



DENVER[®]
THE MILE HIGH CITY

THE CITY AND COUNTY OF DENVER, COLORADO
DENVER METRO MORTGAGE
ASSISTANCE (MMA) PLUS PROGRAM

Administrator Guidelines

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Updated 09-13-16

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UPDATE CHART

6-9-15	Updated City of Parker link; added; Non-Traditional Credit Link to U.S. Bank	10 11
8-13-15	Added Arapahoe County (effective 6/19/15)	10
8-14-15	Added a graph with eligible areas	10, 11
8-17-15	Revised link for City of Aurora	10
9-9-15	Added Who To Contact directory; Revised income limits effective 9-15-15	6 9
10-1-15	Reformatted Compliance Origination Process Reformatted eHP and U.S. Bank Fees Reformatted documents required for the Compliance File Added Freddie Mac HFA Advantage Section	13-15,24-26 17, 27 18, 28 20-28
10-14-15	Corrected Cosigner language Added eHP Fee information & revised U.S. Bank fees	12 17, 27
10-16-15	Added disclaimer regarding not producing program forms	18, 28
11-1-15	U.S. Bank - no manufactured housing with new loan reservations dated 12-1-15	12, 23
11-9-15	Added HFA Advantage to products Added "Manufactured Homes" to products not permitted as HFA Advantage Revised FICO Score language Added "Under Construction" to Freddie missing links Manually underwritten HFA Advantage loans is 43%	8 12, 23 12, 22 20 22
11-23-15	City of Thornton URL map address revised	11
12-1-15	Effective with new reservations 12-1-15 Revised Assistance Grant language Added Product Chart Minimum FICO Score Max DTI Manufactured Housing Manual underwriting	8, 22 9, 22 10, 23 23 12, 13, 23 13, 24
1-28-16	Additional information Eligible Areas - Commerce City Clarified eHousingPlus Compliance Admin Fee	11 18, 28
04-12-16	Revised property map links for City of Dacono, City of Centennial, Town of Firestone and City of Broomfield Updated the links to Manual Underwriting Updated the US Bank training link for Freddie Mac HFA Advantage Product	11 13 & 25 22
05-24-16	Revised income limits	10, 24
6-14-16	Revised maximum loan about	12, 24
08-22-16	Clarified eHousingPlus Fee Added eligible borrower requirement; Revised Conventional loan minimum FICO	19 & 29 24
9-13-16	Corrected min fico score for conventional product	9

DENVER PROGRAM TEAM



CITY AND COUNTY OF DENVER

Creates and sponsors a first mortgage program and a down payment assistance program, sets the rate, term and points, and markets the program

Participating Lenders

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

US Bank

Master Servicer or Servicer

Provides information on acceptable loan products and 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.

US Bank, National Association Escrow Agent

This is a different US Bank division that is providing the service of wiring funds for down payment/closing cost assistance to each closing. Please do not contact US Bank in Ohio regarding the wiring of these funds. Follow instructions on the Requisition form provided in the eHousingPlus system behind security.

eHousingPlus

Program Administration

Maintains the program reservation system, website, 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 9/9/15

Question	Direct Questions to:	Contact Information
<p>General Program Compliance Questions</p> <p>Assistance with eHP Lender Portal</p> <p>Assistance with User Credentials for eHP Lender Portal</p>	eHousingPlus (eHP)	<p>Sue Denihan sue@ehousing.cc 813-579-6293</p> <p>Patt Denihan patt@ehousing.cc 954-430-6072</p> <p>Joe Athey joe@ehousing.cc 813-579-6294</p> <p>Jennifer Erwin Jennifer@ehousing.cc 813-579-6295</p> <p>Vicki Stewart Vicki@ehousing.cc 813-579-6283</p>
Update an Underwriter Certified Loan	eHousingPlus (eHP)	<p>Anyone at eHP Compliance Office services@ehousingplus.com 954-217-0817</p>
<p>Program Training</p> <p>Problems with Training</p>	eHousingPlus (eHP)	<p>Click on this link: http://www.ehpuniversity.com/denver.html</p> <p>Joe Athey joe@ehousing.cc 813-579-6294</p>
System Software Training for eHP Lender Portal	eHousingPlus (eHP)	<p>Click on this link for the once weekly Live Webinar: http://www.ehousingplus.com/ehp-system-trainings/</p> <p>Or Contact: Jennifer Erwin jennifer@ehousing.cc 813-579-6295</p> <p>Vicki Stewart vicki@ehousing.cc 813-579-6283</p>
Program Rates	eHousingPlus (eHP)	<p>Click on this link: http://www.ehousingplus.com/available-programs/colorado/city-and-county-of-denver/</p> <p>Then click on the RATES page.</p>
Credit Underwriting questions	Participating Lenders need to refer to internal Underwriting Department or Manager	<p>US Bank does not re-underwrite loans. For general questions, contact US Bank at hfa.programs@usbank.com or 800-562-5165 Option 2 (for general questions)</p> <p>Please note: US Bank answers underwriting questions from the underwriter of a lender for whom US Bank provides underwriting services ONLY.</p>
Questions regarding the shipping of closing loan files	<p>eHousingPlus (eHP) for questions regarding the program compliance file</p> <p>US Bank for questions regarding the first mortgage closed loan file</p>	<p>services@eHousingPlus.com 954-217-0817</p> <p>hfa.programs@usbank.com 800-562-5165</p>

Question	Direct Questions to:	Contact Information
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

THE 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. All loans in this program are Assisted Rate Loans.

Rev 11-9-15 The following mortgage products are offered in this program: FHA, VA and **Freddie Mac HFA Advantage conventional loan. See the last section of this Guide that details HFA Advantage requirements.** US Bank provides the types of government loans permitted. 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.

Assisted Rate Loan with Assistance Grant

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as an Assistance payment equal to a percentage of the original principal Note amount to apply toward down payment or closing costs. See the next page for specific products. Current rates are available online within the system eHousingPlus Lender Portal. Income and purchase price limits apply. **Rev 12-1-15**

The Assistance is calculated on the Note amount. The Assistance may be used for down payment or closing costs and prepaids. 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 of the original principal amount of the mortgage loan, 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 with the exception of fraud or similar 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 not second mortgages, second notes, deed restrictions or liens.

The Assistance will be funded by the City and County via electronic wire transfer from its Escrow Agent. Lenders are advised that according to the HUD Manual (4155.1 Chapter 5, Section B, page 5-B-16): "Lender must obtain and keep the documentation of the wire transfer.

Lenders are required to submit a Requisition Form a minimum of 2 business days prior to any loan closing date. The Requisition Form may be found in the secure section of the eHousingPlus Lender Portal. The Underwriter Certification must be completed prior to the submission of the Requisition Form. Follow instructions provided in these Guidelines as well as on the Requisition Form for email delivery to eHousingPlus. **U.S. Bank, National Association acting as Escrow Agent is NOT the same division of U.S. Bank that is acting as Master Servicer.**

Beginning with new reservations dated 12-1-15, the following products will be available in this program:

Loan Product	FICO Requirement	Assistance Amount
FHA/VA	640 +	4.00%
Freddie Mac HFA Advantage	640 +	4.00%

PROGRAM REQUIREMENTS

Eligible Borrowers

- There is no first-time homebuyer requirement in this program.

- With regard to citizenship requirements, follow applicable Agency (FHA, VA) guidelines
- Buyers **must occupy** the property **within 60 days of closing**.
- Applicants must be considered irrespective of age, race, color, religion, national origin

Minimum FICO Score

The Program requires a minimum FICO credit score for various products, the mid score must be the minimum or above. If an Agency (FHA, etc) has a higher minimum, follow Agency guidelines. See previous page for a chart showing the specific products. 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. Rev 12-01-15

Maximum Debt-to-Income (DTI) Ratio

The maximum DTI ratio is 45%.

Homebuyer Education

Homebuyer education is required for borrowers. Education may be HUD approved courses as well as online Neighborworks curriculum eHomeAmerica course - <http://ehomeamerica.org> including CHFA approved agencies. (Rev. 6/10/14)

Income Limits

Use Form 1003 Credit Qualifying Income. (Rev. 05/24/16)

Loans Reserved 05/23/16 and PRIOR	Loans Reserved 05/24/16 and AFTER
1 - 2 Person Household = \$95,880	1 - 2 Person Household = \$96,120
3 or more Person Household = \$111,860	3 or more Person Household = \$112,140

Eligible Area

Mortgage loans can only be made **within the incorporated areas of**: the City and County of Denver, the City of Littleton, the City of Edgewater, the City of Dacono, City of Sheridan, City of Arvada, City of Wheat Ridge, City of Lakewood, City of Brighton, City of Aurora, City of Parker, City of Golden, City of Centennial, City of Englewood, City of Westminster, City of Boulder, City of Broomfield, City of Sheridan, City of Thornton, City of Commerce City and the incorporated areas of the Towns of Bennett, Castle Rock and Firestone and over time may be available in other participating MMA jurisdictions. Lenders will be notified as other cities choose to participate. (Rev. 6/19/15)

Mortgage loans can also be made within the unincorporated areas of Arapahoe County, Boulder County and Jefferson County. Lenders will be notified as other counties choose to participate.

Please note that a mailing address is not always an accurate indication of where a property is located. **It is the lender’s responsibility to verify that the property is within the eligible lending area.**

On the next few pages, please find a list of websites with address lookup functions and/or city maps to assist in locating the exact location of property in each city and county (if available).

City and County of Denver	http://www.denvergov.org/property
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City of Arvada	http://maps.arvada.org/arcserver/address-search.shtml
City of Aurora	https://cf.auroragov.org/apps/portal/pages/property.cfm
City of Boulder	http://maps.bouldercounty.org/boco/emapping/
City of Brighton	http://www.brightonco.gov/248/Geographic-Information-Systems
City of Broomfield Rev 04-12-16	http://gis.broomfield.org/apps/parcelsearch
City of Commerce City Rev 1-28-16	Map: http://c3gov.com/DocumentCenter/Home/View/144 OR CALL Adams County Assessor's Office 720-523-6038
City of Dacono Rev 04-12-16	https://www.co.weld.co.us/maps1/propertyportal/
City of Centennial Rev 04-12-16	http://www.centennialco.gov/Community-Development/property-search.aspx
City of Edgewater	http://edgewaterco.govoffice3.com/index.asp?SEC=3B394743-4EAD-4F73-A970-6FBD43AE8081&Type=B_LIST
City of Englewood	http://www.ci.englewood.co.us/our-community/maps-and-directions/street-guide
City of Golden	http://jeffco.us/awiz/
City of Lakewood	http://maps.lakewood.org/
City of Littleton	http://www.littletongov.org/index.aspx?page=648
City of Parker Rev 1-28-16	MAP: http://www.parkeronline.org/DocumentCenter/View/10304 OR CALL Douglas County Assessor's Office 303-660-7450
City of Sheridan	http://co-sheridan.civicplus.com/DocumentCenter/Home/View/161 OR http://www.ci.sheridan.co.us/DocumentCenter/Home/View/117
City of Thornton	https://gis.cityofthornton.net/Property/
City of Westminster	Properties in City limits on east side of Sheridan are in Adams County so use: http://www.gis.adcogov.org/quicksearch/ Properties in City Limits on west side of Sheridan are in Jefferson County so use: http://jeffco.us/awiz/
City of Wheatridge	http://www.ci.wheatridge.co.us/DocumentCenter/Home/View/2755
Participating areas continued on next page	

PARTICIPATING TOWNS (within the incorporated area Town limits only)	ADDRESS LOOKUP FUNCTION
Town of Bennett	
Town of Castle Rock	http://www.douglas.co.us/assessor/
Town of Firestone Rev 04-12-16	https://www.co.weld.co.us/apps/propertyportal/
PARTICIPATING COUNTIES (within the unincorporated areas only)	ADDRESS LOOKUP FUNCTION
Jefferson County	http://jeffco.us/awiz/
Boulder County	http://maps.bouldercounty.org/boco/emapping/
Arapahoe County	http://www.arapahoegov.com/index.aspx?NID=1150

Purchase Price Limits

There are no purchase price limits in this program.

Reminder: Maximum Loan Amounts

The Agencies (FHA, etc) may have limits that cannot be ignored. The Maximum loan amount is the lesser of the current conforming loan limit of \$417,000.00 or maximum loan amount for the county as permitted by the loan product (FHA, VA, RHS/RD or FreddieMac, if applicable). (Added 6-14-16)

Property Requirements

- New or existing, one-four units, detached or attached, condos, town homes
- Manufactured housing, mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.
- Land may not exceed the size required to maintain basic livability.
- Properties purchased in the program must be residential units.

ABOUT THE FINANCING

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**.

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

Buydowns - Not permitted

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.

Cosigners (Rev 10/14/15) - Permitted for FHA loans under very specific conditions. Follow FHA guidelines for credit purposes only Treat cosigner income as directed by FHA. Cosigners are allowable in an FHA transaction when meeting the following conditions (1) a cosigner cannot have any ownership interest in the property (they cannot be on the Mortgage/Deed) and (2) the cosigner cannot reside in the property being purchased. A cosigner's income is not considered for program purposes, tax returns are not required and cosigners do not sign any program documents.

Manual Underwriting - With new reservations as of December 1, 2015, no FHA loans may be manually underwritten (See US Bank bulletin 2015-66). Also please refer to the US Bank product descriptions for Government and Conventional loans found on the US Bank HFA Division web site. Follow these directions:

- Click on this link: www.mrbp.usbank.com
- 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 Colorado
- Click The City and County of Denver, CO
- Click Product Descriptions

(Added 04-12-16)

Manufactured Homes - As of December 1, 2015, U. S. Bank will not purchase loans for manufactured housing. U.S. Bank considers manufactured housing to be 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 12-1-15**

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

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

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

Refinances - Refinances are not permitted in this program. However, temporary, bridge or construction loans with a term of 2 years or less may be taken out with a program loan.

Remaining reserves are not established by the program. Follow Agency Guidelines.

SUMMARY OF THE COMPLIANCE ORIGINATION PROCESS

(Revised 10/1/15)

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 15 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the eHousingPlus Lender Portal.

**REQUEST DOWN PAYMENT ASSISTANCE FUNDS
Two (2) business days prior to funding
REV 10/1/15**

After the Underwriter Certification has been completed, and with a scheduled closing date, the Lender's authorized representative must fill out and execute the DPA Grant Requisition own Payment Assistance Funding Request Form available in the system, under LOAN FORMS.

The DPA Grant Requisition Form must be printed, signed, and scanned in PDF JPG, TIFF OR PNG format.

Two (2) business days prior to funding, the Lender sends a complete, executed and scanned version of the DPA Grant Requisition Form, to the following email address:

fundsrequest@ehousingplus.com

Wire Request Form Review

Anything received by 2 pm ET will be verified that day and the requests forwarded to the HFA. Requests received after 2 pm ET, will be processed by 12 noon ET the following day. Special Attention will be given to Forms received on Fridays to ensure that they are sent before start of business on Monday. Any emails received over the weekend will be processed on Monday and for Holidays on the next business day.

The DPA Grant Funds Requisition Form is reviewed. The Authority then will 'Reply to All' on the email Requisition "Confirmed" – after a representative of the Authority has confirmed the Mortgage ILoan number and amount on the website of the Program Compliance Administrator, eHousingPlus. U.S. Bank N.A., custodian for the City, wires funds to the Closing Agent. Funds are wired directly to the Closing Agent/Title Company and NOT the Lender or Borrower.

Please make sure that instructions are provided to internal Processor/Closer and to the Title Company/Closing Agent.

If the Loan does not close on the Loan Closing Date indicated on the Request Form, Lender agrees to cause the funds to be returned to U.S. Bank N.A. for the credit of the Authority's account not later than the close of business on the business day following the Loan Closing Date. Wiring instructions for the return of funds are as follows:

For: U.S. Bank National Association

ABA number: 091000022

BNF: TFM

Account number: #

OBI: (SEI Account#) City and County of Denver, Colorado 2013 Metro Mortgage Assistance Plus Program

eHousingPlus' (eHP) goal is to facilitate this process and to provide Lenders the assistance needed to ensure the DPA Funds are available at each closing. Please make sure that the eHousingPlus address is added to your white lists/contacts as both system's generated and other emails related to the DPA Grant Requisition will be sent.

NOTE: The Lender will be required to repay the DPA Grant to the Authority if the mortgage loan is not ultimately pooled into a GNMA Certificate sold to the Authority under the program.

CLOSE

It's important to provide accurate closing instructions to closing agents. All program docs must be returned to you. All closing the borrower must sign the Notice of Down Payment & Closing Cost Assistance Grant/Gift Letter. Original remains with Lender, copy to borrower, US Bank (with USB002) and in FHA Case Binder. A COPY OF THE COMMITMENT LETTER TO LENDER MUST BE PRINTED. LENDER RETAINS A COPY, PLACES A COPY IN THE FHA CASE BINDER AND PROVIDES A COPY TO US BANK WITH US BANK FORM USB-002. 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: www.mrbp.usbank.com

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 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.

If the loan is not underwriter certified within 15 days of loan reservation, the loan is subject to cancellation. eHousingPlus via email notifies lenders that the loan may be canceled if the underwriter certification is not completed. Should the loan reservation be canceled at any point during the reservation, the issuer may allow the loan to be reinstated at the higher of the mortgage rate originally reserved or the then current program mortgage rate. Rev. 10-12-13

Please wait until 45 days before closing to reserve funds for new construction, short sales and foreclosures. Loans not purchased within the timeframe 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 15 days of loan reservation
- (2) closed and delivered to the Servicer within 45 days of loan reservation and
- (3) purchased within 70 days of loan reservation.

Extension Request

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.

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.

To the extent that Assistance is advanced on loans that do not close, are not purchased by the Servicer under the program or are to be repurchased by the lender prior to being pooled into a mortgage-backed security, the lender will be required to reimburse the City with respect to such Assistance so advanced.

An extension request is available on the eHousingPlus web page for the Denver MMA Plus Program, [click on this link](#). Then click on the SUMMARY tab, scroll to the area titled, Extensions. Remember that the form must be submitted BEFORE the 70th day after loan reservation.

PROGRAM FEES

First Mortgage Fees

A fee to be retained by lender as 1.00% of the original principal loan amount either Origination or Discount (but not both) paid by buyer or seller as allowable. No additional points may be charged.

eHousingPlus Fees

The program includes a first mortgage **Compliance/Admin Fee of \$225** 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 1/28/16)**

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 10/15/15)

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

\$85 Tax Service Fee and \$400 Funding Fee (Rev for new loan reservations as of 11-1-15. For loans reserved previously, the Funding Fee was \$300). These fees will be netted out at time of purchase by U.S. Bank. Note: Please do not send separate checks for these fees.

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.

Lender Compensation

On each loan the lender collects and retains the 1.00% origination/discount as explained above from buyer or seller (follow Agency guidelines). 1.00% SRP for FHA loans and .50% SRP for VA loans will be paid by US Bank at loan purchase. So lenders receive a total of 2.00% for FHA loans and 1.50% for VA loans.

PROGRAM FORMS

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)

PRE-CLOSING DOCUMENT

Extension Request Form

An extension request is available at ehousingplus.com Remember that the form must be submitted BEFORE the 70th day.

CLOSING DOCUMENTS

NOTICE OF Down Payment and Closing Cost Assistance Letter ORIGINAL RETAINED BY LENDER, copy borrower U.S. Bank (with USB002) and in FHA Case Binder.

Legally Enforceable Obligation Letter for HUD ML 2013-14: Commitment Letter. ORIGINAL RETAINED BY LENDER, Copy U.S. Bank (with USB002) and in FHA Case Binder.

DOCUMENTS REQUIRED FOR THE COMPLIANCE FILE

(For loan applications date 10/03/15 and after)

(Rev 10/01/15)

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.

ORIGINAL OR CERTIFIED TRUE:

- The Compliance Checklist
- Compliance/Admin Fee

COPIES OF THE FOLLOWING:

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

THE COMPLETE ACCO-BOUND COMPLIANCE FILE FOLDER IS SUBMITTED TO:

eHousingPlus

3050 Universal Blvd., Suite 190

Weston, FL 33331

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

US BANK WEB SITE INFORMATION

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

Down Payment Assistance Funding Verification Form - USB002

Click on this link: http://www.mrbp.usbank.com/cgi_w/cfm/personal/products_and_services/mortgages/mrbp_division.cfm

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 **Colorado**

Click **Denver**

FREDDIE MAC HFA ADVANTAGE PROGRAM

The program imposes requirements of Denver MMA Plus, U.S. Bank and Freddie Mac. It is important that lenders are familiar with all three sets of requirements.

Product Descriptions

Click on this link: www.mrbp.usbank.com

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 **Colorado**

Click **The City and County of Denver, CO**

Select information of interest

Click

Freddie Mac HFA Advantage

Freddie Mac HFA Advantage Lender Training: <http://www.brainshark.com/USBankMRBP/vu?pi=zlezlrLknz53vmz0>

(updated link 04/12/16)

HFA ADVANTAGE LOAN PRODUCT
THE PROGRAM PRODUCTS

PLEASE NOTE THAT RATES AND ASSISTANCE GRANT AMOUNTS ARE SUBJECT TO CHANGE AT ANY TIME.

All loans in this program are Assisted Rate Loans. 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.

Assisted Rate Loan with 4% Assistance Grant

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as an Assistance payment equal to a percentage of the original principal Note amount to apply toward down payment or closing costs. See below for the specific product. Current rates are available online within the system eHousingPlus Lender Portal. Income and purchase price limits apply. **Rev 12-1-15**

The Assistance is calculated on the Note amount. This amount is funded by the Authority at closing. The Assistance may be used for down payment or closing costs and prepaids. 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 of the original principal amount of the mortgage loan, 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 not second mortgages, second notes, deed restrictions or liens. There is no repayment.

The Assistance will be funded by the Authority via electronic wire transfer from its Escrow Agent. Lenders are advised that according to the HUD Manual (4155.1 Chapter 5, Section B, page 5-B-16): "Lender must obtain and keep the documentation of the wire transfer in its mortgage loan application binder. While the document does not need to be provided in the insurance binder, it must be available for inspect by FHA's QAD when that office conducts its onsite review".

Lenders are required to submit a US Bank Requisition Form a minimum of 2 business days prior to any loan closing date. The Requisition Form may be found in the secure section of the eHousingPlus Lender Portal. The Underwriter Certification must be completed prior to the submission of the Requisition Form. Follow instructions on the Requisition Form for email delivery to the appropriate parties.

US Bank, National Association acting as Escrow Agent is NOT the same division of US Bank that is acting as Master Servicer.

Beginning with new reservations dated 12-1-15, no change so the following product will continue to be available:

Product	FICO	DPA
Freddie Mac HFA Advantage Added 12-1-15	LTV 95% and below = 640 LTV to 97% = 680	4%

HFA ADVANTAGE PROGRAM REQUIREMENTS

Eligible Borrowers

- There is no first-time homebuyer requirement in this program.
- Borrowers may not own other property at the time of loan closing. (Added 08/22/16)
- With regard to citizenship requirements, follow applicable Agency (FHA, VA, USDA;RD)
- Buyers **must occupy** the property **within 60 days of closing**.
- Applicants must be considered irrespective of age, race, color, religion, national origin

FICO Score

The Program requires a minimum FICO credit score of 640 for the Freddie Mac HFA Advantage conventional loan, the mid score must be the minimum or above. If an Agency (Freddie Mac) 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. For home buyers with NO FICO score, participating lenders must comply with U.S. Bank Lender Bulletin 2015-07. Manual underwriting WILL NOT BE permitted. Also, the maximum DTI ratio is 45%. (Rev 08/22/16)

Maximum Debt-to-Income (DTI) Ratio

The maximum DTI ratio is 45% for this product. (Rev 12-1-15)

Homebuyer Education HFA Advantage

Homebuyer education is required for borrowers. Education may be HUD approved courses as well as online Neighborworks curriculum eHomeAmerica course - <http://ehomeamerica.org> including CHFA approved agencies. (Rev. 6/10/14)

Income Limits

Use Form 1003 Credit Qualifying Income. (Rev. 05/24/16)

Loans Reserved 05/23/16 and PRIOR	Loans Reserved 05/24/16 and AFTER
1 - 2 Person Household = \$95,880	1 - 2 Person Household = \$96,120
3 or more Person Household = \$111,860	3 or more Person Household = \$112,140

Eligible Area

Please see pages 10-12 in these Guidelines for detailed information on Eligible Areas.

Purchase Price Limits

There are no purchase price limits in this program.

Reminder: Maximum Loan Amounts

The Agencies (FHA, etc) may have limits that cannot be ignored. The Maximum loan amount is the lesser of the current conforming loan limit of \$417,000.00 or maximum loan amount for the county as permitted by the loan product (FHA, VA, RHS/RD or FreddieMac, if applicable).(Added 6-14-16)

Property Requirements Rev 12-1-15

- New or existing, one unit, detached or attached, condos, town homes.
- **Manufactured housing**, mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.

- Land may not exceed the size required to maintain basic livability.
- Properties purchased in the program must be residential units.

**HFA ADVANTAGE
ABOUT THE FINANCING**

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**.

Appraisal

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

Buydowns

Not permitted

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.

Cosigners

Not permitted for HFA Advantage loans.

Manual Underwriting - Please refer to the US Bank product descriptions for Conventional loans found on the US Bank HFA Division web site. Follow these directions:

Click on this link: www.mrbp.usbank.com

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 Colorado

Click The City and County of Denver, CO

Click Product Descriptions

(Added 04-12-16)

Manufactured Homes - As of December 1, 2015, U. S. Bank will not purchase loans for manufactured housing. U.S. Bank considers manufactured housing 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 12-1-15**

Minimum Loan Amount

There is no minimum loan amount in this program.

Prepayments

The first mortgage may be prepaid at any time without penalty.

Recapture Tax

There is **NO RECAPTURE TAX IN THIS PROGRAM.**

Refinances

Refinances are not permitted in this program. However, temporary, bridge or construction loans with a term of 2 years or less may be taken out with a program loan.

Remaining reserves are not established by the program. Follow Agency Guidelines.

**HFA ADVANTAGE
SUMMARY OF THE COMPLIANCE ORIGINATION PROCESS
(Revised 10/1/15)**

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 15 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the eHousingPlus Lender Portal.

**REQUEST DOWN PAYMENT ASSISTANCE FUNDS
Two (2) business days prior to funding**

After the Underwriter Certification has been completed, and with a scheduled closing date, the Lender’s authorized representative must fill out and execute the DPA Grant Requisition own Payment Assistance Funding Request Form available in the system, under LOAN FORMS.

The DPA Grant Requisition Form must be printed, signed, and scanned in PDF JPG, TIFF OR PNG format.

Two (2) business days prior to funding, the Lender sends a complete, executed and scanned version of the DPA Grant Requisition Form, to the following email address:

fundsrequest@ehousingplus.com

Wire Request Form Review

Anything received by 2 pm ET will be verified that day and the requests forwarded to the HFA. Requests received after 2 pm ET, will be processed by 12 noon ET the following day. Special Attention will be given to Forms received on Fridays to ensure that they are sent before start of business on Monday. Any emails received over the weekend will be processed on Monday and for Holidays on the next business day.

The DPA Grant Funds Requisition Form is reviewed. The Authority then will ‘Reply to All’ on the email Requisition “Confirmed” – after a representative of the Authority has confirmed the Mortgage ILoan number and amount on the website of the Program Compliance Administrator, eHousingPlus. U.S. Bank N.A., custodian for the City, wires funds to the Closing Agent. Funds are wired directly to the Closing Agent/Title Company and NOT the Lender or Borrower.

Please make sure that instructions are provided to internal Processor/Closer and to the Title Company/Closing Agent.

If the Loan does not close on the Loan Closing Date indicated on the Request Form, Lender agrees to cause the funds to be returned to U.S. Bank N.A. for the credit of the Authority’s account not later than the close of business on the business day following the Loan Closing Date. Wiring instructions for the return of funds are as follows:

For: U.S. Bank National Association
ABA number: 091000022
BNF: TFM
Account number: #
OBI: (SEI Account#) City and County of Denver, Colorado 2013 Metro Mortgage Assistance Plus Program

eHousingPlus' (eHP) goal is to facilitate this process and to provide Lenders the assistance needed to ensure the DPA Funds are available at each closing. Please make sure that the eHousingPlus address is added to your white lists/contacts as both system's generated and other emails related to the DPA Grant Requisition will be sent.

NOTE: The Lender will be required to repay the DPA Grant to the Authority if the mortgage loan is not ultimately pooled into a GNMA Certificate sold to the Authority under the program.

CLOSE

It's important to provide accurate closing instructions to closing agents. All program docs must be returned to you. All closing the borrower must sign the Notice of Down Payment & Closing Cost Assistance Grant/Gift Letter. Original remains with Lender, copy to borrower, US Bank (with USB002) and in FHA Case Binder. A COPY OF THE COMMITMENT LETTER TO LENDER MUST BE PRINTED. LENDER RETAINS A COPY, PLACES A COPY IN THE FHA CASE BINDER AND PROVIDES A COPY TO US BANK WITH US BANK FORM USB-002. 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: www.mrbp.usbank.com

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.

HFA ADVANTAGE PROGRAM FEES

First Mortgage Fees

A fee to be retained by lender as 1.00% of the original principal loan amount either Origination or Discount (but not both) paid by buyer or seller as allowable. No additional points may be charged.

eHousingPlus Fees

The program includes a first mortgage **Compliance/Admin Fee of \$225** 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. **(Rev1-28-16)**

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 10/15/15)

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

\$85 Tax Service Fee and \$400 Funding Fee (Rev for new loan reservations as of 11-1-15. For loans reserved previously, the Funding Fee was \$300). These fees will be netted out at time of purchase by U.S. Bank. Note: Please do not send separate checks for these fees.

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.

Lender Compensation

On each loan the lender collects and retains the 1.00% origination/discount as explained above. 1.00% SRP for HFA Advantage loans will be paid by U.S. Bank at loan purchase. So lenders receive a total of 2.00% for HFA Advantage loans.

HFA ADVANTAGE PROGRAM FORMS

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)

PRE-CLOSING DOCUMENT

Extension Request Form

An extension request is available at ehousingplus.com. Remember that the form must be submitted **BEFORE** the 70th day.

NO PROGRAM CLOSING DOCUMENTS

THIS IS A CONVENTIONAL LOAN AND DOES NOT REQUIRE THE HUD GIFT LETTER

DOCUMENTS REQUIRED FOR THE COMPLIANCE FILE

(For loan applications date 10/03/15 and after)

(Rev 10/01/15)

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:

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

THE COMPLETE ACCO-BOUND COMPLIANCE FILE FOLDER IS SUBMITTED TO:

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

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