we make housing affordable™

Florida Housing

Finance Corporation

FLORIDA HOUSING
Hometown Heroes
Live Webinar

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

eHOUSINGPLUS

Program Management Specialists

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HOMETOWN HEROES

Essential Takeaways

Program Timeline

60 calendar days from Reservation to Loan Purchase
60-day lock to purchase with ONE 30-day extension (.25 bps).
Loan will automatically cancel on day 91 if not PURCHASED.

HOMETOWN HEROES

Essential Takeaways

Program Qualifying Income

- Use the income of all employed borrowers for Program qualifying.
- VOEs for all employed borrowers are required.
- Any income of an occupying employed borrower NOT considered in the AUS must be noted by the underwriter and underwriter must provide an LOX for why the income is not being used.

Example
If an occupying borrower's income cannot be considered because the Agencies will not permit it, an LOX must be provided by underwriting confirming it cannot be considered in the AUS.



Essential Takeaways

Remote Workers

Are remote workers eligible? No, think frontline workforce.

HOMETOWN HEROES

Essential Takeaways

Current Reservations in the Standard Bond and TBA Programs

Can a current reservation in the standard BOND or standard TBA be cancelled and moved to HTH Program ? No

HOMETOWN HEROES

Essential Takeaways

Veterans

Veterans are required to be employed full-time and are not exempt from the full-time employment requirement. However, they are not limited to a specific occupation; any full-time employment will satisfy this program requirement.

Please note, the HTH program may not be the most suitable option for active-duty military borrowers.

HOMETOWN HEROES

Essential Takeaways

HTH Assistance Funds – Not Forgivable

The HTH Down Payment Assistance (DPA) must be repaid in full upon the sale, refinance, transfer of deed, payoff of the first mortgage, or if the borrower no longer occupies the property as their primary residence. These funds are recycled back into the program to support future first-time homebuyers.

Florida Housing Programs Are Available Statewide

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$50 MILLION HOMETOWN HEROES PROGRAM AVAILABLE AUG. 18TH!

STANDARD BOND & TBA PROGRAMS ARE CONTINUOUSLY FUNDED

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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 ta

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

ONBOARDING

UNIVERSITY

Lunch and Learn

FFIEC Look-up

Reinstate
Clear Flags
Change
Request

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Homeownership Programs



Lender Toolkit

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HTH TBA
Standard Bond
Standard TBA
PLUS TBA
MH Term Sheet

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There are 2 HTH guides.
Choose the correct guide.

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Standard TBA
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MH Term Sheet

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HOMETOWN
HEROES
2025

BOND LENDER GUIDELINES

HFA Preferred
Conventional Loan Program for BOND
(Fannie Mae Offering)

HFA Advantage
Conventional Loan Program for BOND
(Freddie Mac Offering)

First Mortgage Government Loan Programs for BOND
Florida First (FHA, VA, & USDA-RD)

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Lakeview

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Florida Housing HTH Bond Lender Guide 8.01.25 (Lakeview)

HOMETOWN
HEROES
2025

TBA LENDER GUIDELINES

HFA Advantage
Conventional Loan Program for TBA
(Freddie Mac Offering)

FL First
Government Loan Program for TBA
(FHA, USDA-RD,VA)

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Lakeview

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Florida Housing HTH TBA Lender Guide - FNMA Removed 8.01.25 (Lakeview)

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Where can you find Daily Rates?
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2025 HOMETOWN HEROES PROGRAM - Latest Announcements under Bulletins

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		7.000%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.500%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.000%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
FHA, VA	640		7.125%
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k or FL HLP $10k	7.250%
Freddie Mac (HFA Advantage) OVER 80% AMI	640		7.375%

PLUS TBA

Offering	FICO	DPA	Lock Rate
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		5%	7.625%
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		5%	7.750%

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Freddie Mac (HFA Advantage) OVER 80% AMI	640		7.375%

PLUS TBA

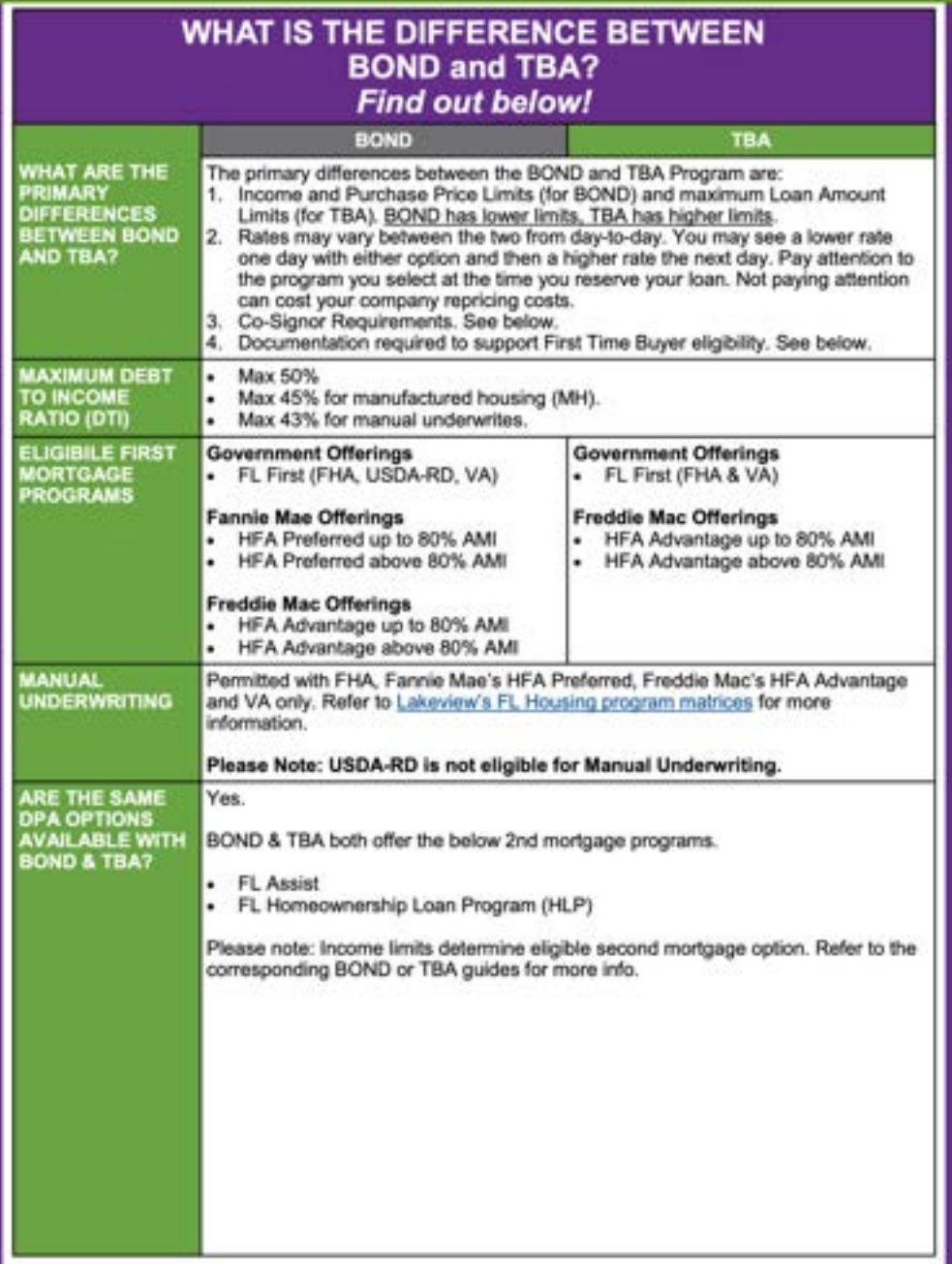
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How do I know when to use Bond and when to use TBA?

Use the Bond vs. TBA cheat Sheet.



WHAT IS THE DIFFERENCE BETWEEN BOND and TBA?
Find out below!

	BOND	TBA
WHAT ARE THE PRIMARY DIFFERENCES BETWEEN BOND AND TBA?	The primary differences between the BOND and TBA Program are: 1. Income and Purchase Price Limits (for BOND) and maximum Loan Amount Limits (for TBA). BOND has lower limits, TBA has higher limits. 2. Rates may vary between the two from day-to-day. You may see a lower rate one day with either option and then a higher rate the next day. Pay attention to the program you select at the time you reserve your loan. Not paying attention can cost your company repricing costs. 3. Co-Signor Requirements. See below. 4. Documentation required to support First Time Buyer eligibility. See below.	
MAXIMUM DEBT TO INCOME RATIO (DTI)	• Max 50% • Max 45% for manufactured housing (MH). • Max 43% for manual underwrites.	
ELIGIBILE FIRST MORTGAGE PROGRAMS	**Government Offerings** • FL First (FHA, USDA-RD, VA) **Fannie Mae Offerings** • HFA Preferred up to 80% AMI • HFA Preferred above 80% AMI **Freddie Mac Offerings** • HFA Advantage up to 80% AMI • HFA Advantage above 80% AMI	**Government Offerings** • FL First (FHA & VA) **Freddie Mac Offerings** • HFA Advantage up to 80% AMI • HFA Advantage above 80% AMI
MANUAL UNDERWRITING	Permitted with FHA, Fannie Mae's HFA Preferred, Freddie Mac's HFA Advantage and VA only. Refer to Lakeview's FL Housing program matrices for more information. **Please Note: USDA-RD is not eligible for Manual Underwriting.**	
ARE THE SAME DPA OPTIONS AVAILABLE WITH BOND & TBA?	Yes. BOND & TBA both offer the below 2nd mortgage programs. • FL Assist • FL Homeownership Loan Program (HLP) Please note: Income limits determine eligible second mortgage option. Refer to the corresponding BOND or TBA guides for more info.	

FLORIDA HOUSING TBA vs. BOND 7.22.25 1

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2025 HOMETOWN HEROES PROGRAM - Latest Announcements under Bulletins

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STANDARD TBA

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PLUS TBA

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203k Term Sheets	203k Term Sheet
Co-Signor Term Sheet	Co-Signor Term Sheet
Manufactured Housing Term Sheet	Manufactured Housing Term Sheet
Master Term Sheet for Stand	Master Term Sheet
Homebuyer Education	Homebuyer Education
80% AMI Conv. Loan Limits	80% AMI Limits

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HTH Training	Register for HTH Training
Subscribe to FHFC Bulletins	Subscribe to FHFC Bulletins
TPO Memorandum	TPO Memorandum

- TARGETED AREA CENSUS TRACTS AND MAPS
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FLORIDA HOUSING FINANCE CORPORATION
Memorandum to Third Party Originators

Thank you for your interest in Florida Housing's Homebuyer Loan Programs. Please note that while we welcome your participation, **Florida Housing does not contract directly with third party originators (TPOs)**. TPOs must work directly with one of our approved Wholesale Lenders when choosing to offer our program.

ACTION REQUIRED

If you are brokering a loan through our program, please do **not contact Florida Housing directly** for program-specific questions or assistance with loan scenarios.

Instead, your main point of contact must be your wholesale lender. Your wholesale lender will assist with:

- Loan scenarios
- Program-specific overlays
- Lock procedures, timelines and required documentation

WHY THIS IS IMPORTANT

While you are encouraged to review Florida Housing's published guidelines, it is important to understand that each approved wholesale lender requires their TPOs to contact them directly for guidance and program inquiries.

RATE LOCK & RESERVATION POLICY

Please be advised: Florida Housing will NOT make any rate changes or cancel reservations at the request of a third party originator (TPO).

FL Housing and eHousing will not cancel a reservation if a borrower chooses to close with another lender or TPO. The direct lender or wholesale lender that made the initial reservation must cancel the loan.

Any inquiries regarding rate changes or product changes must be made by the direct lender or wholesale lender.

There will be no exceptions.

IMPORTANT REMINDER

Each wholesale lender may offer different program options. It is the responsibility of the TPO to verify which programs their wholesale lender offers.

FLORIDA HOUSING FINANCE CORPORATION
Memorandum to Third Party Originators

NEXT STEPS FOR THIRD PARTY ORIGINATORS

1. Reach out to your chosen wholesale lender from the list below.
2. Request approval to offer FL Housing's programs.
3. The wholesale account representative will provide information and guidance specific to onboarding and training.

If you have questions about which programs are offered, reach out to the appropriate wholesale lender directly.

APPROVED WHOLESALE LENDERS & CONTACT INFORMATION

Wholesale Lender	Contact Name	Email
FBC Mortgage, LLC	Peter Conrad	pconrad@fbchomeloans.com
First Community Mortgage, Inc	Jeff Pancer	jeff.pancer@fcmpartners.com
Gold Star Mortgage Financial Group	Christian Butterfield	cbutterfield@goldstarfinancial.com
Norwich Commercial Group, Inc (TPO Go)	Sheli Flieger	sheli@norcom-usa.com
Sierra Pacific Mortgage Company, Inc	Lonnie Adams	lonnie.adams@sierrapacificmortgage.com
United Wholesale Mortgage, LLC	Linda Terrasi	lterrasi@uwm.com
Windsor Mortgage, Plains Commerce Bank	Kevin Carlson	kcarlson@windsormortgage.com

Please Note: Only loan officers that work and live in Florida can offer our program. ALL Mortgage Brokers must hold a current valid Florida Driver's License. The TPO Broker must have a physical office(s) in the State of Florida licensed in the NMLS for a minimum of one year and licensed as a Mortgage Broker for two years in NMLS.

FINAL NOTE

To facilitate timely resolution of inquiries and minimize loan closing delays, TPOs are urged to identify their designated account representative with their wholesale lender.

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2025 HOMETOWN HEROES PROGRAM - Latest Announcements under Bulletins

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640	FL Assist $10k or FL HLP $10k	7.000%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640		7.500%
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STANDARD TBA

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PLUS TBA

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Bond Programs	Bond Closing Cheat Sheet
Bond Program	Bond Program Official Sample Closing Packet
TBA Programs	TBA Closing Cheat Sheet
TBA Program	TBA Program Official Sample Closing Packet

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BOND LOAN CLOSING CHEAT SHEET

Special Instructions to Closers	• Please instruct title companies that these closing documents should NOT be returned to Florida Housing. All Florida Housing closing and collateral documents should be returned to the originating Lender upon execution and recording. Many of these documents reflect Florida Housing as the mortgagee and title companies often return these documents to Florida Housing's corporate office which can result in loan purchase delays and additional late delivery fees to Lenders. • Confirm the Second mortgage docs reflect the correct Second mortgage option in your loan operating system (LOS). If not, contact eHousing to update **THEN** repull corrected documents. • Confirm the total loan amount on the First mortgage note equals the same total loan amount in the Reservation system. If not, contact eHousing to correct. • Be sure there's no cash back to borrower, not even from their EMD. See Lender Guide for Cash Back policy. • Determine which documents need to be executed by each party.
Doc Stamp & Intangible Tax	• First AND Second notes and mortgages are exempt. • Deeds are not exempt and can be paid by borrower or seller. • The below must reflect on all FL Housing First mortgage AND notes, which are provided and generated by Participating Lenders. ***"This note and the mortgage securing this note arise out of or are given to secure the repayment of a loan issued in connection with the financing of housing and are exempt from documentary stamp tax and intangible tax pursuant to section 420.513 (1), F.S."***
Power of Attorney (POA) applies to First and Second Mortgages	• Permitted but must satisfy Agency (FHA, USDA-RD, VA, FNMA, and FHLMC) requirements. • Active-duty military personnel may provide an "Alive and Well" letter. • Lenders should contact their title company/closing agents for information regarding POA requirements in the State of FL.
Tax Exempt Rider	Must be recorded behind the first Mortgage.
FIRST MORTGAGE PROGRAM FEES	
Tax Service Fee	• $85 payable to "Investor or Master Servicer", not "Lakeview".
Compliance Fee	• $275 payable to eHousingPlus at the time the compliance file is uploaded to eHP FrontPorch.
Funding Fee	• $400 payable to "Investor or Master Servicer", not "Lakeview".
Lender Fees	• Not to exceed $1,750. This includes Lender's application fee, processing fee, admin or similar origination fees.
Realtor Commission and Fees **Broker Fees**	• **Realtor Commission** is not permitted to be paid with FL Housing's DPA. The buyer may pay using their own funds. FL Housing funds are restricted to down payment and STANDARD closing costs. Realtor commission is not a standard buyer cost in the State of FL currently. • **Realtor Fees** may be paid by the borrower but cannot exceed $500. This includes but not limited to, transaction fees, processing or admin fees. • **Broker Fees** are not permitted. Participating Lenders are not permitted to charge any fees to borrower(s) or sellers that would be paid to their TPO. Any Broker Fees or costs would need to be paid for or determined by the Participating Lender.
FIRST MORTGAGE PROGRAM DOCUMENTS	
Required Program Docs	• Notice to Buyer (To be signed at closing if not prior to closing). • Recapture Tax Brochure • (Informational) Collected

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Florida Housing
Finance Corporation

BOND First Mortgage Program

Sample Closing Package

with **FL Assist, FL Homeownership Loan Program (HLP)** and **Hometown Heroes BOND** Second Mortgage Documents

Sections highlighted in blue are meant to be completed if applicable.

Sections highlighted in yellow are intended to be completed manually. Electronic signatures are acceptable, with the exception of the mortgage and promissory notes. Remote Online Notarizations (RONs) are not permitted by Lakeview. Co-Signors cannot sign Mortgage or appear on Deed (unless an NPS). First and Second notes and mortgages are exempt from Documentary Stamp & Intangible tax.

Sections highlighted in orange are auto-populated by the eHousing's Front Porch when the documents are printed. Lenders are responsible for entering this information into the system. If the information is incorrect or inconsistent, it must be updated in the eHP reservation system.

Verbiage highlighted in green is intended to draw your attention to information regarding a Non-Purchasing Spouse.

Notice: The documents in this sample closing package may not appear exactly as those generated directly from the system, as edits have been made within the sample for reference purposes. However, please be advised that all documents printed directly from the system are accurate and reflect the final versions.

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STANDARD BOND

STANDARD TBA

PLUS TBA

AVAILABLE PROGRAMS	*2025 HOMETOWN HEROES AVAILABLE AUG. 18TH*
ELIGIBLE AREA	Entire state of FL
HTH TRAINING	HTH Training Live Webinar Registration
RATES	See Chart
PROGRAM GUIDELINES	HTH Bond Guidelines
PROGRAM GUIDELINES	HTH TBA Guidelines
HTH OCCUPATIONS	2025 FHFC HTH Eligible Occupations List
HTH TBA vs. Bond Cheat Sheet	2025 HTH TBA vs. HTH Bond Cheat Sheet - Coming Soon
HTH MASTER TERM SHEET	2025 HTH Master Term Sheet Coming Soon
BORROWER CERTIFICATION	2025 Borrower Certification
HTH Marketing Flyer	2025 Coming Soon
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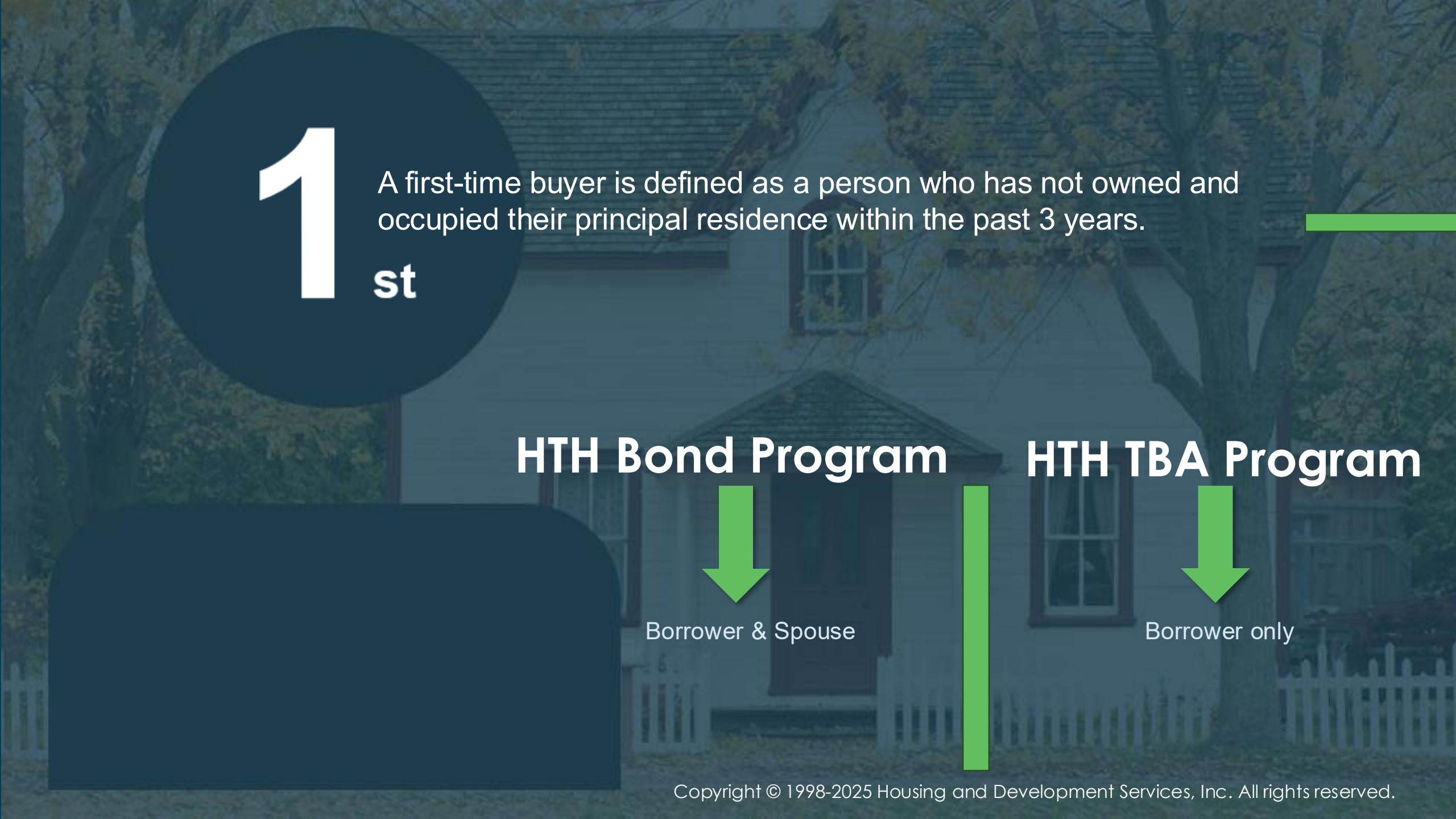
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HOMETOWN HEROES

Who Qualifies?

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Eligible Borrower

ONLY one occupying borrower must qualify by CURRENTLY working full time for a FL Based employer (at time of closing) with an eligible occupation. Offer letters do not support CURRENT full-time employment with a FL Based employer.

- Only ONE borrower must satisfy this requirement (excluding a non-Occupying Co-Signor).
- Active-Duty service members are exempt from this requirement when providing a Leave and Earnings Statement (LES) .
- Co-Signors cannot qualify occupying borrower(s) by satisfying this requirement. Only those appearing on the first mortgage loan as an occupying borrower can satisfy this requirement.
- Veterans are not exempt from this requirement.

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Self Employed Borrower

- Self-Employed borrower (s) must provide letter from CPA, book-keeper or tax preparer validating borrower works full-time. A Letter of Explanation (LOX) from the borrower attesting they are full-time is not acceptable.
- Self-Employed (SE) borrowers must provide the most recent year's tax filing.
- Please note: Self-Employed borrower(s) must qualify under an eligible occupation.

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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

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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Hybrid Employee means a person who works from home or another location part-time (or remotely) AND works at an employer location part-time. Hybrid employees ARE eligible.

Remote Employee means a person that telecommutes or works from home full-time and performs their job outside of a traditional office environment. Remote employees are NOT eligible.

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HOMETOWN HEROES

Florida Hometown Heroes (HTH) Eligible Occupations

1) Healthcare worker;
2) School staff member;
3) First responder;
4) Public safety Workers;
5) Court employee;
6) Childcare worker;
7) Military & Veterans

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HOMETOWN HEROES

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE OCCUPATIONS

Eligible Occupations for Florida Hometown Heroes (HTH) Loan Program

Participants must be employed FULL-TIME and CURRENTLY employed by a Florida based employer

Please note only ONE borrower must qualify with eligible occupation.

Healthcare Workers

Borrowers employed full-time by a Florida based healthcare provider/ physician, hospital, assisted living facility, mental health facility or healthcare facility are eligible.

Nursing **Examples include, but not limited to:**	Advanced Practice Registered Nurse (APRN)
	Clinical Nurse Specialist
	Licensed Practical Nurse (LPN)
	Nurse Anesthetist
	Nurse Midwife
	Nursing Assistant (CNA)
	Nursing Technician
	Registered Nurse (RN)
Medical Technicians **Examples include, but not limited to:**	Anesthesia Support Technician
	Cardiology Technician
	Clinical Technician
	Computed Tomography (CT) Technician
	Emergency Room (ER) Technician
	Laboratory Technician (including Phlebotomist)
	Music Technician
	Neurology Technician
	Nuclear Medicine Technician
	Monitor Technician
	Orthopedic (Ortho) Technician
	Pharmacy Technician
	Radiation Technician
	Rehabilitation (Rehab) Technician
	Sonographer
	Surgical Technicians
	Xray Technician
Medical Therapists **Examples include, but not limited to:**	Audiology Therapist
	Occupational Therapist
	Physical Therapist
	Respiratory Therapist
	Speech Therapist

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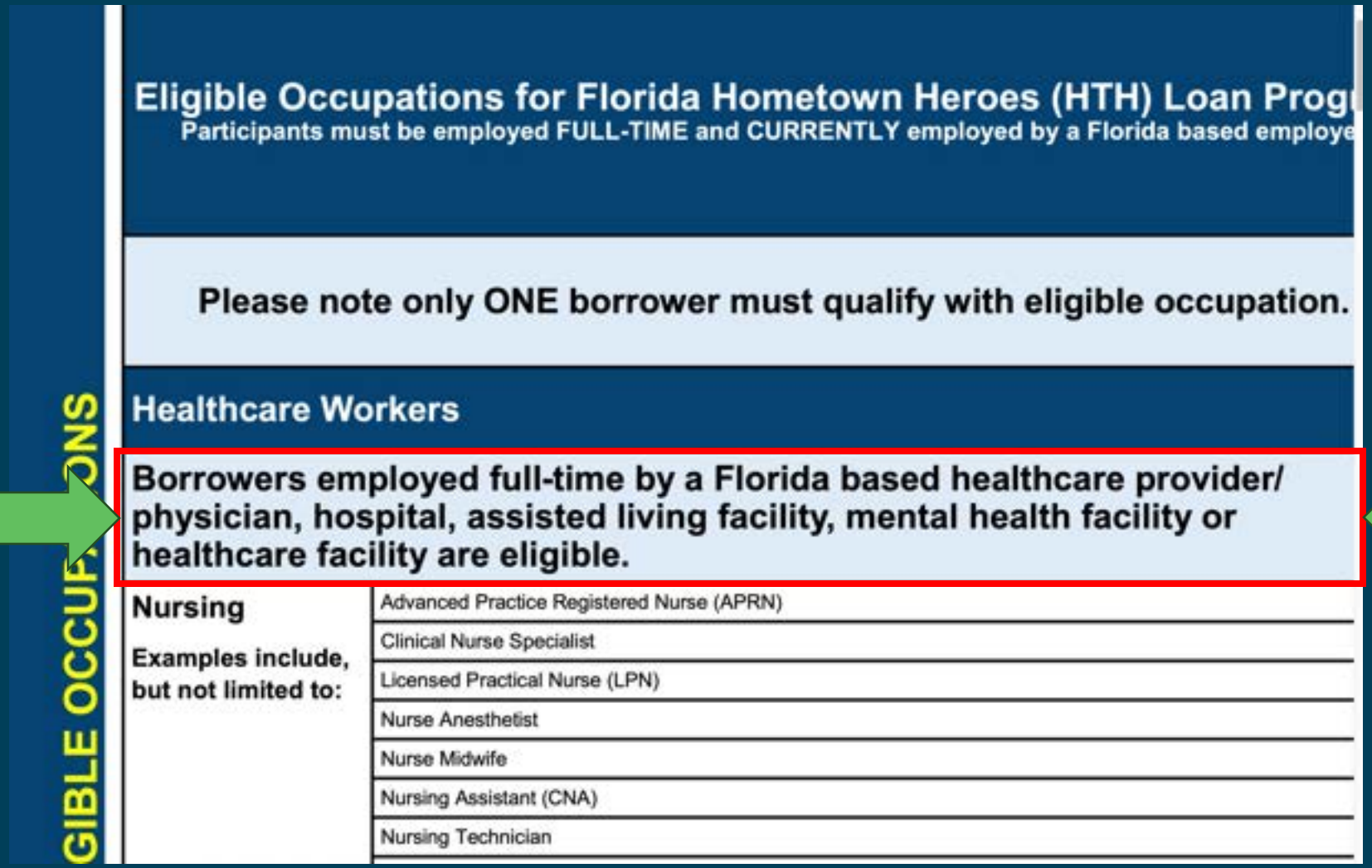
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HOMETOWN HEROES



GIBLE OCCUP ONS

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HOMETOWN HEROES

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE OCCUPATIONS

Eligible Occupations for Florida Hometown Heroes (HTH) Loan Program

Participants must be employed FULL-TIME and CURRENTLY employed by a Florida based employer

Healthcare Workers (continued)

Mental Health Workers **Examples include, but not limited to:**	Behavioral Health Specialist
	Behavioral Health Technician
	Behavioral Health Therapist
	Case Manager
	Mental Health Specialist
	Mental Health Technician
	Mental Health Therapist
	Psychiatrist
	Psychologist
	Social Worker
Doctors, Physicians & Pharmacists **Examples include, but not limited to:**	Anesthesiologist
	Anesthesiologist Assistant
	Dentist
	Nuclear Pharmacist
	Pharmacist
	Pharmacy Technician
	Physician
	Physician Assistant
Other Healthcare Workers **Examples include, but not limited to:**	Dental Assistant
	Dental Hygienist
	Medical Assistant (CMA or MA)
	Patient Care Assistant
	Patient Transporter (Orderly)
	Phlebotomist

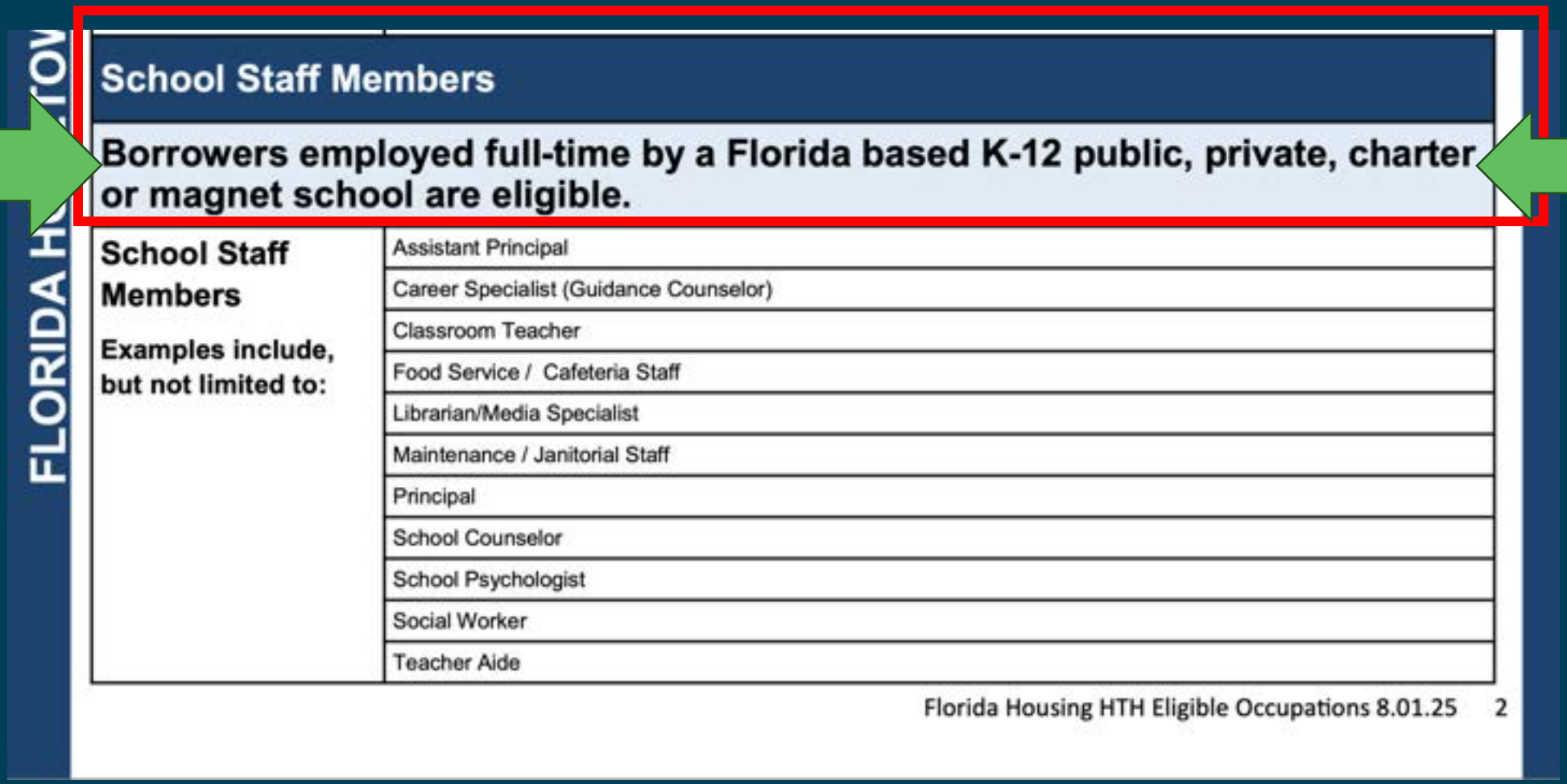
School Staff Members

Borrowers employed full-time by a Florida based K-12 public, private, charter or magnet school are eligible.

School Staff Members **Examples include, but not limited to:**	Assistant Principal
	Career Specialist (Guidance Counselor)
	Classroom Teacher
	Food Service / Cafeteria Staff
	Librarian/Media Specialist
	Maintenance / Janitorial Staff
	Principal
	School Counselor
	School Psychologist
	Social Worker
	Teacher Aide

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HOMETOWN HEROES



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School Staff Members **Examples include, but not limited to:**	Assistant Principal
	Career Specialist (Guidance Counselor)
	Classroom Teacher
	Food Service / Cafeteria Staff
	Librarian/Media Specialist
	Maintenance / Janitorial Staff
	Principal
	School Counselor
	School Psychologist
	Social Worker
	Teacher Aide

Florida Housing HTH Eligible Occupations 8.01.25 2

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HOMETOWN HEROES

FLORIDA HOMETOV

School Staff Members

Borrowers employed full-time by a Florida based K-12 public, private, charter or magnet school are eligible.

School Staff Members **Examples include, but not limited to:**	Assistant Principal
	Career Specialist (Guidance Counselor)
	Classroom Teacher
	Food Service / Cafeteria Staff
	Librarian/Media Specialist
	Maintenance / Janitorial Staff
	Principal
	School Counselor
	School Psychologist
	Social Worker
	Teacher Aide

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HOMETOWN HEROES

FLORIDA HOMETOWN HEROES (HTH) ELIGIBLE OCCUPATIONS

Eligible Occupations for Florida Hometown Heroes (HTH) Loan Program

Participants must be employed FULL-TIME and CURRENTLY employed by a Florida based employer

First Responders

Borrowers employed full-time by a Florida based fire department, ambulance service or hospital are eligible.

First Responders	Certified Emergency Medical Technician (EMT)
Examples include, but not limited to:	Certified Paramedic
	Firefighter

Public Safety Workers

Borrowers employed full-time by a Florida based local, county, state or federal law enforcement department, juvenile detention facility, correctional facility or emergency operations center are eligible.

Public Safety Workers	911 Public Safety Communicator (911 Operator or Dispatcher)
Examples include, but not limited to:	Correctional Officer
	Correctional Probation Officer
	Juvenile Detention Officer
	Juvenile Probation Officer
	Sworn Law Enforcement Officer (Local, State or Federal)

Court Employees

Borrowers employed full-time by a Florida based county, state or federal court, court administrator's office, State Attorney's Office or Public Defender's Office are eligible.

Court Employees	Assistant State Attorney
Examples include, but not limited to:	Assistant Public Defender
	Attorney *If employed by the FL Supreme Court, District Courts of Appeal, Circuit Courts or a county court in Florida.*
	Court Clerk
	Court Stenographer (Court Reporter) If employed by the FL Supreme Court, District Courts of Appeal, Circuit Courts or a county court in Florida.

Childcare Workers

Borrowers employed full-time by a Florida based licensed child care facility pursuant to S.402.301-402.305 or exempt from licensure pursuant to S.402.313 and 402.316 are eligible.

Child Care Workers	Any worker at a licensed child care facility
Examples include, but not limited to:	Any worker at a licensed or registered home day care

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HOMETOWN HEROES

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Borrowers employed full-time by a Florida based fire department, ambulance service or hospital are eligible.	
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HOMETOWN HEROES

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Court Employees **Examples include, but not limited to:**	Assistant State Attorney
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HOMETOWN HEROES

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HOMETOWN HEROES

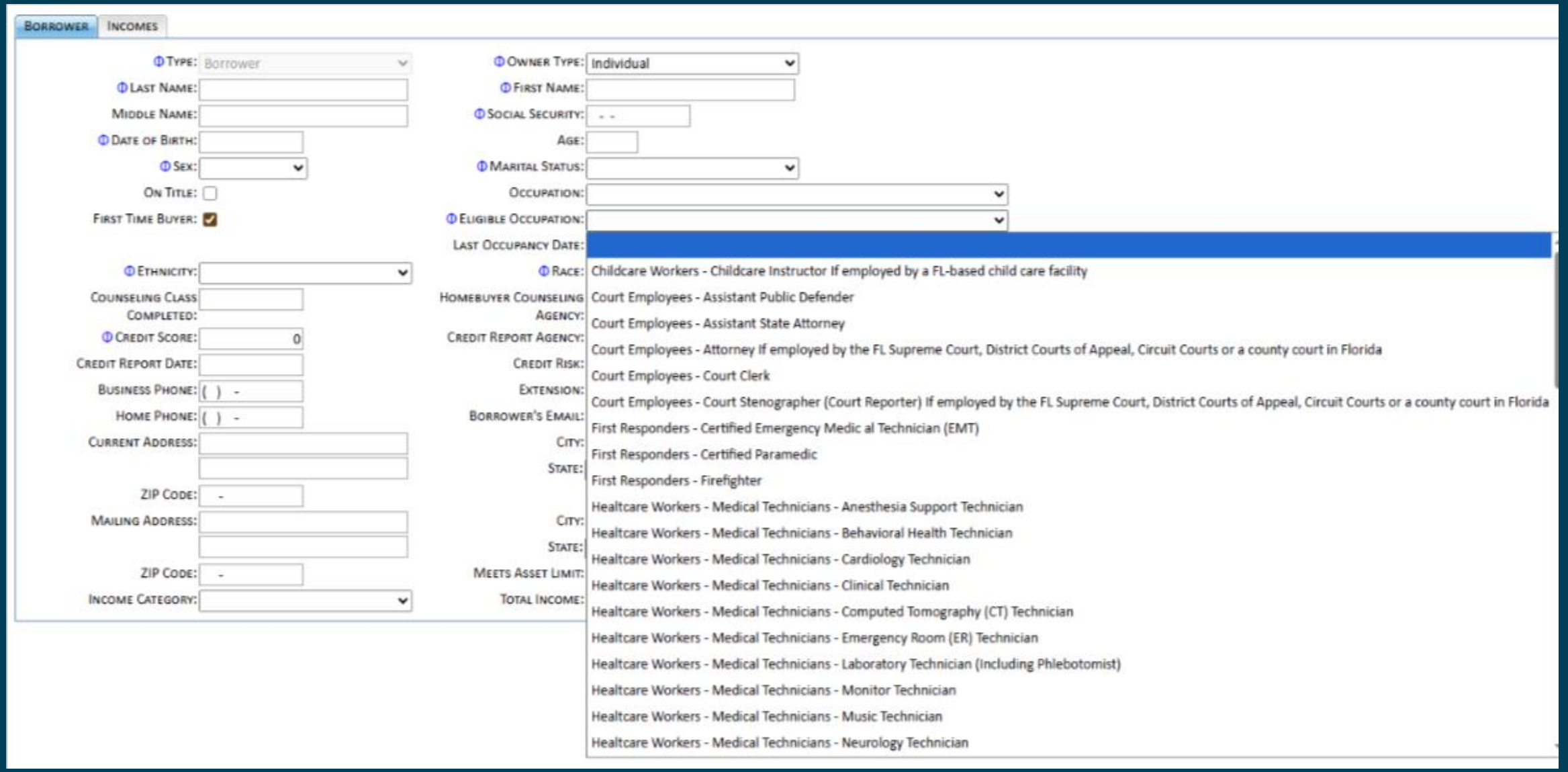
Military & Veterans	
Service Members	All active duty or reserve service members of all branches of the United States Armed Forces, including the FL National Guard.
	Veterans employed FULL TIME with a FL based employer who have been discharged under other than dishonorable conditions from one of the eligible military or reserve branches.

Veterans are required to be employed full-time and are not exempt from the full-time employment requirement. However, they are not limited to a specific occupation; any full-time employment will satisfy this program requirement.

Please note, the HTH program may not be the most suitable option for active-duty military borrowers.

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Choose the Occupation upon loan reservation.



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HOMETOWN HEROES

Down Payment Assistance

- **0% interest, 30-year deferred, 2nd mortgage**
- **Never forgiven**
- **Must be repaid** in full upon the sale, refinance, transfer of deed, payoff of the first mortgage, or if the borrower no longer occupies the property as their primary residence.
- Funds recycled back into the program to support future first-time homebuyers.

5% of the TOTAL loan amount capped at $35,000

$300,000 total loan amount x 5% = $15,000 Assistance

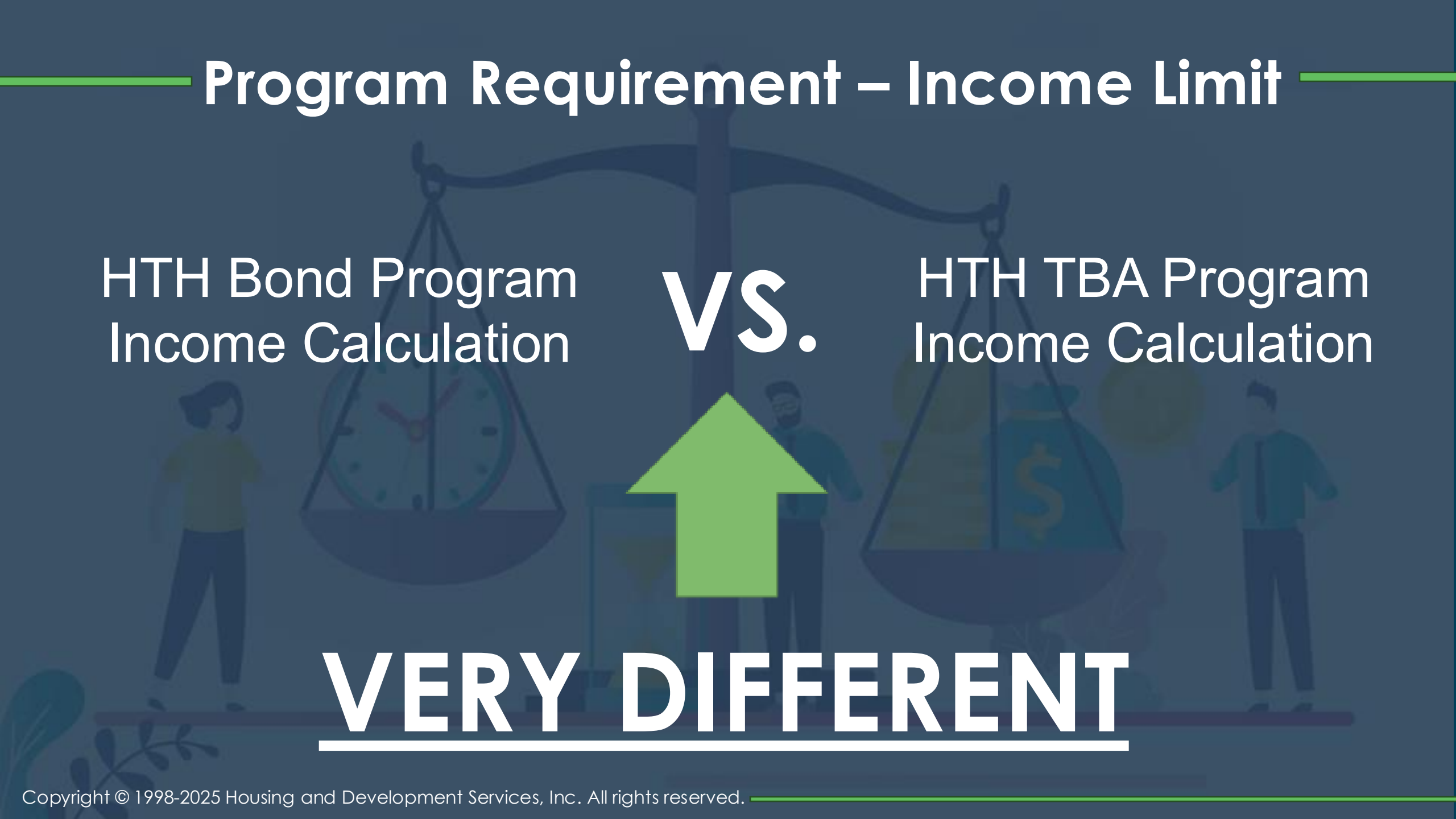
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Program Requirement – Income Limit

HTH Bond Program Income Calculation

VS.

HTH TBA Program Income Calculation



VERY DIFFERENT

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HTH BOND PROGRAM INCOME CALCULATION

CURRENT income that is annualized.

- ✓ Borrower + Spouse
  - ✓ Non-purchasing Spouse (NPS)
  - ✓ Non-Occupying Spouse (even if spouse does not occupy the property)
- ✓ All occupants aged 18 and older (related and unrelated)



Must Include ALL Forms of Income:

- Bonuses
- Overtime
- Social Security Income
- Alimony
- Child Support
- ETC.

& must not exceed Bond income limit.



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HOW TO CALCULATE EARNINGS AS ANNUAL INCOME

Please contact eHousingPlus Compliance Team with any questions or concerns regarding the calculation of Program Qualifying Income at incomeQ@ehousingplus.com 888-634-7974 / 954-217-0817 Option 2, 2.

Once Lenders review all applicable income documentation, Lenders must then convert reported income to an annual figure. Convert periodic wages to Gross Annual Income by multiplying:

- Hourly wages by the number of hours worked per year (2,080 hours for full-time employment with a 40-hour week and no overtime);
- Weekly wages by 52;
- Bi-weekly wages (paid every other week) by 26;
- Semi-monthly wages (paid twice a month) by 24; and
- Monthly wages by 12.

To annualize other than full-time income, multiply the wages by the actual number of hours or weeks the borrower is expected to work.

TYPES OF INCOME

SALARY or W2	• Consider the last 4-6 weeks' paystubs OR YTD earnings. Review most current tax return for inconsistencies with earnings. If so, further review of current income may be necessary. • Reimbursements for travel, auto or other expenses are to be included in annual income figure.
COMMISSION / BONUS INCOME	• If commission income was noted to have been received as YTD on the 4 – 6 weeks of paystubs supplied, but was not actually received during the review period: Divide the YTD commission / bonus income by the number of pay periods that have already occurred in the year to obtain the average per pay period. Multiply this average by the total number of pay periods in the year. Add this amount to the calculated income from salary or wage.
SELF EMPLOYED (SE)	• Use the quarterly tax returns, the most recent annual tax return and/or profit and loss statement to identify the current net YTD income. Net income is used in determining income for SE borrower(s). Net income is gross income minus business expenses, interest on loans and depreciation computed on a straight line basis. • The following cannot be deducted from gross earnings: Principal payments on loans, interest on loans for business expansion or capital improvements, other expenses for business expansion, or outlays for capital improvements. Divide the YTD income by the number of months in which is was earned and multiply it by 12. • SE income is the only income in which net earnings are considered. • If income from a business is negative, it must be counted as zero income. Losses from a business may not be deducted from another source of income.

Document is NOT AVAILABLE for Lending and Development

HOW TO CALCULATE EARNINGS AS ANNUAL INCOME (Continued)

Please contact eHousingPlus Compliance Team with any questions or concerns regarding the calculation of Program Qualifying Income at services@ehousing.cc or 954-217-0817.

INTEREST / DIVIDEND EARNINGS	• Only earnings or payments from stocks or assets that are distributed monthly would be considered income. • If earnings are paid monthly then use current earnings statement to identify the YTD interest or dividend earnings. Divide by the number of months this YTD represents and multiply by 12.
PENSION, SOCIAL SECURITY, OR DISABILITY INCOME	• Use the benefits statement issued by the benefits provider (pensions, workers compensation, disability compensation, social security, AFDC, etc.) to identify the amount of the benefit, payment frequency and expected term of benefit. Multiply the amount of the benefit times the payment frequency. If the benefit is absolutely not payable to the recipient beyond a given date (a verifiable complete and permanent stop of benefits without extensions, exceptions, waivers, or other conditions) and such date is within 12 calendar months of the anticipated closing date, then calculate the benefits expected through the end of the benefits term.
BOARDER INCOME	• Review bank statements and determine the amount and frequency received then calculate as an annual figure.
ANTICIPATED RENTAL INCOME FROM 2—4 UNIT PROPERTIES	• Anticipated rental income from the multi-unit property being purchased is not included in the calculation for Program purposes but may be considered in AUS income if so permitted by the Agencies.
RENTAL INCOME	• If income from rental property is currently received, it must be included in the Program Qualifying Income. Use the last year's tax returns to establish any rental income. Do not add back in depreciation for income from rental property.
ALIMONY / CHILD SUPPORT	• If bank statements validate monthly earnings (payment from ex-spouse) then multiply the monthly payment by 12 to determine the annual income. If earnings are not consistently paid on a monthly basis then review YTD, bank statement, and/or most recent tax returns to determine earnings as an annual figure.
FULL-TIME STUDENTS	• Full-time students who are 18+, count only a max of $480 towards their Annual Gross Income. • Must provide current school transcript reflecting full-time.
SEASONAL / SPORADIC INCOME	• Determine frequency and amount to calculate as an annual figure. Review YTD, bank statements and/or most current tax returns.
LUMP SUM PAYMENTS	• Lump sum payments from insurance settlements, disability, SSI, lottery winnings or inheritance is not considered income; it is considered an asset unless interest or payments are on a monthly basis as income.

HTH TBA PROGRAM INCOME CALCULATION

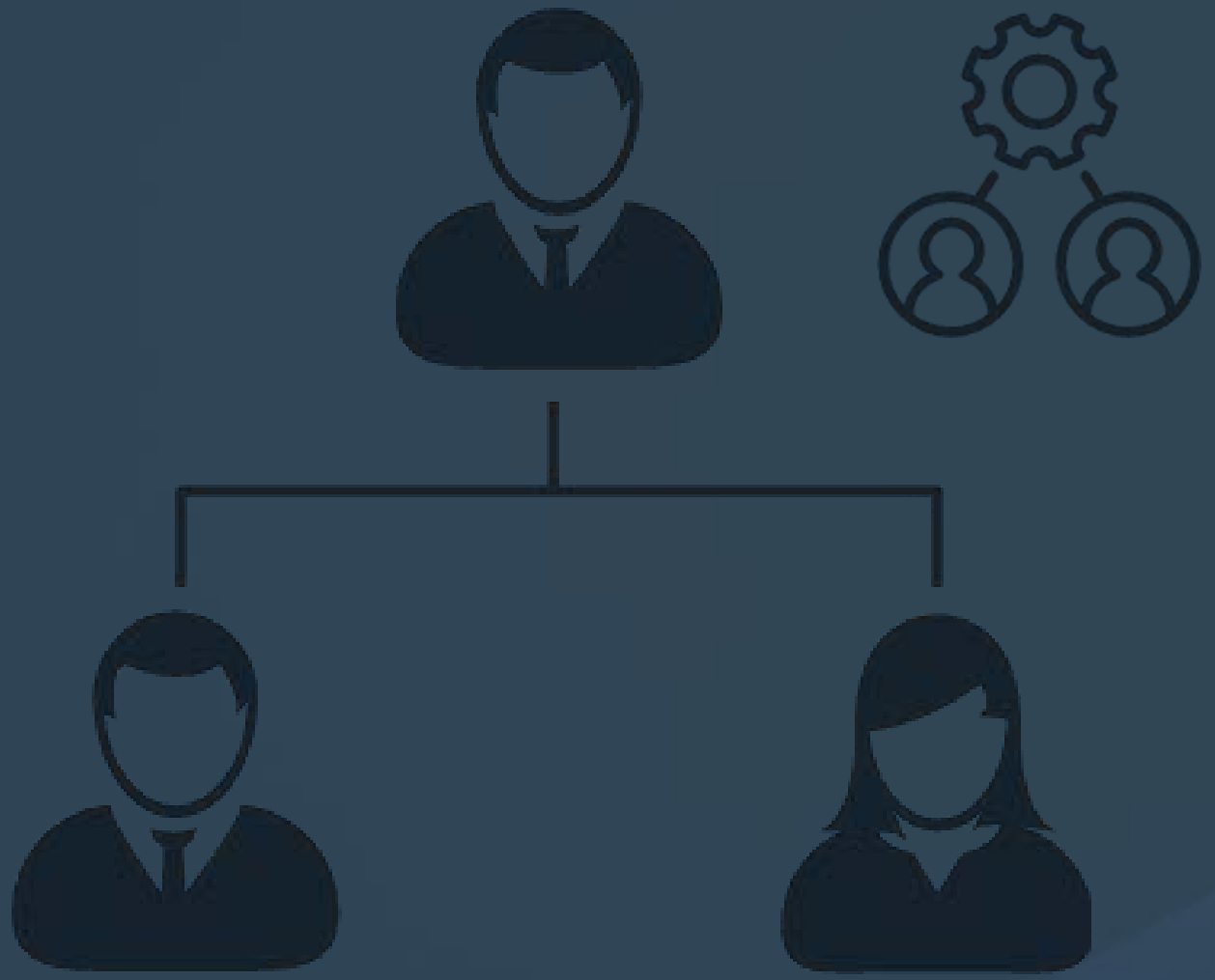
- ✓ **Income for Borrower/s ONLY**



  - **Do NOT** include income from a non-borrower.
  - If spouse is not on the loan do NOT include income.
  - Use the income of all employed borrowers for Program qualifying.
  - VOEs for all employed borrowers are required.
  - Any income of an occupying employed borrower NOT considered in the AUS must be noted by the underwriter and underwriter must provide an LOX for why the income is not being used.

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Program Timeline and Benchmarks



we make housing affordable

Florida Housing
Finance Corporation

LOANS

60 calendar days
Reservation to Loan Purchase

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To reserve/rate locks funds all you need is:

- 1003 Loan Application
- Real Estate Purchase Agreement

Please do not reserve too early.

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PROGRAM TIMELINE AND BENCHMARKS



60 Days

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PROGRAM TIMELINE AND BENCHMARKS

There is no pre-approval submission.



Prior to Closing

eHOUSINGPLUS
Program Management Specialists
Florida Housing
Finance Corporation
Lakeview

There is NO Pre-Approval to slow down the process.

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PROGRAM TIMELINE AND UNDERWRITER CERTIFICATION BENCHMARK

The lender's underwriter will complete an

Underwriter Certification

eHOUSINGPLUS
Program Management Specialists

- Income
- Loan
- Purchase Price
- The down payment assistance
- Credit underwriting income.

The Bond and TBA program have **the exact same timeline requirements** regarding the underwriter certification.

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PROGRAM TIMELINE AND UNDERWRITER CERTIFICATION BENCHMARK

BOND = 60 Calendar Days

TBA = 60 Calendar Days

…to complete the underwriter certification.

Prior to the Certification Deadline.

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PROGRAM TIMELINE - EXAMPLE #1

Loan reserved on March 1st

Closing date is **April 11th**

Represents

42 calendar days between reservation and closing.

60-day Purchase Deadline

This leaves only 18 days to have the loan delivered, cleared of all deficiencies and purchased by Lakeview.

This is an example of a loan that was **RESERVED TOO EARLY!**

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PROGRAM TIMELINE - EXAMPLE #2

Loan reserved on
March 1st
Closing date is March 25th

Represents
24 calendar days between reservation and closing.

60-day Purchase Deadline
This leaves only 36 days to have the loan delivered, cleared of all deficiencies and purchased by Lakeview.

This is a good example of when to reserve funds.

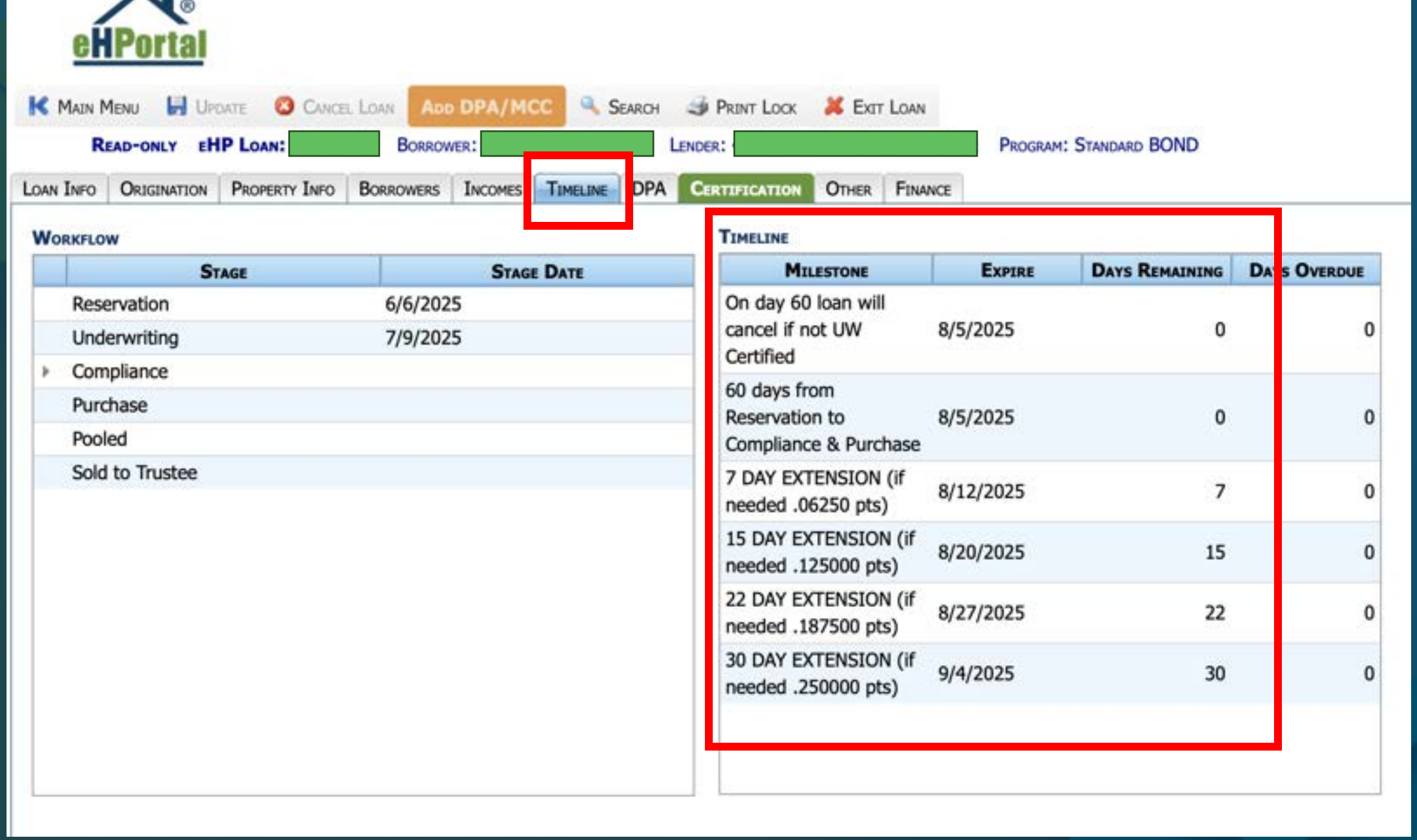
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PRO TIP:

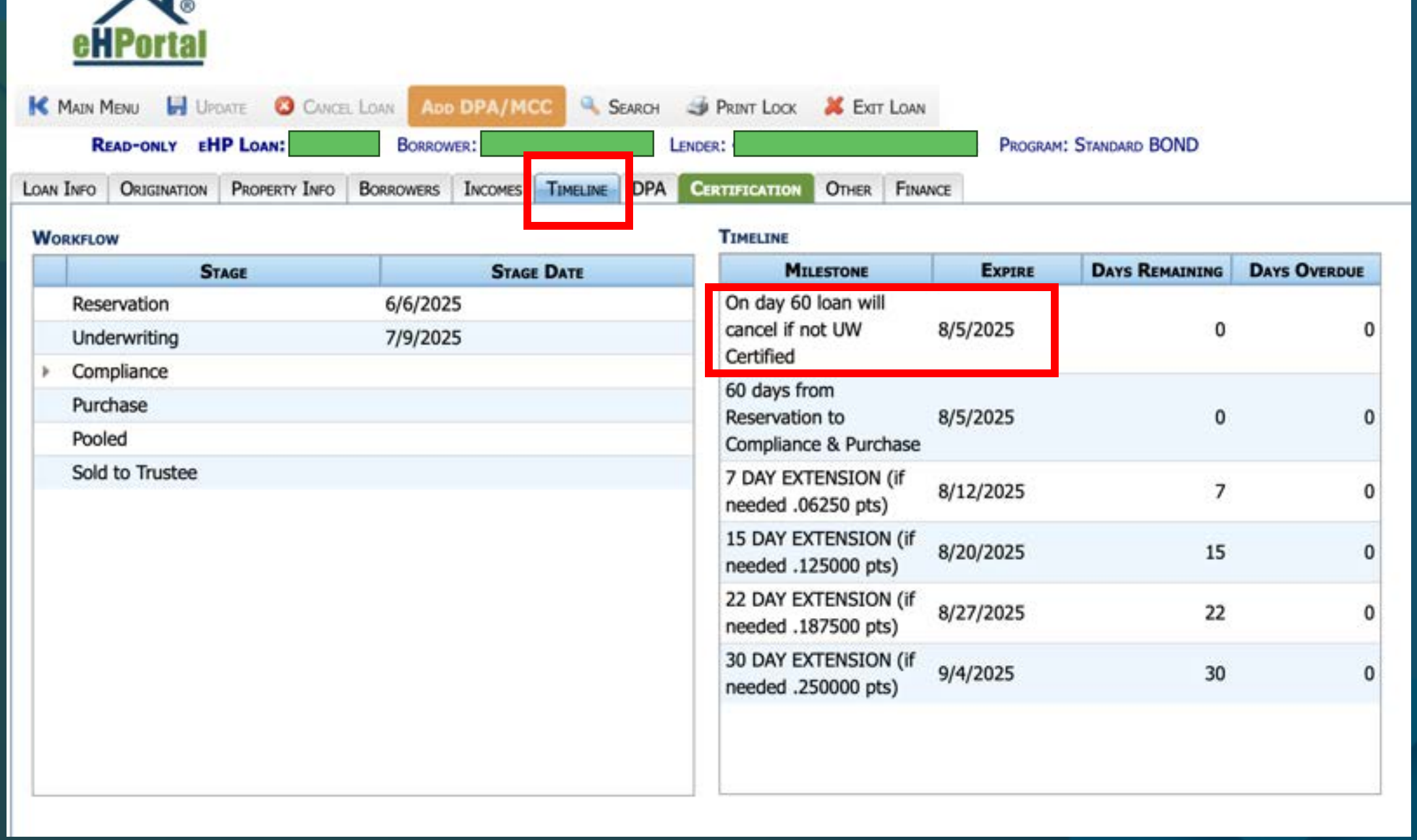
WAIT to make the reservation.



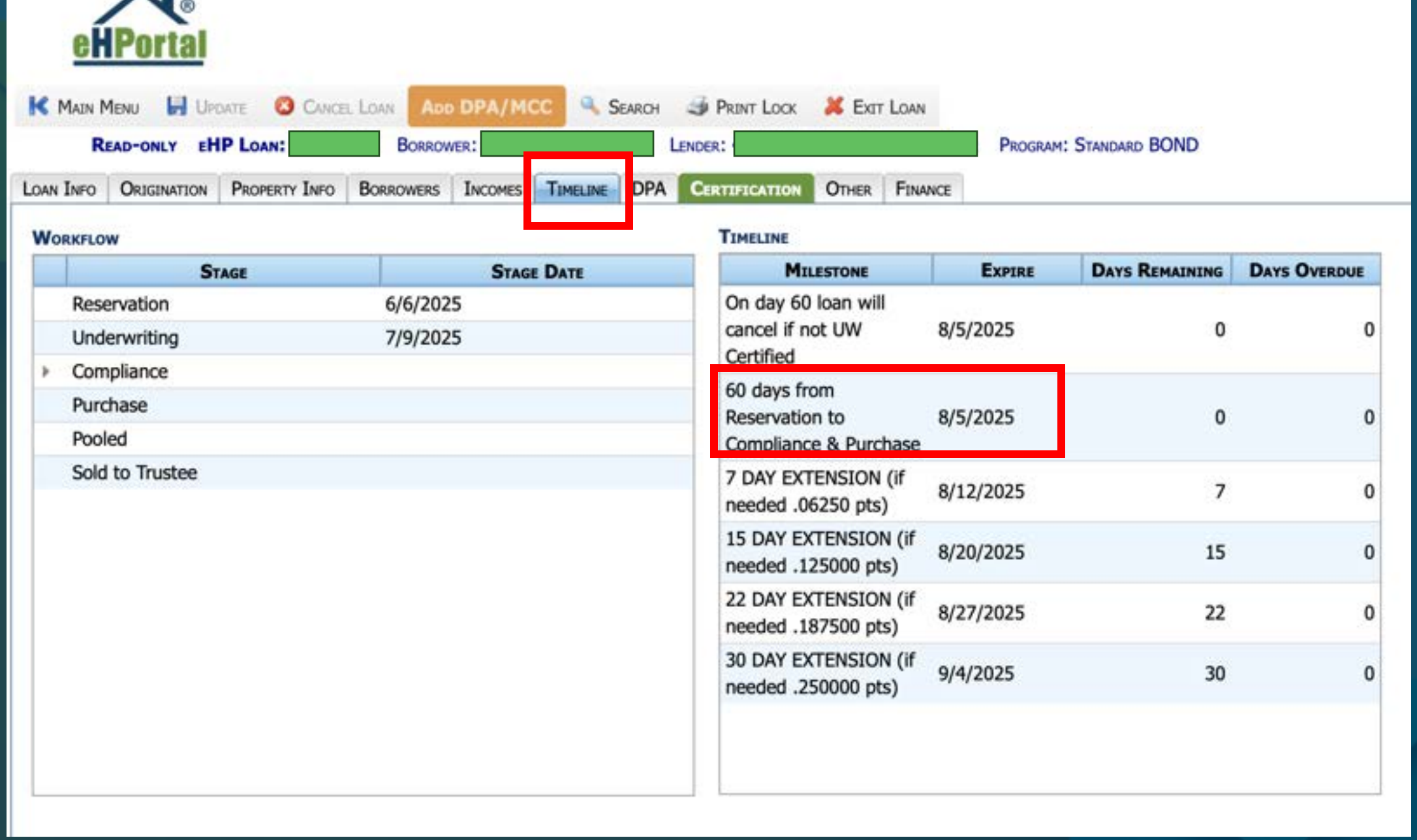
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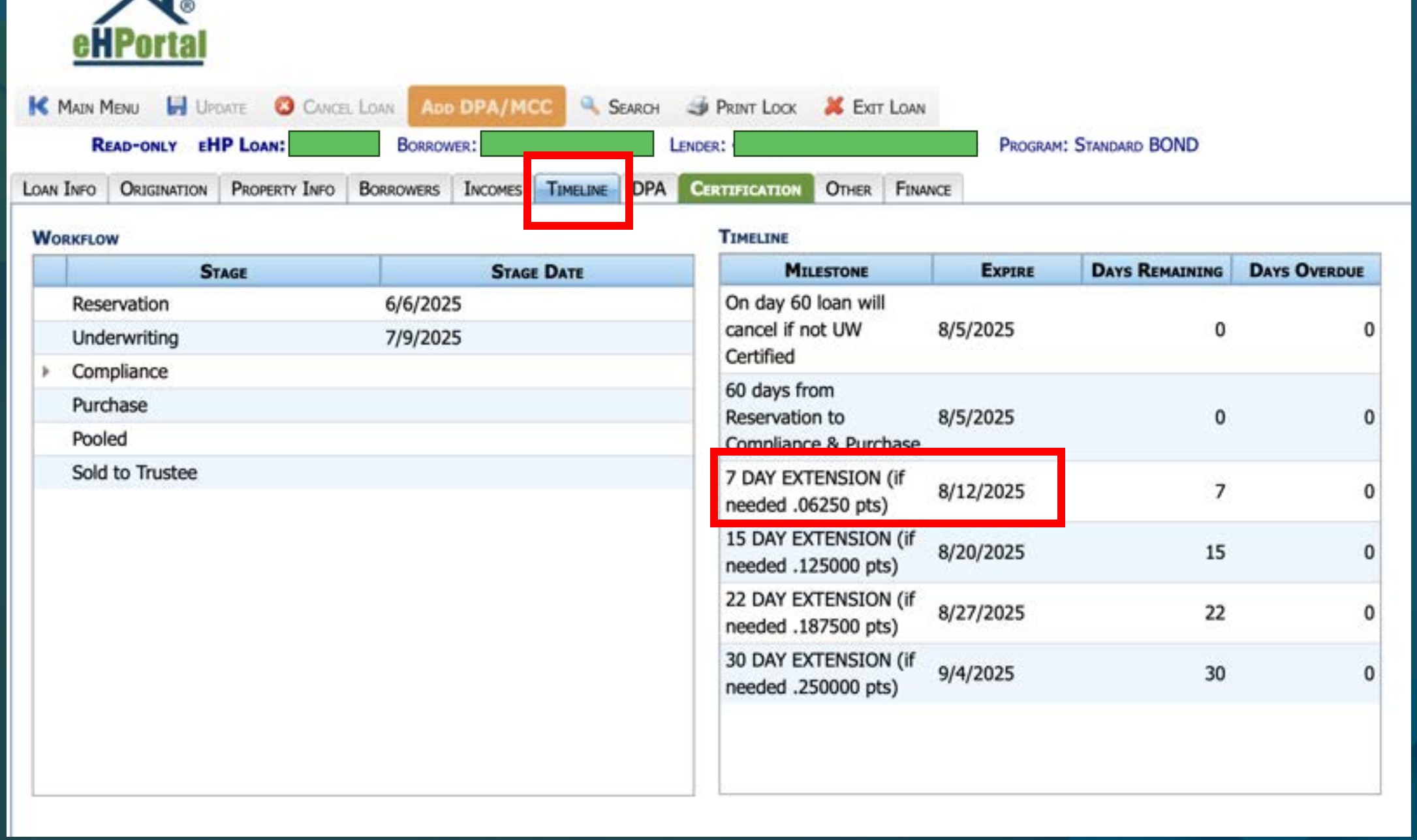
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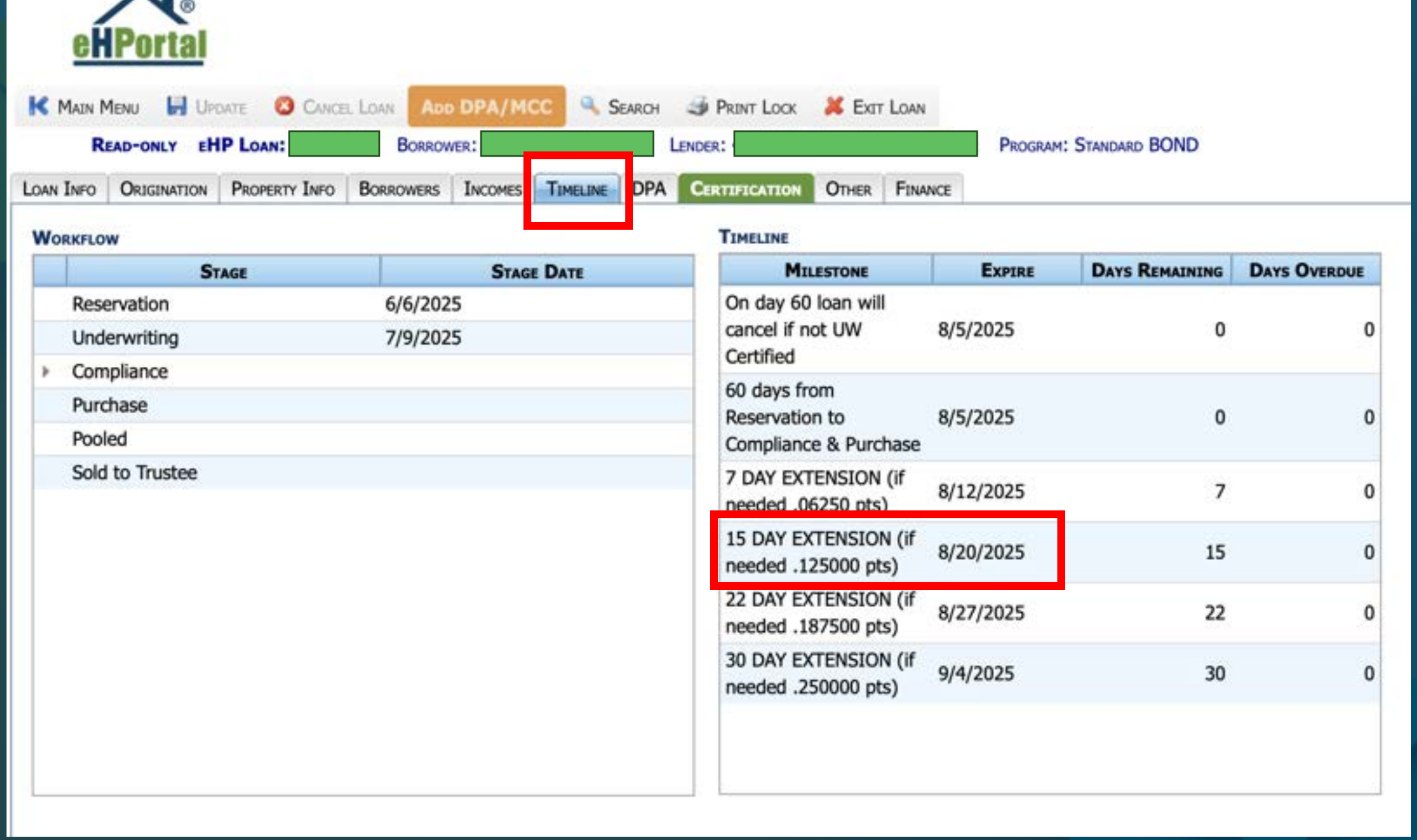
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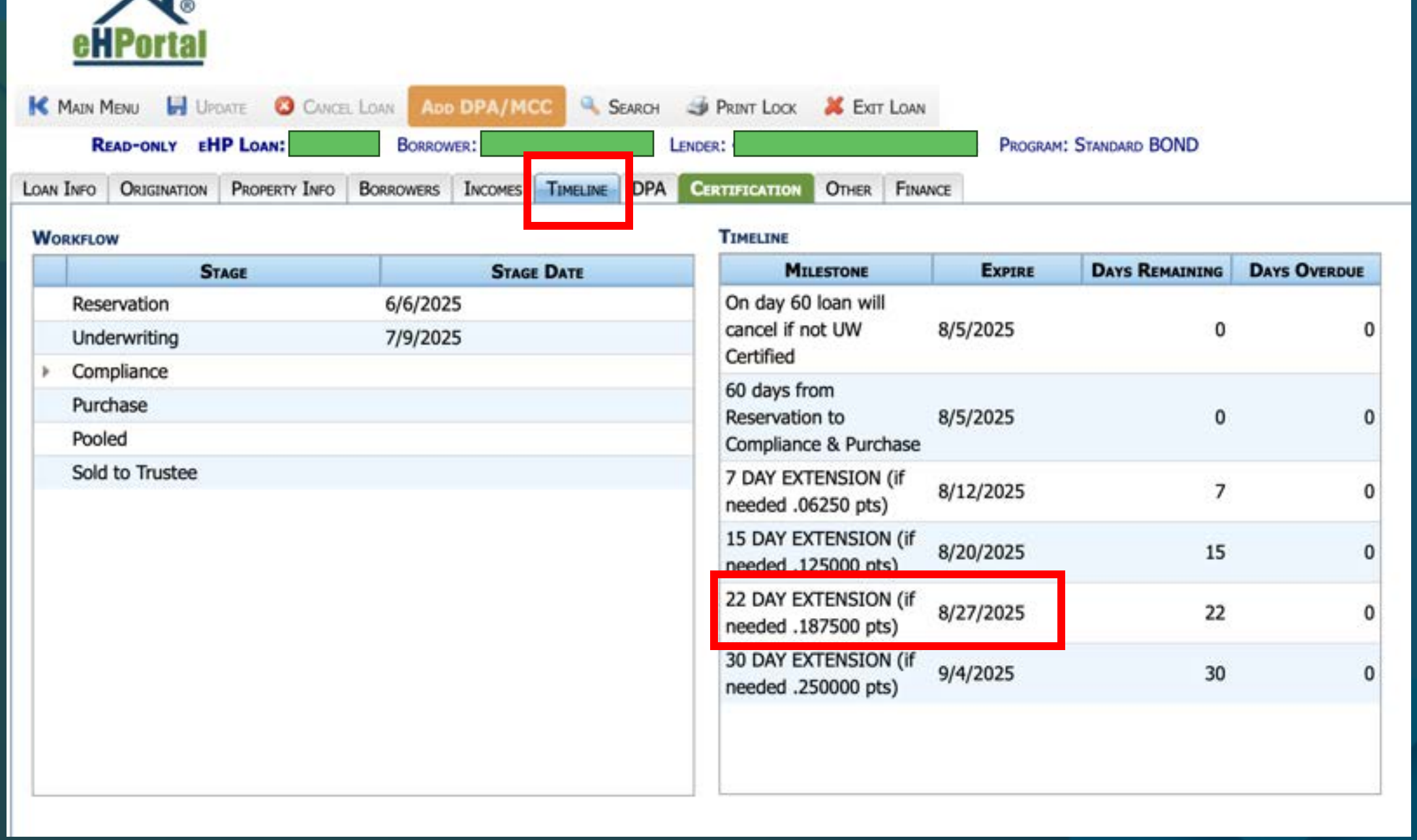
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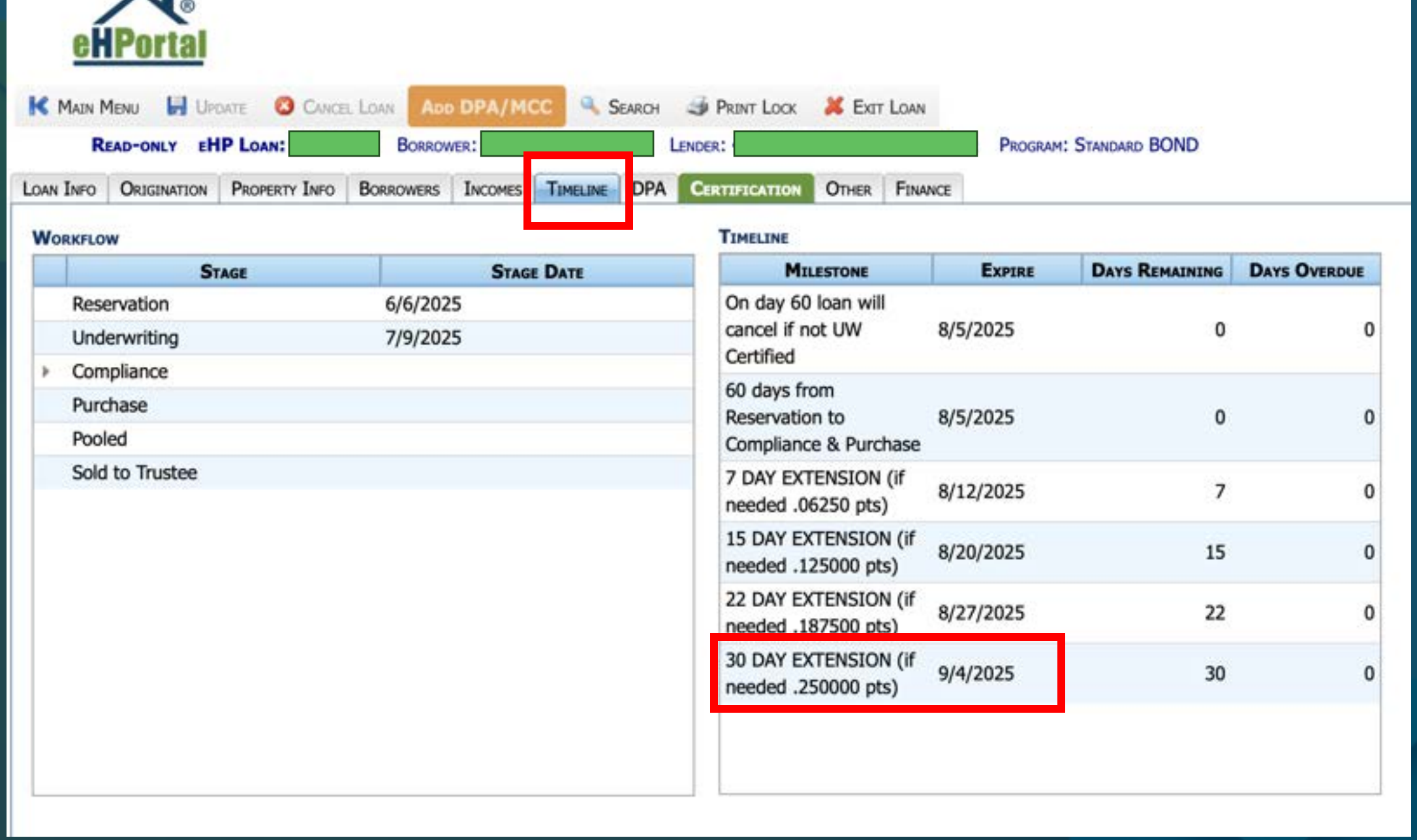
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PROGRAM TIMELINE AND BENCHMARKS

All loans that have not been underwriter certified by day 60 from reservation date will automatically cancel.

If the loan is underwriter certified by day 60, it will not auto-cancel. The loan will instead, extend automatically with no further action required by the Lender.

Loans purchased after the maximum delivery date are subject to re-pricing costs and possible late purchase fees. These costs will be netted from the Participating Lender's Service Release Premium (SRP) at loan purchase.

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What happens if a loan is not purchased within 60 days of reservation?

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EXTENSION FEES		*Extension fees may be charged to party causing closing delay and should reflect on closing disclosure accordingly. However, this fee will be netted from Participating Lender at loan purchase by Lakeview Servicing, LLC. The program timeline is determined by date loan is reserved in the eHousing eHPortal system, NOT by date loan is locked in a Lender's origination system (LOS).*
7 DAY EXTENSION	.06250 PTS	
15 DAY EXTENSION	.12500 PTS	
22 DAY EXTENSION	.187500 PTS	
30 DAY EXTENSION (MAXIMUM EXTENSION ALLOWED)	.25000 PTS	

****Lenders will not receive more than one 30-day extension.
Loans not purchased by 90 days will cancel****

New construction will cancel at 90 days from reservation.

These are costly and can be avoided.

Most extensions are required because the loan was reserved TOO early.

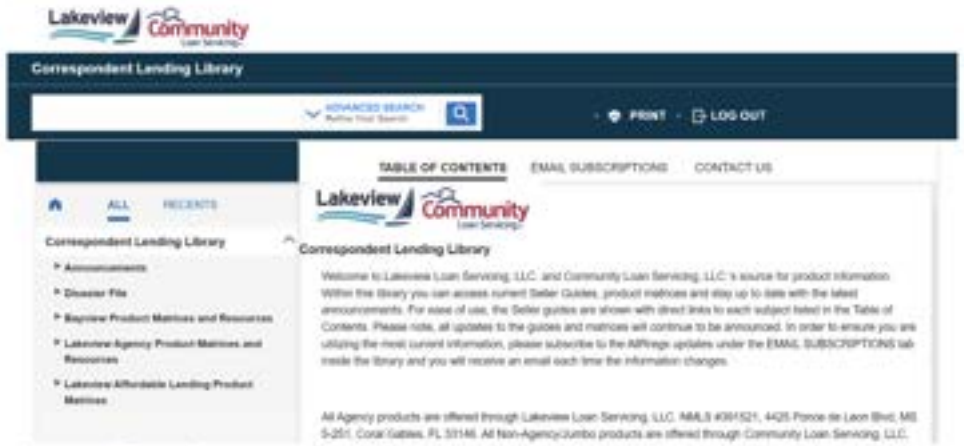
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Resources

- Lakeview Correspondent



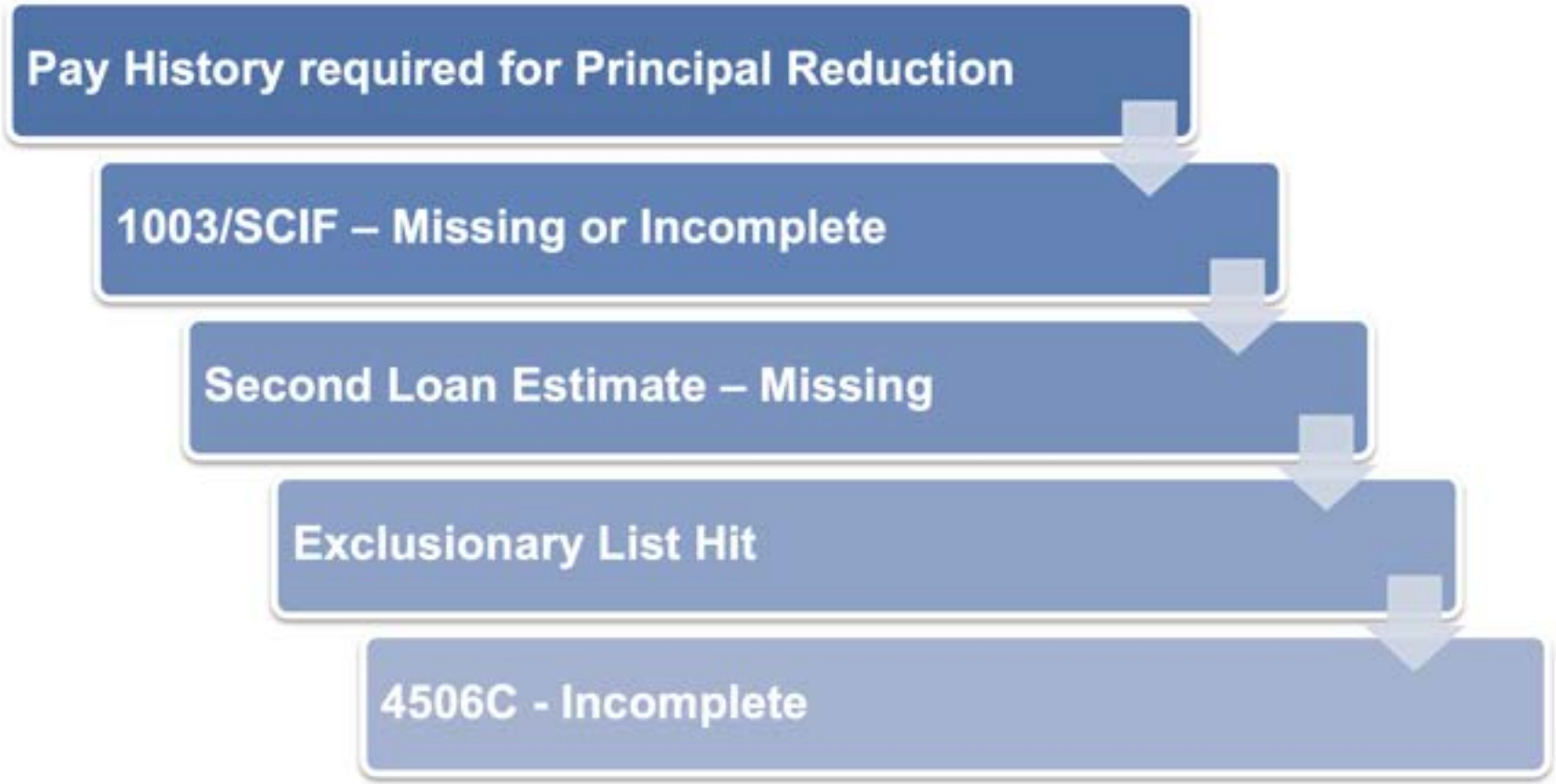
- AllRegs



- LoanDock
  - Quick Reference Guide, Checklists, Exclusionary List, Loan File Delivery

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Top Five Deficiencies on Florida Housing program loans



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Updated Guidelines for Florida Housing loans

- New income guidelines
  - Payroll Verification is required when the borrower has started a new job within 180 days of application date
  - Paystubs covering the most recent 30 days are required prior to closing
- Tax transcripts are required on all files, personal and business (as applicable) for the number of years as required by AUS. Income verified via tax returns includes but is not limited to the examples below:
  - *Self-employment income*
  - *Other income sources (i.e. Dividend Interest, Capital Gains, Alimony, etc.)*
  - *When a written VOE form 1005 is used as standalone income verification.*
  - *Employment by family members*
  - *When amended tax returns have been filed, transcripts are required and must support the amended income*
- 60 days to clear defies

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Contacts

Topic	Who to Contact
Closed Loan Delivery	clientservices@lakeview.com
Closed Loan Deficiencies	Kimberly.DerosierDestefani@lakeview.com
1st Mortgage Guidelines	https://www.lakeviewcorrespondent.com/
2nd Mortgage Guidelines	eHousingplus.com
1st Mortgage Program Questions	underwritingquestions@bayview.com
2nd Mortgage Program Questions	eHousingplus.com

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eHousingPlus 954-217-0817
Toll Free 888-643-7974 Option 2

eHOUSINGPLUS
Program Management Specialists

QUESTIONS	OPTION #	EMAIL
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.	
Loan Specific Questions—If you have any questions related to a specific loan already reserved/rate locked in the eHPortal.	Post note in Collaboration Station through eHP FrontPorch	
System Errors—Technical Assistance	Option 6	Click Here
Credit underwriting questions, refer to their internal Underwriting Department or Lakeview.	855-253-8439 / Option 3	underwritingquestions@bayview.com
AUS Findings, DTI, Insurance, Collateral and Purchase questions all need to be addressed by Lakeview directly. eHousingPlus cannot assist you with questions related to these items.	855-253-8439 / Option 3	underwritingquestions@bayview.com
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

Florida Housing Contacts

Florida Housing Finance Corporation Toll Free: (850) 488 –4197 https://www.floridahousing.org/	DPA Scenario Questions? Email us at DPA@FLORIDAHOUSING.ORG

CONTACT	TITLE	EMAIL
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 Sandy Smith	Homebuyer Loan Program Manager	Sandy.Smith@floridahousing.org
 JaLisa Maxwell	Homebuyer Loan Program Manager	JaLisa.Maxwell@floridahousing.org
 Mark Pease	Homebuyer Loan Program Business Development Manager	Mark.Pease@floridahousing.org
 Natalyne Zanders	Senior Homebuyer Loan Programs Analyst	Natalyne.Zanders@floridahousing.org

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we make housing affordable™

Florida Housing

Finance Corporation

QUESTIONS???

eHOUSINGPLUS

Program Management Specialists

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