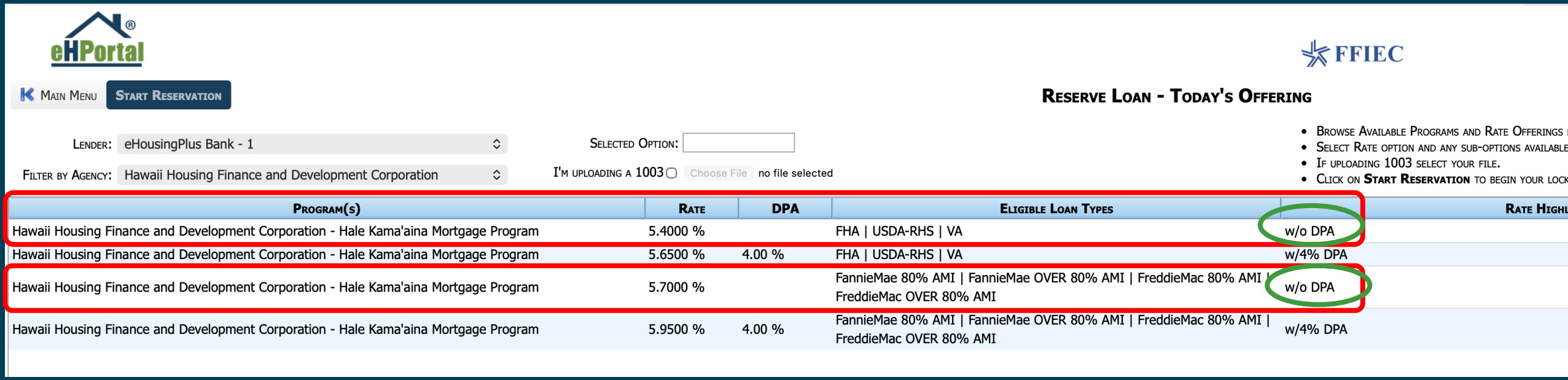
- Browse Available Programs and Rate Offerings
- Select Rate option and any sub-options available
- If uploading 1003 select your file.
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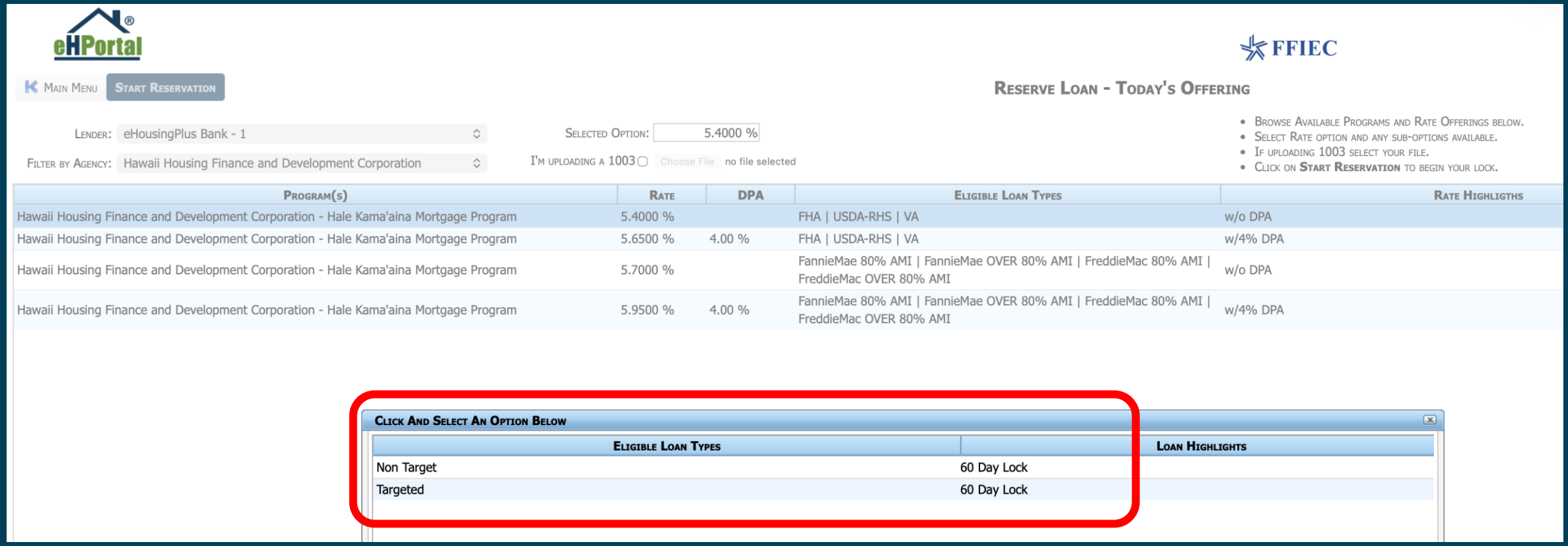
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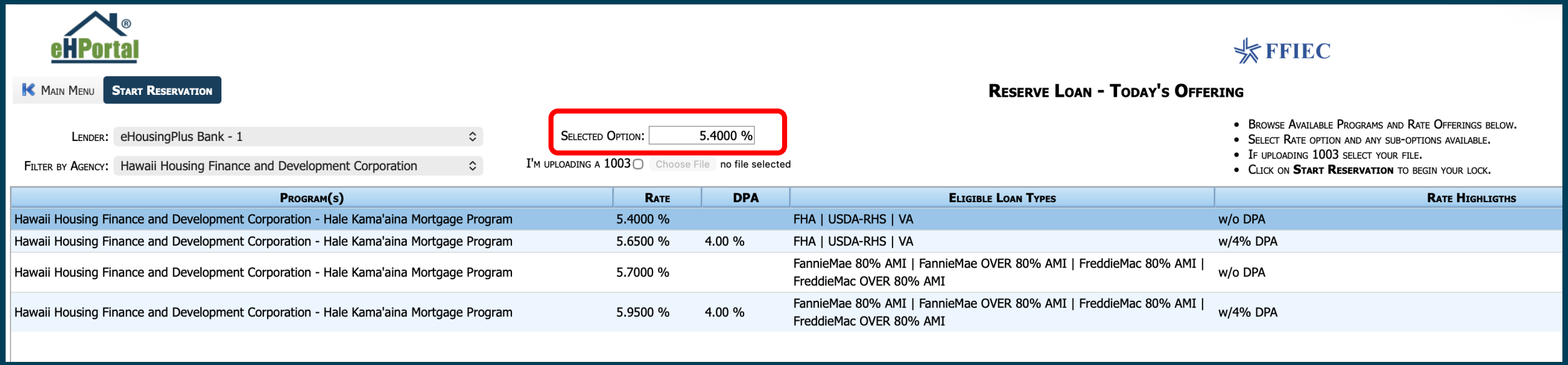
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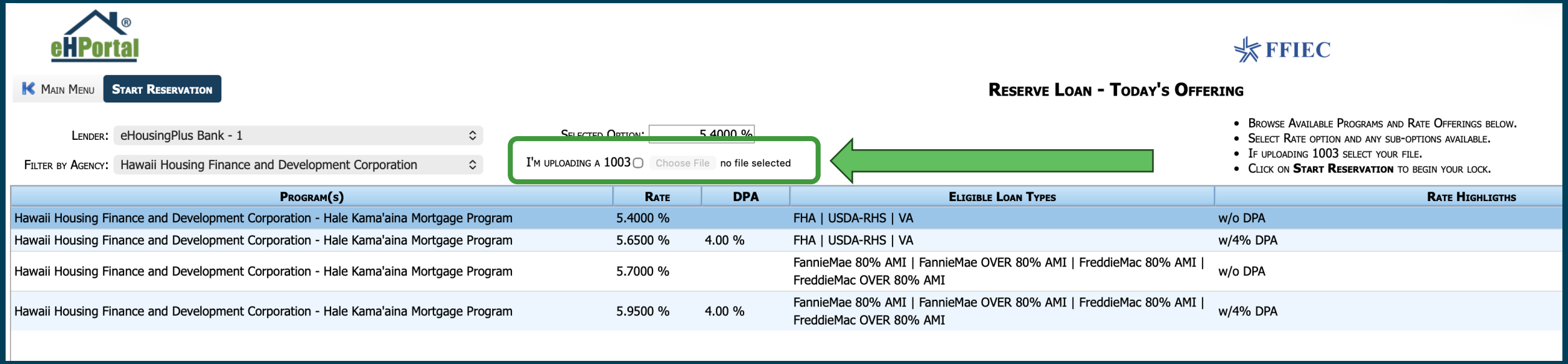


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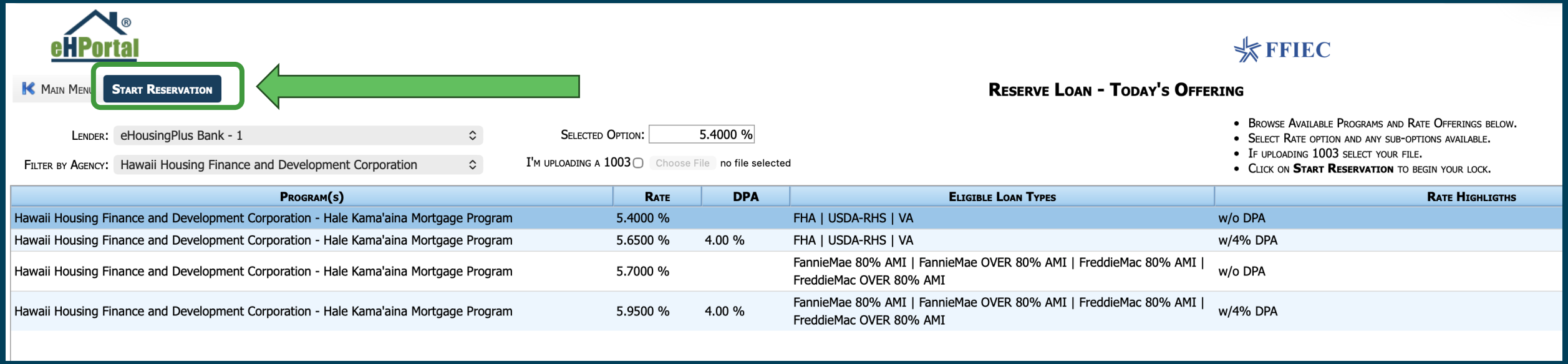
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THE PROCESS

5. Process the loan as you normally would keeping in mind the program timeline of 60 days from loan reservation/rate lock to loan purchase by the Servicer

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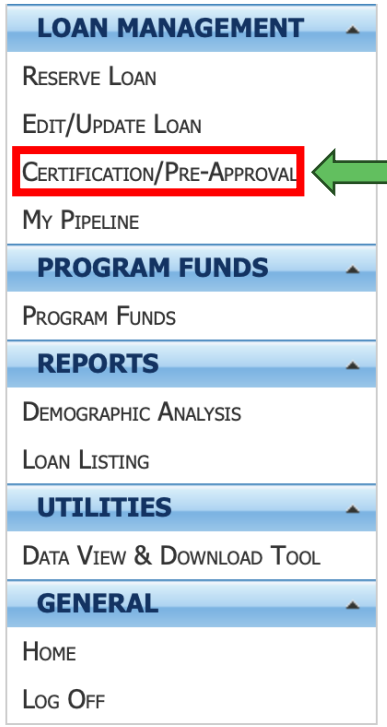
THE PROCESS

6. Enter the property appraisal amount in the eHPortal under the PROPERTY tab using the VALUE field.



7. The Lender's underwriter will complete the UNDERWRITER CERTIFICATION within the eHPortal ANYTIME prior to loan closing.

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To complete the underwriter certification, click CERTIFICATION/PRE-APPROVAL

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Main Menu | Clear | Search Loans | Advanced Search

Certification/Pre-Approval - Quick Search Criteria

Loan Number:

Lender Loan Number:

Last Name:

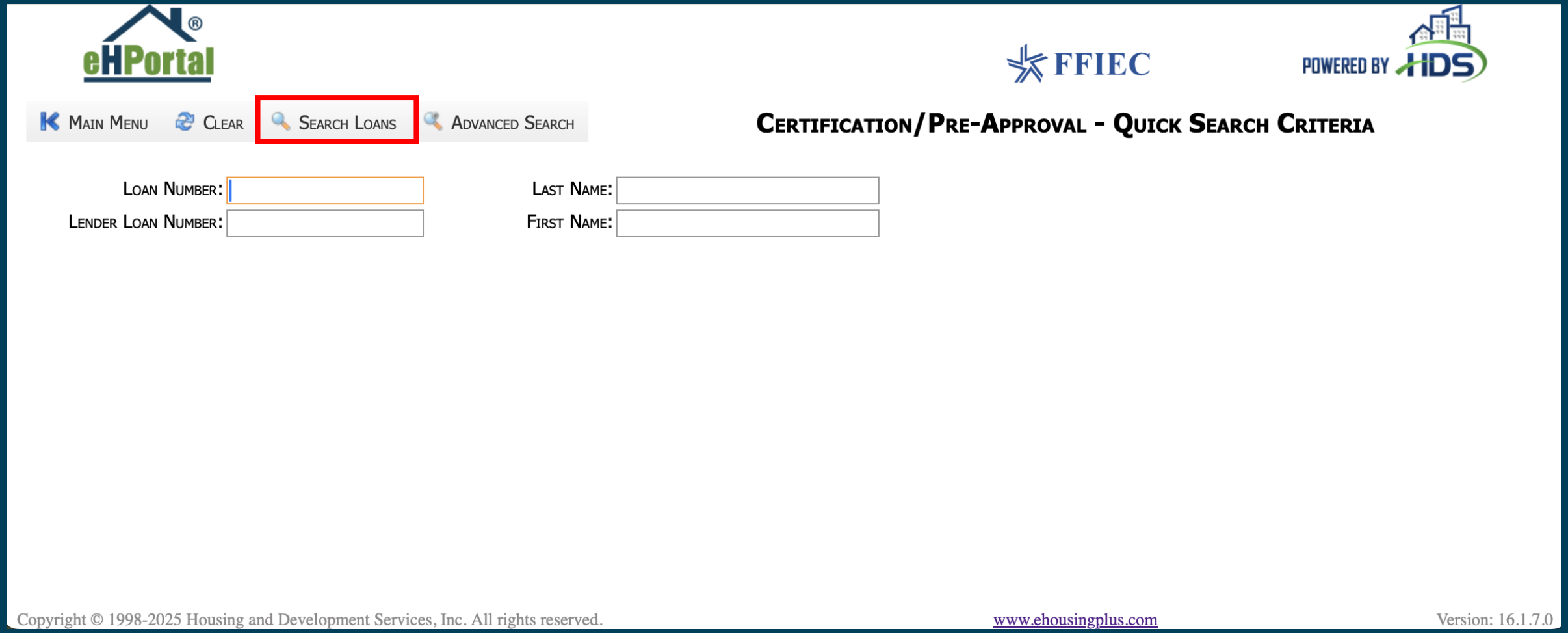
First Name:

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www.ehousingplus.com

Version: 16.1.7.0

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eHPortal

FFIEC

POWERED BY HDS

Main Menu | Update | Add DPA/MCC | Search | Exit Loan

Certification/Pre-Approval - Detail

eHP Loan: 1234567 **Borrower:** Sue Denihan **Lender:** eHousingPlus **Program:** HHFDC Hale Kama'āina 2025

Loan Info | Origination | Property Info | Borrowers | Incomes | Certification

As the Underwriter of my lending institution, I certify:

☐ I have reviewed the loan submitted, the information represented herein is accurate, and the representations made to borrower(s) eligibility and requirements are true and correct.

Loan Number:	1234567	Φ Closing Date:	
Φ Purchase Price:	$175,000.00	Φ Loan Type:	FHA
Interest Rate:	6.3500 %	Government w/3.5% DPA	
Φ Loan Amount:	$171,830.00	Borrower First Time Buyer:	☑
Assistance Amount:	$6,014.00	Φ Household Size:	2 - Two persons
DPA Amount:	$0.00	Program Qualifying Annual Income:	$52,736.04
Subsidy Amount:	$0.00	Φ Credit Qualifying Monthly Income:	$0.00

If any of the information indicated above is NOT correct, you can click on the Loan Tabs and edit as needed. This loan was reserved with a specific Interest Rate Offering that carries FICO requirements, along with potential Assistance, DPA, Subsidy or an MCC. If the Rate Offering is not correct, please DO NOT Certify this loan, and refer it to your Origination Team.

Submit Certification

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THE PROCESS

7. After the underwriter certification is complete lenders may print the program closing forms using eHP FrontPorch.
Forms will pre-populate with borrower information entered in the eHPortal.

eHP FRONT PORCH

8. Close the loan. View the WHO SIGNS WHAT DOCUMENT in the eHP Administrator guidelines. Provide closing instructions to the title company to return ALL documents to you the lender.

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Hawai'i Housing Finance & Development Corporation

eHP ONBOARDING

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Lunch and Learn

Print Program Forms
Pay eHP Fee via eHPay
Collaboration Station

eHPortal

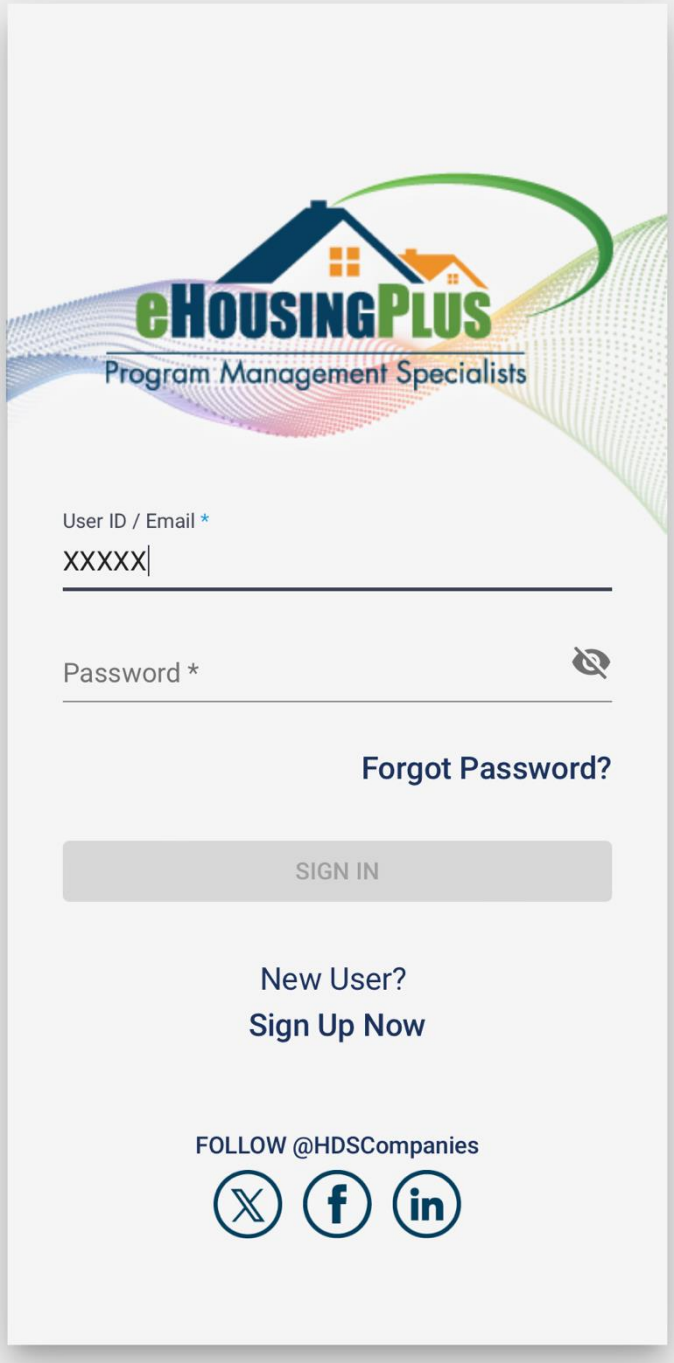
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VIEW PROGRAM HIGHLIGHTS

eHP FRONT PORCH

Program Administration Guidelines

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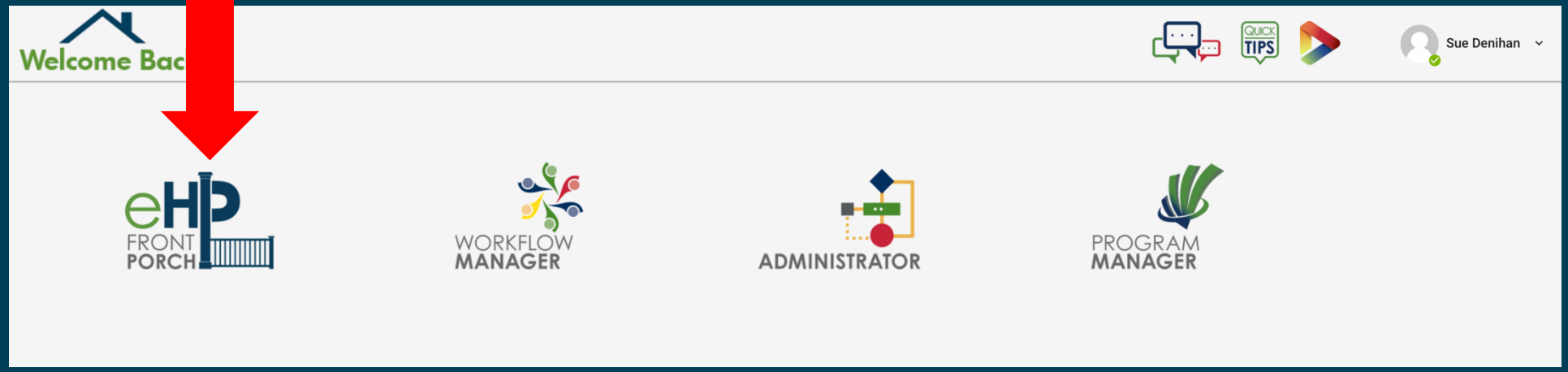


Your User ID is your email.

If you forgot your password click on the Forgot Password link.

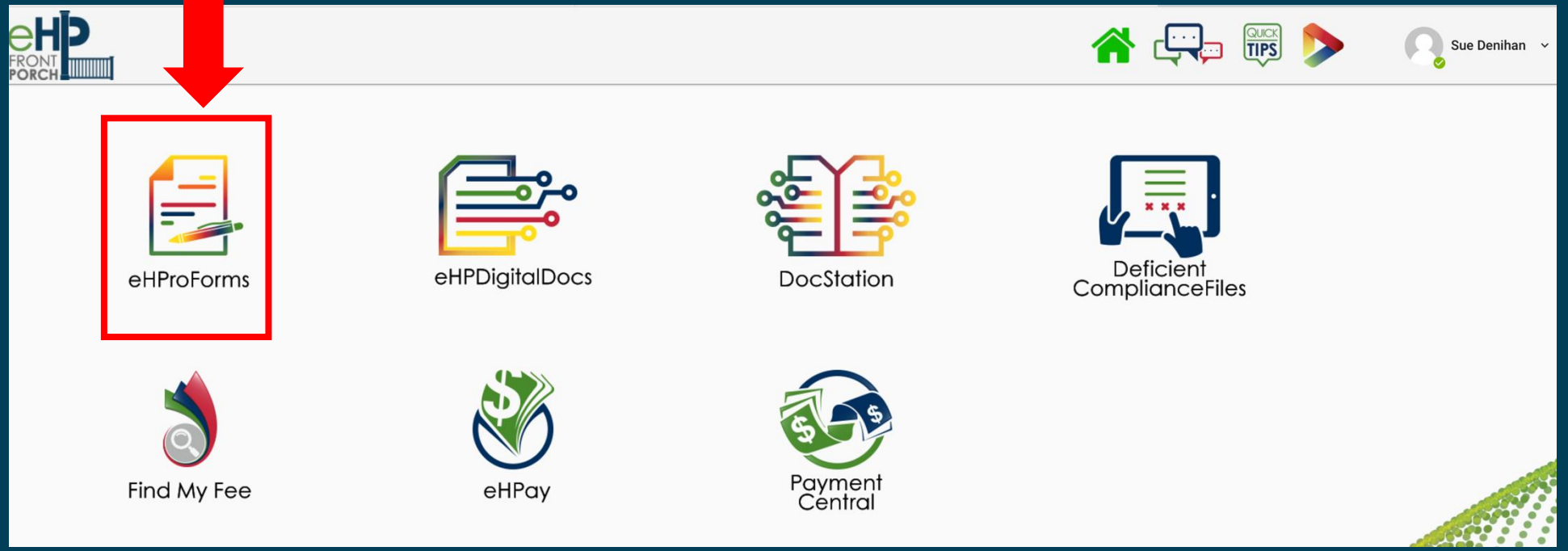
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Click on eHP Front Porch



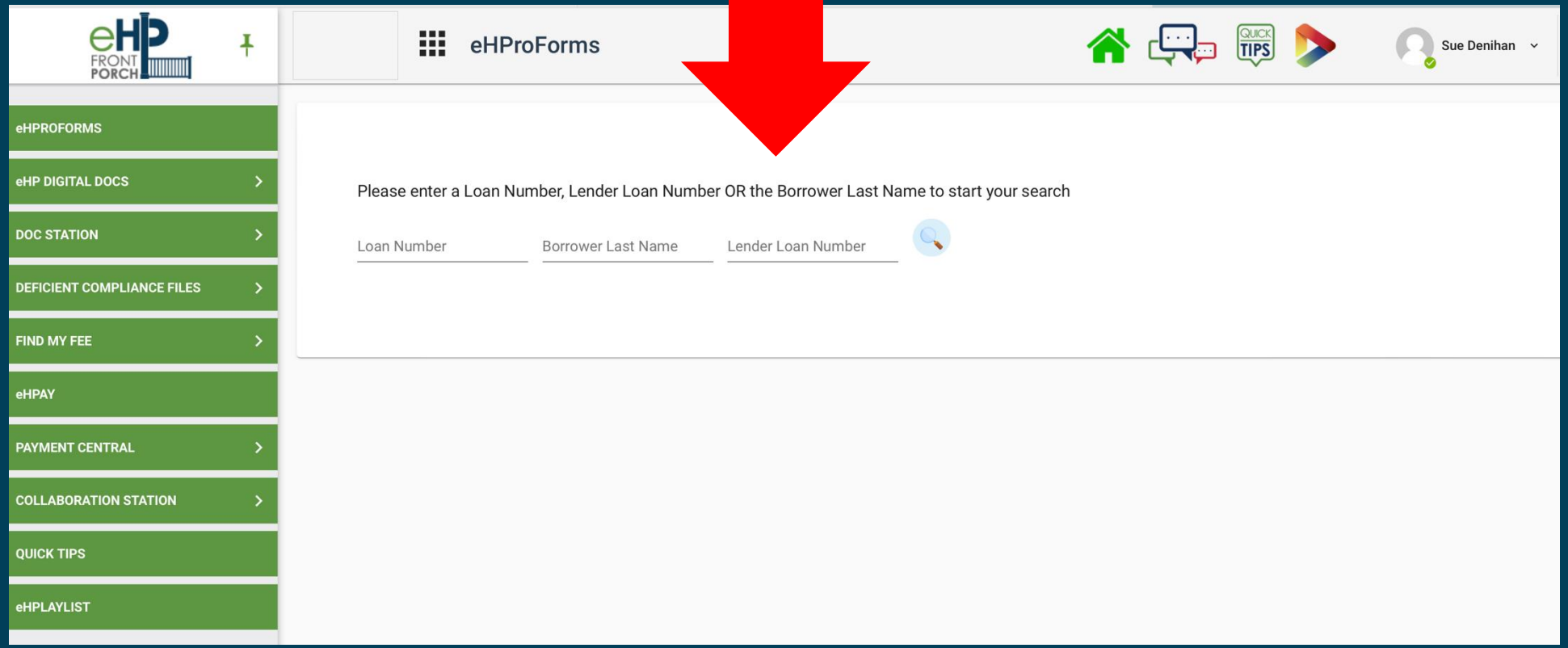
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Click on eHProForms



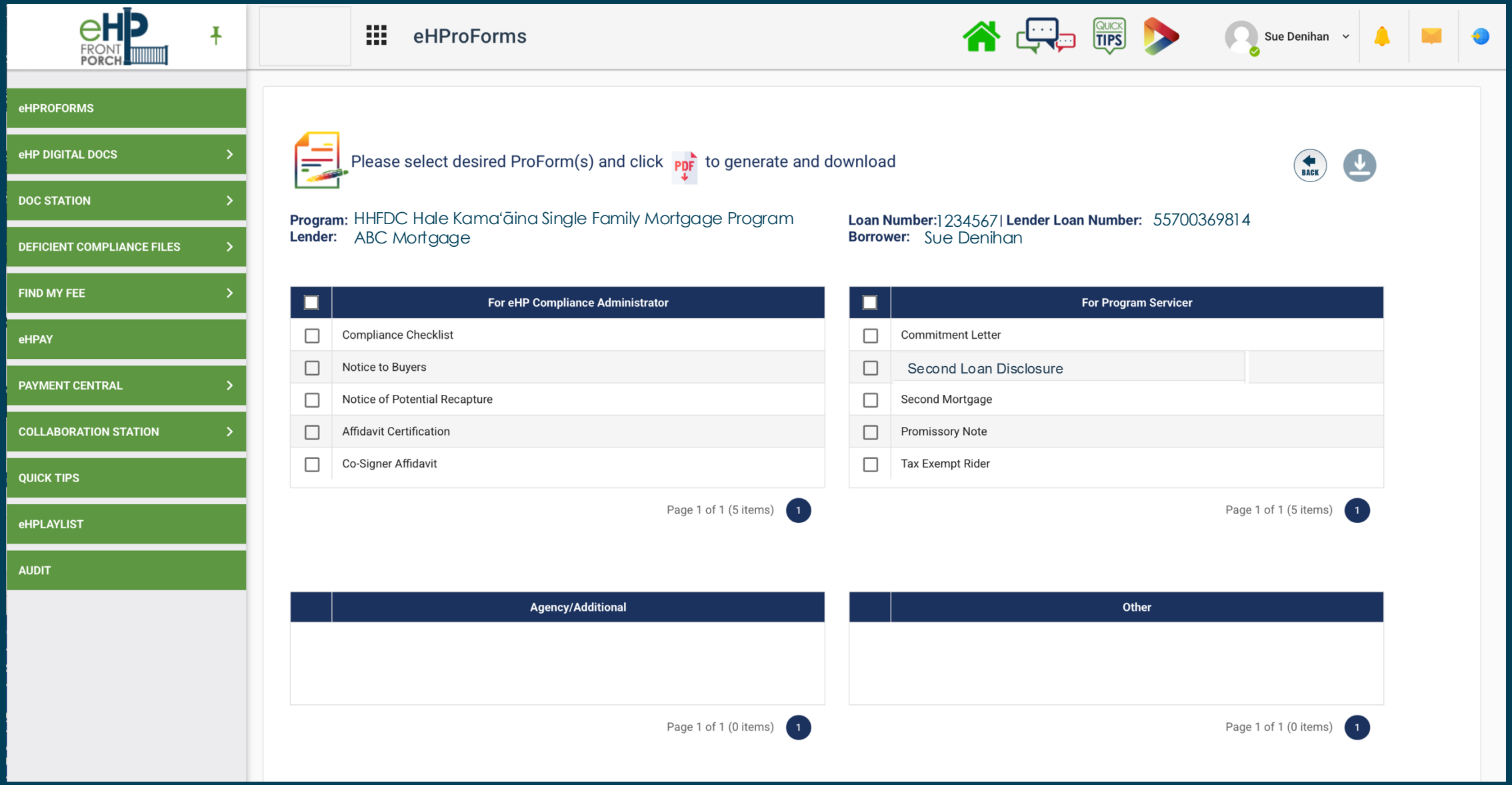
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Enter the eHP loan number OR borrower last name OR Lender loan number



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Choose the form you need to print and then click on the PDF button.



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THE PROCESS

9. **Assemble the eHP Compliance Package**
   Post-closing the compliance package is uploaded to eHP FrontPorch for review by eHousingPlus.

eHP FRONT PORCH

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Compliance File Checklist

Items to be uploaded in the compliance file include:

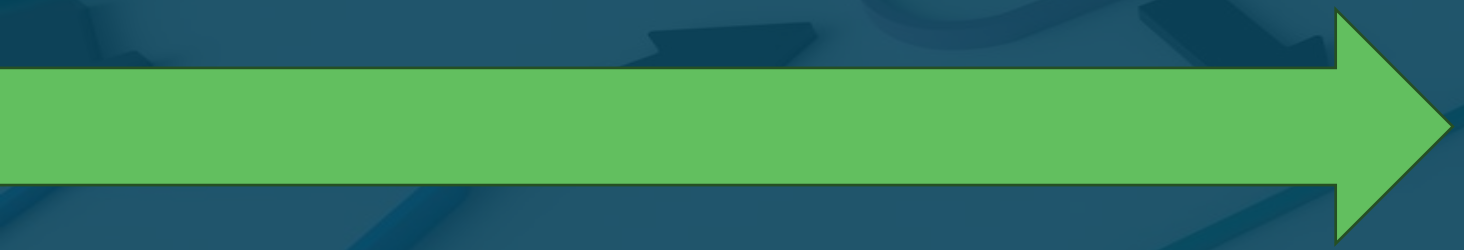
- FINAL SIGNED 1003
- FINAL SIGNED CLOSING DISCLOSURE (CD)
- Homebuyer Education Certificate
- HHFDC Bond Notices to Buyers
- HHFDC Bond Mortgagor Affidavit (Spouse's income needs to be considered as part of the household income. If the spouse did not have income, please state so.)
- HHFDC Bond Notice of Potential Recapture Tax
- HHFDC Partial Exemption Disclosure (if Lender chose to disclose 2nd mortgage using this method) **OR SEE BELOW**
- Final CD for second mortgage (if Lender chose to disclose 2nd mortgage using this method) **OR SEE ABOVE**
- HHFDC Bond Affidavit of Co-signer (If applicable)
- State of Hawaii identification (Driver's License or State ID) and/or a State of Hawaii tax return (full or partial year) to verify Hawaii residency requirement
- Real Estate Purchase Contact
- Fraud Report – must verify borrower(s) real property ownership history
- Real Property Search for non-purchasing spouse for the county in which the NPS lives (If applicable)
- Warranty Deed
- Discharge Papers (DD214) if Veteran using Veteran's Exception

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THE PROCESS

10. Upload the eHP Compliance File using eHP FrontPorch and the eHP Digital Docs App.

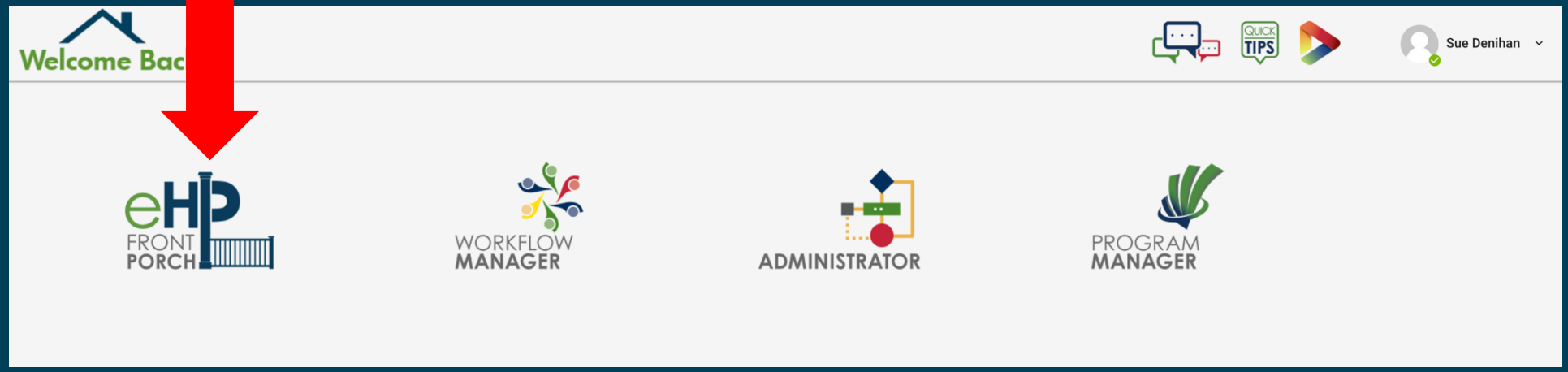


eHP FRONT PORCH

11. Pay the eHousingPlus Compliance Admin Fee using eHPay

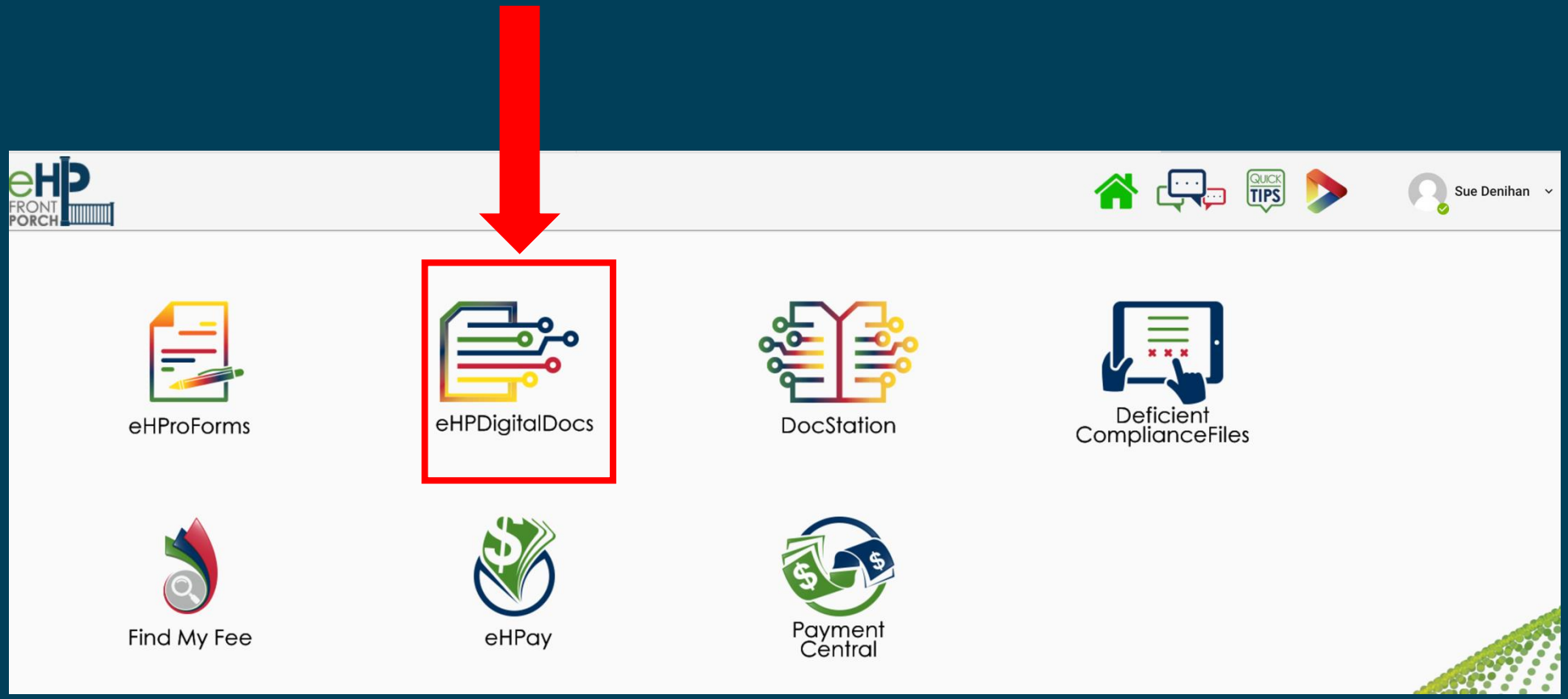
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Click on eHP Front Porch



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THE PROCESS

The Compliance File should be a PDF file uploaded upright and in a clear legible format, composed of all required documents on the Checklist. Don't upload a compliance file until everything is included in the package. The more complete the file, the quicker the review and approval, and the file AND fee must be received to start the review process. Be aware that Loans will go straight to deficient status if items are missing, or if the fee was not received or properly identified.

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THE PROCESS

12. Clear a Deficient Compliance File

LOAN DEFICIENCIES ARE NOT ACCEPTED VIA EMAIL.

Clearing files deficiencies is critical to your loan being approved and ultimately purchased.

13. eHP Compliance Approval

Following approval of Compliance File by eHousingPlus, lenders are notified and reminded of the purchase deadline. The Servicer is notified and the file may be approved for purchase.

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THE PROCESS

14. Submit the Mortgage File and Credit Package to the Servicer

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WHAT WE DO

HOUSING FINANCE AGENCIES

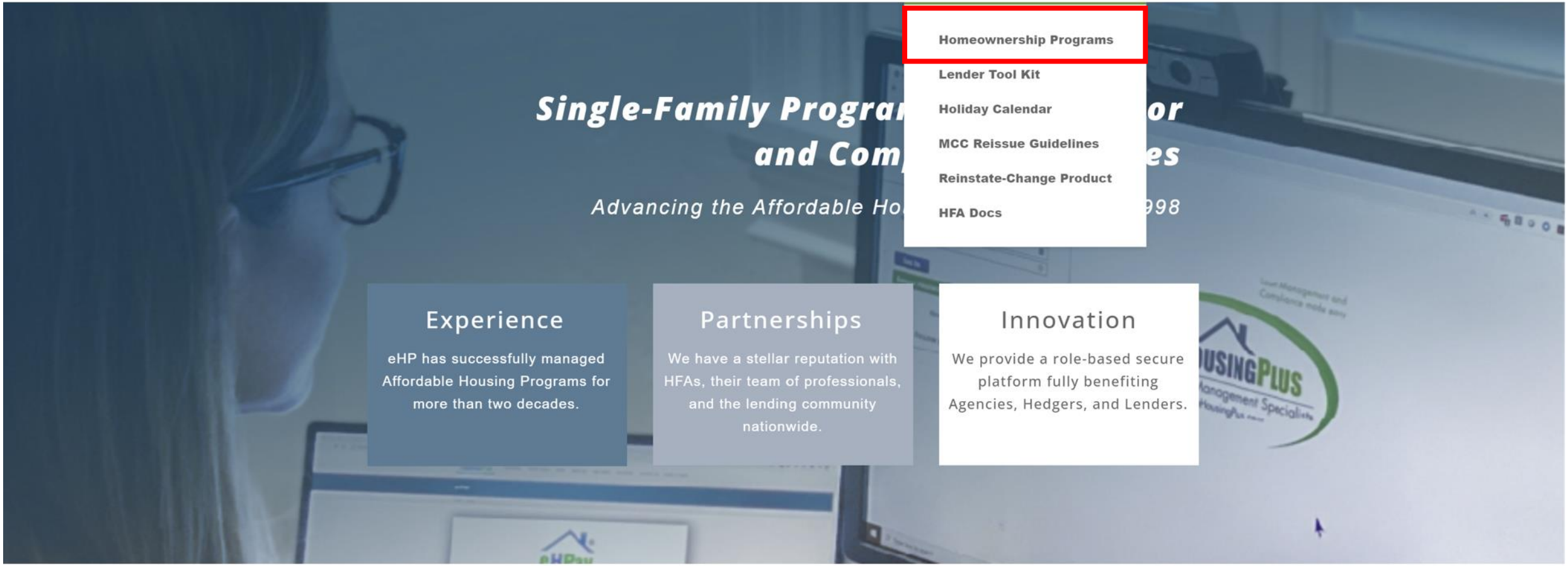
At eHousingPlus, the success of our HFA partners is our top priority. We specialize in Homeownership Initiatives and

PARTNERS

The team at eHousingPlus apply their expertise and work closely with Housing Finance

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- Homeownership Programs
- Lender Tool Kit
- Holiday Calendar
- MCC Reissue Guidelines
- Reinstate-Change Product
- HFA Docs



WHAT WE DO

HOUSING FINANCE AGENCIES

At eHousingPlus, the success of our HFA partners is our top priority. We specialize in Homeownership Initiatives and Compliance Programs that help build communities

PARTNERS

The team at eHousingPlus apply their expertise and work closely with Housing Finance Agencies and Lenders to integrate best practices, innovation, and efficiencies –

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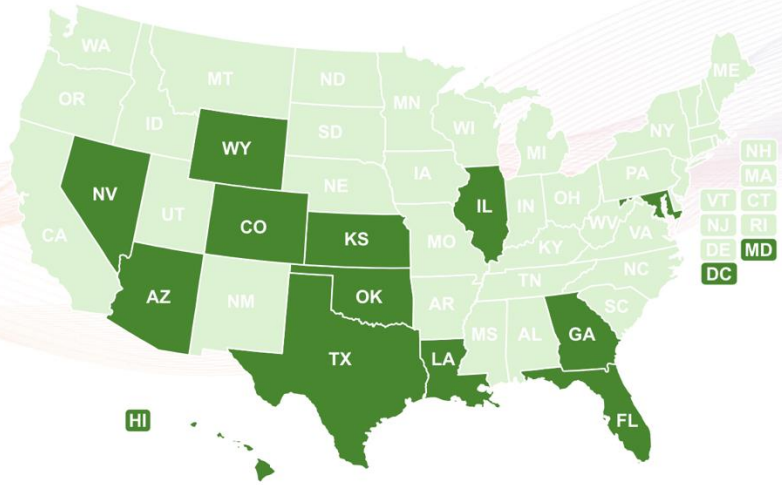
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Homeownership Programs

Click State to Select a Program



Lender Toolkit

- eHP ONBOARDING
- eHOUSINGPLUS UNIVERSITY
- Lunch and Learn
- FFIEC Look-up
- Reinstate Clear Flags Change Request
- eHPay

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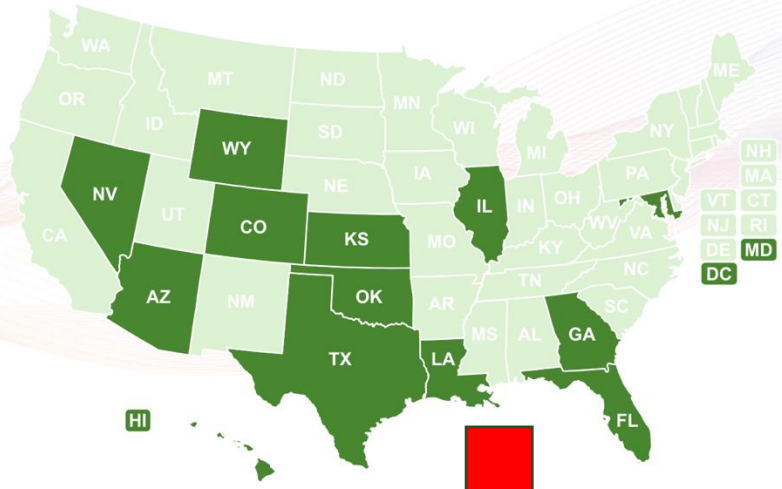
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Homeownership Programs

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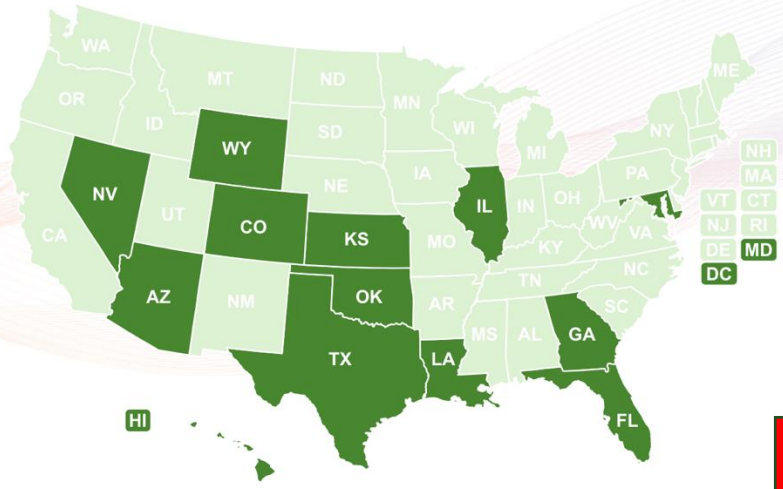
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Click State to Select a Program



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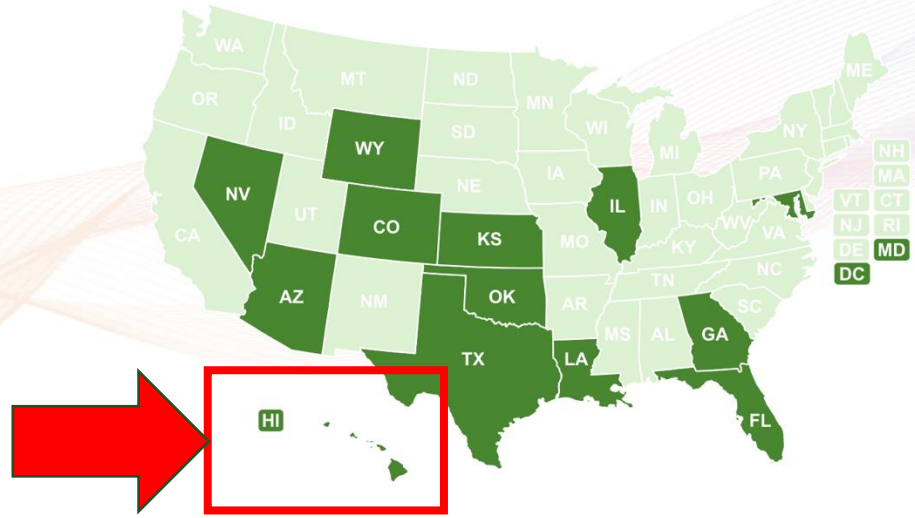
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Homeownership Programs

Click State to Select a Program



Lender Toolkit

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Hawai'i Housing Finance & Development Corporation

eHP ONBOARDING

eHOUSINGPLUS UNIVERSITY

Lunch and Learn

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VIEW PROGRAM HIGHLIGHTS

eHPortal

eHP FRONT PORCH

Program Administration Guidelines

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Hale Kama‘āina Mortgage Program

Select Language Translate to Ilocano (Beta)

Powered by Google Translate

AVAILABLE PROGRAMS	Hale Kama‘āina Mortgage Program
ARCHIVED BULLETINS	To view program bulletins click here
QUESTIONS	Questions
ELLIGIBLE AREA	Hawaii
ELIGIBLE BORROWER(S)	Homebuyers and their spouses (occupant and non-occupant spouse including a non-purchasing spouse) must be first-time homebuyers.
RATES	See chart
DPA AVAILABLE	The amount of Assistance is calculated as a percentage of the lesser of the purchase price or appraised value as entered into the eHPortal.
LOAN TYPE	FHA, USDA-RD, VA, Fannie Mae HFA Preferred, Freddie Mac HFA Advantage
INCOME & PURCHASE PRICE LIMITS	Income and Purchase Price Limits
TIMELINE REQUIREMENTS	60 days from Reservation to Loan Purchase. Underwriter Certification anytime before closing.
HOMEBUYER EDUCATION	All buyers (any person on title to the property) must successfully complete a homeownership counseling program by a housing counseling agency approved by the United States Department of Housing and Urban Development. This applies to all borrowers and not cosigners. Approved providers are in the guidelines.
CO-SIGNERS	Permitted to the extent allowed by applicable Agency. The co-signer is a loan guarantor and cannot have any ownership interest in the property (they cannot be on the mortgage/deed/warranty deed) and cannot live in the property. A non-occupant co-borrower is not allowable.
PROGRAM GUIDELINES	Hale Kama‘aina Program Guidelines
PARTICIPATING LENDERS	Participating Lenders

Rates & Offerings

Currently $30 Million Available

Government 30 Year Fixed Rate

Offering	FICO	DPA	Lock Rate
FHA, VA, USDA-RD	660	0%	5.400%
FHA, VA, USDA-RD	660	4%	5.650%

Conventional 30 Year Fixed Rate

Offering	FICO	DPA	Lock Rate
Fannie Mae /Freddie Mac	660	0%	5.700%
Fannie Mae /Freddie Mac	660	4%	5.950%

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Hale Kamaʻāina Mortgage Program

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AVAILABLE PROGRAMS	Hale Kamaʻāina Mortgage Program
ARCHIVED BULLETINS	To view program bulletins click here
QUESTIONS	Questions
ELLIGIBLE AREA	Hawaii
ELIGIBLE BORROWER(S)	Homebuyers and their spouses (occupant and non-occupant spouse including a non-purchasing spouse) must be first-time homebuyers.
RATES	See chart
DPA AVAILABLE	The amount of Assistance is calculated as a percentage of the lesser of the purchase price or appraised value as entered into the eHPortal.
LOAN TYPE	FHA, USDA-RD, VA, Fannie Mae HFA Preferred, Freddie Mac HFA Advantage
INCOME & PURCHASE PRICE LIMITS	Income and Purchase Price Limits
TIMELINE REQUIREMENTS	60 days from Reservation to Loan Purchase. Underwriter Certification anytime before closing.

Rates & Offerings

Currently $30 Million Available

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HHFDC
HAWAII HOUSING FINANCE & DEVELOPMENT CORPORATION

Hale Kamaʻāina Mortgage Program Lender Training

Questions ???

eHOUSINGPLUS
Program Management Specialists

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