we make housing affordable™

Florida Housing
Finance Corporation

LUNCH & LEARN
MARCH 21st and 28th

Webinar will begin at 5 minutes past call start time.

eHOUSINGPLUS
Program Management Specialists

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Florida Housing Programs Are Available Statewide

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STANDARD BOND & TBA PROGRAMS ARE CONTINUOUSLY FUNDED!

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Bond Program

TBA Program

Down Payment and Closing Cost Assistance

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Program Requirement – Income Limit

Standard Bond Program Income Calculation

VS.

Standard TBA Program Income Calculation



VERY DIFFERENT

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STANDARD BOND PROGRAM INCOME CALCULATION

CURRENT income that is annualized.

- ✓ Borrower + Spouse
  - Any person who will live in the household 18 years or older.



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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STANDARD TBA PROGRAM INCOME CALCULATION

✓ **1003 Income for Borrower/s ONLY**

- **Do NOT** include income from a non-borrower.
- If spouse is not on the loan do NOT include income.

BORROWER ONLY



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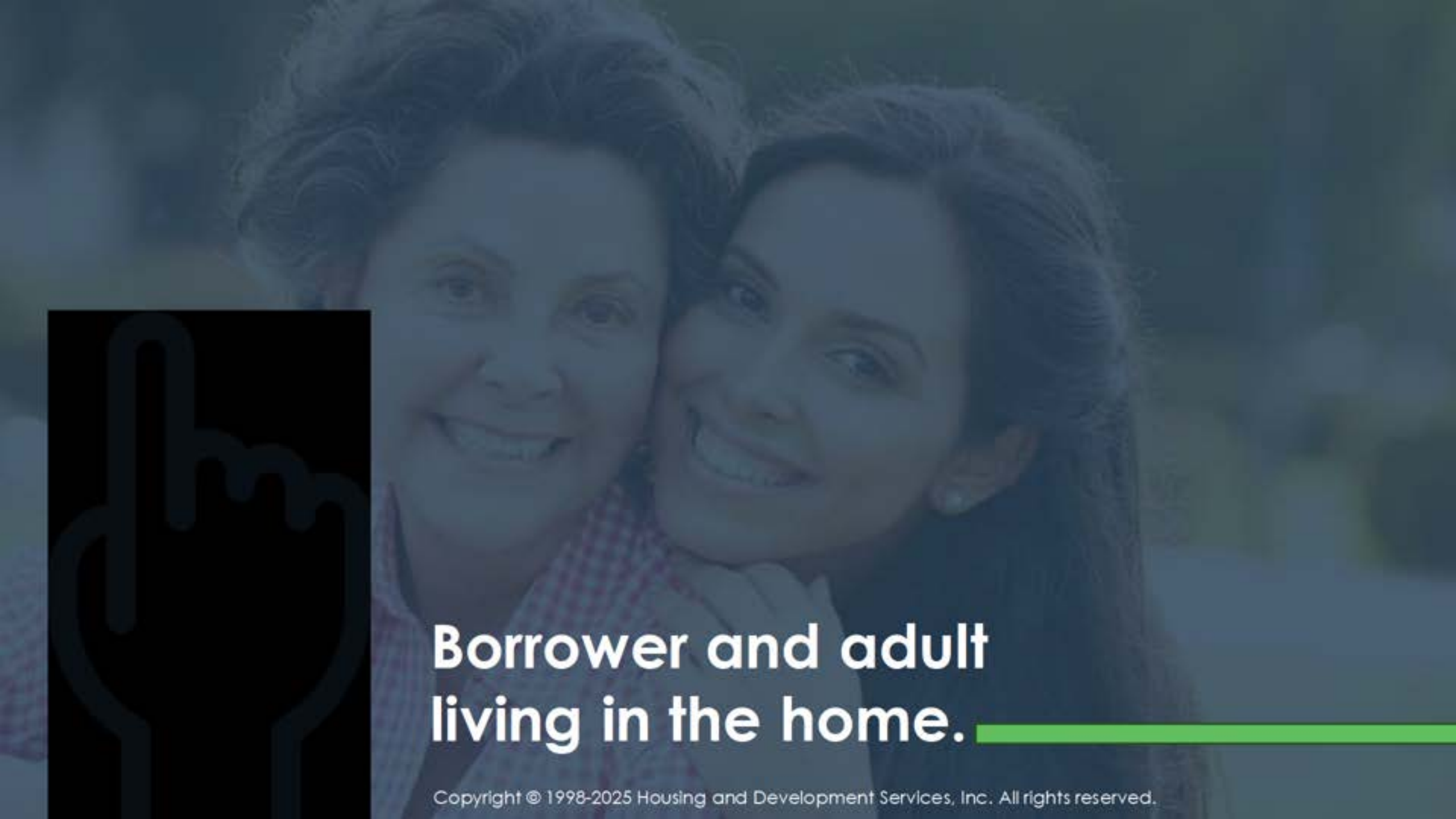
TYPES OF INCOME DOCUMENTATION

Even if not required for credit underwriting, Lenders should be seeking the two most current paystubs with year-to-date (YTD) earnings. Do not include in the compliance file. Again, Lenders should retain all necessary supporting income documentation in the event it would be required to confirm income eligibility and the income certified by underwriting staff. Although reference is made to the last 4 to 6 weeks income, underwriters should be reviewing tax returns to verify consistency and that there are no unexplained changes in Household Income.

Lenders should obtain the income documentation that best supports Current Gross Income which may include, but is not limited to:

- **Last 4—6 weeks' paystubs** (most commonly obtained income documentation for validating income)
- **Verification of Employment (VOE)** (may assist in determining bonus and commission earnings)
- **Tax Returns** (may assist with determining inconsistencies between previous year's earnings and current earnings which may prompt further review of current earnings)
- **Offer Letter from Future Employer** (may assist with determining annual income if borrower, occupant, NPS or non-occupying spouse) are in process of changing employers.

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Borrower and adult living in the home.

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Standard Bond

INCLUDE:
Borrower + Other Occupant income



Why?
The Bond Program requires a lender to include the borrower and everyone 18 years of age or older who will occupy the home.

INCLUDE:
All forms of income. Credit Qualifying income may be less than the Program income.

Standard TBA

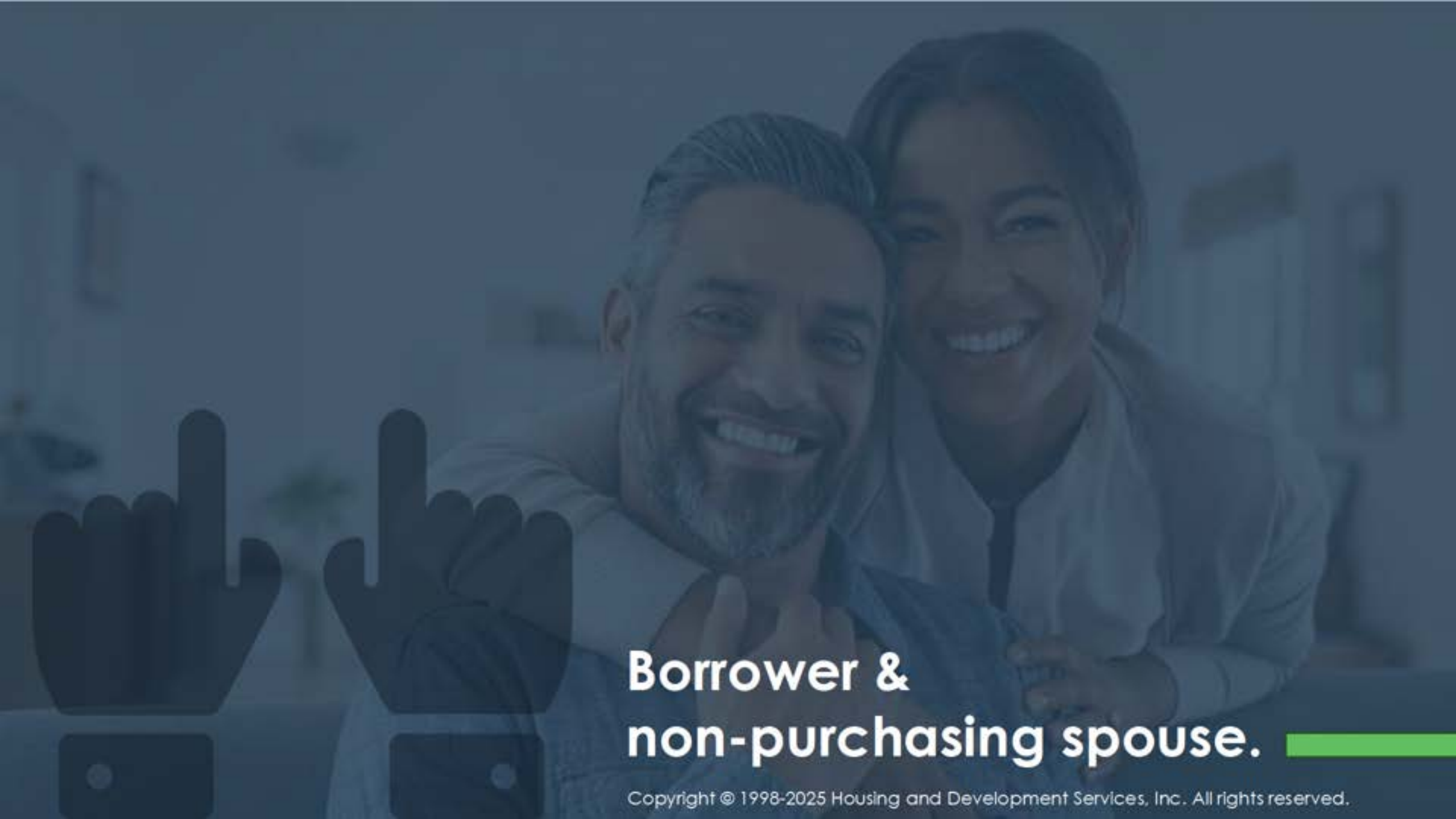
INCLUDE:
Borrower ONLY



Why?
The TBA Program requires a lender to only include the income of the borrower/s listed on the application or disclosed through the loan process:

- Listed on the 1003
- Shown on paystubs
- Shown on a written VOE
- Shown on tax documents

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Borrower & non-purchasing spouse.

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Standard Bond

- Include income from the borrower and non-purchasing spouse.



INCLUDE:
All forms of income. Credit Qualifying income may be less than the Program income.

Standard TBA

Include the income of the borrower/s listed on the application or disclosed through the loan process:

- Listed on the 1003
- Shown on paystubs
- Shown on a written VOE
- Shown on tax documents



Credit Qualifying income will be the exact same as the Program income.



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Borrower with a Non-Occupant Co-Signor.

A co-signor can be a little complicated.
So first make sure you know where to find the Co-Signor addendum.

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Florida Housing Finance Corporation Program Highlights

Approved Programs

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

Program Guidance

- APPROVED PARTICIPATING LENDERS
- BOND VS. TBA CHEAT SHEET
- BULLETINS
- eHP PROCESS ORIGINATION TO PURCHASE
- FOR CLOSERS
- TARGETED AREA CENSUS TRACTS AND MAPS
- TERM SHEETS

Additional guidance for co-signers is located under the TERM SHEETS tab

Today's Rates & Offerings

[Business Days 10am – 7pm ET] March 21, 2025

Reservation Timeline Requirements: All First and Second Mortgage Loans Must Adhere to a 60-Day Delivery Timeline from Reservation (in ePortal) 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.

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	FL Assist $10k or FL HLP $10k	7.125%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.000%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
FHA, VA	640		7.000%
Freddie Mac (HFA Advantage) <= 80% AMI	640	FL Assist $10k or FL HLP $10k	7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI	640		7.125%

PLUS TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	3%	7.125%
		4%	7.375%
		5%	7.750%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	3%	7.250%
		4%	7.500%
		5%	7.750%

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640	5% [min $10k, max $35k]	n/a
Freddie Mac (HFA Advantage) <= 80% AMI			n/a
Freddie Mac (HFA Advantage) OVER 80% AMI			n/a

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640	5% [min $10k, max $35k]	n/a
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI			n/a
<= 80% AMI or OVER 80% AMI			n/a

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Florida Housing Finance Corporation Program Highlights

Approved Programs

- STANDARD BOND
- STANDARD TBA
- PLUS TBA
- HOMETOWN HEROES
  Funds Educated

Program Guidance

- APPROVED PARTICIPATING LENDERS
- BOND VS. TBA CHEAT SHEET
- BULLETINS
- eHP PROCESS ORIGINATION TO PURCHASE
- FOR CLOSERS
- 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
80% AMI Conv. Loan Limits	80% AMI Limits

Today's Rates & Offerings

[Business Days 10am – 7pm ET] March 21, 2025

Reservation Timeline Requirements: All First and Second Mortgage Loans Must Adhere to a 60-Day Delivery Timeline from Reservation (in eHPorta) 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.

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640	FL Assist $10k or FL HLP $10k	6.500%
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640		7.125%
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		7.000%

STANDARD TBA

Offering	FICO	DPA	Lock Rate
FHA, VA	640	FL Assist $10k or FL HLP $10k	7.000%
Freddie Mac (HFA Advantage) <= 80% AMI	640		7.000%
Freddie Mac (HFA Advantage) OVER 80% AMI	640		7.125%

PLUS TBA

Offering	FICO	DPA	Lock Rate
Freddie Mac (HFA Advantage) <= 80% AMI	640	3%	7.125%
		4%	7.375%
		5%	7.750%
Freddie Mac (HFA Advantage) OVER 80% AMI	640	3%	7.250%
		4%	7.500%
		5%	7.750%

HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640	5% (min $10k, max $35k)	n/a
Freddie Mac (HFA Advantage) <= 80% AMI			n/a
Freddie Mac (HFA Advantage) OVER 80% AMI			n/a

HOMETOWN HEROES BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640	5% (min $10k, max $35k)	n/a
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 60% AMI			n/a

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Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & HTH BOND	STANDARD TBA, TBA PLUS & HTH TBA
LOAN TYPE	• FHA • FHLMC's HFA Advantage • FNMA's HFA Preferred	• FHA • FHLMC's HFA Advantage *(FNMA's HFA Preferred is NOT available with TBA.)*
HOUSEHOLD or CREDIT INCOME CONSIDERED FOR PROGRAM QUALIFYING?	Household. Consider the gross, current annual income of **all occupants** aged 18 and older.	Credit income, the income used to support the AUS.
IS CO-SIGNOR INCOME CONSIDERED IN PROGRAM QUALIFYING?	NO. Co-Signor income is not considered against income limits because they do not occupy the property.	Yes. TBA considers the AUS income and the co-signor income is used to support the AUS.
IS CO-SIGNOR INCOME CONSIDERED IN DETERMINING MORTGAGE INSURANCE (MI)?	**FHA** determines any applicable MI costs. **FNMA and FHLMC** consider the AUS income in determining if borrower will qualify for reduced cost MI and co-signor income is included in the AUS. Co-Signor income is included in the AUS so therefore, their income is considered in determining MI coverage. Income at or below 80% AMI are eligible for reduced cost, charter MI. Income above 80% AMI receive standard MI coverage. See 80% AMI Chart.	**FHA** determines any applicable MI costs. **FHLMC** considers the AUS income in determining if borrower will qualify for reduced cost MI and co-signor income is included in the AUS. Co-Signor income is included in the AUS so therefore, their income is considered in determining MI coverage. Income at or below 80% AMI are eligible for reduced cost, charter MI. Income above 80% AMI receives standard MI coverage. See 80% AMI Chart.
DOES CO-SIGNOR NEED TO ATTEND HOMEBUYER EDUCATION (HBE) ?	NO.	
DOES CO-SIGNOR NEED TO BE A FIRST TIME BUYER?	NO.	
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	Only one rate applies to the "at or below 80% AMI" or the "above 80% AMI" with the FNMA HFA Preferred or the FHLMC HFA Advantage. FHA only offers one rate. See eHousing website for rates.	YES. Income "at or below 80% AMI" receives a lower rate and income "above 80% AMI" receives a higher rate with the FHLMC HFA Advantage. FHA only offers one rate. See eHousing website for rates.

Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & HTH BOND	STANDARD TBA, TBA PLUS & HTH TBA
LOAN TYPE	• FHA • FHLMC's HFA Advantage • FNMA's HFA Preferred	• FHA • FHLMC's HFA Advantage *(FNMA's HFA Preferred is NOT available with TBA.)*
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CAN A CO-SIGNOR PURCHASE THROUGH THE PROGRAM AFTER CO-SIGNING FOR A BORROWER(S)?	NO. A Co-Signor who has participated in the program as a Co-Signor is not eligible to utilize the program as a buyer in the future. ALL borrowers, including Non-Occupying Co-Signor (s) are restricted to a one-time participation in FL Housing's Homebuyer Loan Programs. This includes all first and second mortgage programs.	

WHAT DOES THE CO-SIGNOR SIGN ?

CO-SIGNORS are Non-Occupying Borrowers that cannot have an Ownership Interest in the Property. Ownership Interest is considered appearing on Deed.

SIGNS NOTE	SIGNS MORTGAGE	SIGNS PROGRAM DOCUMENTS	APPEARS ON DEED	RESIDES IN PROPERTY
YES	NO	NO	NO	NO

Co-Sig...irements
Florida Housi...nce Corporation
Homebuye...oan Program

PROGRAM	STANDARD BOND & HTH BOND	STANDARD TBA, TBA PLUS & HTH TBA
LOAN TYPE	• FHA • FHLMC's HFA Advantage • FNMA's HFA Preferred	• FHA • FHLMC's HFA Advantage *(FNMA's HFA Preferred is NOT available with TBA.)*
HOUSEHOLD or CREDIT INCOME CONSIDERED FOR PROGRAM QUALIFYING?	Household. Consider the gross, current annual income of **all occupants** aged 18 and older.	Credit income, the income used to support the AUS.
IS CO-SIGNOR INCOME CONSIDERED IN PROGRAM QUALIFYING?	NO. Co-Signor income is not considered against income limits because they do not occupy the property.	Yes. TBA considers the AUS income and the co-signor income is used to support the AUS.
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DOES CO-SIGNOR NEED TO ATTEND HOMEBUYER EDUCATION (HBE) ?	NO.	
DOES CO-SIGNOR NEED TO BE A FIRST TIME BUYER?	NO.	
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	Only one rate applies to the "at or below 80% AMI" or the "above 80% AMI" with the FNMA HFA Preferred or the FHLMC HFA Advantage. FHA only offers one rate. See eHousing website for rates.	YES. Income "at or below 80% AMI" receives a lower rate and income "above 80% AMI" receives a higher rate with the FHLMC HFA Advantage. FHA only offers one rate. See eHousing website for rates.

Co-Sig...quirements
Florida Hou...nance Corporation
Homebu...r Loan Program

PROGRAM	STANDARD BOND & HTH BOND	STANDARD TBA, TBA PLUS & HTH TBA
LOAN TYPE	• FHA • FHLMC's HFA Advantage • FNMA's HFA Preferred	• FHA • FHLMC's HFA Advantage *(FNMA's HFA Preferred is NOT available with TBA.)*
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SIGNS NOTE	SIGNS MORTGAGE	SIGNS PROGRAM DOCUMENTS	APPEARS ON DEED	RESIDES IN PROPERTY
YES	NO	NO	NO	NO

Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & HTH BOND	STANDARD TBA, TBA PLUS & HTH TBA
LOAN TYPE	• FHA • FHLMC's HFA Advantage • FNMA's HFA Preferred	• FHA • FHLMC's HFA Advantage *(FNMA's HFA Preferred is NOT available with TBA.)*
HOUSEHOLD or CREDIT INCOME CONSIDERED FOR PROGRAM QUALIFYING?	Household. Consider the gross, current annual income of **all occupants** aged 18 and older.	Credit income, the income used to support the AUS.
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DOES CO-SIGNOR NEED TO ATTEND HOMEBUYER EDUCATION (HBE) ?	NO.	
DOES CO-SIGNOR NEED TO BE A FIRST TIME BUYER?	NO.	
DOES CO-SIGNOR INCOME AFFECT FIRST MORTGAGE RATE?	Only one rate applies to the "at or below 80% AMI" or the "above 80% AMI" with the FNMA HFA Preferred or the FHLMC HFA Advantage. FHA only offers one rate. See eHousing website for rates.	YES. Income "at or below 80% AMI" receives a lower rate and income "above 80% AMI" receives a higher rate with the FHLMC HFA Advantage. FHA only offers one rate. See eHousing website for rates.

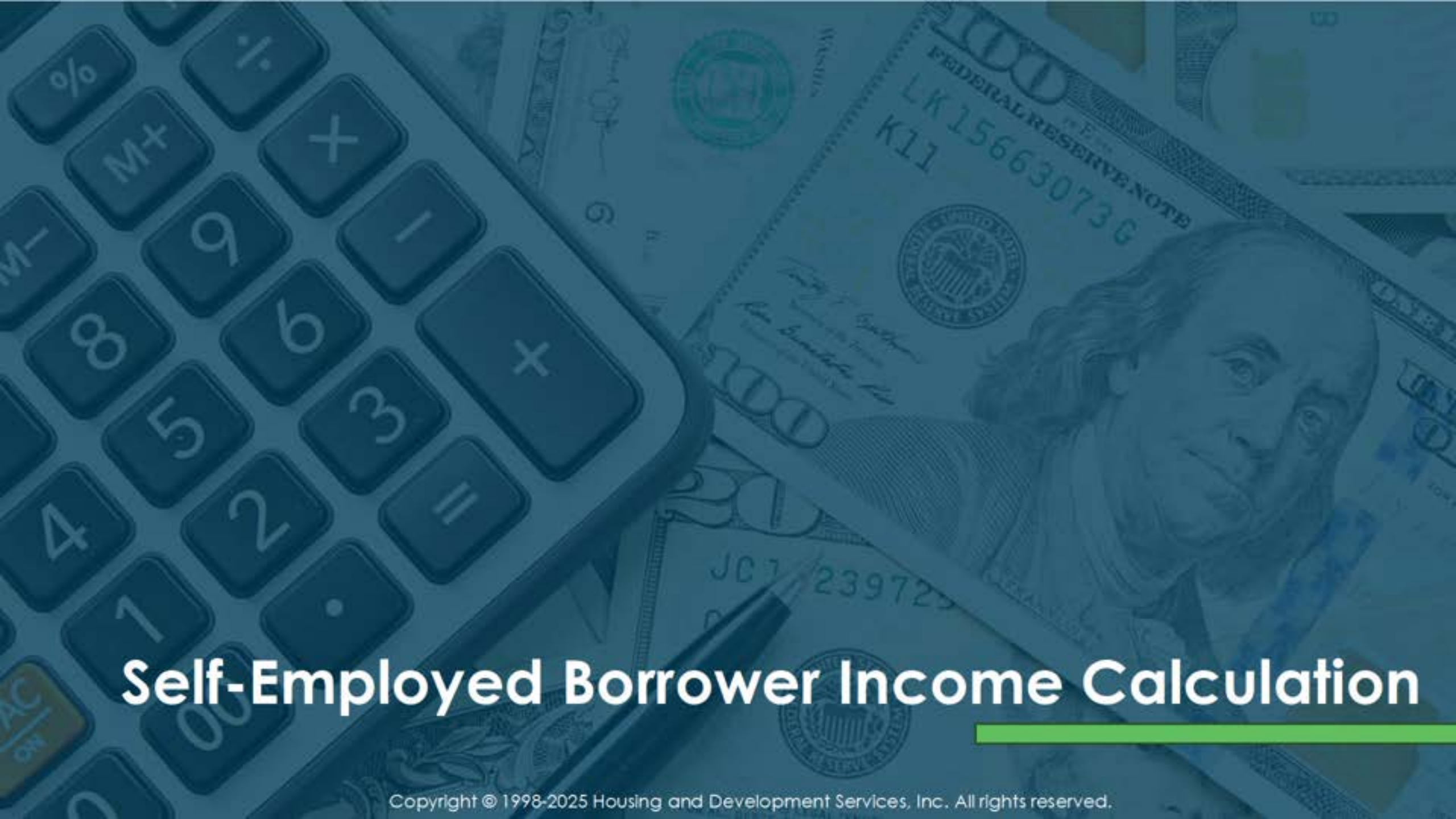
Co-Signor Requirements
Florida Housing Finance Corporation
Homebuyer Loan Program

PROGRAM	STANDARD BOND & HTH BOND	STANDARD TBA, TBA PLUS & HTH TBA
LOAN TYPE	• FHA • FHLMC's HFA Advantage • FNMA's HFA Preferred	• FHA • FHLMC's HFA Advantage *(FNMA's HFA Preferred is NOT available with TBA.)*
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SIGNS NOTE	SIGNS MORTGAGE	SIGNS PROGRAM DOCUMENTS	APPEARS ON DEED	RESIDES IN PROPERTY
YES	NO	NO	NO	NO



Self-Employed Borrower Income Calculation

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Standard Bond

•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 it 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.

Standard TBA

Include the income of the borrower/s listed on the application or disclosed through the loan process:

- Listed on the 1003
- Shown on paystubs
- Shown on a written VOE
- Shown on tax documents



Credit Qualifying income will be the exact same as the Program income.



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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond	vs.	TBA
Federal Tax Returns		1003

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Federal Tax Returns

Standard Bond

Borrower and spouse (even a non-purchasing spouse)

- Signed
- &
- Dated – Federal Income Tax Returns.

→ Any combination of tax returns or transcripts.

- Form 1040 IRS transcripts

If neither are available, with permission from Florida Housing a VOR from a third party or copy of lease would be acceptable.

Please Note: “No Record Found” transcripts are not acceptable; it only validates non-filing for a specific tax year.

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond

Federal Tax Returns Tips

Only need pages 1 & 2

If Senior return need pages 1, 2 &3

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond

Transcript Tips

NOT ACCEPTABLE

- Wage & Income
- Summary

Transcripts are typically 7-9 pages
If PIN is showing in signature line, this is acceptable

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond

What if transcript is returned as NO RECORD FOUND?

NOT ACCEPTABLE

Submit a Verification of Rent (FNMA form preferable)

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard Bond

What if borrower is living with family member?

Need Letter of Explanation from Homeowner or Tenant family member verifying:

- Borrower lives in the property
- If they pay rent
- How long they've lived there
- AND…copy of Warranty Deed or Lease proving family member is owner of property or lives at leased property

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85%

Standard Bond Program loan files are missing the taxes.

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Florida Housing
Finance Corporation

Bond Program

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Spouse & Tax Returns

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VERIFICATION OF THE FIRST-TIME BUYER REQUIREMENT

Standard TBA



Indicated on 1003 in the declarations section.

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Tax Returns are ***NOT*** required

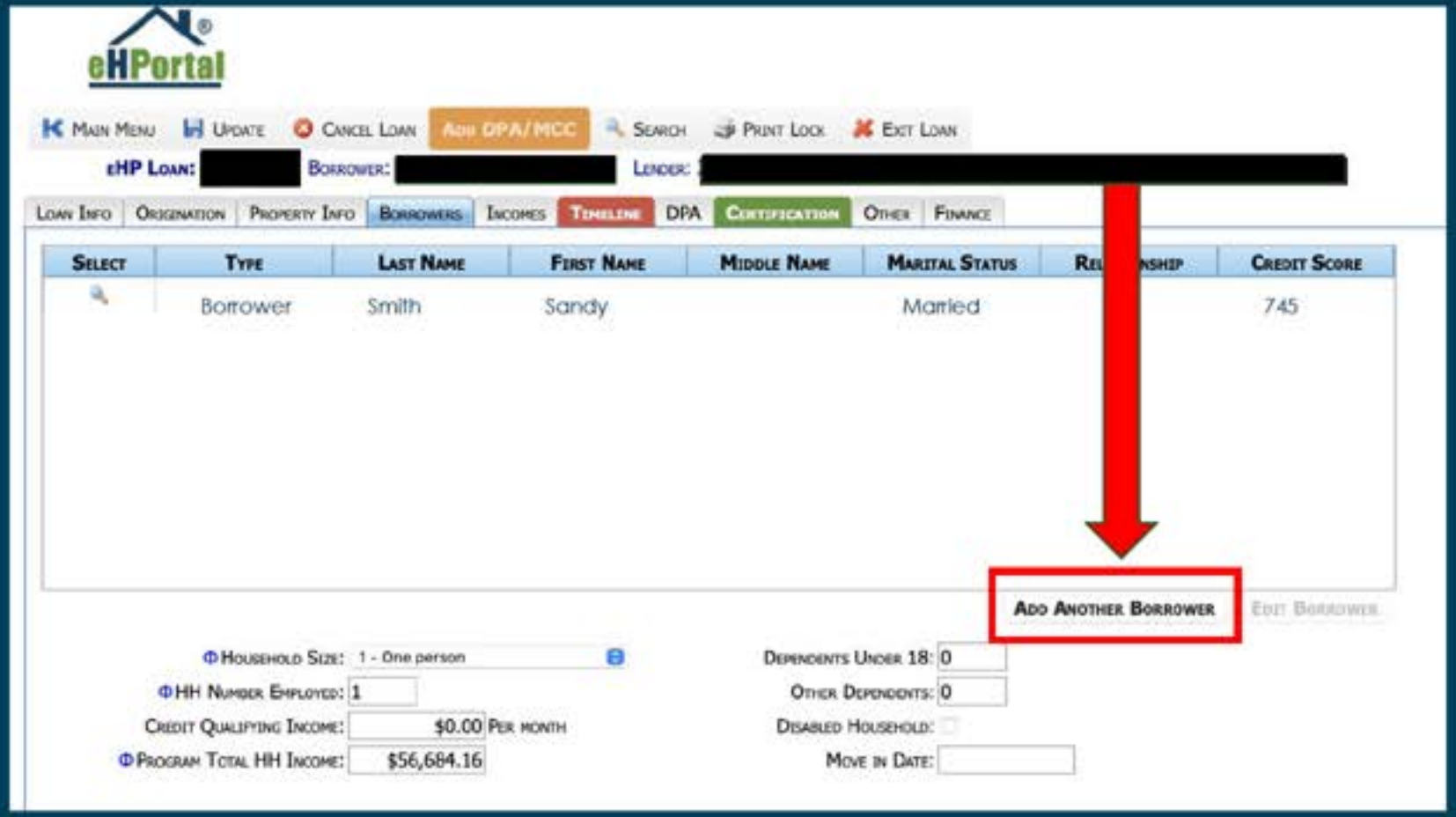
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How to add a co-borrower, co-signor and NPS. Borrower must be added to system first.



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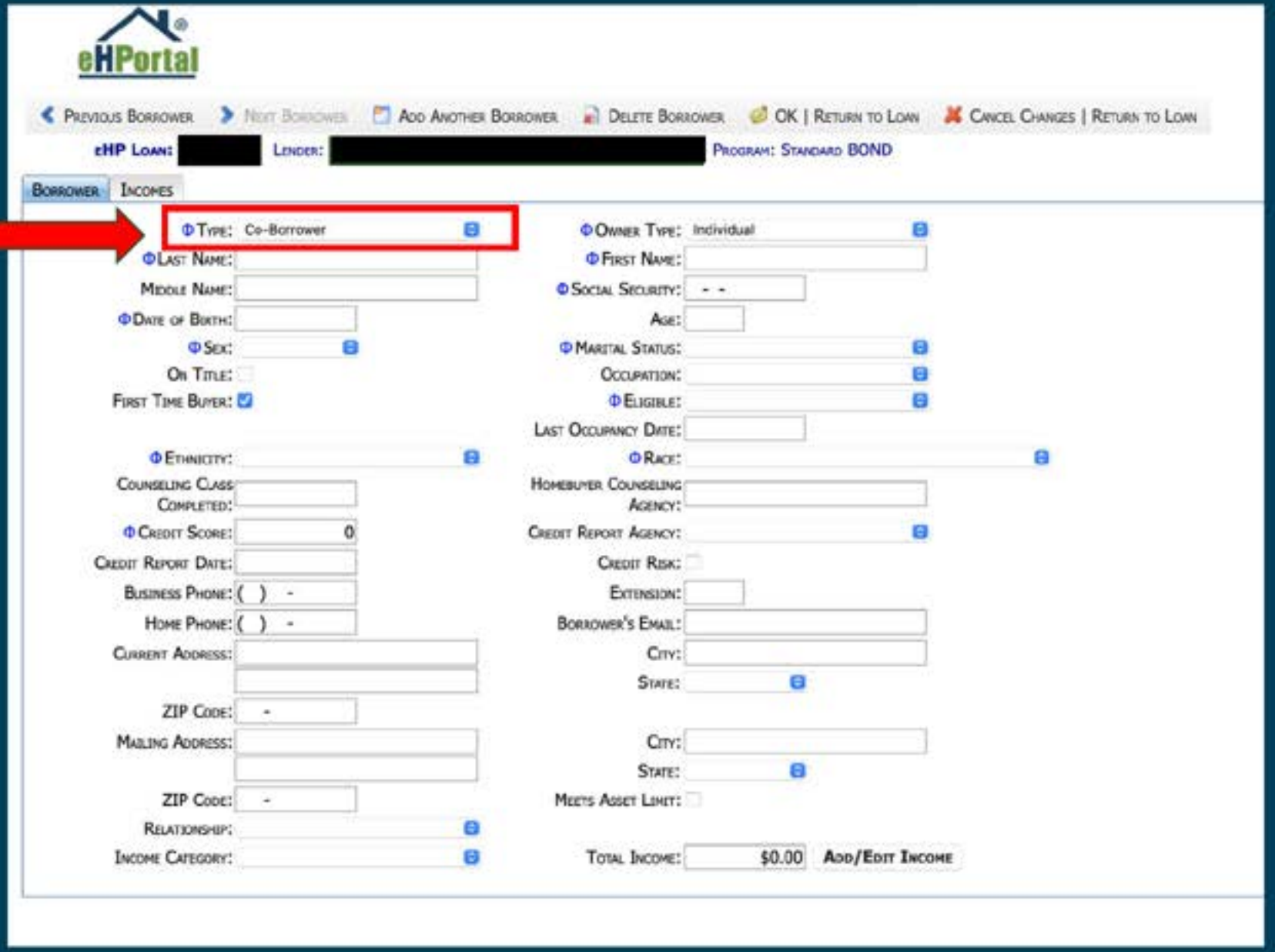
How to add a co-borrower, co-signor and NPS. Click on ADD ANOTHER BORROWER



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Choose from the TYPE drop down

Co-Borrower
Co-Signer
Non-Purchasing Spouse

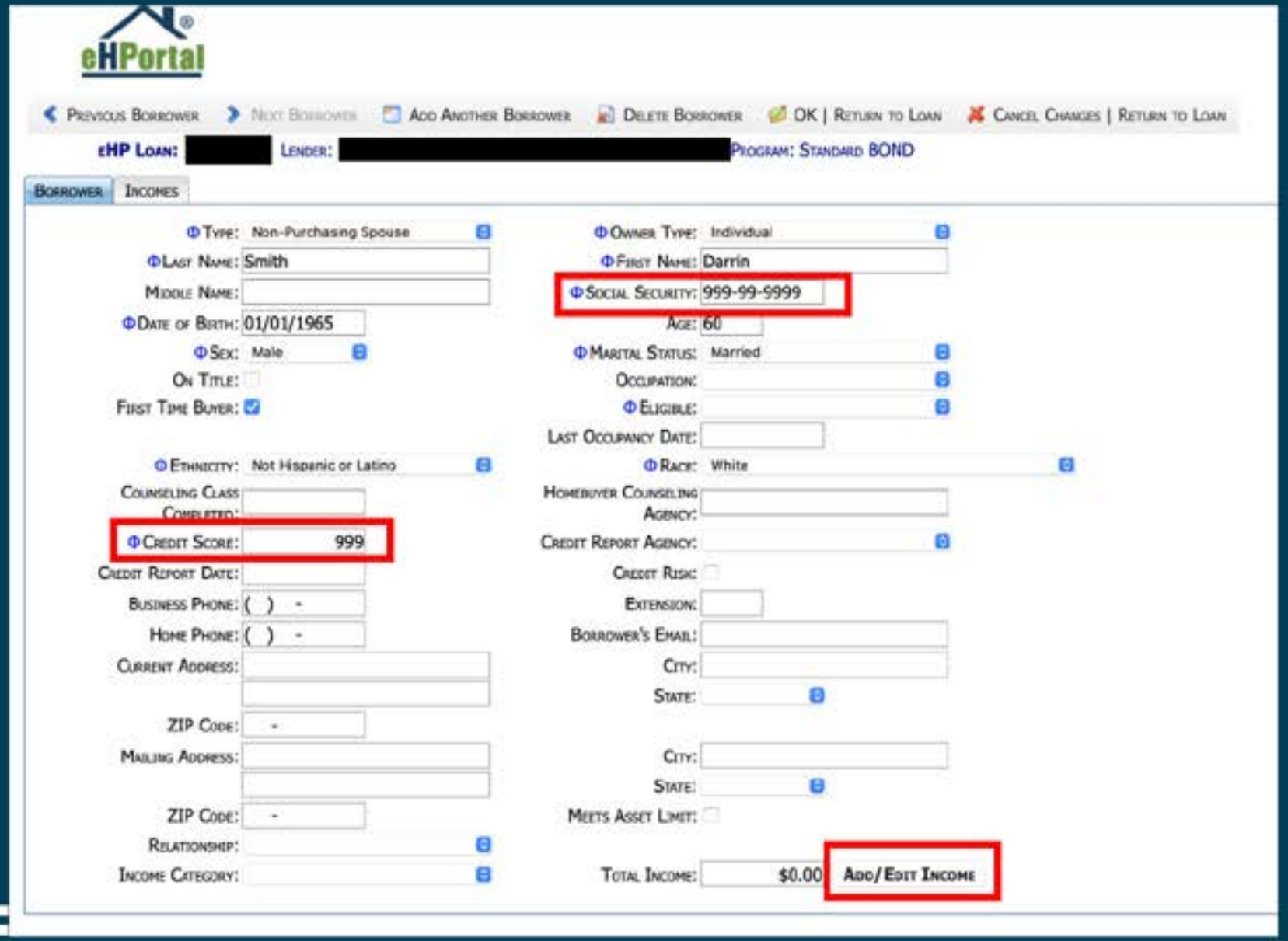


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For a NPS and Co-Signer Enter name DOB

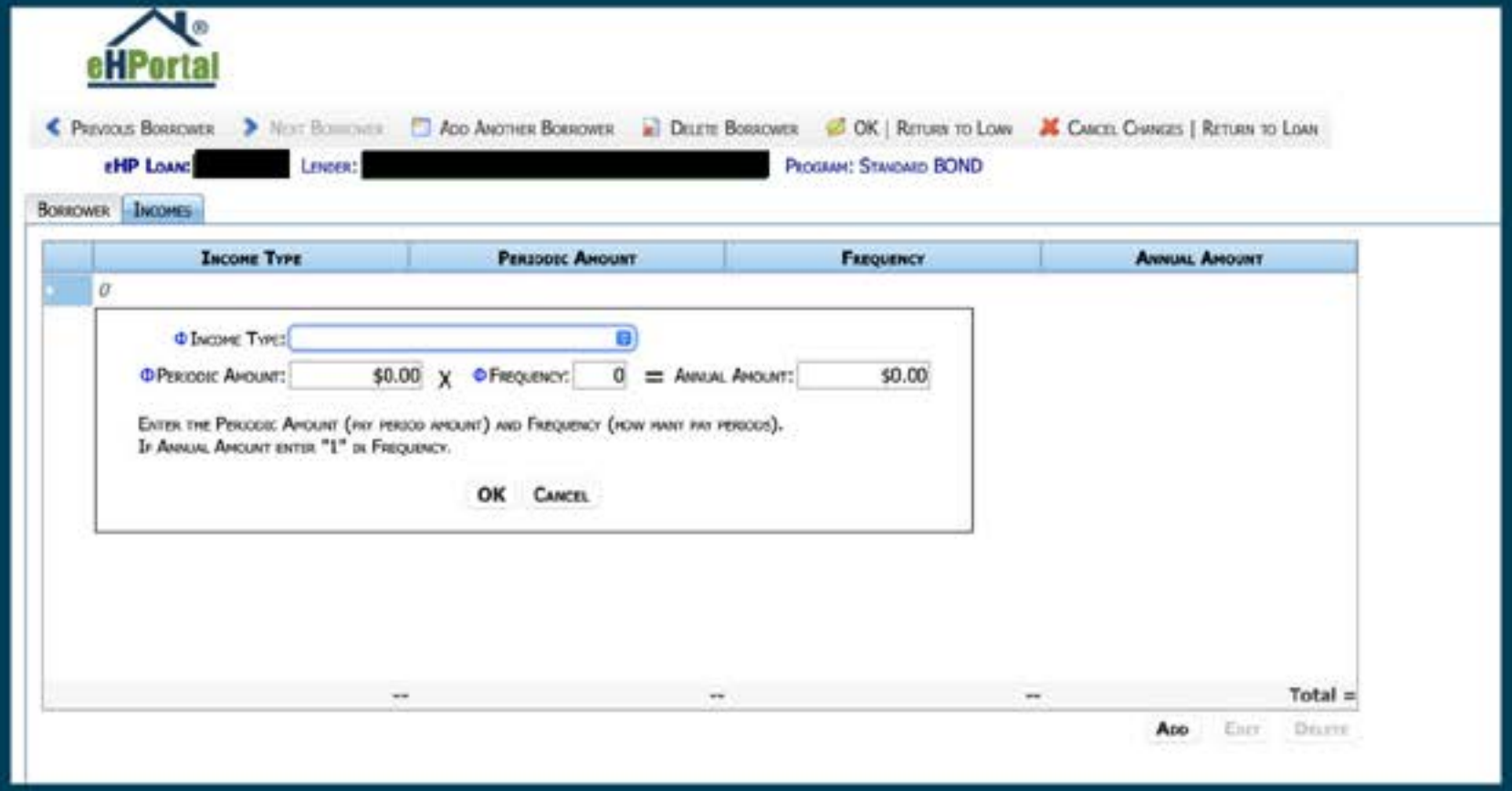
Enter all 9's For SSN and Credit Score

Click on ADD/EDIT INCOME



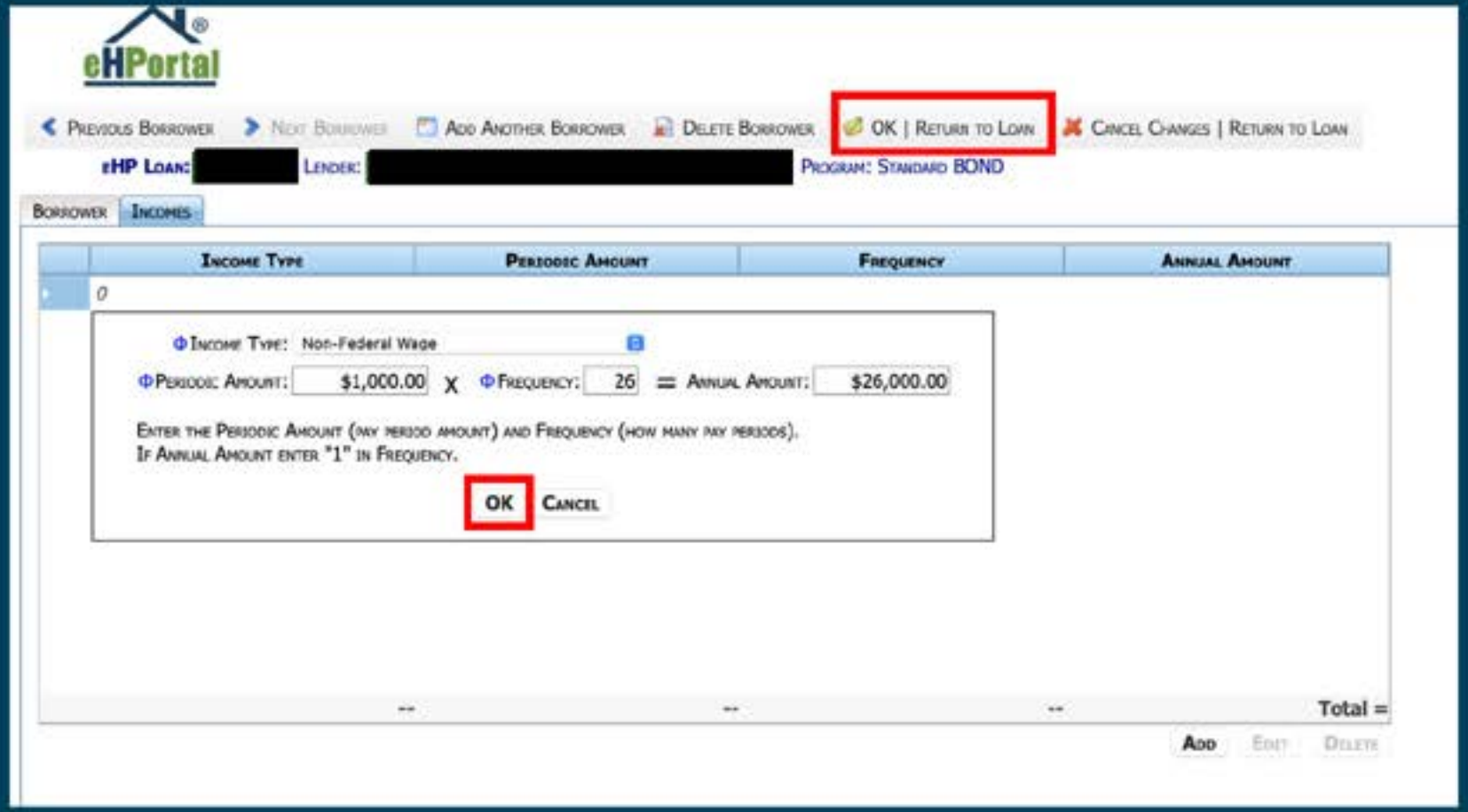
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Enter income for a NPS
Enter income for a Co-Signer for TBA
DO NOT Enter income for a Co-Signer for Bond



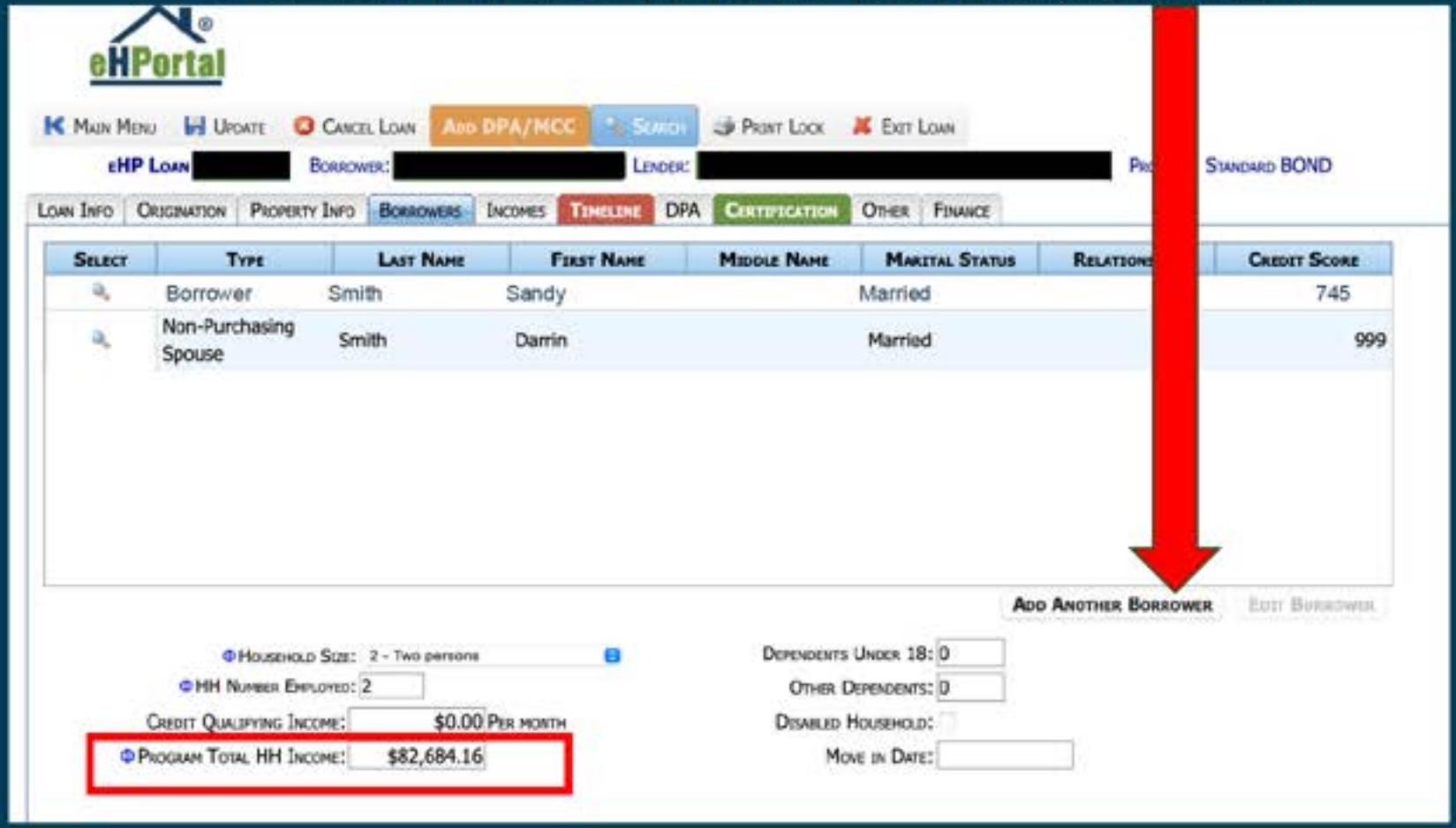
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1.Click OK
2.Click OK RETURN TO LOAN



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Income is updated.
To add another borrower click on ADD ANOTHER BORROWER



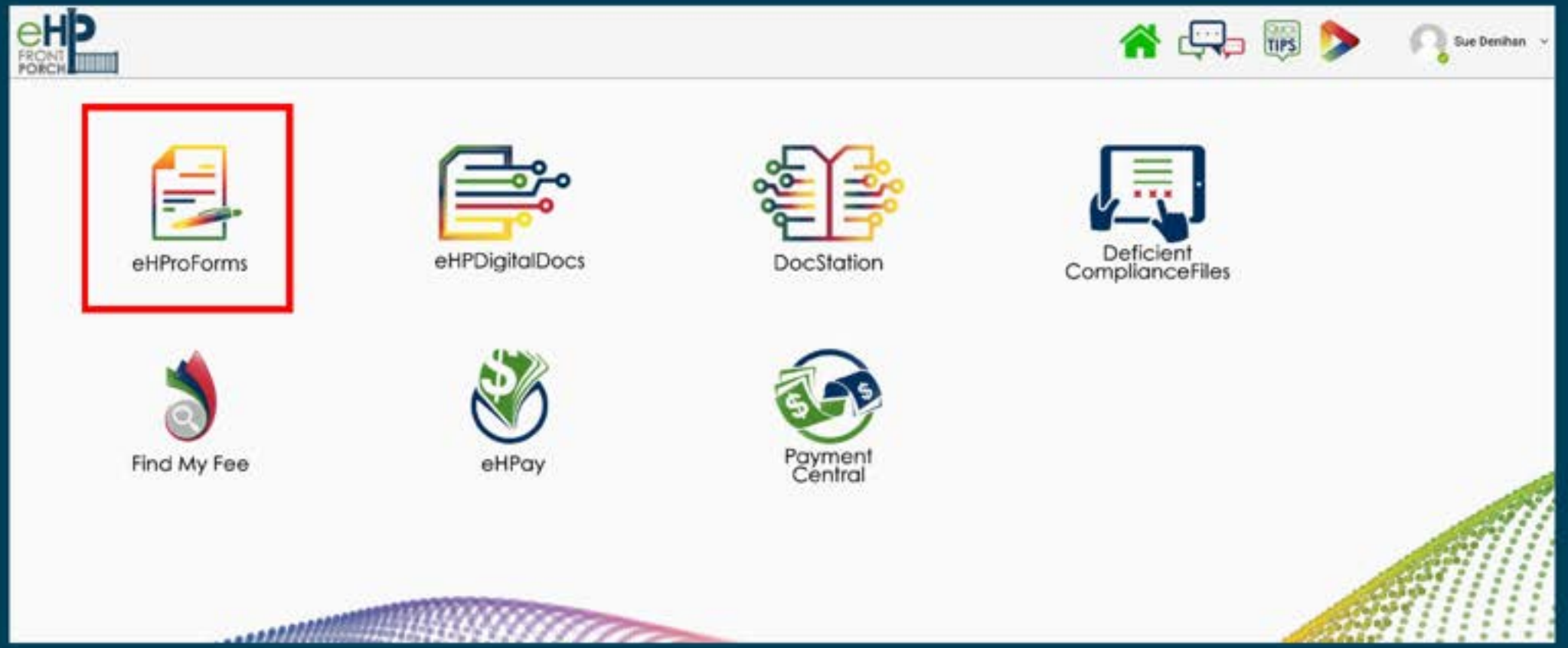
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Program Forms are printed from eHP FrontPorch. EVERYONE has access.



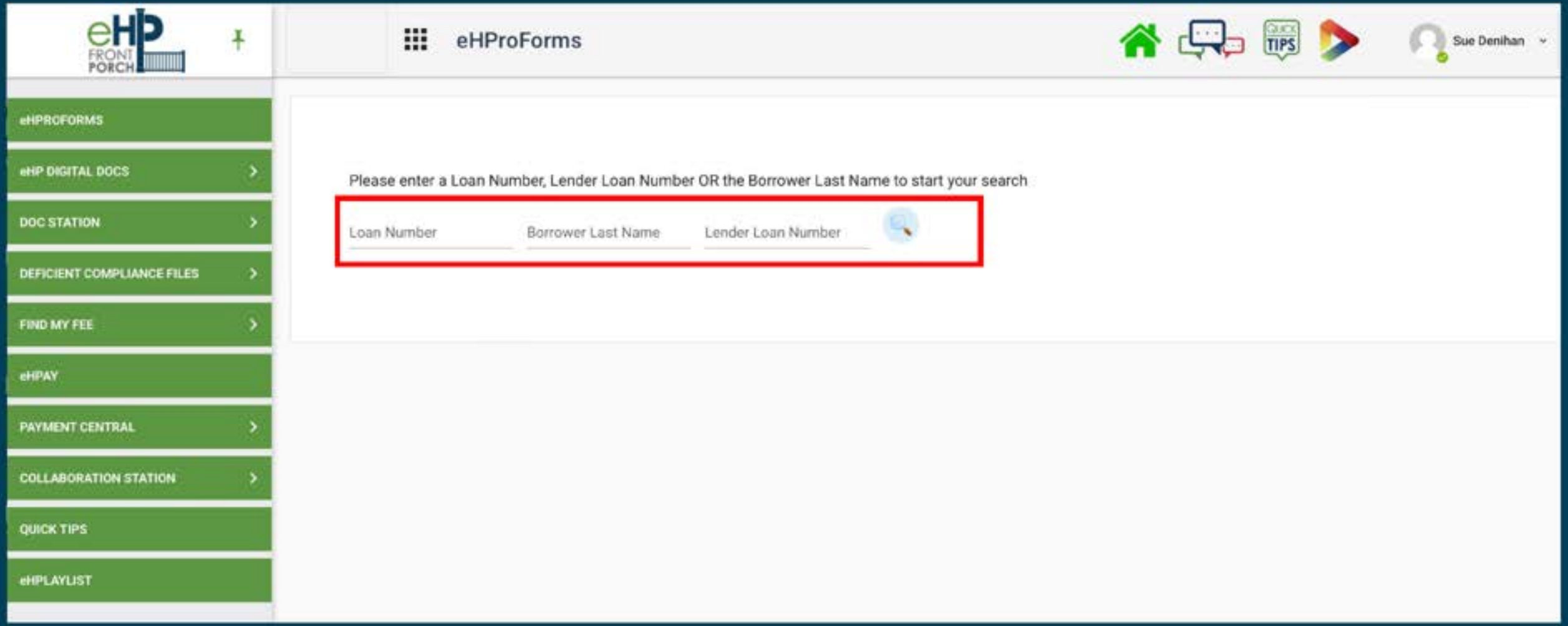
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To view forms click on eHProForms



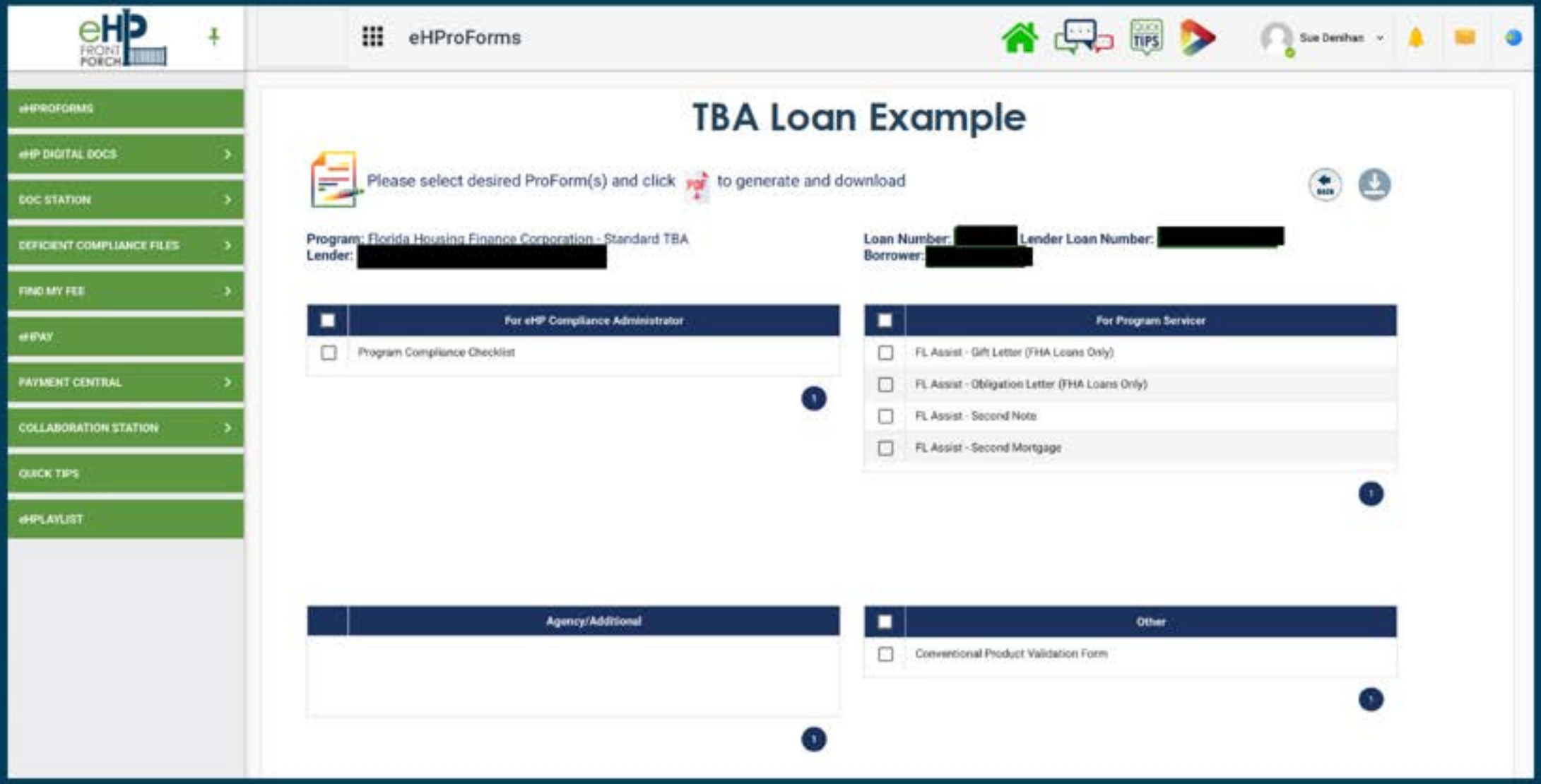
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Enter ONE of the three ways to search for a loan and click SEARCH button.

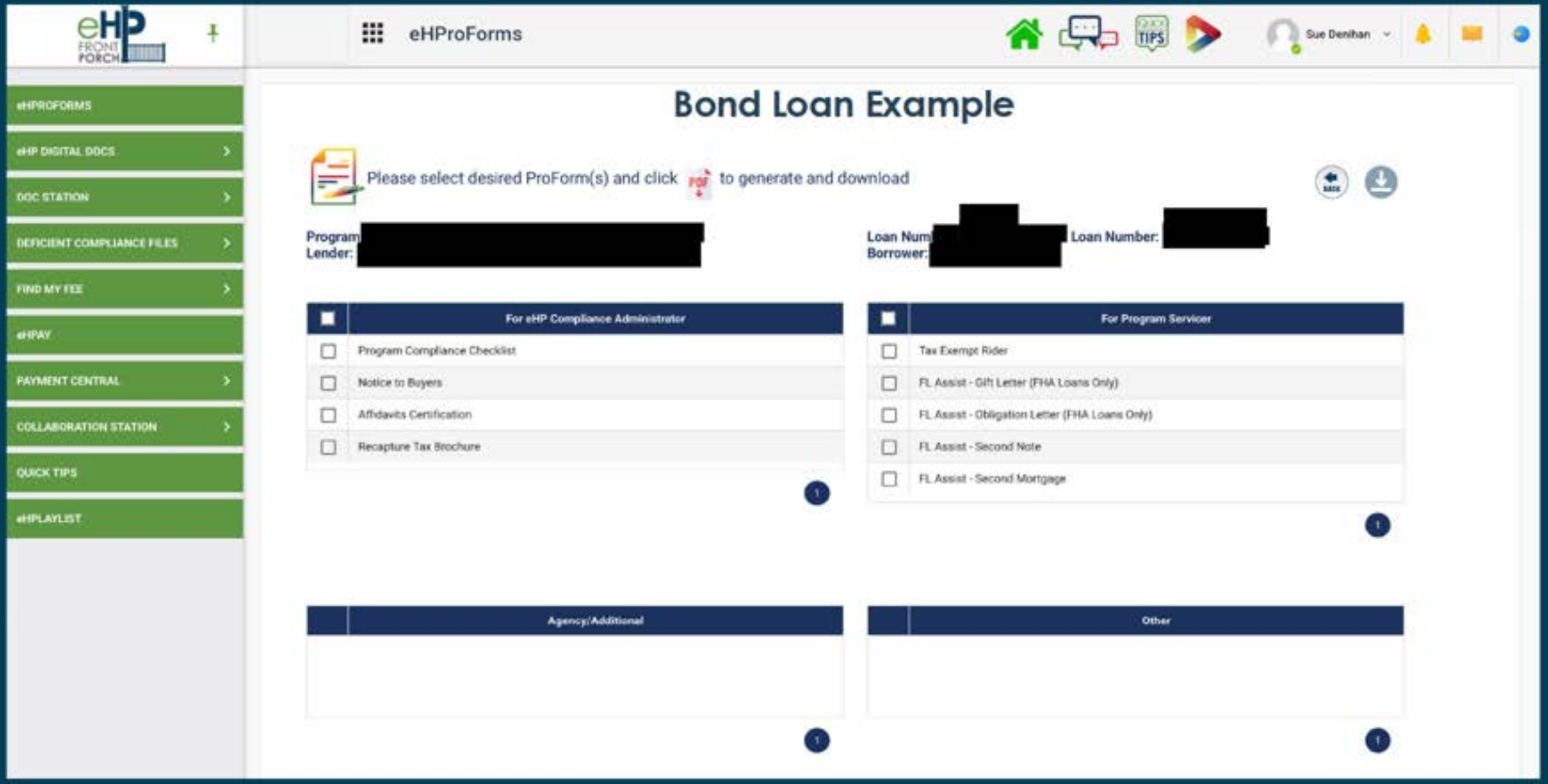


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BOND loans and TBA loans have different forms.
Example: TBA loans will not have a Tax Exempt Rider.

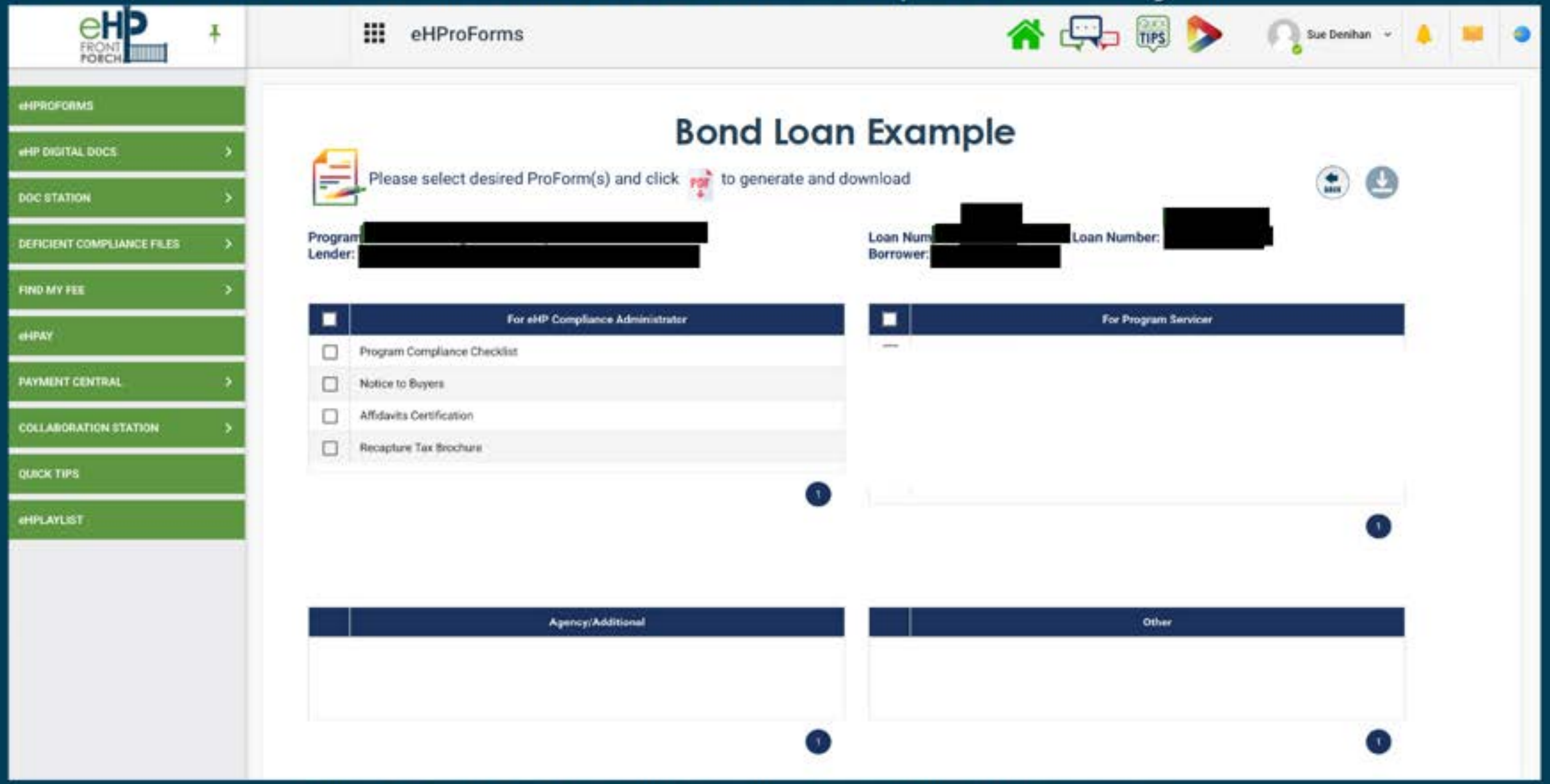


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What if the second mortgage documents are missing?
Someone forgot to reserve the second mortgage. eHP Compliance will need to remove UW Cert.
Add the FL Assist or FL HLP and then have Underwriter complete UW Cert again.



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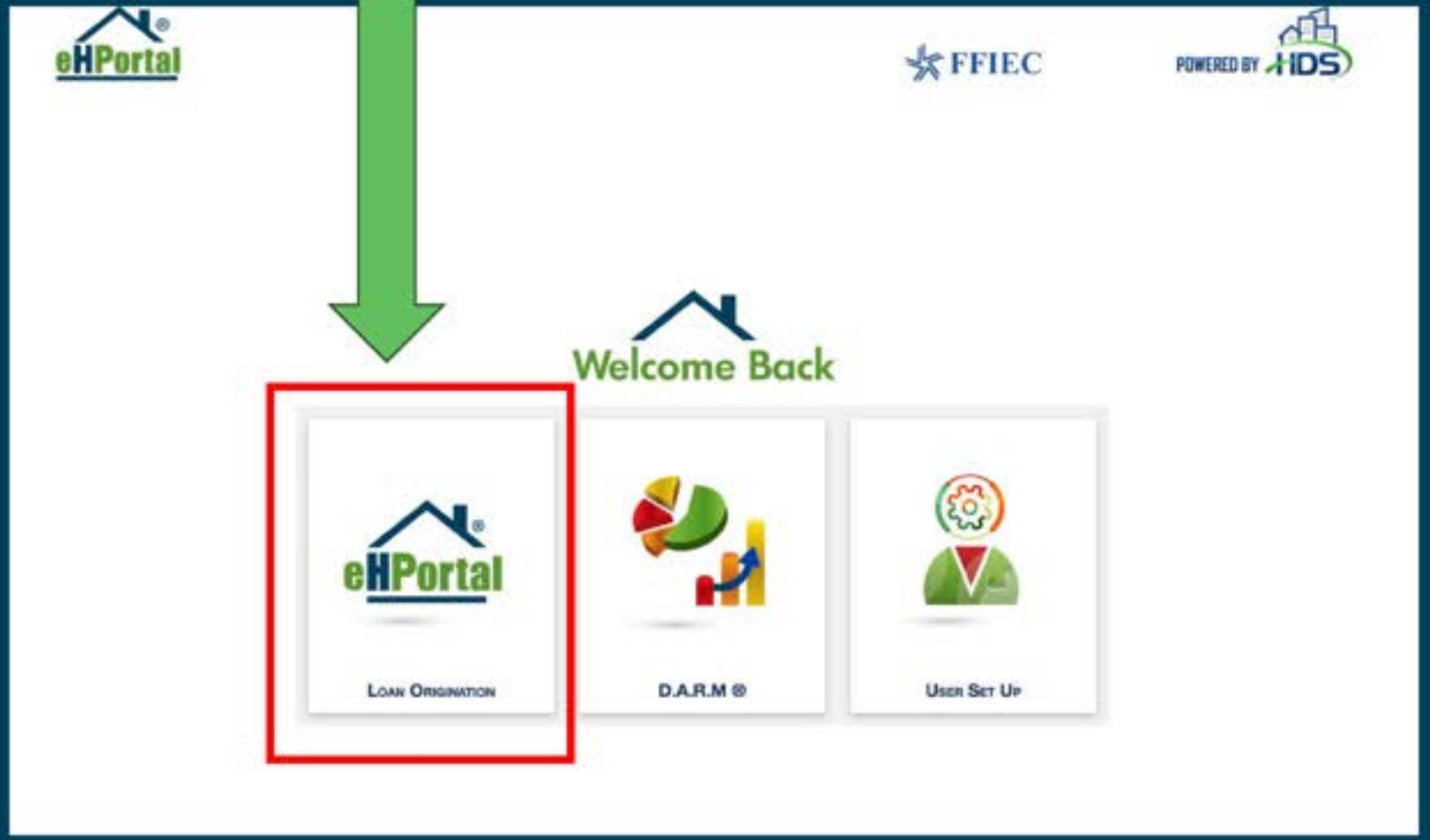
How do I change the closing date in the eHPortal?

Log in to the eHPortal
https://sfweb.ehousingplus.com/Default.aspx



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Choose Loan Origination



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Choose EDIT/UPDATE LOAN



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Enter ONE of the four ways to search for a loan and click SEARCH LOANS.



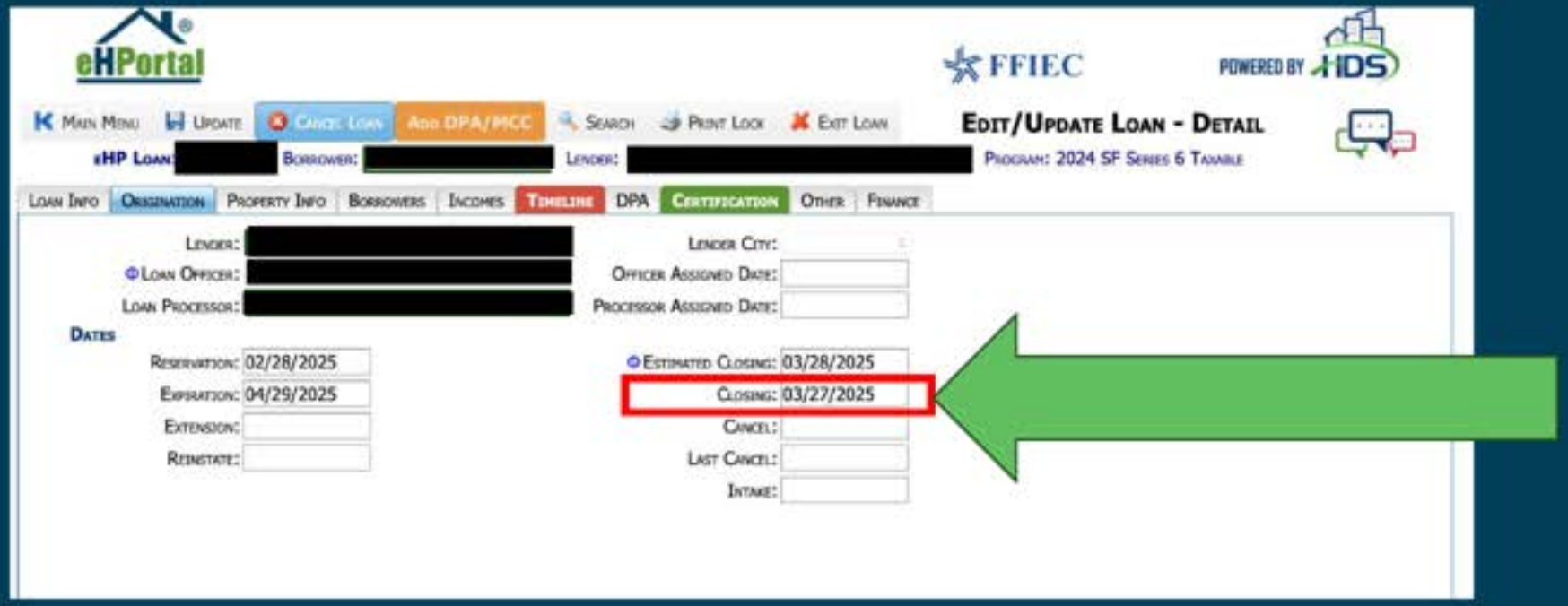
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Click on the ORIGINATION tab.



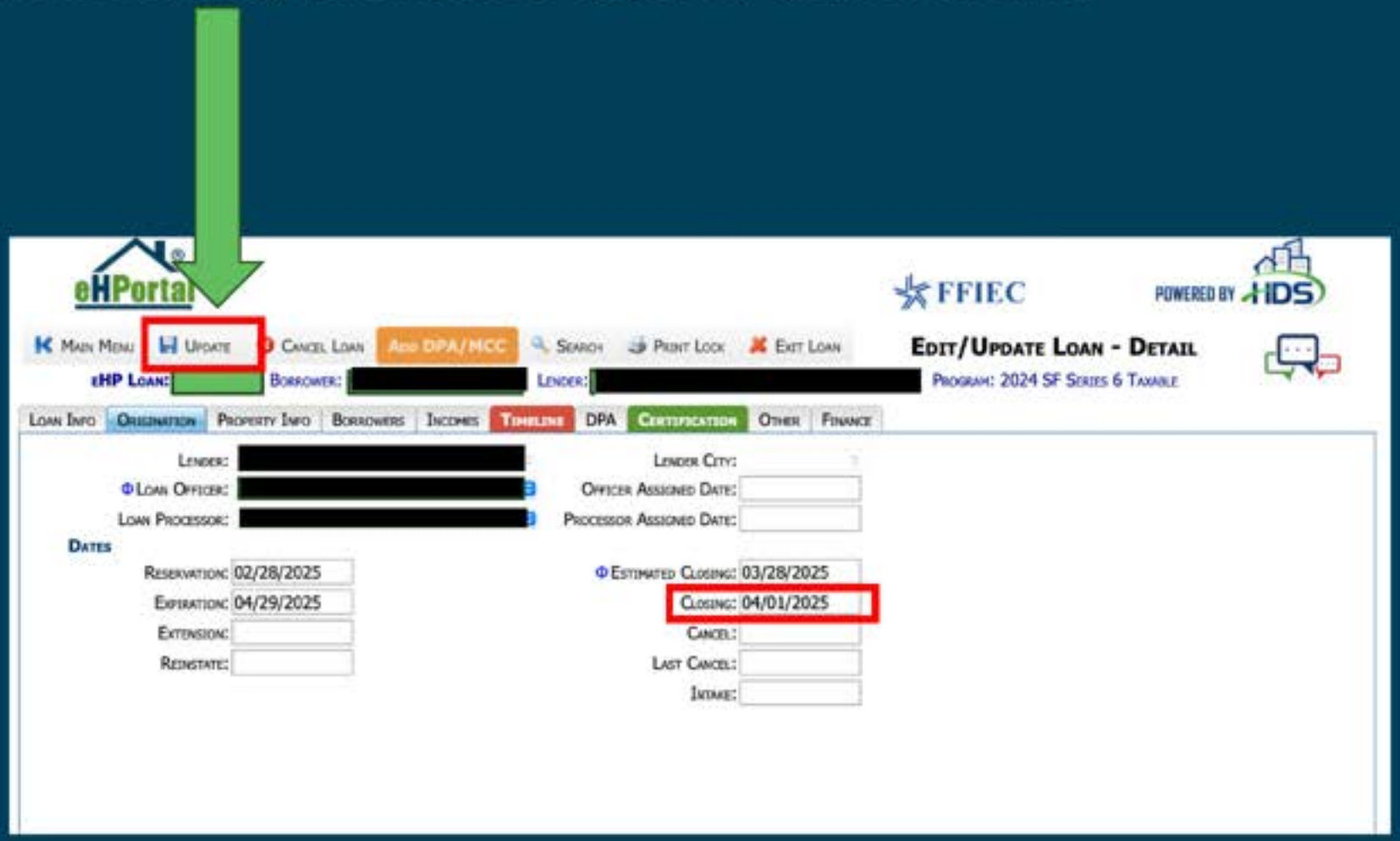
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Locate the CLOSING DATE field and change the closing date.



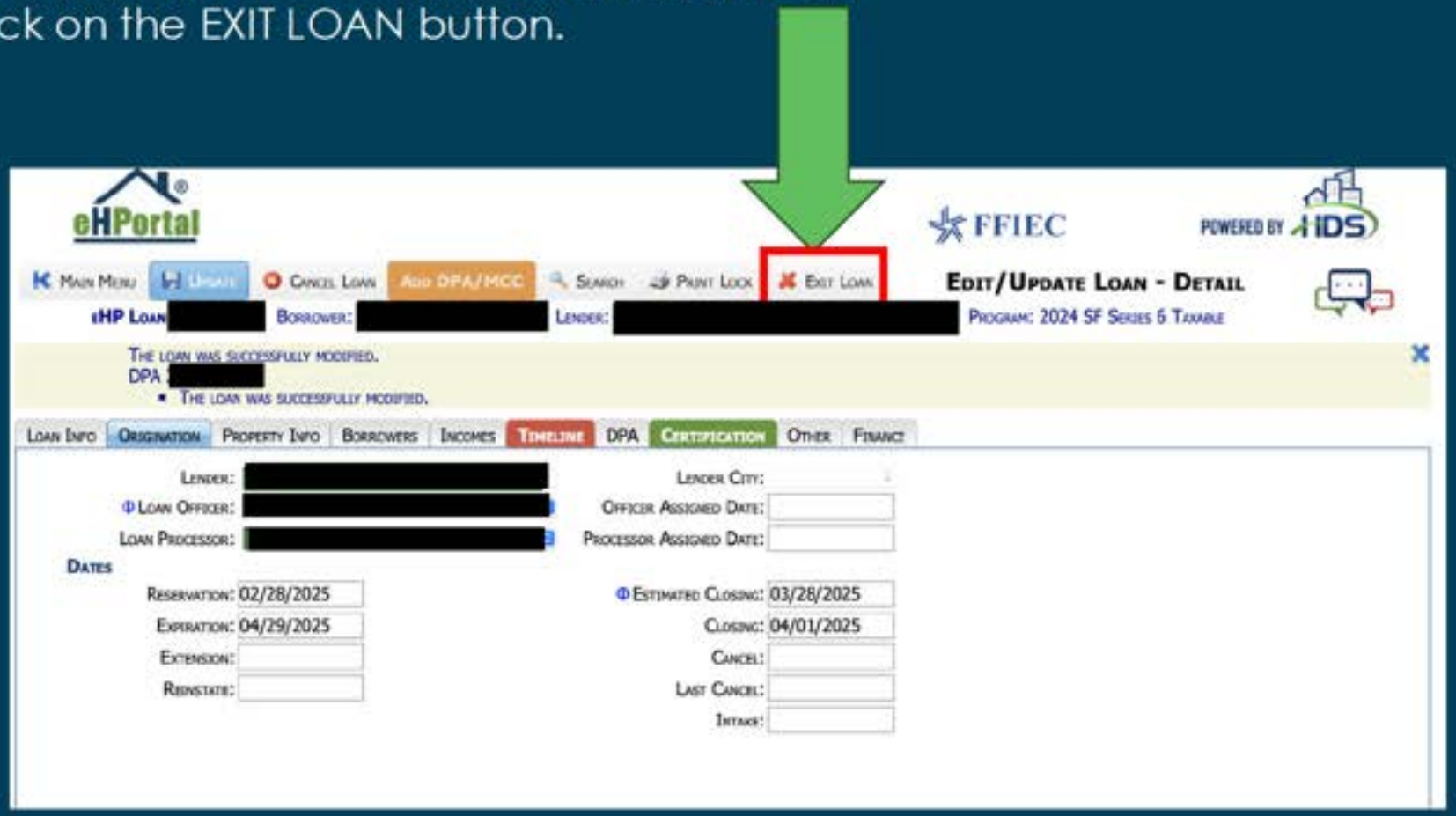
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When the closing date has bee updated, click on UPDATE.



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Modification success notification will appear.
Click on the EXIT LOAN button.



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WHAT WE DO

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HOUSING FINANCE AGENCIES

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

PARTNERS

The team at eHousingPlus apply their expertise and work closely with Housing Finance Agencies throughout the U.S. to integrate best practices, innovation, and efficiencies –

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- Homeownership
- Holiday Calendar
- MCC Reissue Guidelines
- HPA Docs



WHAT WE DO

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HOUSING FINANCE AGENCIES

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

PARTNERS

The team at eHousingPlus apply their expertise and work closely with Housing Finance Agencies throughout the U.S. to integrate best practices, innovation, and efficiencies –delivering viable and collaborative platforms for our Business Partners that help create long-term value for entire communities.

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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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To Reserve/Rate Lock Funds, Complete an underwriter Certification and view the Program Pipeline, click on the eHPortal



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To print program forms, upload the compliance file, make eHP fee via eHPay, send message via Collaboration Station, click on eHP FrontPorch



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To view the Program guidelines, hover over Program Administration Guidelines.



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As a reminder, each guideline is different, make sure you are viewing the correct guideline for the program the loan is being originated.



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To view the Program Rates/Offerings click on View Program Highlights



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Florida Housing Finance Corporation Program Highlights

Approved Programs

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

Program Guidance

- APPROVED PARTICIPATING LENDERS
- BOND VS. TBA CHEAT SHEET
- BULLETINS
- eHP PROCESS ORIGINATION TO PURCHASE
- FOR CLOSERS
- TARGETED AREA CENSUS TRACTS AND MAPS
- TERM SHEETS

Today's Rates & Offerings
[Business Days 10am – 7pm ET] March 21, 2025

Reservation Timeline Requirements: All First and Second Mortgage Loans Must Adhere to a 60-Day Delivery Timeline from Reservation (in ePortal) 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.

STANDARD BOND

Offering	FICO	DPA	Lock Rate
FHA, USDA, VA	640		
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640		
Freddie Mac (HFA Advantage) <= 80% AMI or OVER 80% AMI	640		

STANDARD TBA

Offering	FICO
FHA, VA	640
Freddie Mac (HFA Advantage) <= 80% AMI	640
Freddie Mac (HFA Advantage) OVER 80% AMI	640

PLUS TBA

Offering	FICO
Freddie Mac (HFA Advantage) <= 80% AMI	640
Freddie Mac (HFA Advantage) OVER 80% AMI	640

HOMETOWN HEROES TBA

Offering	FICO		
FHA, USDA, VA			n/a
Freddie Mac (HFA Advantage) <= 80% AMI	640	5% (min $10k, max $35k)	n/a
Freddie Mac (HFA Advantage) OVER 80% AMI			n/a

HOMETOWN HEROES BOND

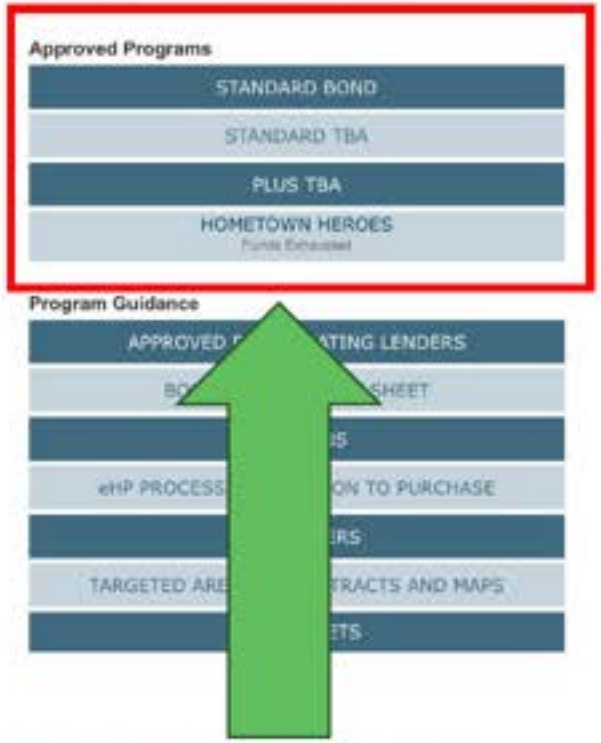
Offering	FICO	DPA	Lock Rate
FHA, USDA, VA			n/a
Fannie Mae (HFA Preferred) <= 80% AMI or OVER 80% AMI	640	5% (min $10k, max $35k)	n/a
Freddie Mac (HFA Advantage)			

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

Florida Housing Programs are available for rate lock/reservations Monday-Friday (excluding holidays) 10am – 7pm ET

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Florida Housing Finance Corporation Program Highlights



Second location to view Program guidelines.

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STANDARD TBA

Offering	FICO
FHA, VA	640
Freddie Mac (HFA Advantage) <= 80% AMI	640
Freddie Mac (HFA Advantage) OVER 80% AMI	640

PLUS TBA

Offering	FICO
Freddie Mac (HFA Advantage) <= 80% AMI	640
Freddie Mac (HFA Advantage) OVER 80% AMI	640

HOMETOWN HEROES TBA

Offering	FICO		
FHA, USDA, VA			n/a
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Additional Program Guidance not found in the guidelines.

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[Business Days 10am – 7pm ET] March 21, 2025

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PLUS TBA

Offering	FICO	DPA	Lock Rate
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HOMETOWN HEROES TBA

Offering	FICO	DPA	Lock Rate
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- …SHEETS

Additional guidance for Closers

Today's Rates & Offerings

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STANDARD TBA

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HOMETOWN HEROES TBA

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Freddie Mac (HFA Advantage)			

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Florida Housing

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LUNCH & LEARN
Questions?

Thank you for attending!

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