



A PROGRAM OF
**THE HOUSING AUTHORITY
OF THE CITY OF CHEYENNE**

Administrator's Guidelines

Published July 1, 2014
Updated 12-01-17
Updates are shown on Page 3



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UPDATES

Date	Topic (effective immediately for new reservations unless otherwise noted)	Page
1-26-15	New Income Limits	8
2-23-15`	Additional assistance rates added to program	6
2-28-15	U.S. Bank fees revised for all loans reserved March 9, 2015 and after	13
3-6-15	New Income Limits	11
9-1-15	Added HFA Advantage Section	10, 19-27
9-8-15	Added Wyoming Housing Network to Homebuyer Education providers	8
9-18-15	General clarifying changes to HFA Advantage	Throughout section
9-21-15	Added Who To Contact directory	7, 8
9-30-15	Added 1003 Loan Application and Tax returns to Financing Facts	11 & 22
9-30-15	Reformatted the Compliance Process Summary	12, 13, 23, 24
9-30-15	Renamed the eHP Fee and Reformatted US Bank Fees	15, 26
9-30-15	Reformatted documents required for the compliance file	16, 27
10-14-15	Added eHP fee information & revised US Bank fees	15 & 26
10-16-15	Added disclaimer regarding not reproducing program forms	16 & 27
12-01-15	Added Loan Product chart Revised minimum FICO & Manufactured Housing	9 10, 12, 21
12-22-15	Revised eHP Fee	16, 27
1-18-16	Revised U.S. Bank Fee	16, 27
03-31-16	Added new logo to cover Revised Income Limits	Cover 11 & 22
07-29-16	Clarified language regarding borrowers with no FICO Added Duplexes to Property Requirements Clarified language regarding manual underwriting and tax returns Removed Discount Point from First Mortgage Fees & Lender Compensation Clarified language regarding Eligible Borrowers for HFA Advantage Added US Bank Bulletin numbers to Minimum FICO Score	9 9 11 & 22 15 & 26 20 20
08-22-16	Revised conventional loan FICO Clarified eHousingPlus Fee	8 15 & 26
10-01-16	Revised Rate/Offering Chart Revised minimum credit score and manual underwriter for FHA loans Added Freddie Mac overlays to property requirements Added Freddie Mac Fact Sheet link, Co-signer overlay, manual underwrite Decreased eHousingPlus Fee with loan reservations 10/01/16	8 9 9 11 15

Date	Topic (effective immediately for new reservations unless otherwise noted)	Page
11-07-16	Added new 6% FHA loan option; Reduced RD & VA loan option to 3%; Added new 5% Freddie Mac conventional option Revised eHousingPlus fee to \$275 effective 11/07/16 Increased origination fee to 1.50%	9 16 16
04/19/17	Revised Who To Contact Directory Revised DTI Requirement for Conventional Loans Added US bank Condo Guidelines Expansion Revised Income Limits Effective 04/24/17 Revised US Bank Tax Service Fee Effective 04/17/17 Revised US Bank Web Site link	6 9 9 10 15 18
08/12/17	Revised DTI requirement language Revised Condo language Corrected Origination fee to 1.50%	9 9 15
08/25/17	Correct DTI requirement	
12/01/17	Deleted FHA 6% Loan Product, Added Freddie Mac 3% Loan Product Removed US Bank reference regarding tax returns Decreased Origination Fee to 1.00% Increased SRP depending upon loan product	8 11 15 16

THE ORIGATION AND FUNDING TEAM



Housing Authority of the City of Cheyenne

Sponsors the Welcome Home Wyoming Program, advises of rate, term and points, and assists with marketing the program.

Participating Lenders

Take applications, reserve in their own systems, process, underwrite, approve, fund first mortgage and DPA, close and sell qualified loans to the program. Lenders are responsible for servicing program loans in accordance with Agency (FHA, etc) requirements until they're purchased by the Master Servicer.

US Bank

Master Servicer

Provides information on acceptable loan products, delivery and funding, receives all first mortgage files, reviews first mortgage files, notifies lenders of first mortgage file exceptions, approves first mortgage files, purchases pools and delivers loans, delivers certificate.

eHousingPlus

Program Administration

Maintains the program reservation system, websites, email directory for notices, and posts Administrator's guide, forms, training materials, provides program and system training, answers program and system questions, receives compliance files, reviews, posts and notifies of exceptions and approves compliance file.

**WHO TO CONTACT
(Rev 04/19/17)**

Question	Direct Questions to:	Contact Information
General Program Compliance Questions	eHousingPlus (eHP)	813-415-3549 support@ehousingplus.com
Assistance with eHP Lender Portal	eHousingPlus (eHP)	(954) 217-0817 support@ehousingplus.com
Assistance with User Credentials for eHP Lender Portal		Ashlynn Mosher (954) 217-0817 ext 261 ashlynn.Mosher@ehousingplus.com
Update an Underwriter Certified Loan	eHousingPlus (eHP)	Anyone at eHP Compliance Office services@ehousingplus.com 954-217-0817
Program Training	eHousingPlus (eHP)	Click on this link to attend Program training.
Program Training Issues	eHousingPlus (eHP)	813-415-3549 support@ehousingplus.com
System Software Training for eHP Lender Portal	eHousingPlus (eHP)	Click on this link for the once weekly Live Webinar: http://www.ehousingplus.com/ehp-system-trainings/
System Software Issues	eHousingPlus (eHP)	813-415-3549 support@ehousingplus.com
Program Rates	eHousingPlus (eHP)	Click on this link: to view the WHW Program rates. Then click on the RATES tab.
Credit Underwriting questions	Participating Lenders need to refer to internal Underwriting Department or Manager	US Bank does not re-underwriter loans. For general questions, contact US Bank at hfa.programs@usbank.com or 800-562-5165 Option 2 (for general questions) Please note: US Bank answers underwriting questions from the underwriter of a lender for whom US Bank provides underwriting services ONLY.
Questions regarding the shipping of closing loan files	eHousingPlus (eHP) for questions regarding the program compliance file US Bank for questions regarding the first mortgage closed loan file	services@eHousingPlus.com 954-217-0817 hfa.programs@usbank.com 800-562-5165 hfa.exceptions@usbank.com
Questions regarding exceptions	eHousingPlus (eHP) for questions regarding exceptions on the program compliance file US Bank for questions regarding exceptions on the first mortgage closed loan file	Debbie Kerr eHP.exceptions@ehousingplus.com 954-217-0817 X216 hfa.communications@usbank.com 800-562-5165 hfa.exceptions@usbank.com

PROGRAM PRODUCTS

PLEASE NOTE THAT RATES AND ASSISTANCE GRANT AMOUNTS ARE SUBJECT TO CHANGE AT ANY TIME. With respect to reserved loans, the rate and assistance will not change as long as loans are delivered according to the timetable included in this Guide.

Assisted Rate Loan with Assistance Grant Rev 2-23-15

All loans in this program are Assisted Rate Loans.

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as an assistance payment. The amount of assistance may be 3.00%, 4.00% or 5.00% of the note amount to apply toward down payment or closing costs. Current rates are available online within the system. Income limits apply.

Funds are available in a first-come, first-served revolving pool that provides continuous funding.

Daily Rate Lock Reservation Availability

Reservations in this program are available Monday - Friday 8:00 a.m. - 6:00 p.m. Mountain Time excluding holidays.

Assistance

The Assistance is calculated on the Note amount. Lenders funds the Assistance at closing and are reimbursed at loan purchase by U.S. Bank. The Assistance may be used for down payment or closing costs and pre-paid. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow. Because the Assistance is a fixed percentage, any remaining Assistance must be applied as a principal reduction. Assistance is in the form of a non-repayable grant. It is not repayable under any circumstances. When you reserve the first mortgage, the Assistance is automatically reserved. There is no additional reservation necessary. When you close the loan, there are no second mortgages, second notes, deed restrictions or liens. Borrowers do not repay assistance under any circumstances except fraud and similar situations.

Loan Products and FICO requirements listed on next page.

Effective December 1, 2017, the following products will be available in this program.

Government Loans	FICO REQUIREMENT	ASSISTANCE AMOUNT
FHA	660+	4.00%
FHA	660+	5.00%
USDA;RD or VA	640+	3.00%

Conventional Loan	FICO REQUIREMENT	ASSISTANCE AMOUNT
Freddie Mac HFA Advantage	640+	0%
Freddie Mac HFA Advantage	640+	3.00%
Freddie Mac HFA Advantage	640+	4.00%
Freddie Mac HFA Advantage	640+	5.00%

THE REQUIREMENTS

Loans in this program must be FHA, VA, USDA:RD or Freddie Mac HFA Advantage loans. Follow FHA, VA, USDA:RD or Freddie Mac HFA Advantage requirements. (Rev 09/08/15)

Eligible Borrowers

- There is no first-time homebuyer requirement in this program.
- Follow Agency (FHA, VA, USDA-RD) and U.S. Bank guidelines for non-citizens. U.S. Bank guidelines are located in their Lending Manual at https://hfa.usbank.com/HFA_Division.html
- Buyers must occupy the property within 60 days of closing.
- Applicants must be considered irrespective of sex, age, race, color, religion or national origin

Minimum Credit Score

The Program requires a minimum FICO credit score of 660 or higher for FHA loans and 640 or higher for RD, VA and Freddie Mac HFA Advantage loans, the mid score must be the minimum or above. If an Agency (FHA, etc) has a higher minimum, follow Agency guidelines. If a participating lender has a higher minimum for other loans and wishes to require a higher minimum for loans, then lenders must use the higher minimum.

DTI Requirement

The maximum debt-to-income ratio is 45%. If an Agency (FHA, etc.) has a higher DTI, you must still follow the Program overlay DTI maximum of 45%. (Rev 08/25/17)

Homebuyer Education

All borrowers (any primary borrower on the Note/Warranty Deed) must complete a homebuyer education course. **Approved courses are offered by**

MGIC: <http://www.mgichome.com> and

Wyoming Housing Network <http://www.whninc.org/homebuyer-education.html>

The Borrower must receive a certificate of completion.

Eligible Area

State of Wyoming

Purchase Price Limits

There are no purchase price limits in this program

Property Requirements

- Single family, owner-occupied, principal residences that are detached structures, or condominiums, town homes/PUDs or duplexes subject to the applicable FHA, VA, RHS/RD Freddie Mac guidelines.
- Condos permitted for Freddie Mac loans. Review US Bank Conventional Loan Product Description and bulletin 2017-05 Condominium Guideline Expansion for complete details. (Rev 08/12/17)
- Homes are considered new if never previously occupied.
- Manufactured Homes - As of December 1, 2015, U. S. Bank will not purchase loans for manufactured housing. U.S. Bank considers manufactured housing: A manufactured home is a mobile home built entirely offsite on a permanent chassis that is pulled on the highway to

a permanent location. Modular, panelized or prefabricated homes are not considered manufactured housing. (Rev 07/29/16)

- With a Freddie Mac HFA Advantage Conventional Loan, a borrower CANNOT own other property at the time of closing. (Rev. 10/01/16)

Income Limits

For all household sizes, use ONLY 1003 Qualifying Income that cannot exceed the following effective with new loan reservations 04/24/17 and after.

<u>County</u>	<u>Limit</u>
Albany County	78,545
Big Horn County	73,255
Campbell County	103,960
Carbon County	82,225
Converse County	88,205
Crook County	78,315
Fremont County	73,370
Goshen County	65,550
Hot Springs County	71,645
Johnson County	75,785
Laramie County	86,825
Lincoln County	88,090
Natrona County	85,560
Niobrara County	70,610
Park County	80,155
Platte County	67,620
Sheridan County	85,675
Sublette County	102,005
Sweetwater County	98,210
Teton County	105,110
Uinta County	76,245
Washakie County	74,635
Weston County	90,505

FINANCING FACTS

It's expected that lenders have reviewed some **preliminary documentation and believe that applicants will also qualify for credit. Excessive cancellations will be reviewed** to assure that program funds are not being utilized **inappropriately**.

Check with your underwriter for updates to information for Freddie Mac HFA Advantage. Such information is provided by third parties (i.e.Freddie Mac, U.S. Bank, etc) who do not provide updated information to eHousingPlus. (Added 10/01/16)

Freddie Mac HFA Advantage Fact Sheet: http://www.freddiemac.com/singlefamily/pdf/hfa_factsheet.pdf

Appraisal - The appraisal must indicate that the home has at least a 30 year remaining useful life.

Buy downs - Not permitted in this program.

Cash Back - Cash back to the borrower is not permitted. However, borrowers are permitted a reimbursement of prepaids and overage of earnest money deposit as permitted by Agency guidelines and to the extent any minimum contribution, if any, has been satisfied.

Construction to Perm - Not permitted in this program.

Cosigners - Cosigners are permitted to the extent permitted by applicable Agency (FHA, VA, USDA:RD). Treat cosigner/income as directed by the Agency. A cosigner cannot have any ownership interest in the property (they cannot be on the Mortgage/DOT/WarrantyDeed).

Co-signers (Freddie Mac) - Not allowable. (Added 10/01/16)

Final Typed Loan Application (1003) - The typed application signed and dated by all parties is required. Loan interviewer must complete and sign page 3 of 4 of the 1003. If this is not possible, then an Officer must sign in place of the interviewer. All persons taking title to the property must execute all program documents. The purchase price, loan amount, and other financial details must be the same as shown on all other documents.

Manual Underwriting for FHA loans - U.S. Bank bulletin 2016-14. Effective with loan reservations on or after October 1st 2016, U.S. Bank HFA Division will not accept FHA Manually Underwritten loans. (Rev. 10/01/16)

Minimum Loan Amount - There is no minimum loan amount in this program.

Prepayments - The first mortgage may be prepaid at anytime without penalty.

Recapture Tax - There is NO RECAPTURE TAX IN THIS PROGRAM.

Refinances - This program is intended for the financing of new mortgage loans. Refinancing of existing mortgage loans is not permitted.

Tax Returns or Tax Transcripts - Not required for program purposes. (Rev 12/01/17)

SUMMARY OF THE COMPLIANCE ORIENTATION PROCESS
(Revised 09/30/15)

MANDATORY PROGRAM TRAINING

Lender training is mandatory for anyone working with this program. eHousingPlus and US Bank provide program training online 24/7. [To attend click on this link.](#)

eHousingPlus LENDER PORTAL SYSTEM TRAINING

Conducted once a week via live WebEx with the eHousingPlus Compliance Office. We highly encourage anyone who will reserve funds, complete an underwriter certification, print forms or clear exceptions to attend this 30 minute training. [Click here to register to attend.](#)

LENDER PORTAL USER CREDENTIALS

Following completion of Program training at eHP University training, an email will be sent to lenders giving directions on how to apply for User Credentials for the lender portal. These instructions are for both new users of system and existing users looking to add programs to their profile.

QUALIFY

Lenders use program requirements to qualify applicants for the program. Buyers must present an executed sales agreement before being entered into the program reservation system.

RESERVE

To reserve funds in program's online system [click on this link.](#) Log in and reserve the first mortgage that automatically provides Assistance. You will receive a loan number and a message that you've completed the reservation successfully.

PROCESS

Lenders process the loan as they would normally keeping in mind the program timelines.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. Servicer does not re-underwrite loans. Following credit approval AND WITHIN 25 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the eHousingPlus Lender Portal.

CLOSE

It's important to provide accurate closing instructions to closing agents. All program docs must be returned to you. At closing the borrower will sign **the Notice of Down Payment/Closing Cost Assistance Grant Letter. The originals remain with Lender, copy to borrower, US Bank and in FHA Case Binder.** Find all forms behind security at the eHousingPlus web site.

SHIP / SUBMIT

There are two (2) files shipped post closing:

File #1 is the Compliance File and it is sent to eHousingPlus. The Compliance File Checklist is found within the eHousingPlus Lender Portal in the Loan Forms section.

File #2 is the Mortgage File including Credit Package and it is sent to US Bank. The US Bank Delivery and Funding Checklist is found within the US Bank web site. To locate the US Bank Checklist click on this link: https://hfa.usbank.com/HFA_Division.html

Click on US Bank Lending Manuals.

Pop-up box will appear, click on Continue.

Web page will be redirected to US Bank All Regs site.

Click on Housing Finance Authority folder.

EXCEPTIONS

Lenders are notified by eHousingPlus and US Bank of exceptions. Exceptions for both eHousingPlus and U.S. Bank are available in the eHousingPlus web-based system.

PROGRAM TIMETABLE

BUYERS MUST HAVE A FULLY- EXECUTED SALES CONTRACT FOR A SPECIFIC PROPERTY in order to have funds reserved or to be on a waiting list. The contract may be dated prior to the date of the loan application. Buyers may be pre-qualified. However, if the buyer does not have a contract on a property, program funds cannot be reserved for the buyer until such time as the buyer presents a valid contract.

To assure that loans are purchased, please follow the Processing, Delivery and Purchase Timetable below. Please **DO NOT** reserve loans that cannot meet the timetable. This is particularly important with respect to new construction, foreclosures and short sales. Please wait to reserve funds. Loans not purchased within the time frame below, cannot be purchased.

The revolving pool of funds assures continuous funding. Fund availability makes it unnecessary to rush to reserve funds.

Loan Processing, Delivery and Purchase Timetable

Once a loan is reserved in the eHousingPlus system and is provided the Servicer's Loan number, the loan must be:

- (1) underwriter certified within 25 days of loan reservation
- (2) purchased by the Master Servicer within 70 days of loan reservation.

Loan Purchase Extension Fee

Any loan not purchased within 70 days is ineligible for purchase unless the lender chooses a one-time only 30-day extension. The cost of the extension is \$375. The \$375 extension fee is due whether or not loans are ultimately delivered and/or purchased. The \$375 will be netted by the Servicer when loans are purchased. If an extension is permitted, but the loan is not purchased, the originating lender will be billed for the extension fee of \$375. Any outstanding fees owed by the Lender may result in that Lender becoming ineligible to participate in the program.

At 101 days, a loan that hasn't been delivered is cancelled and cannot be reinstated. A new rate lock for the same borrower cannot be made until sixty (60) days after expiration of the prior Rate Lock period (including extensions).

Again, the extension is offered once per loan and no further extensions will be allowed. Furthermore, regardless of choosing an extension, any loan not purchased within the approved timeframe will become the liability of the originating lender, including any down payment assistance provided at closing.

An extension request is available online on the eHousing Plus website. Program Docs hold the Extension Request Form that is completed and submitted online. Remember that the form must be submitted **BEFORE** the 70th day.

PROGRAM FEES

First Mortgage Fees

Effective with new loan reservations 12/01/17 and after, 1.00% Origination Fee may be retained by the Lender and may be paid by the buyer or seller as allowable. No additional Origination or Discount fees may be charged. Effective with loan reservations 11/07/16 thru 11/30/17, Origination Fee was 1.50%. (Rev. 12/01/17)

eHousingPlus Fees

The program includes a first mortgage Compliance/Admin Fee of \$275 (Effective with loan reservations 11/07/16 and after) and a penalty fee of \$100 for files that are chronically deficient. The Compliance/Admin Fee is collected at closing, payable to eHousingPlus and submitted with the Compliance File. ONLY Cashier's or Corporate checks are acceptable and the fee may not be financed. (Rev 11/07/16)

The **Compliance/Admin Fee** is the fee charged by the Program Administrator/Compliance Agent to process the applicant/borrower from Origination to Compliance Approval, and to assess that the lenders originating such loans are following Program guidelines for the benefit of the eligible borrower(s). The Program Administrator/Compliance Agent tracks the loan via its web-based system, and assists the lender in processing the loan ensuring eligibility to the program available offerings, which can include various rate options, and down payment assistance. (Added 10/14/15)

The Compliance/Admin fee includes the review of information and documents delivered in the form of a Compliance File by the originating lender, on behalf of the borrower. Additionally the Compliance review verifies that the lender has charged only the fees allowed by the Program. Contrary to this, approval may be denied and/or fees may have to be reimbursed to the borrower. The compliance file processing consists of required affidavits, application, closing documents, certain non-mortgage documents, tax returns where applicable and other pre-defined Program documents that are disclosed to the potential borrower(s). This is required to ultimately receive Compliance Approval. These documents can support both the first mortgage and any down payment assistance available, and are required to ensure eligibility to the Program, Federal, State and Local requirements, where applicable. The Compliance review verifies that the data and documents submitted meet all requirements, and may include those for first-time homebuyer, income limits, sales price limits, targeted areas, homebuyer education, rate, term, points, fee limits, LTV, FICO score, special state, city, county program requirements for qualified military, first responders, teachers, etc.). (Rev 08/22/16)

US Bank Fees

\$58 Tax Service Fee and \$150 Funding Fee. These fees will be netted out at time of purchase by US Bank. See US Bank Bulletin L-2017-011 TAX SERVICE FEE REDUCTION for further details. (Rev 04/19/17)

Lenders are permitted to charge reasonable and customary charges for out of pocket expenses and costs. Other financing costs such as legal fees and underwriting fees may be charged and courier fees may be charged if such fees are normally charged. Lenders may charge the usual and reasonable settlement costs. Settlement costs include titling and transfer costs, title insurance, survey fees or other similar costs. Other allowable fees include doc prep fees, notary fees, hazard, mortgage and life insurance premiums, recording or registration charges, prepaid escrow deposits and other similar charges allowable by the insurer/guarantor. "Junk" fees are not a defined term and may not be charged. Excessive fees are not permitted in the program.

Revised 12/01/17

Loan Type	Origination Fee	SRP at Loan Purchase	Total Lender Net
FHA	1.00%	1.50%	2.50%
VA	1.00%	1.00%	2.00%
USDA	1.00%	1.50%	2.50%
Freddie Mac HFA Advantage	1.00%	1.50%	2.50%

Lender Compensation

Effective with new loan reservations 12/01/17 and after, on each loan, the lender may collect up to a 1.00% origination fee as explained above from buyer or seller(follow Agency guidelines). In addition, Lenders will receive 1.50% upon purchase of the loan by the Master Servicer. VA loans will be purchased at a 1.00% discount and, therefore, a maximum net income of 2.00%. (Rev. 12/01/17)

PROGRAM FORMS

PRE-CLOSING DOCUMENTS

Extension Request Form

An extension request is [available here](#). Click on the SUMMARY tab and scroll down to the area titled - EXTENSION. The extension request will be completed and submitted online.

CLOSING DOCUMENT

Notice of Down Payment and Closing Cost Assistance form. Prints ready for signature. Original to Lender, copies to Borrower, US Bank (follow most recent Bulletin) and one copy for the FHA case binder.

DOCUMENTS REQUIRED FOR THE COMPLIANCE FILE

(Rev 9/30/15)

(Effective for loan applications dated 10/03/15 and after)

The program forms are generated directly from the eHousingPlus Lender Portal at the loan level. The program forms MUST be printed from the Lender Portal. It is not acceptable to re-create program forms. (Added 10/15/15)

eHousingPlus has developed a checklist to be utilized after closing to assemble the Compliance File that is delivered to eHousingPlus. The checklist is located in the eHP Lender Portal in the Loan Forms area.

PLEASE SUBMIT ONLY COMPLETE FILES IN AN ACCO-BOUND FILE FOLDER IN THE EXACT ORDER SHOWN BELOW. INCOMPLETE AND NON ACCO-BOUND FILES WILL BE RETURNED AT LENDER EXPENSE.

- The Compliance Checklist
- Compliance/Admin Fee

COPIES OF THE FOLLOWING:

- Homebuyers Education Certificate
- FINAL SIGNED 1003
- FINAL SIGNED CLOSING DISCLOSURE (TRID form)
- Warranty Deed

THE COMPLETE ACCO-BOUND COMPLIANCE FILE FOLDER IS SUBMITTED:

eHousingPlus
3050 Universal Blvd., Suite 190
Weston, FL 33331

PLEASE NOTE: MORTGAGE FILE, INCLUDING CREDIT PACKAGE ARE SENT TO U S BANK.

U.S. BANK WEBSITE

US Bank HFA Division Help Desk 800-562-5165

Use the U.S. Bank All Regs website for:

Underwriting, delivery and funding information

Training

U.S. Bank Manuals

U.S. Bank Bulletins

Delivery Checklists

Click on this link: https://hfa.usbank.com/HFA_Division.html

Click on **US Bank Lending Manuals**

Pop-up box will appear, click on **Continue**

Web page will be redirected to US Bank All Regs site.

Click on **Housing Finance Authority folder**

Click on **Wyoming**

Then click **Cheyenne**