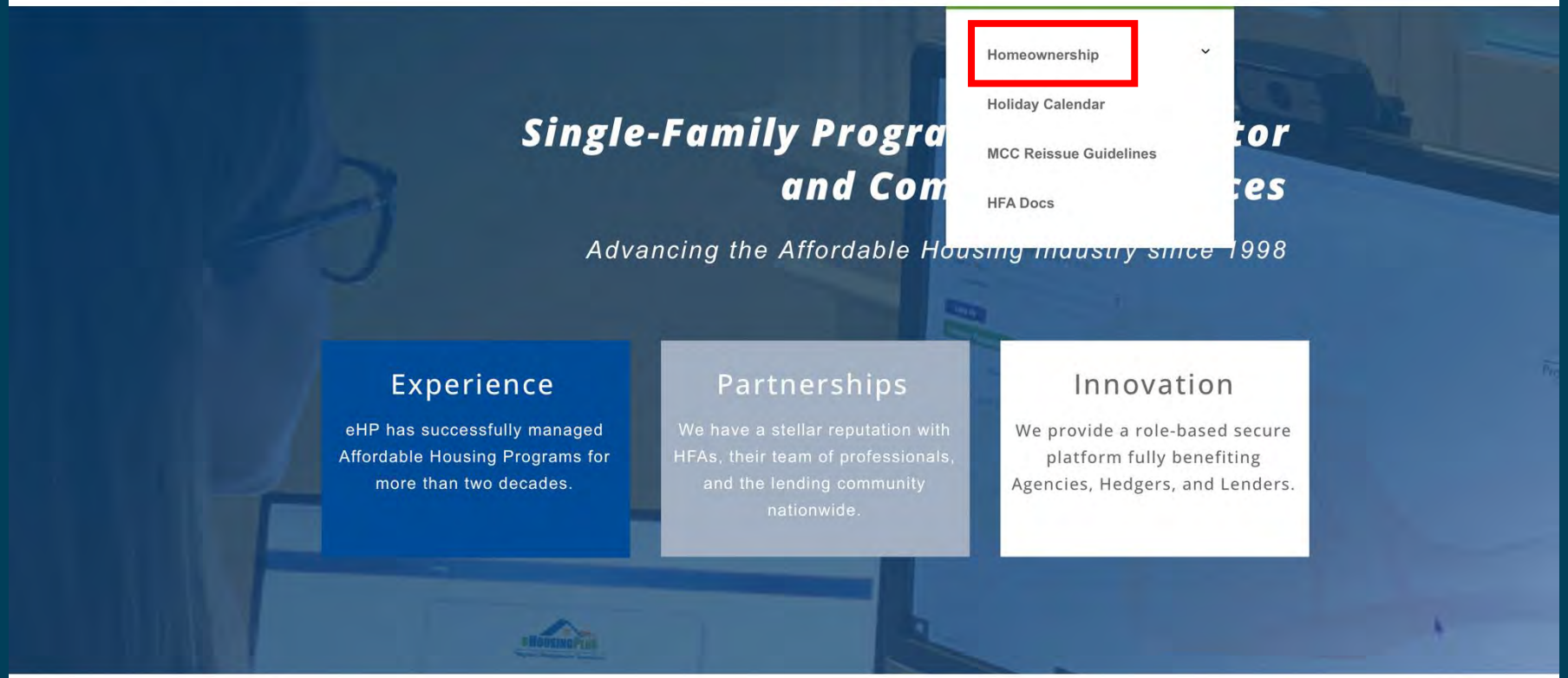


WHAT WE DO

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 robust tools for

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 with all regulations.

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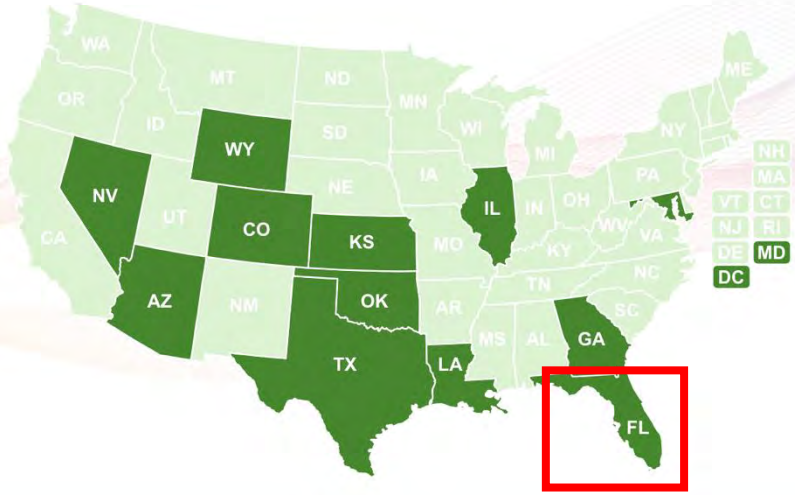
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Program Management Specialists

www.eHousingPlus.com

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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

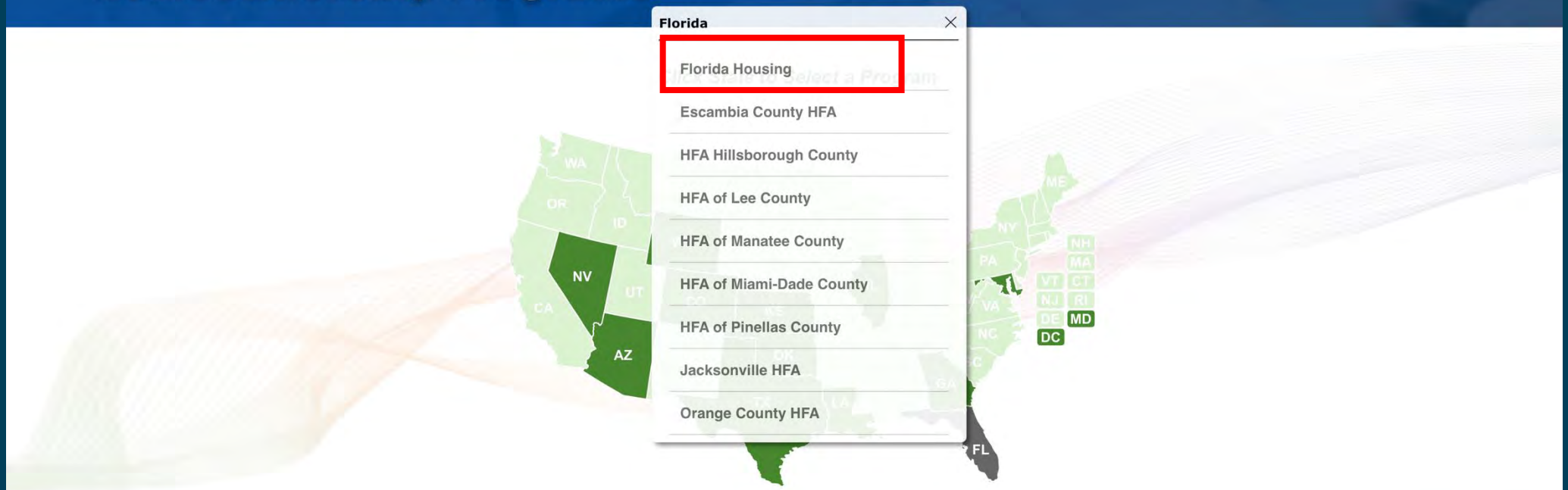
eHPay

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Homeownership Programs



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HOMETOWN HEROES NOW OPEN

eHPortal

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Lunch and Learn

VIEW PROGRAM HIGHLIGHTS

Program Administration Guidelines

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HTH Bond
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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- HTH Bond
- HTH TBA
- Standard Bond
- Standard TBA
- PLUS TBA
- MH Term Sheet

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Florida Housing Finance Corporation Program Highlights

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Today's Rates & Offerings

[Business Days 10am - 7pm ET] April 1, 2026

Reservation Timeline Requirements: All First and Second Mortgage Loans Must Adhere to a 60-Day Delivery Timeline from Reservation (In eHPortal) to Loan Purchase By Lakeview. More Information Can Be Found in the Program Guideline. NOTE: Prior to locking any loans, lender must have a FULLY EXECUTED Purchase Contract in hand, otherwise the loan will NOT be purchased.

Hometown Heroes DPA availability: NONE remaining as of 10:10am 3/30. Please check back on Monday 4/6 for available fallout.

2025 HOMETOWN HEROES PROGRAM - BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA-RD, VA	640	5% (Max $35,000)	6.250%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI			7.000%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI			6.500%

2025 HOMETOWN HEROES PROGRAM - TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA-RD, VA	640	5% (Max $35,000)	6.375%
Freddie Mac (HFA Advantage) <= 80% AMI			6.500%
Freddie Mac (HFA Advantage) OVER 80% AMI			6.625%

STANDARD BOND

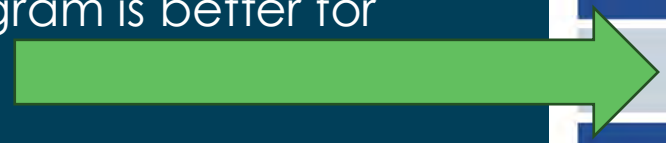
Offering	FICO	DPA	Lock Rate
FHA, USDA-RD, VA			6.750%
Fannie Mae (HFA Preferred)	640	FL Assist $10k	7.250%

RATES CHANGE ON A DAILY BASIS. DO NOT USE THE RATES FOUND IN THE TRAINING PRESENTATION.

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Guidelines

Which program is better for my buyer?



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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.	

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

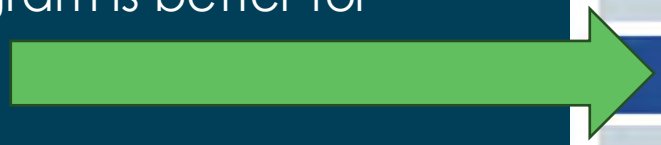
	BOND	TBA
WHICH PARTIES HAVE TO QUALIFY AS A FIRST TIME HOMEBUYER?	• Borrowers and spouse, even if spouse is not on the loan. • Non-Occupying Co-Borrowers (Co-Signors) do not have to qualify as a FTHB under BOND since they will not occupy the property as their primary. • Borrowers qualifying under the Veterans Exemption or borrowers purchasing in Federally Designated Targeted Area do not have to qualify as a FTHB.	• All borrowers excluding a Non-Occupying Co-Signor since they will not occupy property as their primary residence. • Borrowers qualifying under the Veterans Exemption or borrowers purchasing in Federally Designated Targeted Area do not have to qualify as a FTHB.
WHAT DOCUMENTATION IS REQUIRED TO CONFIRM FTHB ELIGIBILITY?	**Bond** requires: • The last three years' tax returns or transcripts, or a combination of the two, for all borrowers, including the non-purchasing spouse (NPS). Co-Signors are exempt from this requirement. • You may also collect a VOR or copy of lease if tax documentation is not available.	**TBA** requires: • The borrowers to complete the Declarations Section of the 1003 accordingly. NPS does not have to qualify as a FTHB since they would not appear on the note.
ARE NON-OCCUPYING BORROWERS ALLOWED (CO-SIGNORS)?	• Non-occupying Co-Borrowers are referred to as Co-Signors in the Program. Permitted with FHA, FNMA and Freddie Mac's HFA Advantage only. • Non-occupying Co-Signors cannot execute mortgage(s) or appear on Deed.	
CO-SIGNOR TERM SHEET	Please see Co-Signor term sheet for more information regarding Co-Signor Requirements. CLICK HERE FOR CO-SIGNOR TERM SHEET	
MANUFACTURED HOUSING	Permitted with FHA, RD, VA, and Fannie Mae. See MH Term Sheet for more information regarding Manufactured Housing requirements.	
CONDOS	Permitted. Follow Agency guidelines. No overlays.	
ARE THE INCOME LIMITS THE SAME FOR BOND AND TBA?	NO. **BOND** offers lower Income Limits than that of TBA. Refer to the BOND Guide for Income Limits.	NO. **TBA** offers higher Income Limits than that of BOND. Refer to the TBA Guide for Income Limits.
CONSIDERS CREDIT OR HOUSEHOLD INCOME?	Considers **HOUSEHOLD** income. Tax code requirements applies therefore, the gross, annual income of all occupants aged 18 and older must be considered in qualifying.	**AUS** or **1003** income.

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

	BOND	TBA
ARE THE PURCHASE PRICE OR MAXIMUM LOAN LIMITS THE SAME FOR BOND AND TBA?	NO. **BOND** considers Purchase Price Limits. Refer to the BOND Guide for Purchase Price Limits.	NO. **TBA** considers Maximum Loan Limits. Refer to the TBA Guide for Loan Limits.
ARE THE RATES THE SAME FOR BOND AND TBA?	**NO.** PAY ATTENTION WHEN RESERVING YOUR LOAN. RATES VARY DAILY AND SELECTING THE INCORRECT PROGRAM BOND vs TBA) MAY MEAN YOU SELECT A RATE THAT IS HIGHER THAN EXPECTED. RATES ARE PUBLISHED DAILY ON THE EHOUSING WEBSITE FROM 10 AM—8PM EST.	

Guidelines

Which program is better for my buyer?



Approved Programs

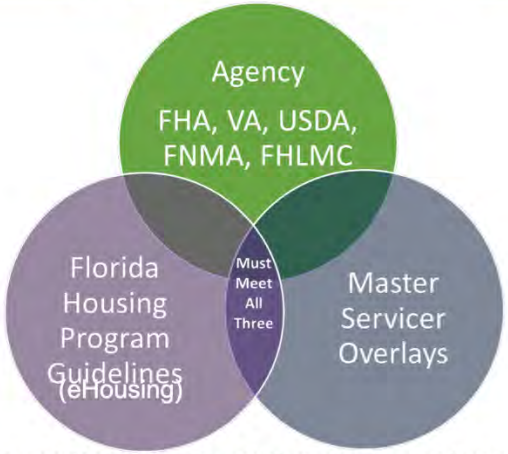
- STANDARD BOND
- STANDARD TBA
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Florida Housing Finance Corporation
Homebuyer Loan Programs

UNDERWRITING GUIDELINE REQUIREMENTS OVERVIEW
Agency • Florida Housing • Master Servicer



All loans must meet Agency, Florida Housing, and Master Servicer requirements to be eligible for purchase.

AGENCY REQUIREMENTS
(FHA, VA, USDA, FNMA, FHLMC)
- Credit, income, and asset eligibility determined by Agency
- AUS findings must be followed
- Property standards per Agency guidelines
- Automated approvals do not override program requirements
- Collect all income docs for your AUS even if FL Housing doesn't require.

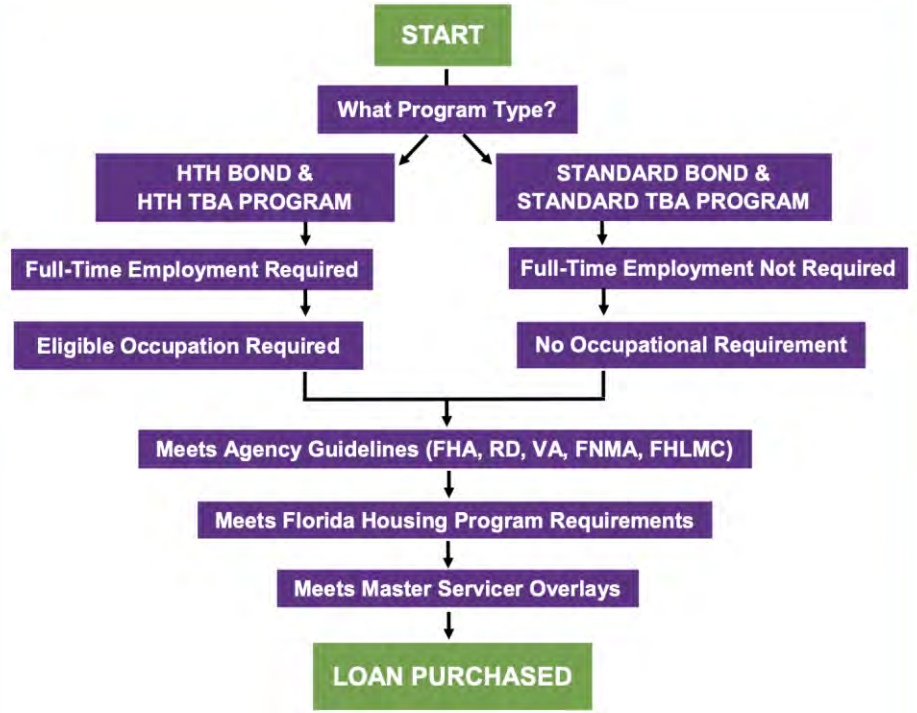
FLORIDA HOUSING PROGRAM GUIDELINES
- Program specific eligibility requirements (HTH, income limits, FTHB, etc.)
- Reservation and compliance requirements (eHousing)
- Down Payment Assistance (DPA) guidelines
- Must meet all FHFC eligibility criteria

MASTER SERVICER OVERLAYS
- Additional investor requirements and overlays
- Lakeview doesn't re-underwrite the loan. They make sure all docs needed to support AUS are included.
- Loan purchase conditions and insurability
- Final determination made at purchase

IMPORTANT:

Approval through AUS or Agency guidelines alone does **NOT** guarantee eligibility.

Florida Housing Finance Corporation
Homebuyer Loan Programs
Underwriting Requirements Overview
Hometown Heroes (HTH) vs. Standard (TBA, BOND, PLUS TBA)



Program Type	Hometown Heroes (HTH BOND, HTH TBA)	Standard Programs (TBA, BOND, PLUS TBA)
Full-Time Employment	Required	Not required
Eligible Occupation	Required	Not Required
Employer Type	Must be a qualifying employer	Not applicable
Agency Guidelines	Must meet	Must meet
Florida Housing Guidelines	Must meet	Must meet
Master Servicer Overlays	Must meet	Must meet
Final Determination	Must meet ALL to qualify	Must meet ALL to qualify

IMPORTANT:

Hometown Heroes requirements, including full-time employment and eligible occupation, apply ONLY to HTH loans and do not apply to Standard TBA, BOND, or PLUS TBA programs.

Approval through AUS or Agency guidelines alone does **NOT** guarantee eligibility.

Guidelines

Comparison



Approved Programs

- STANDARD BOND
- STANDARD TBA
- PLUS TBA
- 2025 HOMETOWN HEROES

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Side-by-side comparison



Program Guidance

APPROVED PARTICIPATING LENDERS

BOND VS. TBA CHEAT SHEET

BULLETINS

eHP PROCESS ORIGINATION TO PURCHASE

FOR BROKERS

FOR CLOSERS

FOR UNDERWRITERS

TARGETED AREA CENSUS TRACTS AND MAPS

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 Providers
80% AMI Conv. Loan Limits	80% AMI Limits

FL Housing's EIN 59-3451366	FLORIDA HOUSING HOMEBUYER LOAN PROGRAMS OFFICIAL MASTER FIRST MORTGAGE TERM SHEET					
FIRST MORTGAGE OPTIONS	**FL HFA Advantage for TBA CONV**	**FL HFA Advantage PLUS (3%, 4%, 5%) for TBA CONV**	**STANDARD TBA GOVT For FHA & VA ONLY**	**FL First for BOND (GOVT)**	**HFA Preferred for BOND (CONV)**	**HFA Advantage for BOND (CONV)**
ELIGIBLE SECOND MORTGAGE OPTIONS	• FL Assist • FL Homeownership Loan Program (HLP)	• HFA PLUS (3%, 4%, OR 5%) ONLY	• FL Assist • FL Homeownership Loan Program (HLP)	• FL Assist • FL Homeownership Loan Program (HLP)	• FL Assist • FL Homeownership Loan Program (HLP)	• FL Assist • FL Homeownership Loan Program (HLP)
FEATURES	• Offers reduced cost MI for borrowers at or below Freddie Mac's 80% AMI threshold level. • Reduced cost MI NOT available for borrowers above 80% AMI. Standard MI rates apply. • This is the CONV Freddie product to use when NOT utilizing the PLUS forgivable second. • **Run LP/LPA with this product.**	• The **HFA Advantage for TBA** with a 3%, 4% or 5% Second Mortgage (3%, 4% or 5% of the TOTAL Loan Amount.) • Freddie Mac Offering. • Offers reduced cost MI for borrowers at or below Freddie Mac's 80% AMI threshold level. • Reduced cost MI NOT available for borrowers above 80% AMI. Standard MI rates apply. • **Run LP/LPA with this product.**	• Offers higher income and loan limits. • Considers the AUS/1003 income. • Higher income limits and loan limits open up more homeownership opportunities for FTHBs.	• Offers consistent rates; not daily priced. • Considers Household Income. • This is THE product for your USDA-RD borrowers. • **PAY ATTENTION TO THE DETAILS. THIS IS NOT THE LOW DOC LOAN.**	• Offers reduced cost MI for borrowers at or below 80% AMI. • Reduced cost MI NOT available for borrowers above 80% AMI. Standard MI rates apply. • This is the CONV Fannie product to use when BOND has a lower rate than TBA. This product considers HOUSEHOLD income, needs tax documents to validate first time buyer status. **PAY ATTENTION TO THE DETAILS. THIS IS NOT THE LOW DOC LOAN.** • **Run DU with this product.**	• Offers reduced cost MI for borrowers at or below 80% AMI. • Reduced cost MI NOT available for borrowers above 80% AMI. Standard MI rates apply. • This is the CONV Freddie product to use when BOND has a lower rate than TBA. This product considers HOUSEHOLD income, needs tax documents to validate first time buyer status. **PAY ATTENTION TO THE DETAILS. THIS IS NOT THE LOW DOC LOAN.** • **Run LP/LPA with this product.**
TBA OR BOND PRODUCT?	**TBA (THE BOND ALTERNATIVE)** This program is a daily priced, forward delivery program.			This program (**BOND**) is financed through our bond issue and may be subject to rate change daily.		
LOAN TYPE	CONV Freddie Mac > or = to 80% AMI **and** < 80% AMI	CONV Freddie Mac > or = to 80% AMI **and** < 80% AMI	FHA & VA ONLY	GOVT - FHA, USDA, VA	CONV - Fannie Mae > or = to 80% AMI **and** < 80% AMI	CONV - Freddie Mac > or = to 80% AMI **and** < 80% AMI
CONSIDERS CREDIT INCOME OR HOUSEHOLD INCOME?	**AUS** or the **1003** income.			BOND considers Household Income which includes borrower(s), occupants aged 18 & older, spouse even if not on the loan and a Non-Occupying spouse. Any party appearing on deed must qualify as a First Time Homebuyer and their income must be included in the Household Income.		
	Note: The primary borrower must have income.					
DOCUMENT NEEDED TO SUPPORT INCOME	1003. Lenders should be using income from 1003, the AUS income, to support Program income.			BOND income considers the CURRENT, gross annual income of each occupant aged 18 and older and Non-Purchasing Spouse. (and Spouse even if not occupying) Lenders should be using income documents to support the most current, gross annual income of each occupant.		
	Please note that FL Housing's Down Payment Assistance program cannot be combined with another FL Housing Down Payment Assistance program. Other subordinate loans may be paired with our second mortgage products if they assume 3rd lien position.					
LOAN PURCHASE DELIVERY TIMELINE	**60 DAY PURCHASE TIMELINE** **RESERVATION TO PURCHASE = 60 DAYS**					
RATE NOTIFICATION	Daily priced program. Rates are posted by 10 AM EST in the eHousing eHPortal. The system is locked by 8 PM EST. Lenders should confirm rate in eHousing eHPortal as it is subject to change daily although it does not change as often as the TBA Program.					
EXTENSION FEES	• 7 Day Extension = .06250 PTS • 15 Day Extension = .12500 PTS • 22 Day Extension = .18750 PTS • 30 Day Extension = .25000 PTS					
EXTENSION FEE & PRICING ADJUSTMENT POLICY	Pricing adjustments or repricing costs may apply in the event a Lender delivers a loan in which the rate is different from that which is reserved in the eHousing reservation system OR if the reservation far exceeds the reservation to purchase timeline of 60 days. This may occur when Lender reserves new construction too soon or if there are other unforeseen closing delays. In the event of the latter, the party causing the rate change or loan closing delay may be charged the extension fee. Please note this fee must reflect on the LE/CD accordingly. This fee will be deducted from the Participating Lender's SRP/ netted at loan purchase.					

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Which program is better for my buyer?



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- PLUS TBA
- 2025 HOMETOWN HEROES

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FOR CLOSERS

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BULLETINS

eHP PROCESS ORIGINATION TO PURCHASE

FOR BROKERS

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**

TERM SHEETS

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

TBA PROGRAM 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. program as a buyer in the future.
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)	• Permitted but must satisfy Agency (FHA, VA, and Freddie Mac) 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 and can confirm Lakeview's POA requirements in their Selling Guide under Product Matrices.

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	• N/A. See 2nd Mortgage Required Program Documents

BOND LOAN CLOSING CHEAT SHEET

FIRST MORTGAGE PROGRAM DOCUMENTS

Required Program Docs	• Notice to Buyer (To be signed at closing if not collected at application) • Recapture Tax Brochure (Informational • Mortgagor Affidavit • Seller Affidavit • Tax Exempt Rider **Available through eHP FrontPorch.**

SECOND MORTGAGE PROGRAM DOCUMENT AND FEES

Second Mortgage Program	**Florida Assist Second Mortgage (FL Assist)**	**Florida Homeownership Loan Program Second Mortgage (FL HLP)**
Amount of Assistance	• $10,000	• $12,500
Rate	• 0%, non-amortizing	• 3%, fully-amortizing
Term	• 30-year deferred	• 30-year term, Carries a monthly payment of $52.70
Disclosure Requirements	LE/CD is required. Lenders should be providing these disclosures from their own Loan Origination System (LOS). FL Housing and eHousingPlus do NOT provide TRID forms.	
Title Insurance	• Strictly prohibited on FL Housing's Second Mortgages.	
Second Mortgage Mortgagee Clause	• **Florida Housing Finance Corporation ISAOA/ATIMA 227 N. Bronough St., Suite 5000 Tallahassee, FL 32301** • Mortgagee Clause is required for all seconds for HOI as FL Housing would serve as a subordinate lien holder and is required to endorse any applicable claim checks paid to borrower(s). • Mortgagee Clause is NOT required for title policy. However, it *may* be included in title policy as a subordinate lien holder.	
Second Mortgage Fees	• Recording charges only	

DOWN PAYMENT PROGRAM DOCUMENTS

Required Program Documents	• FL Assist Mortgage • FL Assist Note • FHA Gift and Obligation Letter (FHA Only)	• FL HLP Mortgage • FL HLP Note • FHA Gift and Obligation Letter (FHA Only)

TBA LOAN CLOSING CHEAT SHEET

SECOND MORTGAGE PROGRAM DOCUMENTS

Required Program Docs	• N/A

SECOND MORTGAGE PROGRAM DOCUMENT AND FEES

Second Mortgage Program	**Florida Assist Second Mortgage (FL Assist)**	**Florida Homeownership Loan Program Second Mortgage (FL HLP)**
Amount of Assistance	• $10,000	• $12,500
Rate	• 0%, non-amortizing	• 3%, fully-amortizing
Term	• 30-year deferred	• 30-year term, carries a monthly payment of $52.70
Disclosure Requirements	LE/CD is required. Lenders should be providing these disclosures from their own Loan Origination System (LOS). FL Housing and eHousingPlus do NOT provide TRID forms.	
Title Insurance	• Strictly prohibited on FL Housing's Second Mortgages.	
Second Mortgage Mortgagee Clause	• **Florida Housing Finance Corporation ISAOA/ATIMA 227 N. Bronough St., Suite 5000 Tallahassee, FL 32301** • Mortgagee Clause is required for all seconds for HOI as FL Housing would serve as a subordinate lien holder and is required to endorse any applicable claim checks paid to borrower(s). • Mortgagee Clause is NOT required for title policy. However, it *may* be included in title policy as a subordinate lien holder.	
Second Mortgage Fees	• Recording charges only	

DOWN PAYMENT PROGRAM DOCUMENTS

Required Program Documents	• FL Assist Mortgage • FL Assist Note • FHA Gift & Obligation Letter (For FHA loans only	• FL HLP Mortgage • FL HLP Note • FHA Gift & Obligation Letter (For FHA loans only)

PROGRAM TIMELINE AND BENCHMARKS



60 Days

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PROGRAM TIMELINE AND BENCHMARKS

There is no pre-approval submission.



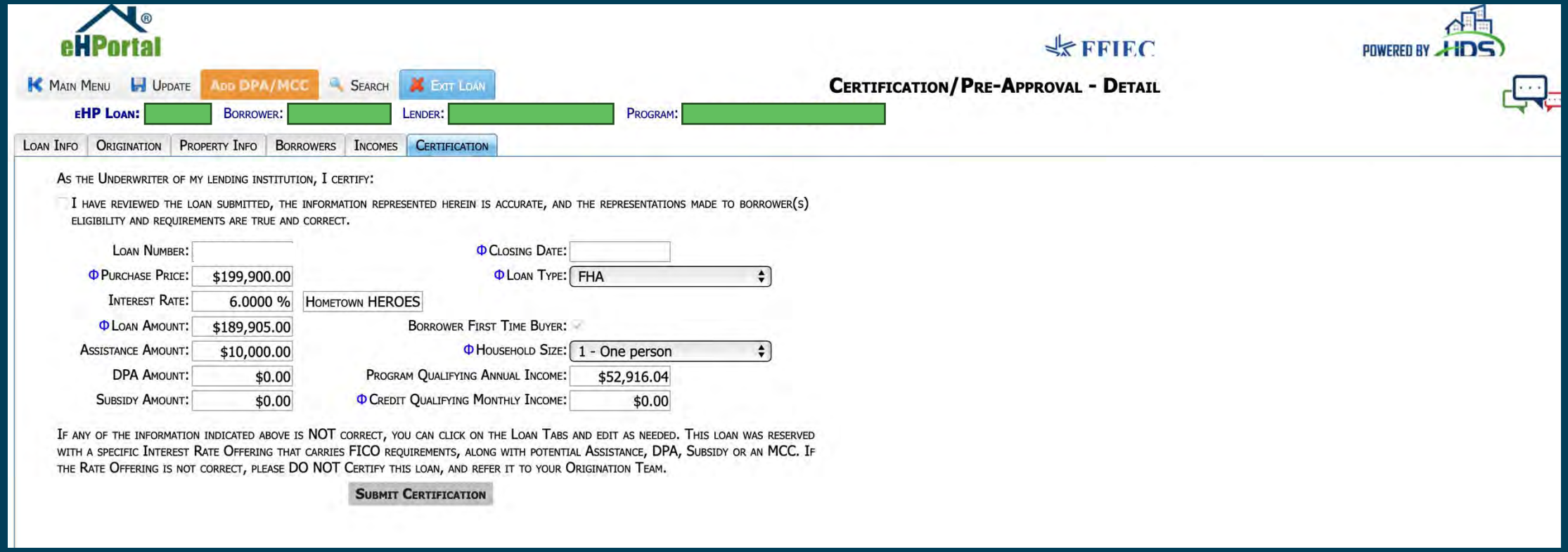
Prior to Closing

eHOUSINGPLUS
Program Management Specialists
Florida Housing Finance Corporation
Lakeview

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

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SAMPLE UNDERWRITER CERTIFICATION
Standard Programs



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ALL BORROWERS ARE RESTRICTED TO A ONE-TIME PARTICIPATION -



we make housing affordable™

Florida Housing

Finance Corporation

- Mortgage
- Title/Deed
- Note

This includes all first and second mortgage programs.

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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 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

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
		plus.com
		HP FrontPorch les drop down
		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 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

Contact eHousingPlus with all System related questions.

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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 JaLisa Maxwell	Homebuyer Loan Programs Manager	JaLisa.Maxwell@floridahousing.org
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 Natalyne Zanders	Senior Homebuyer Loan Programs Analyst	Natalyne.Zanders@floridahousing.org

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Florida Housing

Finance Corporation

QUESTIONS???

eHOUSINGPLUS

Program Management Specialists

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