eHOUSINGPLUS
Program Management Specialists

we make housing affordable™
Florida Housing
Finance Corporation

HOMETOWN HEROES

Lunch & Learn
Processors, Closers, Post-Closing
September 12, 2025

The webinar will begin at 5 minutes past call start time..

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HOMETOWN HEROES

Only <u>ONE</u> borrower must satisfy the HTH requirement (excluding a non-Occupying Co-Signor). Please do not send for ALL borrowers.

- **Employer on 1003 does not match the employer on paystubs or VOE.**
- **VOE states active and does not state fulltime or 40 hours.**
- **Borrower Certification and VOE missing from compliance file.**

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The signature on the Borrower Certification Form must be from the borrower you are using to qualify for HTH.

Example: Three borrower's are on the loan.
Only one qualifies for HTH.
THAT borrower should sign this document.

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DO NOT USE THIS SAMPLE.
ONLY PULL FROM EHPROFORMS.

Florida Housing Finance Corporation's
Florida Hometown Heroes Loan Program
Borrower Certification Form

Florida Housing
Homeownership Programs

Reference is hereby made to the Uniform Residential Loan Application (the "URLA") of the Borrower(s),

_____ _____
(PLEASE **DO NOT USE THIS SAMPLE. ONLY PULL FROM EHPROFORMS.**

dated as of _____ with respect the property located at
(PLEASE PRINT DATE)

_____
(PLEASE PRINT PROPERTY ADDRESS)

I hereby certify that:

1) I am employed full-time, in an eligible occupation, with a Florida-based employer. Veterans are not exempt from this requirement.

2) The property I am purchasing will be my primary residence and I will be a Florida resident.

3) I am a first-time homebuyer which means, a borrower(s) must have had no present ownership interest in a principal residence at any time during the three-year period prior to the date on which the Mortgage Loan is executed, unless exempt as designated in the Hometown Heroes Program Guide.

BE AWARE: There is no cost to apply for Hometown Heroes Downpayment Assistance.

Scammers often target homebuyers who are in need of assistance or trying to purchase a home. A common tactic scammers use is to require you to pay an upfront fee before providing any services. They may also try to charge you to apply for the program. Avoid any company or individual that does this and report them to the Inspector General's Office at the Florida Housing Finance Corporation 850-488-4197.

Florida Housing is hereby entitled to rely on all information provided and representations made in such URLA as if provided in this Certification Form, including, without limitation, the Acknowledgement and Agreement set forth in Section 1b and/or Section 1c., Current Employment/Self Employment and Income, of such URLA. Florida Housing is also hereby entitled to rely on Verification of Employment (VOE) provided by a third-party provider or Borrower(s)' employer.

I acknowledge that knowingly failing to disclose material information to Florida Housing Finance Corporation, or making or causing to be made a false, or fraudulent statement or representation of material fact in an application for use in determining eligibility for a payment under Florida Housing Finance Corporation's Hometown Heroes Loan Program, constitutes a crime punishable under Federal law. I, therefore, certify, under penalty of perjury that all information I have given on the loan application, Program documents, and in any accompanying statements, is complete, true, and correct and I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessment. Borrower(s) further certify that they have not been convicted of a sex offense against a minor, terms are defined in 34 U.S.C. § 20911.

This Certification is effective on the earlier of the date listed below or the date received by your Lender.

_____ _____ _____
Signature of Borrower Qualifying for Hometown Heroes Date

DO NOT USE THIS SAMPLE.
ONLY PULL FROM EHPROFORMS.

HOMETOWN HEROES

Documentation Needed to Validate FL Based Employer

- Copy of VOE & 1003 confirming FL employer address **OR**
- Copy of paystubs or letter from employer confirming borrower is assigned, or works from specific FL location.

The physical address must be included, not the city only.

A Google search supporting a FL location is not acceptable.

The employer must provide the actual physical/mailing address of where borrower works.

Letter from employer may be provided in the form of an email but it cannot be provided through a personal email account; it must be provided from employer's work email and include a signature line including reflecting employer's name and contact information and job title.

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HOMETOWN HEROES

Documentation Needed to Confirm Full-time Employment

- Paystubs confirming 40 hours a week is acceptable.
- If paystubs do not reflect 40 hours, a written or verbal Verification of Employment (VOE), or a letter from employer verifying full-time will be required.

The letter from employer may be provided as an email but cannot be provided through a personal email account; it must be provided from employer's work email and must include an email signature line reflecting borrower's employer name, contact info and job title of party sending email.

- Please Note: Employment (Offer) Letter not acceptable.

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HOMETOWN HEROES

If the HTH borrower certification and VOE are not in the file, as far as eHP compliance is concerned, the loan is not a HTH loan. Please be sure to include those documents.

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HOMEBUYER EDUCATION

ALL FHFC Programs

Required for one occupying borrower, the primary borrower at least.
They must complete a program approved, in-person or online, pre-purchase homebuyer education course.

The homebuyer education course must satisfy standards defined by HUD or the National Industry standards for homeownership education and counseling.



- Post-closing education is unacceptable.
- Co-signers do not need to attend homebuyer education.
- Freddie Mac requires homebuyer education for ALL first-time buyers no matter the Veteran status.

Education provided by a mortgage insurance company is acceptable. However, it is the Lenders responsibility for ensuring the MI providers course meets the standards as discussed earlier.

The certificates of completion are acceptable for two years from the date of completion.

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond and HTH Bond Programs (Not TBA)

- Signed
- Dated – Federal Income Tax Returns.

&

- Form 1040 IRS transcripts

→ Any combination of tax returns or transcripts.

The returns or transcripts must include all schedules that show no deductions for mortgage interest or real estate taxes for a principal residence in the past 3 years.

Borrower and spouse (even a non-purchasing spouse)

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85%

Standard Bond Program loan files are missing the taxes.

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Finance Corporation

Bond Program

=

Spouse & Tax Returns

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond and HTH Bond Programs (Not TBA)

Any combination of tax returns or transcripts.

Borrower and spouse (even a non-purchasing spouse)

No Tax Returns???

Contact us for options to retain the BOND loan OR this is a TBA loan and a change request must be submitted.

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Single-Family Program Administrator and Compliance Services

Advancing the Affordable Housing Industry since 1998

Experience

eHP has successfully managed Affordable Housing Programs for more than two decades.

Partnerships

We have a stellar reputation with HFAs, their team of professionals, and the lending community nationwide.

Innovation

We provide a role-based secure platform fully benefiting Agencies, Hedgers, and Lenders.

WHAT WE DO

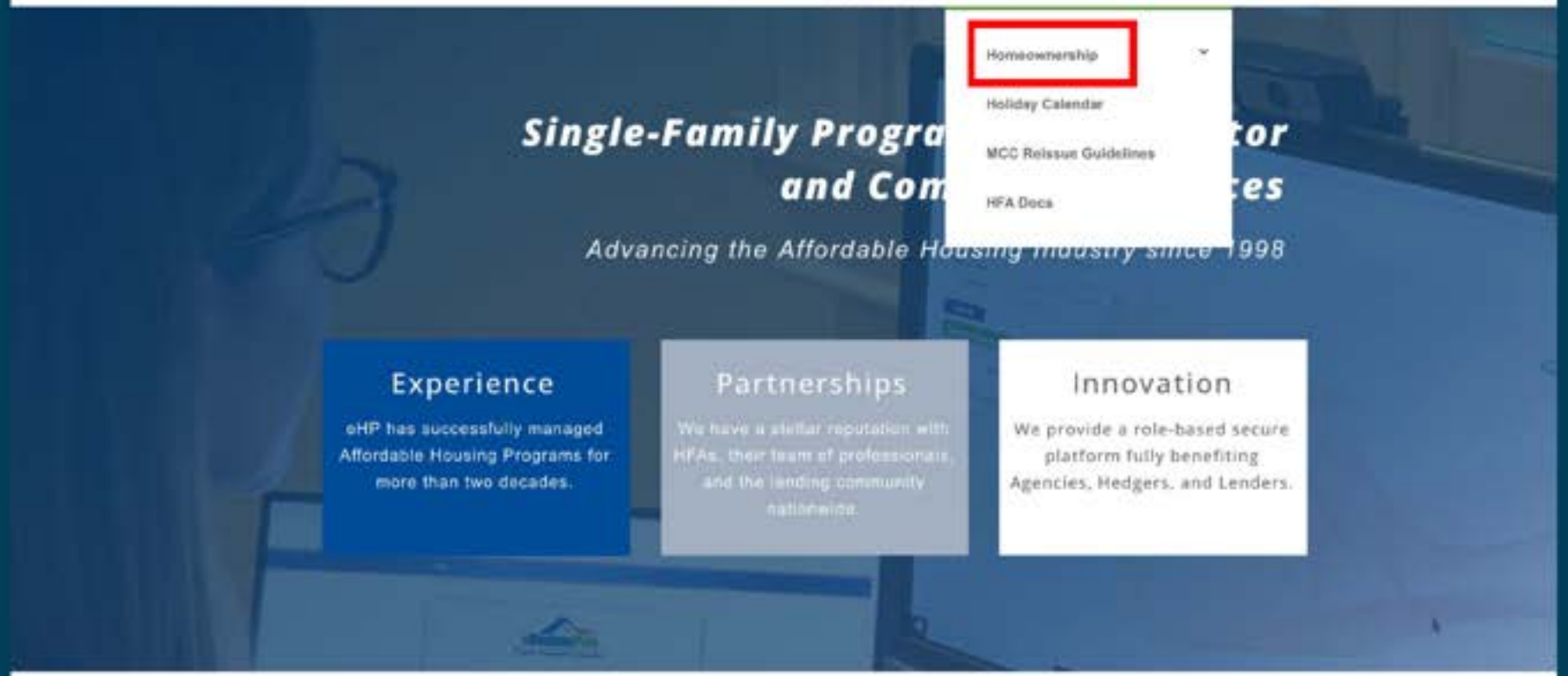
HOUSING FINANCE AGENCIES

At eHousingPlus, the success of our HFA partners is our top priority. We empower agencies across the United States with single-family program administration and compliance services that streamline housing initiatives for first-time homebuyers, low- to moderate-income families, and communities. We specialize in Homeownership Initiatives and Compliant Programs that help build communities through ownership. Our solutions are t[illegible]

PARTNERS

Through a collaborative approach, eHousingPlus partners with state and local HFAs to deliver innovative housing program management services and foster efficient program fund management. Our expertise helps HFAs launch and sustain affordable homeownership programs while ensuring compliance [illegible]

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WHAT WE DO

HOUSING FINANCE AGENCIES

At eHousingPlus, the success of our HFA partners is our top priority. We empower agencies across the United States with single-family program administration and compliance services that streamline housing initiatives for first-time homebuyers, low- to moderate-income families, and communities. We specialize in Homeownership Initiatives and Compliant Programs that help build communities through ownership.

Our solutions are tailored to meet the unique needs of HFAs, providing reliable support

PARTNERS

Through a collaborative approach, eHousingPlus partners with state and local HFAs to deliver innovative housing program management services and foster efficient program fund management. Our expertise helps HFAs launch and sustain affordable homeownership programs while ensuring compliance

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Homeownership Programs

Click State to Select a Program



Lender Toolkit

eHP ONBOARDING

eHOUSINGPLUS UNIVERSITY

Lunch and Learn

FREC Look-up

Reinstate
Clear Flags
Change
Request

eHPay

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Homeownership Programs



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Florida Housing Finance Corporation

eHP ONBOARDING

eHPortal

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eHP FRONT PORCH

Lunch and Learn

VIEW PROGRAM HIGHLIGHTS

Program Administration Guidelines

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Lunch and Learn

Print Program Forms including the compliance checklist
Upload Compliance File
Collaboration Station
eHPay
How-To Videos

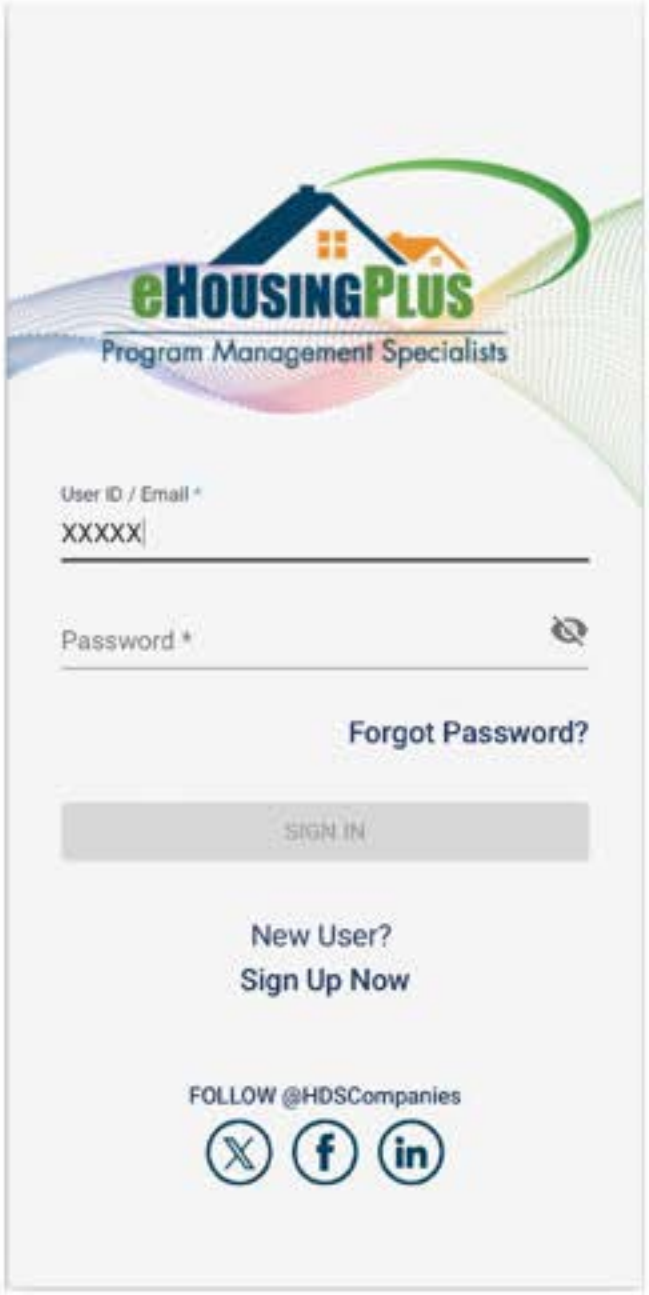
eHPortal

eHP FRONT PORCH

VIEW PROGRAM HIGHLIGHTS

Program Administration Guidelines

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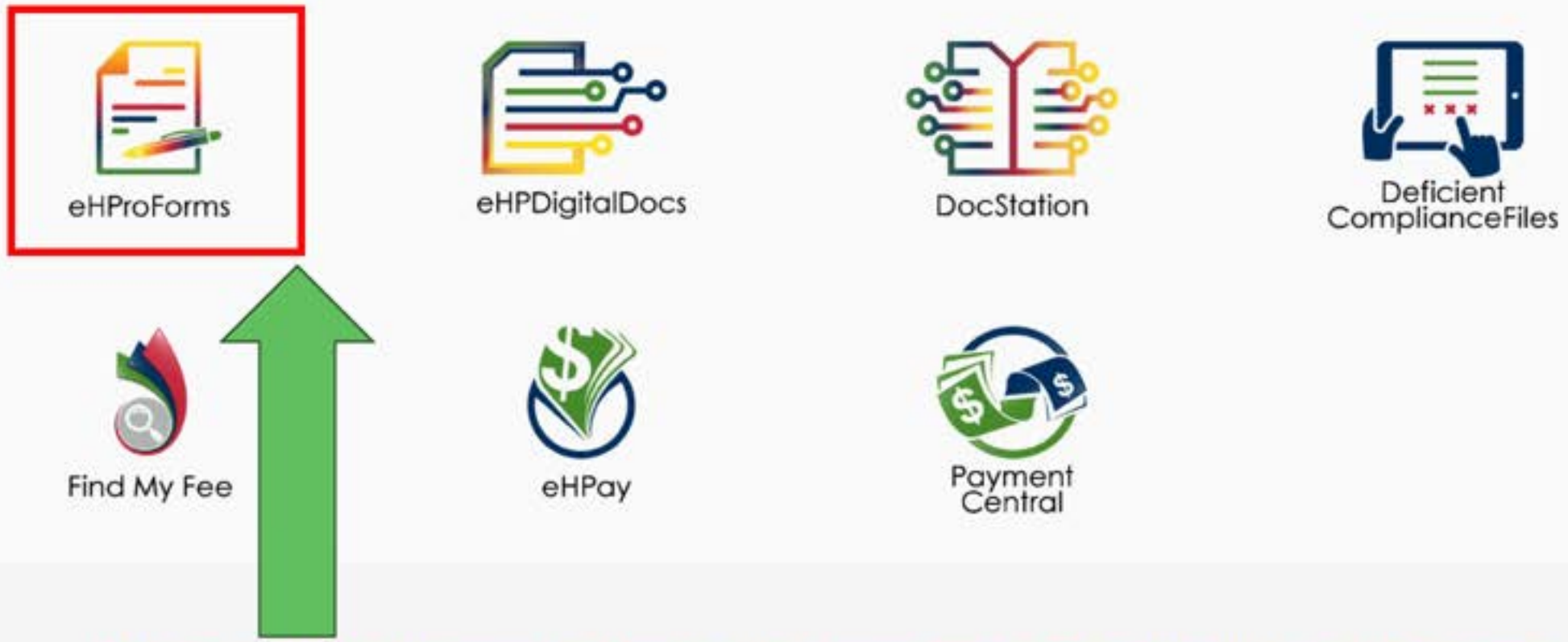


Everyone who has attended training has access to eHP FrontPorch.

Your User ID is your email.

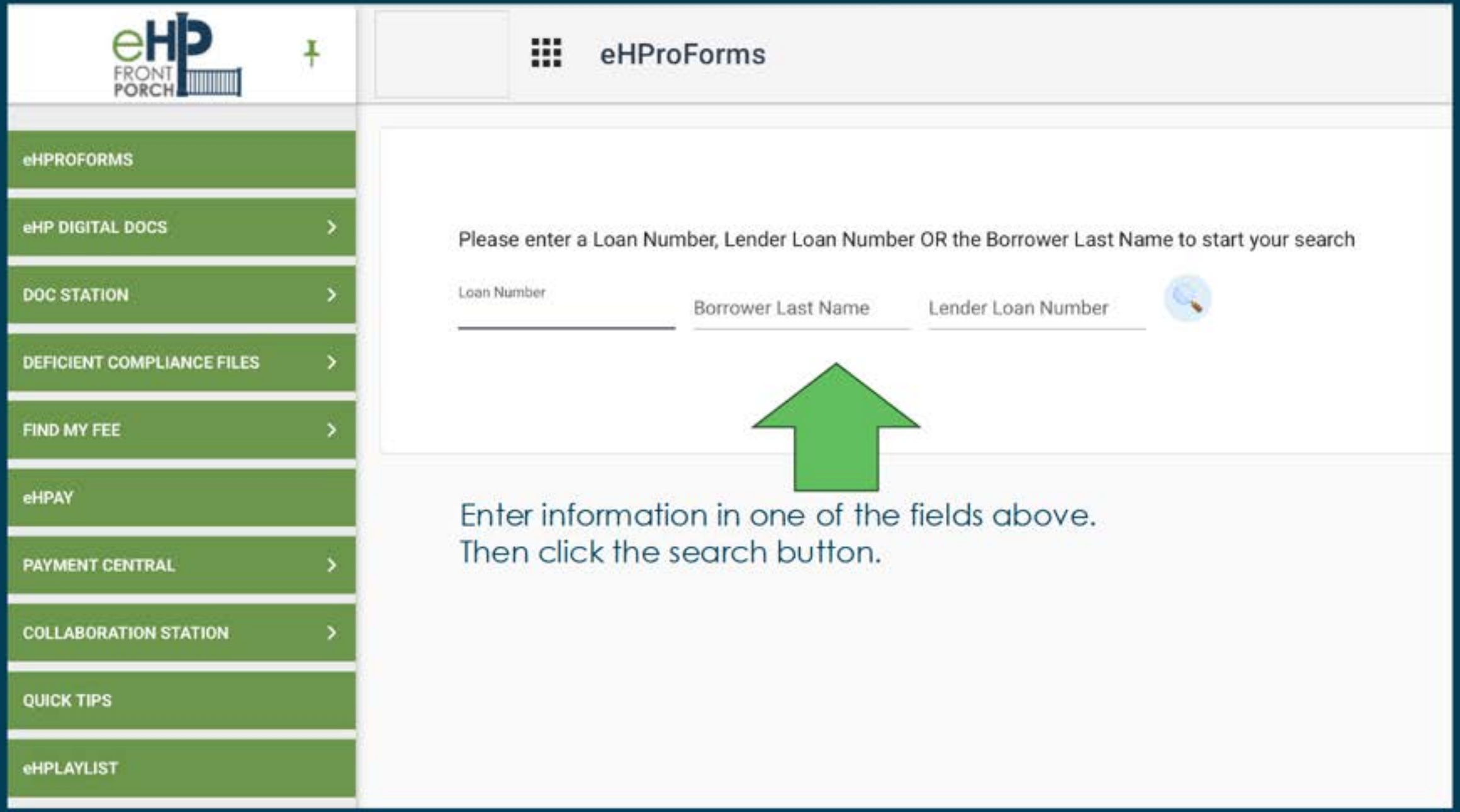
If you forgot your password click on the Forgot Password link.

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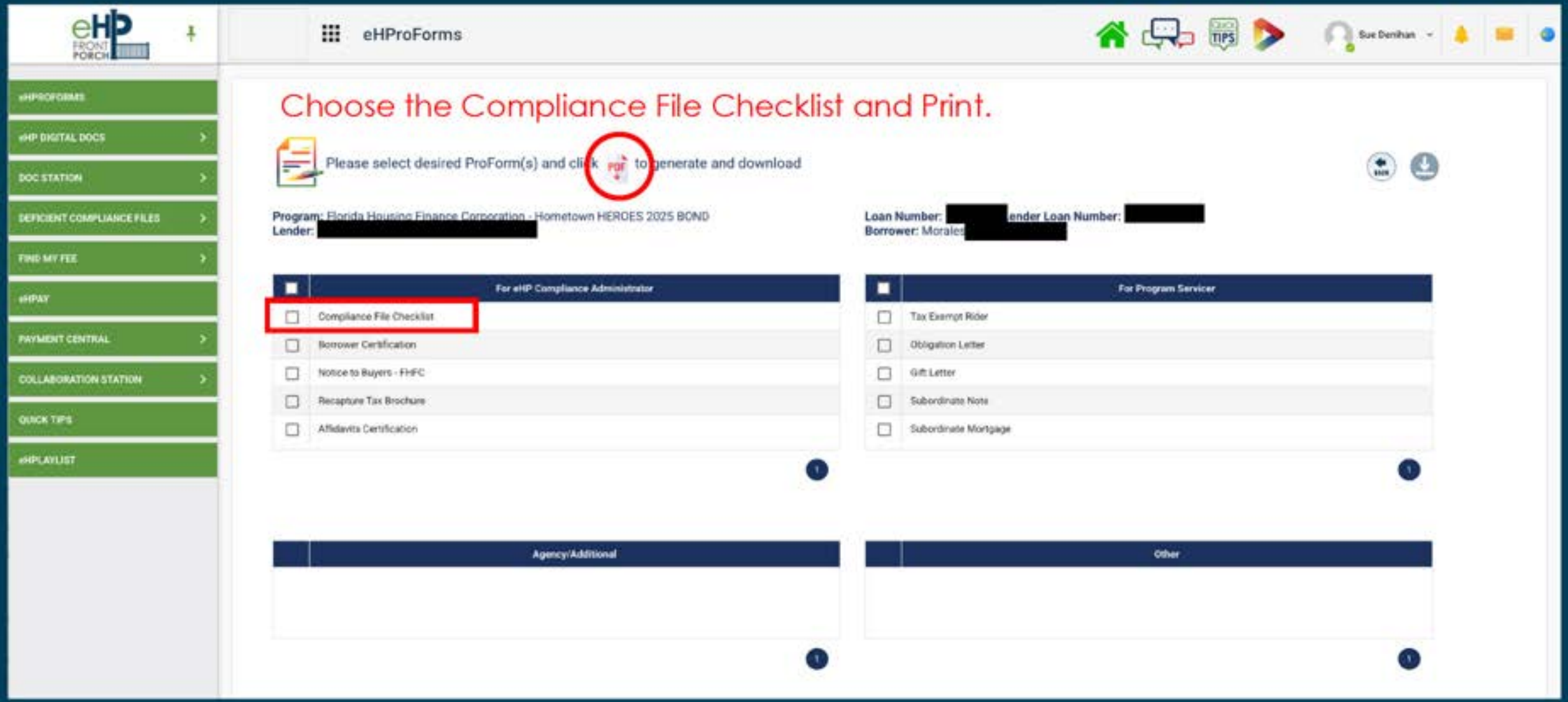


The first and best place to locate the Compliance File Checklist is eHProForms.

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INSTRUCTIONS TO LENDER
CLOSING AND DELIVERY OF A BOND COMPLIANCE FILE

The attached checklist includes ALL documents that are required to be delivered in the "COMPLIANCE FILE" you are submitting to eHousingPlus for review. This is an easy process if you follow the instructions and avoid common mistakes.

1. The CHECKLIST is prepopulated with the loan number of the file you are going to be working on, along with the borrower's name, the program etc.
2. The CHECKLIST includes ALL the documents that are required, NO EXCEPTIONS.
3. The documents required are PROGRAM and LOAN specific and cannot be used for other loans.
4. The documents required include PROGRAM FORMS, downloaded and pre-populated within FRONT PORCH, Select eHProForms. https://frontporch.ehousingplus.com/ehpfrontporch/home
5. All documents need to be signed by all relevant parties.
6. Fee is paid thru eHPay.

ⓘ GOOD TO KNOW & COMMON ERRORS

HTH:

- **Paystubs confirming 40 hours a week is acceptable.**
  - **Employment (Offer) Letter NOT acceptable.**
  - **Active-duty military will require a Leave and Earnings Statement (LES)**
- **Copy of VOE & 1093 confirming FL employer address OR**
  - **Copy of paystubs or letter from employer* (see below) confirming borrower works from a specific FL location.**
    - **A Google Search is NOT acceptable.**

- A FINAL document means exactly that, signed by all required.
- **TAX returns are required, it means for ALL BORROWERS AND/OR SPOUSES, FOR THE PRECEDING THREE (3)YEARS. Do not submit without the complete taxes or file will be rejected.**
- **You should enter the Non Purchasing Spouse (NPS) information in the system, this will ensure all docs required by NPS will show the NPS's name.**
- **The NPS signs the Notices to Buyers and the Affidavit.**
- **The NPS's income is required. If the NPS does NOT work, please state so on the Affidavit to satisfy the income requirement for the NPS.**
- When putting together the Compliance File, do a quick CHECK to make sure the same loan information IS CONSISTENT across all documents. If it's not, the file will be placed in deficient status upon receipt. COMMON ERRORS typically occur with Loan Amounts, Income, Borrower's Correct Spelling of Names, etc.
- Files submitted without fee will not be reviewed.

WHAT CAN I DO IF THE LOAN'S INFO IS NOT CONSISTENT OR INCORRECT?

If the loan has NOT closed yet, update the loan record and re-do program docs.
If the loan HAS Closed, errors would be communicated.!

Every checklist is two pages, the first page contains helpful tips.

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The checklists are specific to the Program.
A Bond Program checklist if different from the TBA Program checklist.

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COMPLIANCE FILE DELIVERY CHECKLIST - BOND

Loan Number:
Lender Number:
(if entered at reservation)
Program: Hometown HEROES 2025 BOND

Borrower: [redacted]
Lender: [redacted]

The documents specified below are the ONLY requirements for the COMPLIANCE FILE related to this loan and program. Please refrain from including multiple versions or any items not explicitly requested. Additional documentation may be required upon review of the file to address any concerns or deficiencies. Incomplete files will be rejected.

PLEASE ENSURE YOU ARE UPLOADING A COMPLETE FILE WHICH INCLUDES ALL OF THE BELOW.

Program Specific Documents:

1. Notices to Buyers - System generated Florida Housing BOND form
2. Affidavit Mortgagor, Seller - System generated Florida Housing BOND form
3. Federal Tax Returns for All Borrower(s) & Spouse for past 3 years. (IRS Transcripts 2024, 2023, 2022)
4. Homebuyer Education Certificate

Items 1-3 are required for a non purchasing spouse (NPS). Please reference guidelines.

HTH SPECIFIC - ONLY required for the Qualifying HTH Borrower:

- HTH Borrower Certification Form - List ONLY the qualifying borrower name & signed by all borrowers.
- VOE confirming FULL-TIME employment with a FL based company. Must show FULL-TIME or 40 hrs
  - If employer on VOE is not FL based, please provide letter from employer stating the physical location borrower works out of, fulltime.
  - Paystubs confirming 40 hours a week is acceptable
- LES or SCRA, if applicable for active-duty military

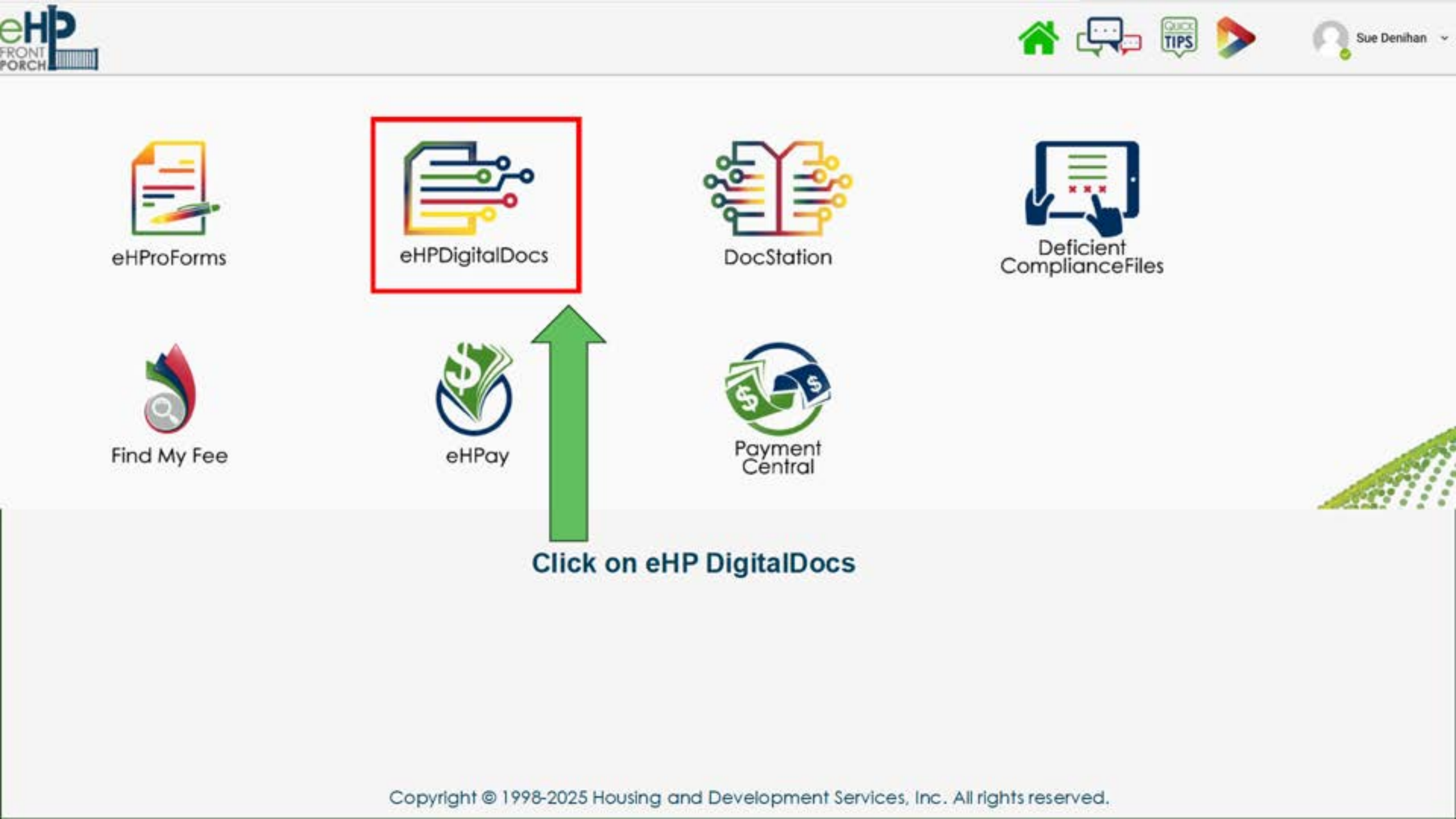
Loan (Industry) Documents:

- Closing Disclosure (CD) - Final & Signed
- Closing Disclosure (CD) for the FL Assist Second or FL HLP Second Mortgages
- 1003 Application - Final & Signed for all borrowers
- AUS Findings
  - Freddie Mac loans MUST use LPA and not DU. If you run DU on Freddie Mac the loan is not purchasable.
- Real Estate Purchase Contract
  - Final, Signed by all parties
- Warranty Deed
  - Co-signers CANNOT be named on the warranty deed, cannot have an ownership interest.

Optional/If Applicable:

- DD214 - Discharge Papers (only if Veteran is qualifying under the Veteran's Exception)

Please contact your eHPay authorized users for payment on this file.



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eHPROFORMS

eHP DIGITAL DOCS

New Upload

DOC STATION

DEFICIENT COMPLIANCE FILES

FIND MY FEE

eHPAY

PAYMENT CENTRAL

COLLABORATION STATION

QUICK TIPS

eHPLAYLIST

DIGITAL DOCS is where you will submit the Program Compliance Package to eHousingPlus for review and approval.

Here are a few tips:

- ✓ The checklist will indicate which documents you need to include.
- ✓ Verify they are all executed as required.
- ✓ Incomplete packages will be placed in deficient status and may incur additional fees.
- ✓ Loans are not processed until Compliance Review Fee is submitted via eHPay.
- ✓ Use the NOTES area to communicate any known issues to better expedite the review.

Ready to Upload

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eHPROFORMS

eHP DIGITAL DOCS

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DOC STATION

DEFICIENT COMPLIANCE FILES

FIND MY FEE

eHPAY

PAYMENT CENTRAL

COLLABORATION STATION

QUICK TIPS

eHPLAYLIST

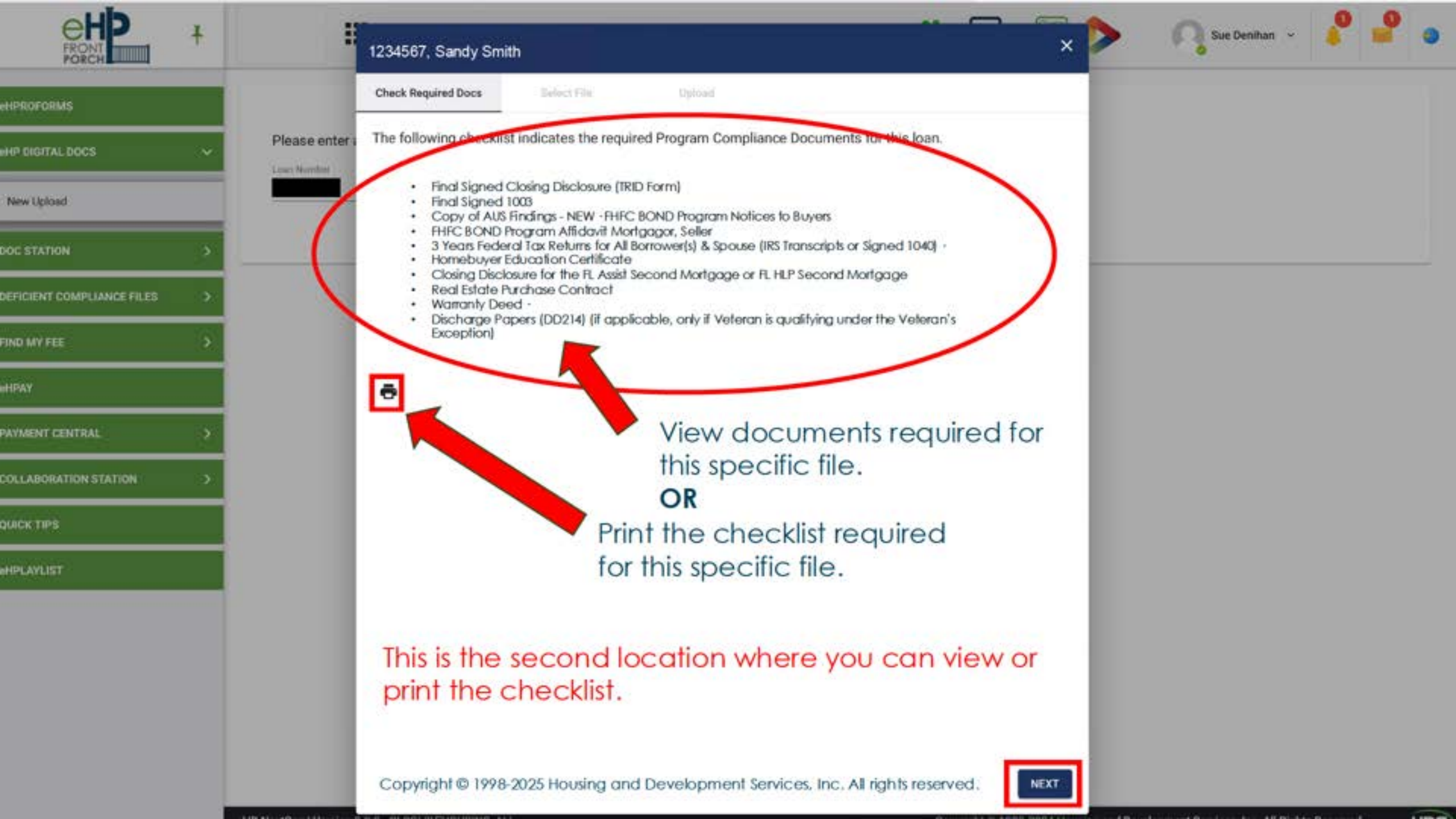
Please enter a Loan Number, Lender Loan Number OR the Borrower Last Name to start your search

Loan Number 1234567

Borrower Last Name

Lender Loan Number

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1234567, Sandy Smith
Check Required Docs
Select File
Upload
The following checklist indicates the required Program Compliance Documents for this loan.
Final Signed Closing Disclosure (TRID Form)
Final Signed 1003
Copy of AUS Findings - NEW - FHFC BOND Program Notices to Buyers
FHFC BOND Program Affidavit Mortgagor, Seller
3 Years Federal Tax Returns for All Borrower(s) & Spouse (IRS Transcripts or Signed 1040)
Homebuyer Education Certificate
Closing Disclosure for the FL Assist Second Mortgage or FL HLP Second Mortgage
Real Estate Purchase Contract
Warranty Deed
Discharge Papers (DD214) (if applicable, only if Veteran is qualifying under the Veteran's Exception)
View documents required for this specific file.
OR
Print the checklist required for this specific file.
This is the second location where you can view or print the checklist.
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NEXT

TBA sample checklist documents

- FINAL SIGNED CLOSING DISCLOSURE (TRID form)
- FINAL SIGNED 1003
- Copy of AUS Findings - NEW
- Homebuyer Education Certificate
- Real Estate Purchase Contract
- Warranty Deed
- Closing Disclosure for the FL Assist Second Mortgage or FL HLP Second Mortgage
- Discharge Papers (DD214) only if Veteran is qualifying under the Veteran's Exception

BOND sample checklist documents

- Final Signed Closing Disclosure (TRID Form)
- Final Signed 1003
- Copy of AUS Findings - NEW
- FHFC BOND Program Notices to Buyers
- FHFC BOND Program Affidavit Mortgagor, Seller
- 3 Years Federal Tax Returns for All Borrower(s) & Spouse (IRS Transcripts or Signed 1040) ·
- Homebuyer Education Certificate
- Closing Disclosure for the FL Assist Second Mortgage or FL HLP Second Mortgage
- Real Estate Purchase Contract
- Warranty Deed
- Discharge Papers (DD214) (if applicable, only if Veteran is qualifying under the Veteran's Exception)

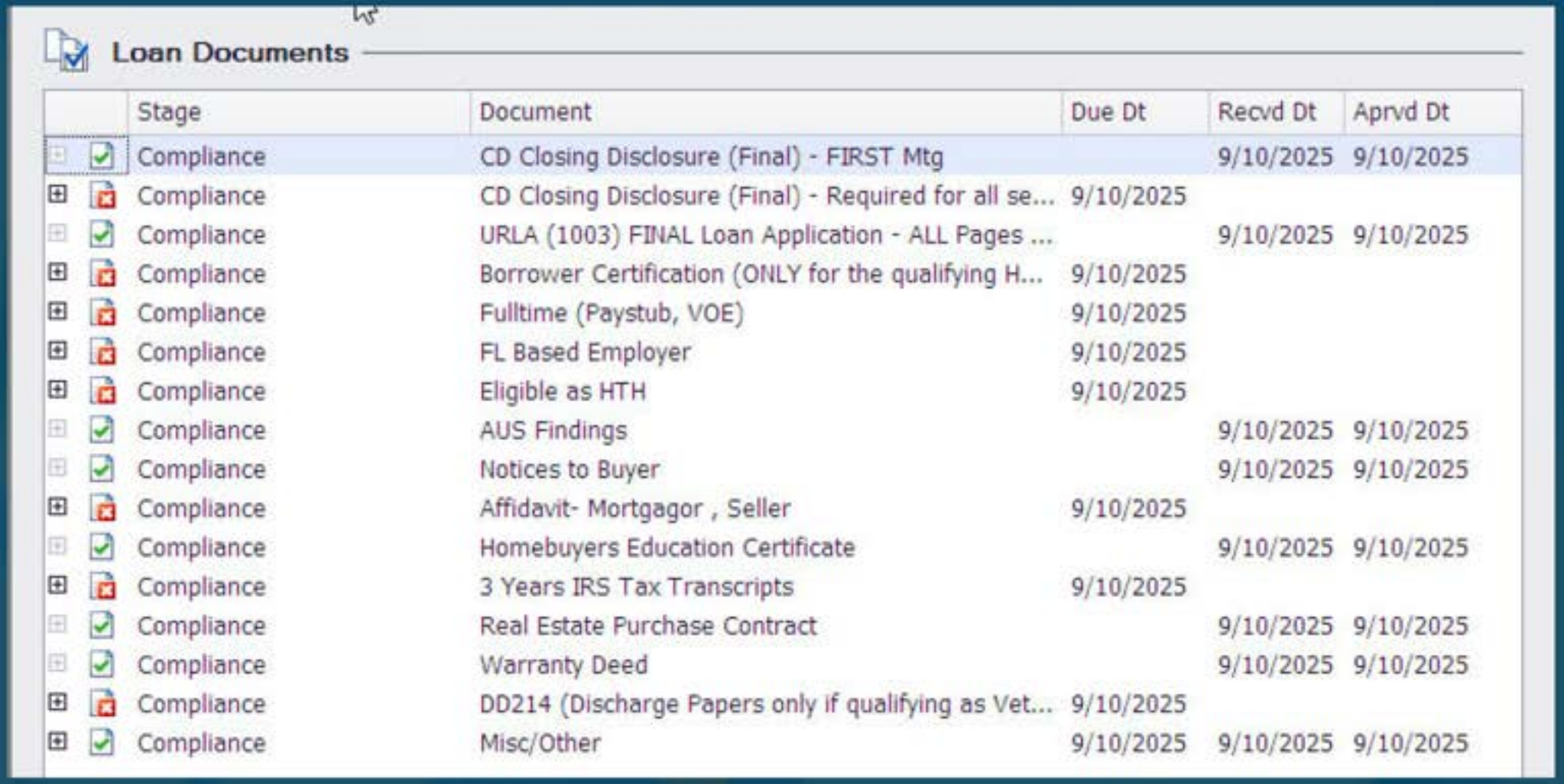
ALWAYS use the checklist to submit a compliance file.

Never submit the compliance file without a checklist.

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Sample View of eHP Compliance File Reviewer Dashboard

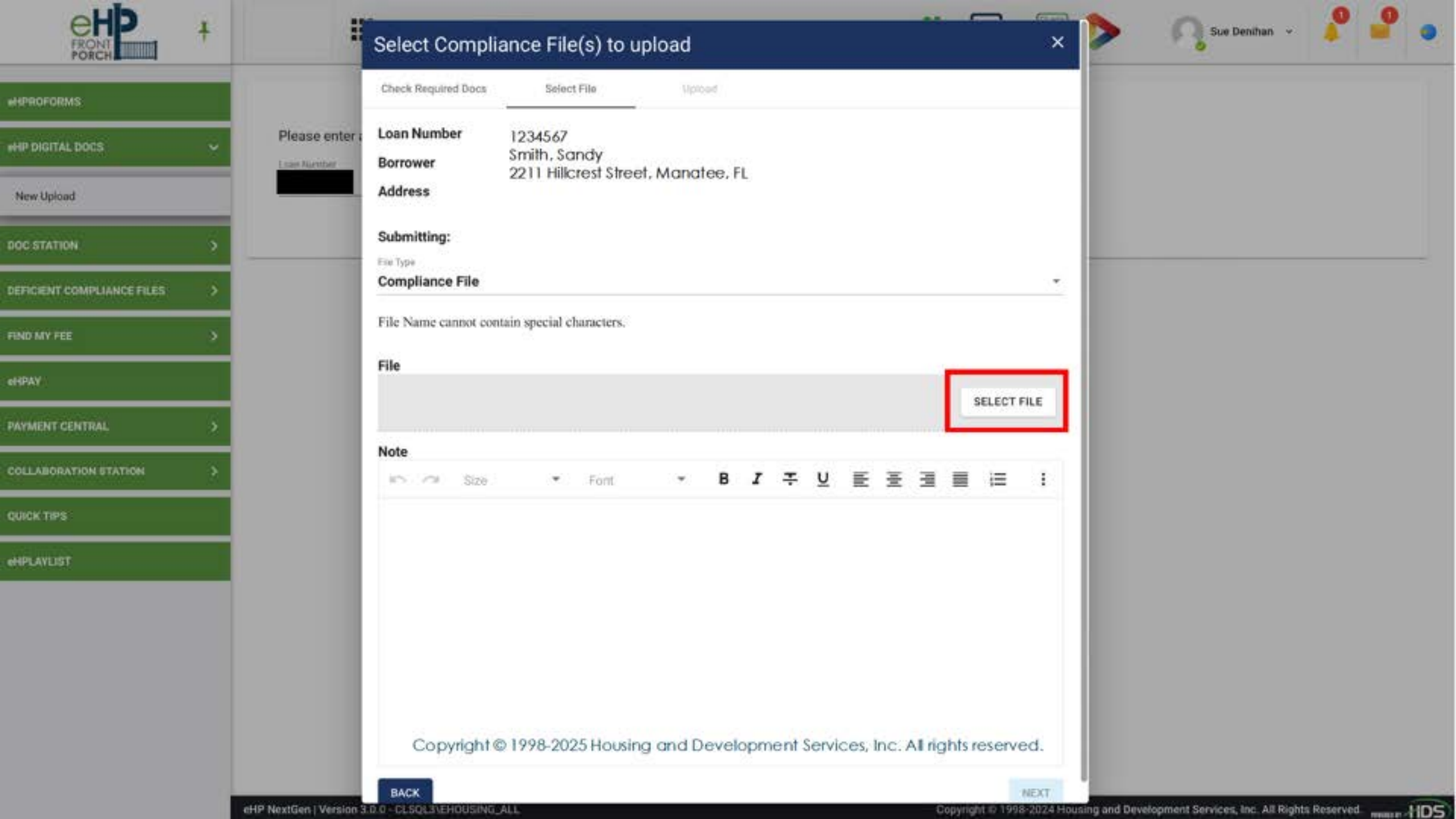
Compliance Files are being piece-mailed instead of submitting a complete file.

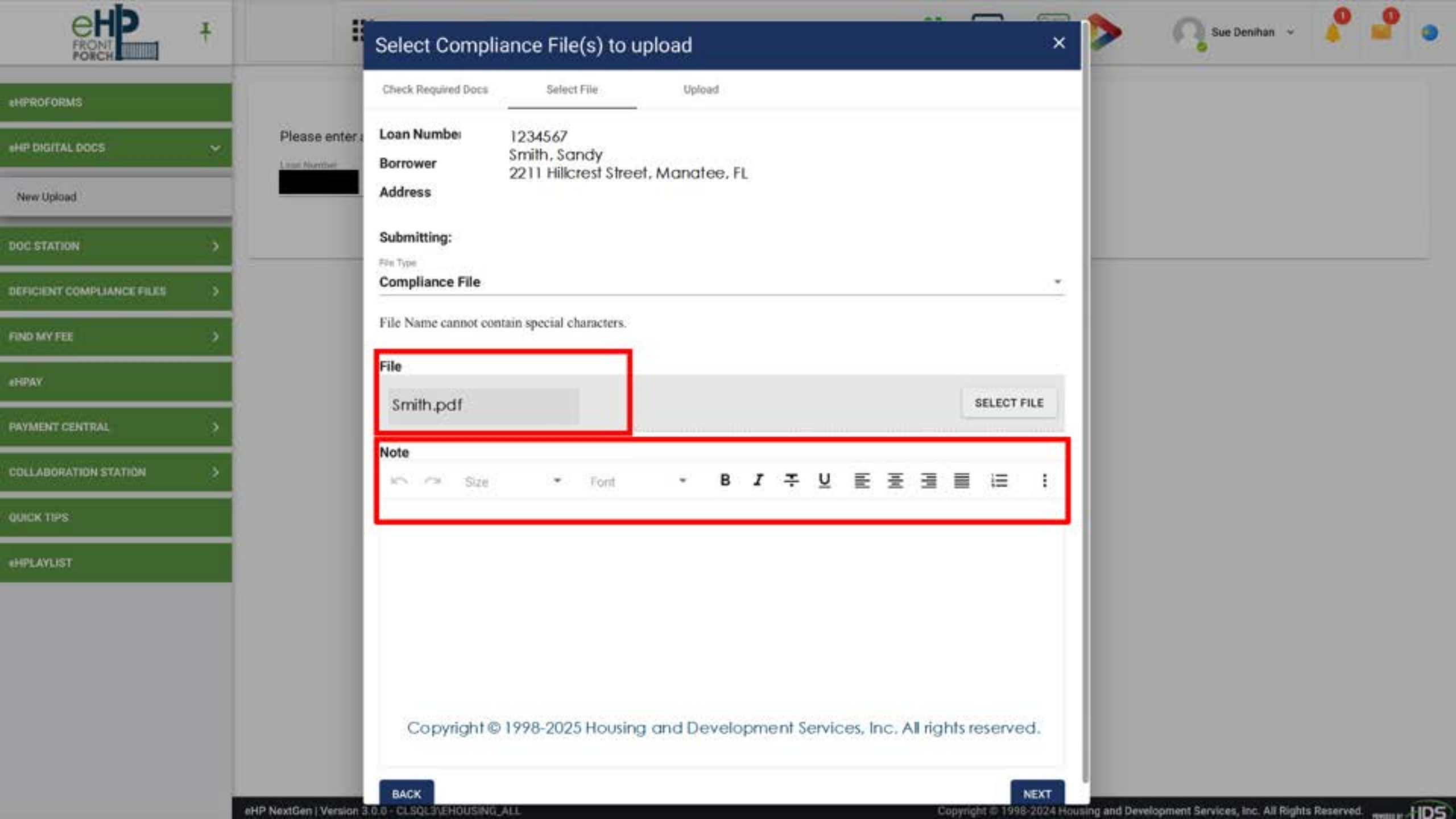


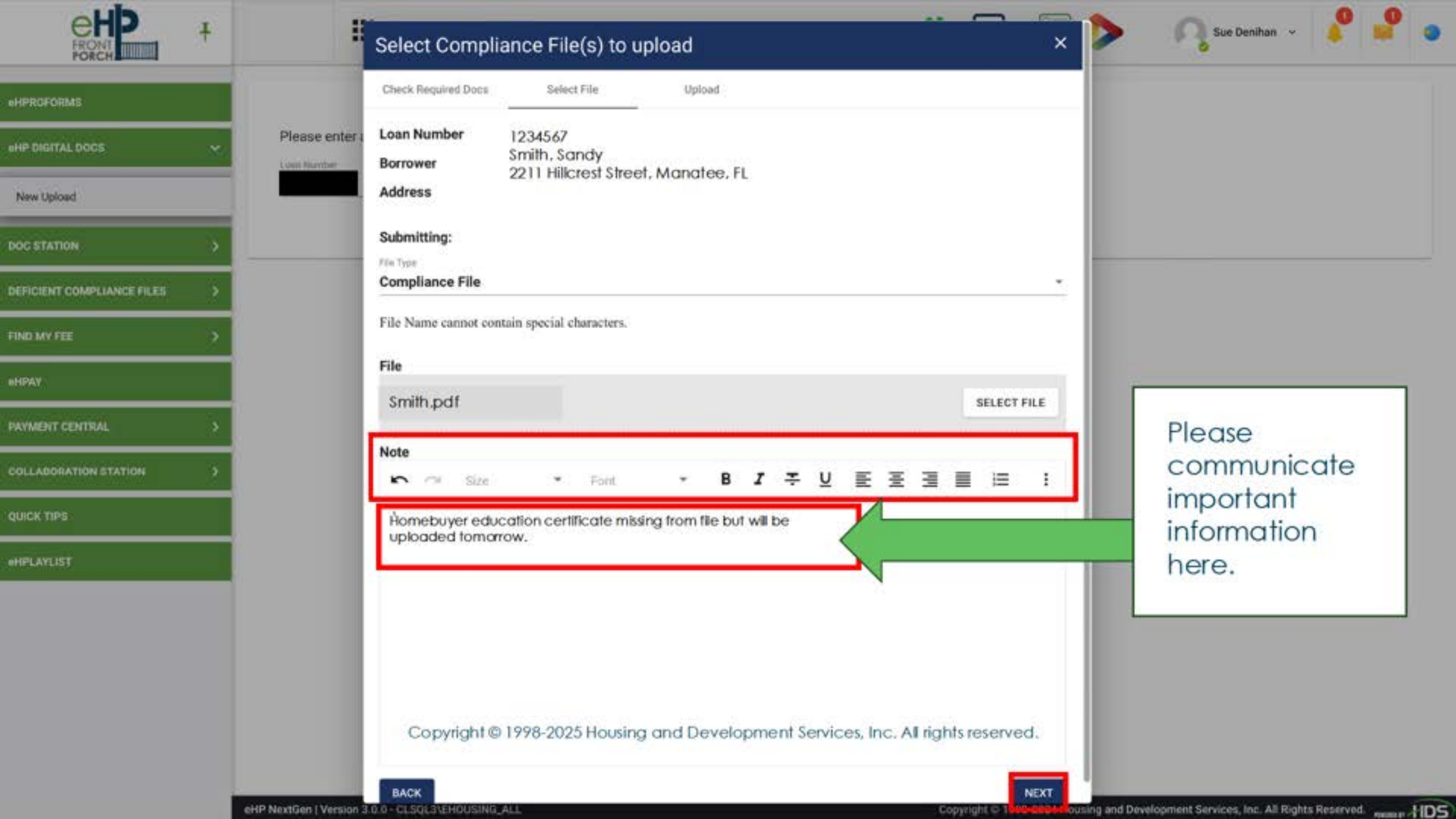
Loan Documents

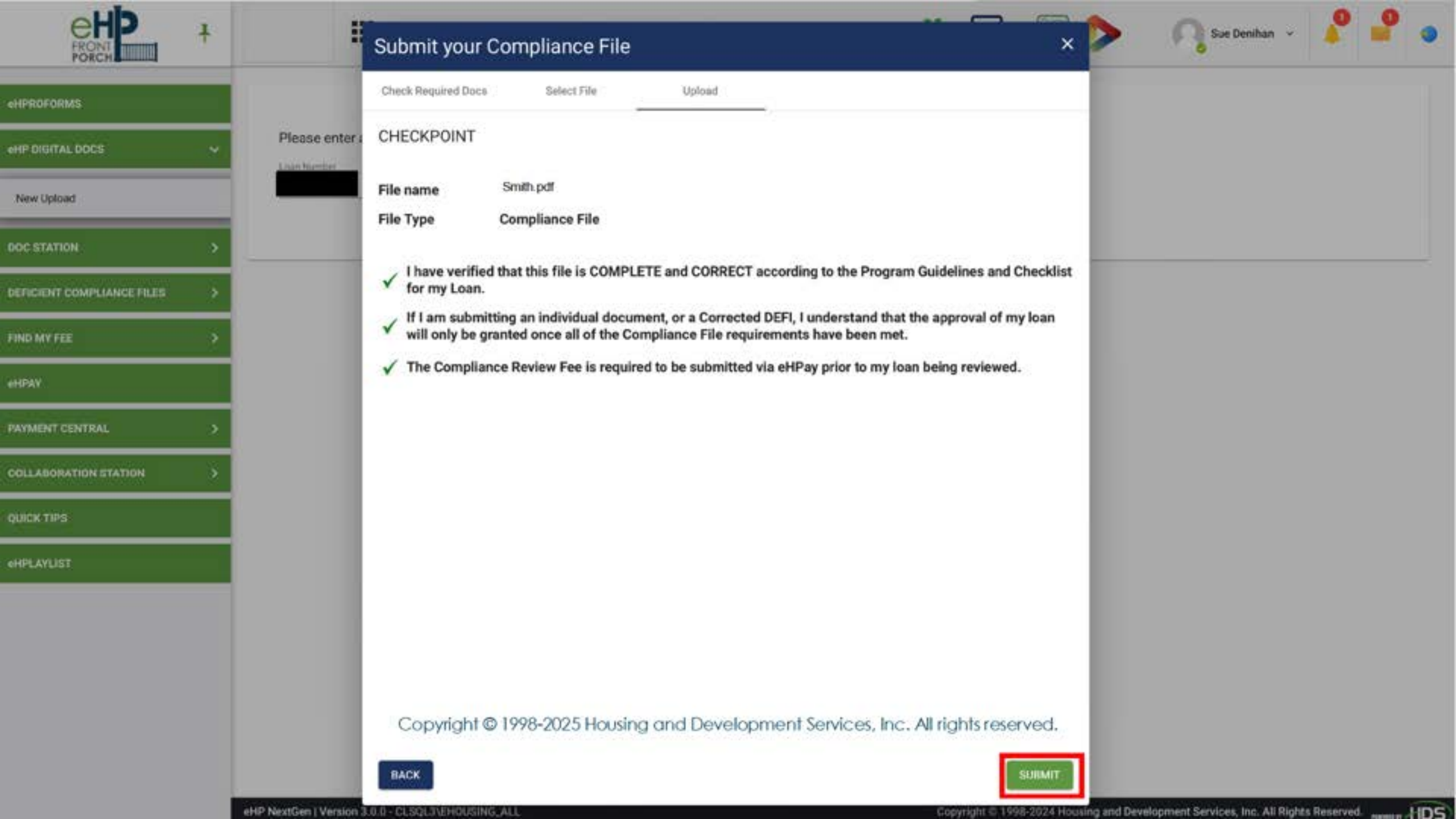
Stage	Document	Due Dt	Recvd Dt	Aprvd Dt
Compliance	CD Closing Disclosure (Final) - FIRST Mtg		9/10/2025	9/10/2025
Compliance	CD Closing Disclosure (Final) - Required for all se...	9/10/2025		
Compliance	URLA (1003) FINAL Loan Application - ALL Pages ...		9/10/2025	9/10/2025
Compliance	Borrower Certification (ONLY for the qualifying H...	9/10/2025		
Compliance	Fulltime (Paystub, VOE)	9/10/2025		
Compliance	FL Based Employer	9/10/2025		
Compliance	Eligible as HTH	9/10/2025		
Compliance	AUS Findings		9/10/2025	9/10/2025
Compliance	Notices to Buyer		9/10/2025	9/10/2025
Compliance	Affidavit- Mortgagor , Seller	9/10/2025		
Compliance	Homebuyers Education Certificate		9/10/2025	9/10/2025
Compliance	3 Years IRS Tax Transcripts	9/10/2025		
Compliance	Real Estate Purchase Contract		9/10/2025	9/10/2025
Compliance	Warranty Deed		9/10/2025	9/10/2025
Compliance	DD214 (Discharge Papers only if qualifying as Vet...	9/10/2025		
Compliance	Misc/Other	9/10/2025	9/10/2025	9/10/2025

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eHP DIGITAL DOCS
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DOC STATION
DEFICIENT COMPLIANCE FILES
FIND MY FEE
eHPAY
PAYMENT CENTRAL
COLLABORATION STATION
QUICK TIPS
eHPLAYLIST
Please enter
Loan Number
Select Compliance File(s) to upload
Check Required Docs
Select File
Upload
Loan Number
1234567
Borrower
Smith, Sandy
Address
2211 Hillcrest Street, Manatee, FL
Submitting:
File Type
Compliance File
File Name cannot contain special characters.
File
SELECT FILE
Note
Size
Font
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BACK
NEXT
eHP NextGen | Version 3.0.0 - CLSQL3\EHOUSING_ALL
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New Upload
DOC STATION
DEFICIENT COMPLIANCE FILES
FIND MY FEE
eHPAY
PAYMENT CENTRAL
COLLABORATION STATION
QUICK TIPS
eHPLAYLIST
Please enter
Select Compliance File(s) to upload
Check Required Docs
Select File
Upload
Loan Numbe
1234567
Borrower
Smith, Sandy
Address
2211 Hillcrest Street, Manatee, FL
Submitting:
File Type
Compliance File
File Name cannot contain special characters.
File
Smith.pdf
SELECT FILE
Note
Size
Font
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BACK
NEXT
eHP NextGen | Version 3.0.0 - CLSQL3\EHOUSING_ALL
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New Upload
DOC STATION
DEFICIENT COMPLIANCE FILES
FIND MY FEE
eHPAY
PAYMENT CENTRAL
COLLABORATION STATION
QUICK TIPS
eHPLAYLIST
Please enter
Loan Number
Select Compliance File(s) to upload
Check Required Docs
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Loan Number 1234567
Borrower Smith, Sandy
Address 2211 Hillcrest Street, Manatee, FL
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File
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Submit your Compliance File
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Select File
Upload
CHECKPOINT
File name
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File Type
Compliance File
I have verified that this file is COMPLETE and CORRECT according to the Program Guidelines and Checklist for my Loan.
If I am submitting an individual document, or a Corrected DEFI, I understand that the approval of my loan will only be granted once all of the Compliance File requirements have been met.
The Compliance Review Fee is required to be submitted via eHPay prior to my loan being reviewed.
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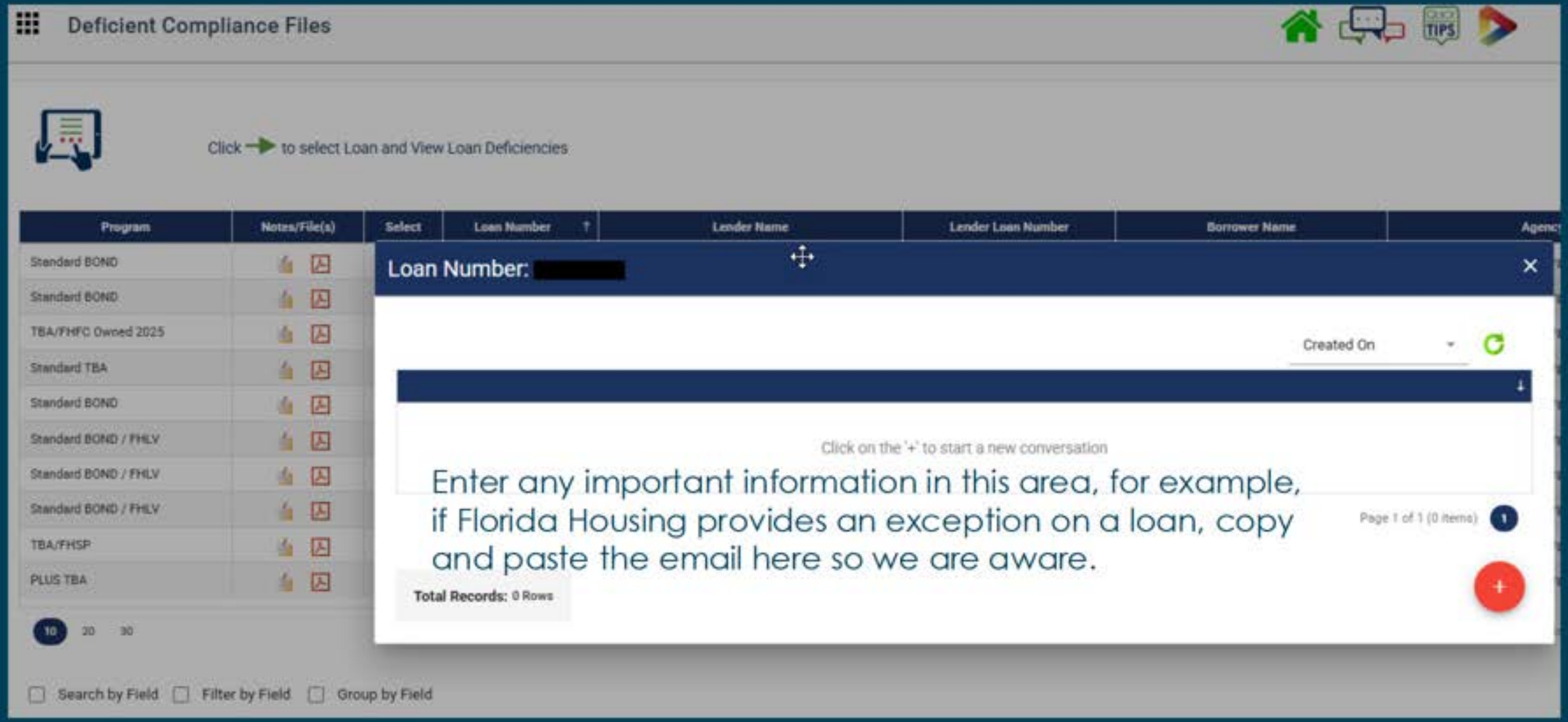
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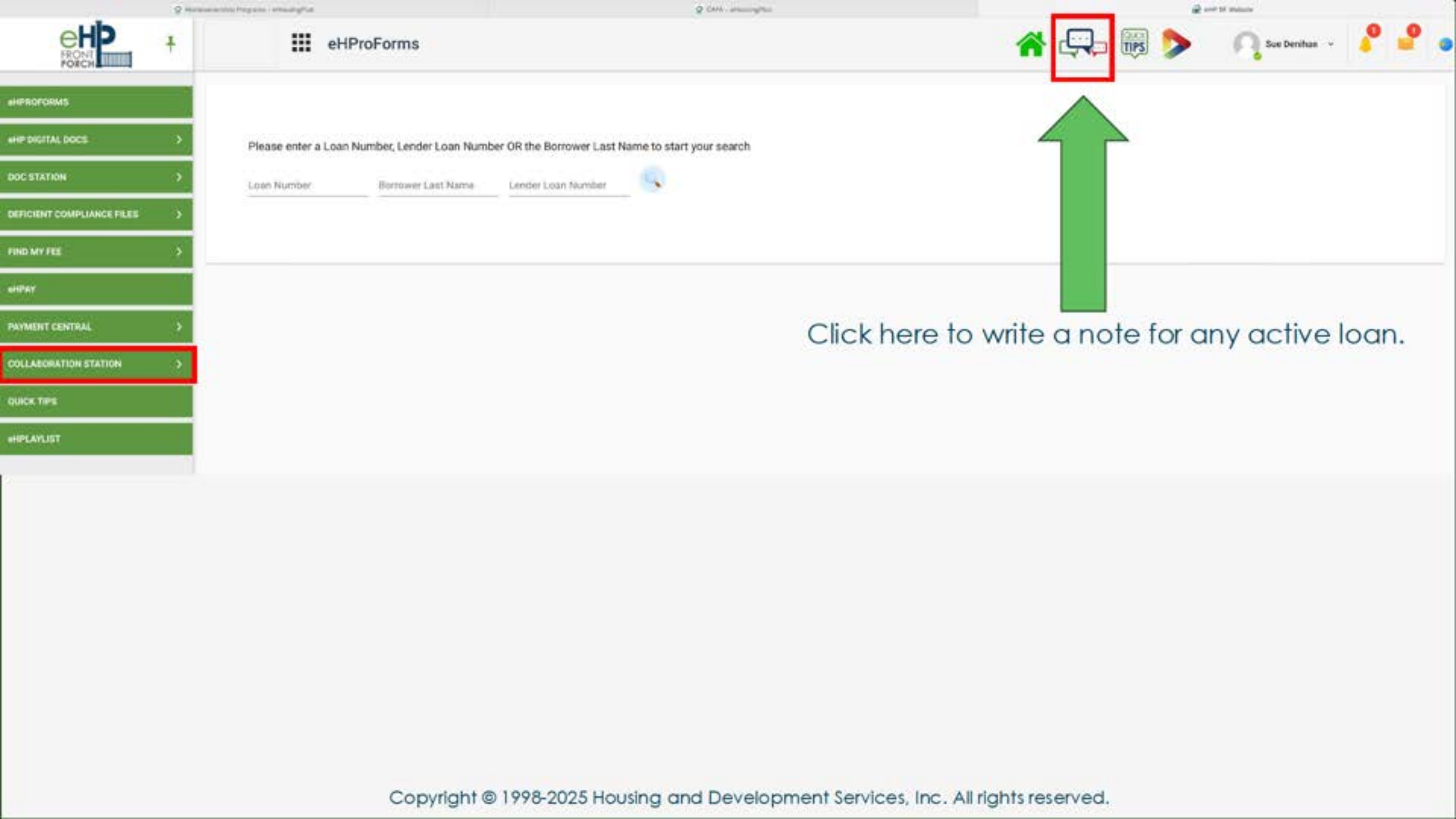
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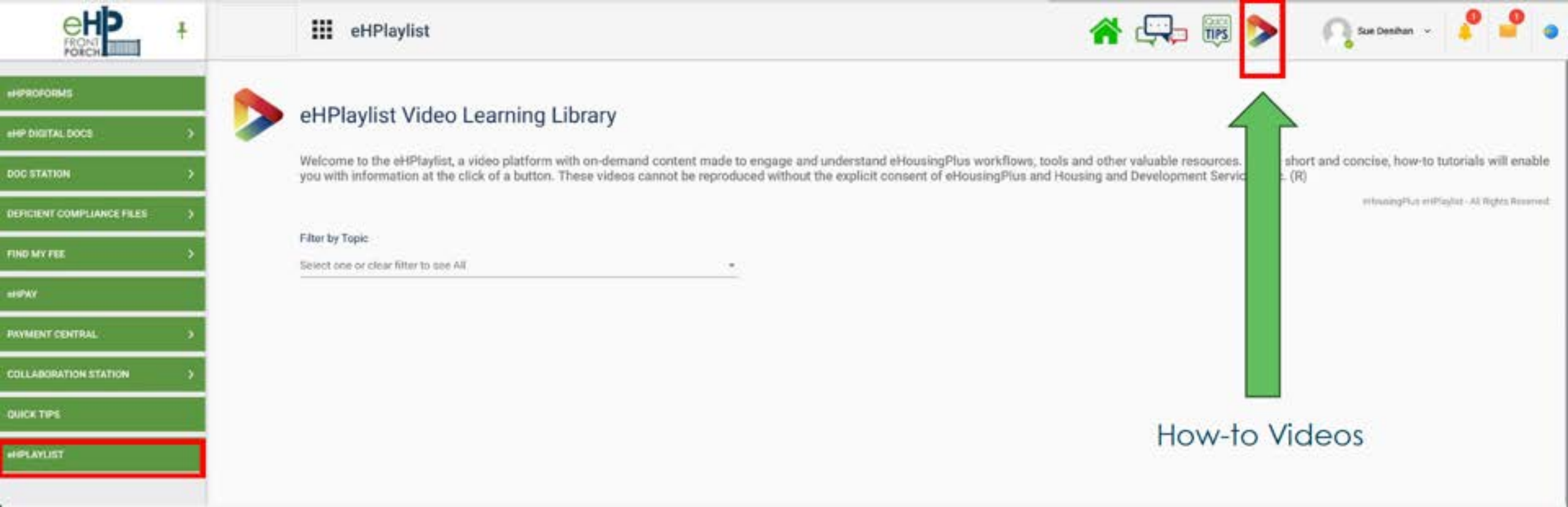
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Top Five Deficiencies on Florida Housing program loans

- Pay History required for Principal Reduction
- 1003/SCIF – Missing or Incomplete
- Second Loan Estimate – Missing
- Exclusionary List Hit
- 4506C - Incomplete

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2nd Mortgage Guidelines	eHousingplus.com
1st Mortgage Program Questions	underwritingquestions@bayview.com
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Lender Training (Program & System)	Option 4	trainer@ehpuniversity.com
Lender User Access (Credentials, Disabled Access, etc.)	Option 1	useraccess@ehpuniversity.com
eHPay—Digital Payment of Compliance Fees	Option 3	maria.sanchez@ehousingplus.com
Program Eligibility Questions—READ THIS GUIDE FIRST	Option 2	Click Here
Deficiencies—To view and upload compliance file deficiencies.	View compliance and Servicer deficiencies in eHP FrontPorch and using Digital Docs, Deficient Compliance Files drop down menu.	
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Credit underwriting questions, refer to their internal Underwriting Department or Lakeview.	855-253-8439 / Option 3	underwritingquestions@bayview.com
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Uploading First or Second mortgage closed loan files. Questions regarding exceptions specific to credit file or collateral documents.	855-253-8439 / Option 2	clientservices@bayviewloans.com

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Toll Free: (850) 488 –4197
https://www.floridahousing.org/

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