

# HOMETOWN **HEROES** 2025

## TBA LENDER GUIDELINES

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

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



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## 2025 REVISIONS TABLE

*(Archived revisions found on the last page of this guide)*

EFFECTIVE DATE	UPDATE
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## INTRODUCTION TO FLORIDA HOUSING FINANCE CORPORATION, eHousingPlus and Lakeview Servicing, LLC Partnership

**Florida Housing Finance Corporation (FL Housing)** (EIN 59-3451366) offers first mortgage products and down payment and closing cost assistance second mortgage programs to eligible First Time Homebuyers through a network of approved Participating Lenders.

Participating Lenders originate, underwrite, close, and fund all Program first and second loans through their loan origination system and deliver all closed loans to Lakeview Servicing, LLC for purchase. In addition, Program loans (all first mortgage and Hometown Heroes second mortgages) are reserved/locked and underwriter certified in the eHPortal with all final Program closing documents pulled from eHP FrontPorch.

### **eHousingPlus (eHousing)**

- Provides the eHPortal a reservation and reporting system utilized by Participating Lenders in Florida Housing's Homebuyer Loan Program.
- Offers eHPortal and eHP FrontPorch training for all Participating Lenders, provides assistance with the reservation system and assists Participating Lenders with Program questions and requirements.
- Reviews all Program loan files for compliance with eligibility requirements as set forth in this Program Guide.
- Notifies Participating Lenders of any compliance file exceptions on delivered loans.

### **Lakeview Servicing, LLC (Lakeview)**

- Serves as Master Servicer of all first and second mortgage loans originated in Florida Housing's Homebuyer Loan Program.
- Provides training to Participating Lenders on the delivery and purchase requirements of all first and second mortgage loans.
- Offers assistance with loan delivery requirements to Participating Lenders.
- Notifies Participating Lenders of any credit loan and collateral file exceptions on delivered loans.



## WHERE TO DIRECT YOUR QUESTIONS

Please direct any questions or concerns to the appropriate party listed below.

<p><b>Florida Housing Finance Corporation</b> Toll Free: (850) 488 -4197 <a href="https://www.floridahousing.org/">https://www.floridahousing.org/</a></p>	<p><b>DPA Scenario Questions?</b> Email us at <a href="mailto:DPA@FLORIDAHOUSING.ORG">DPA@FLORIDAHOUSING.ORG</a></p>
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CONTACT	TITLE	EMAIL
 Chip White	Homebuyer Loan Programs Director	<a href="mailto:Charles.White@floridahousing.org">Charles.White@floridahousing.org</a>
 Sandy Smith	Homebuyer Loan Programs Administrator	<a href="mailto:Sandy.Smith@floridahousing.org">Sandy.Smith@floridahousing.org</a>
 JaLisa Maxwell	Homebuyer Loan Programs Manager	<a href="mailto:JaLisa.Maxwell@floridahousing.org">JaLisa.Maxwell@floridahousing.org</a>
 Mark Pease	Homebuyer Loan Programs Business Development Manager	<a href="mailto:Mark.Pease@floridahousing.org">Mark.Pease@floridahousing.org</a>
 Natalyne Zanders	Senior Homebuyer Loan Programs Analyst	<a href="mailto:Natalyne.Zanders@floridahousing.org">Natalyne.Zanders@floridahousing.org</a>

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

QUESTIONS	OPTION #	EMAIL
Lender Training (Program & System)	Option 4	<a href="mailto:trainer@ehpuniversity.com">trainer@ehpuniversity.com</a>
Lender User Access (Credentials, Disabled Access, etc.)	Option 1	<a href="mailto:useraccess@ehpuniversity.com">useraccess@ehpuniversity.com</a>
eHPay—Digital Payment of Compliance Fees	Option 3	<a href="mailto:maria.sanchez@ehousingplus.com">maria.sanchez@ehousingplus.com</a>
Program Eligibility Questions—READ THIS GUIDE FIRST	Option 2	<a href="#">Click Here</a>
Deficiencies—To view and upload compliance file deficiencies.	View compliance and Servicer DEFI's in <a href="#">eHP FrontPorch</a> and using Digital Docs App, Deficient Compliance Files drop down menu.	
Loan Specific Questions—If you have any questions related to a specific loan already reserved/rate locked in the eHPortal.	Post note in Collaboration Station within <a href="#">eHP FrontPorch</a>	
System Errors—Technical Assistance	Option 6	<a href="#">Click Here</a>
Credit underwriting questions, refer to their internal UW Department or Lakeview	855-253-8439 / Option 3	<a href="mailto:underwritingquestions@bayview.com">underwritingquestions@bayview.com</a>
AUS Findings, DTI, Insurance, Collateral and Purchase of the loan questions all need to be addressed by the Servicer directly. eHousingPlus cannot assist you with questions related to these items.	855-253-8439 / Option 3	<a href="mailto:underwritingquestions@bayview.com">underwritingquestions@bayview.com</a>
Uploading First or Second mortgage closed loan files. Questions regarding exceptions on first and second mortgage closed loan files.	855-253-8439 / Option 2	<a href="mailto:clientservices@bayviewloans.com">clientservices@bayviewloans.com</a>

## LOAN DELIVERY TIMELINE

All TBA Conventional first and second mortgage loans must adhere to a 60-day delivery timeline.

### Reservation to Underwriter Certification and to Loan Purchase = 60 days

All loans that have not been underwriter certified by day 60 from reservation date will automatically cancel. If the loan is underwriter certified by day 60, it will not auto-cancel. The loan will instead, extend automatically with no further action required by the Lender.

WORKFLOW		TIMELINE			
STAGE	STAGE DATE	MILESTONE	EXPIRE	DAYS REMAINING	DAYS OVERDUE
Reservation	3/7/2024	On day 60 loan will cancel if not UW Certified	5/6/2024	46	0
Underwriting		60 days from Reservation to Compliance & Purchase	5/6/2024	46	0
Compliance		90 days to Purchase with 30 day Extension	6/5/2024	76	0
Purchase					
Pooled					
Sold to Trustee					

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

**Loans delivered to Lakeview (that have been underwriter certified by day 60) but not purchased by day 60 will NOT be cancelled.**

**Loans that are not delivered by the maximum delivery date (60 days), with ONE 30-day extension (.25bps) will automatically cancel on day 91 if not PURCHASED in.**

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

New construction will cancel at **90 days** from reservation.

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

## LOAN CANCELLATIONS AND CHANGES

### REINSTATEMENT OF A CANCELLED LOAN

For loans **cancelled** in the eHPortal but still closing in the Florida Housing Program.

#### What do I do get the loan reinstated?

- Click on this link and complete the reinstatement request: <https://www.ehousingplus.com/reinstate-move/>
- **Reinstatement requests are taken between 9:00AM - 5:00PM ET (Business days excluding holidays).**
- Any cancelled loan will require eHousingPlus to verify if there would be a pricing adjustment to reinstate. **Pricing adjustments will be netted at purchase.**
- Loans reserved and cancelled the same day may be reinstated with the original reservation date, only if requested prior to 5:00pm ET on the day the loan was reserved.

### BORROWER(S) CHANGING LENDERS

- A borrower may not improve their interest rate by changing Lenders. For any active loan or loan that has been cancelled within the last 60 days, the borrower will receive the higher of the previous locked rate or current rate, if higher.
- **Contact eHousingPlus to clear loan for re-reserving if cancelled and follow up with new loan number when locked so that rate adjustment can be made.**
- This does not apply if the borrower is purchasing a different property from the property in the original reservation.
- eHousing & FL Housing will **NOT** cancel. Lender that made the initial reservation must cancel the loan.

### WHEN TO RE-RESERVE A LOAN WITH A NEW RESERVATION

A loan needs to change from BOND (program name includes the word BOND) to TBA, or vice versa, what do I do to move the loan?

- **It is important to note, that a change from HTH BOND to HTH TBA will not be allowable unless there is a change to an address. This will require the Lender to cancel the loan, contact eHousingPlus via Collaboration Station to clear flags for the borrower and re-reserve with the rate in the program available that day.**

What do I do if a borrower has a change to their property?

- **This will require the Lender to cancel the loan, contact eHousingPlus via Collaboration Station to clear flags for the borrower and re-reserve with the rate in the program available that day.**

## UNDERSTANDING THE PROCESS

<b>STEP 1</b>	Once Lenders have attended training online and have been given system access, Lenders can then qualify borrowers for the first and second mortgage based on all applicable Agency, Lakeview and FL Housing Program requirements. Lenders should confirm borrower(s) have attended and completed an approved homebuyer education course
<b>STEP 2</b>	Lenders collect all necessary documentation from borrower(s) for confirmation of eligibility to participate in the First Time Homebuyer Program.
<b>STEP 3</b>	Once a fully executed sales contract is obtained and Lender has taken loan application in their origination system, provide Program disclosures to borrower(s). In order to meet loan delivery/purchase timelines, it is recommended that Lenders do not lock the first and second mortgages in the eHousingPlus eHPortal until their underwriter is ready to certify the loan.
<b>STEP 4</b>	Loans are certified by the Lender's underwriter for compliance with all Program requirements and data consistency.  <b>Underwriter Certification should be completed no later than 60 days from reservation.</b>
<b>STEP 5</b>	Program closing documents and the second mortgage documents are pulled from eHP FrontPorch using eHProForms, for forwarding to the closing company along with all Lender generated first mortgage loan documents.
<b>STEP 6</b>	Loan closes and Lenders submit a Program compliance file to eHousingPlus via eHP FrontPorch using Digital Docs, for review/approval and a closed first and second mortgage loan file to Lakeview for purchase review and approval.
<b>STEP 7</b>	eHousing issues exceptions (if any) to Lenders for loan files that are non-compliant with Program requirements. Lakeview issues exceptions (if any) to Lenders for loan files that are deficient in loan documentation and/or do not satisfy Agency or Lakeview requirements.
<b>STEP 8</b>	Lenders submit necessary documentation or "cures" to clear loan for purchase to eHousing via eHP FrontPorch using Digital Docs, and/or Lakeview. Eligible loans are then purchased by Lakeview and Lenders are reimbursed the net amount of table funded first and second mortgages in addition to an SRP.  <b>Reservation to Purchase = 60 days.</b>
<b>STEP 9</b>	Lenders submit any final trailing documentation to Lakeview.

## PARTICIPATING LENDER MINIMUM PRODUCTION REQUIREMENTS

New Lenders will be subject to a 9-month probationary period in which they will be required to close, and deliver, to the Master Servicer at least 2 Program mortgage loans. Failure to meet this minimum goal will result in immediate termination. You will be allowed to work any existing loans in the pipeline, but unable to lock new loans.

After the initial 9-month probationary period, all Participating Lenders will be required to close, and have purchased, a minimum of 4 mortgage loans within the following calendar year. Annual recertification reviews will be conducted by Florida Housing Finance Corporation's (FL Housing) Program Staff each year on or around January 2nd for the applicable 12-month period.

- Lenders failing to meet loan origination (production) requirements (either new Lenders within the probationary period or existing Lenders) will be immediately terminated from the Program.
- You will be allowed to work any existing loans in the pipeline, but unable to lock new loans.

After a mandatory 6-month termination period, a Lender may re-apply to become a Participating Lender in our Homebuyer Loan Program by contacting us and submitting a marketing plan outlining steps they will take to meet production goals and retrain all staff who work with Program Loans. A \$2,500 Application Fee to re-apply also must be submitted.

To appear on FL Housing's website ([www.floridahousing.org](http://www.floridahousing.org)), **Loan Officers must have 4 PURCHASED mortgage loans within a 6-month period.** The FL Housing website is updated in January and July each year to reflect the previous 6-month production numbers.

Third-Party Originators will not appear on FL Housing's website as we do not direct contract with TPOs.

### Participating Lenders

Florida Housing partners with lenders and lending institutions throughout the State of Florida to offer our first and second mortgage loans to eligible first time homebuyers. For more information, please contact one of the approved loan officers below. If there is not a loan officer in your area or county, you may contact a loan officer who offers statewide services by selecting another county. (SP) indicates a Spanish speaking lender. A Trophy below the LO's name indicates a Top Producer in our program.

Name	Address	State	Zip-Code	City	Lending_Institution	Email	Telephone	NMLSNumber

**Please Note: Florida Housing does not allow originators/ loan officers to participate in the Program unless they permanently reside in Florida (with proof of Florida's Driver's License) even if licensed in the State of Florida.**

## DEFINITIONS

**Agency** means FHA (Federal Housing Administration of the United States Department of Housing and Urban Development) or USDA/RD (Rural Development Service of the United States Department of Agriculture) or Fannie Mae or Freddie Mac.

**Co-Signor** means a borrower who will not occupy the property and does not take any ownership interest in the property. Co-Signors do not execute the mortgage or appear on deed. Co-Signors execute the note only (includes the first and second mortgage note).

**Credit Income or Credit Qualifying Income** means the income used to support Lender's Automated Underwriting Systems (AUS) approval.

**Documentary Stamp Tax and Intangible Tax Exemption** means under Section 420.513(1), Florida Statutes, first and second mortgages and notes given to secure the repayment of a loan issued in connection with the financing of housing under Florida Housing's Homebuyer Programs are exempt from documentary stamp tax and intangible tax. Deeds are not exempt.

**Federally Designated Targeted Area** means those areas within the State identified as Qualified Census Tracts and Areas of Chronic Economic Distress (if any) which are set forth in this Program Guide.

**First Time Homebuyer** means, except for borrowers purchasing in Federally Designated Targeted Areas and for certain veterans eligible for the Veteran's Exception, the borrower must have had no present Ownership Interest in a principal residence at any time during the three-year period prior to the date on which the Mortgage Loan is executed.

**Florida-Based Business** means borrower must work for an employer that has a brick and mortar location in Florida that borrower reports to and/or works from.

**Full-time** means employment in which borrower works a minimum number of hours defined as full-time by their employer.

**Government Loan Program** means any FHA, USDA-RD and VA Mortgage Loans originated in Florida Housing's Homebuyer Program.

**Gift Funds** means funds provided to borrower by an eligible party acceptable to Fannie Mae or Freddie Mac in which there is no implication or expectation of repayment to the donor.

**GSE** means the Government Sponsored Enterprises which includes Fannie Mae and Freddie Mac.

**Homebuyer Programs or Program** means Florida Housing's homeownership assistance programs the requirements of which are set forth in this Program Guide.

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

**Income Limit** means the federally adjusted income limits for a household, adjusted for household size and county, which are set forth in this Program Guide.

**Lender or Participating Lender** means a home mortgage lending institution approved by Florida Housing for the Program.

**Master Servicer** means Florida Housing's contracted servicer that performs all servicing obligations and maintains all servicing rights for FL Housing's Homebuyer Loan Program. Lenders also contract with Master Servicer as a direct seller of FL Housing's Homebuyer Loan Program loans.

## DEFINITIONS (Continued)

**Maximum Loan Amount** means the total amount of money an applicant may borrow from their Lender for purchase of their primary residence.

**Mortgage** means the written instrument creating a lien on real property to provide security for the payment of a Mortgage Loan.

**Mortgage Loan** means a qualified loan originated by a Lender under the Program with respect to real property, which is evidenced by a Mortgage Note and secured by a Mortgage that creates a first or second lien.

**Mortgage Note** means the promissory note evidencing the obligation to repay a Mortgage Loan.

**Non-Occupying Co-Borrower** means a borrower who will not occupy the property and can take an Ownership Interest in the property. Non-occupying co-borrowers execute the note (first and second mortgage note) and may appear on deed. Non-occupying co-borrowers are strictly prohibited from participating in the Program.

**Non-Occupying Co-Signor** means a borrower who will not occupy the property and cannot take an Ownership Interest in the property. Non-Occupying Co-Signors execute the note (first and second note) but cannot execute the mortgage or appear on Deed. Non-Occupying Co-Signors are permitted in the Program with certain loan types.

**Ownership Interest** means a person(s) who has owned and occupied a primary residence and appear on the deed to such property.

**Program Qualifying Income** means you must use the income of all employed borrowers for Program qualifying. We require VOEs for both employed borrowers. Any income of an occupying employed borrower NOT considered in the AUS must be noted by the underwriter and underwriter must provide an LOX for why the income is not being used. For example, if an occupying borrower's income cannot be considered because the Agencies will not permit it, an LOX must be provided by underwriting confirming it cannot be considered in the AUS.

**Reasonable and Customary Closing Costs** means reasonable and customary fees determined to satisfy all Agency guidelines such that those fees will not impact the insurability or the guarantee of mortgage loans by the Agencies.

**Remote Employee** means a person that telecommutes or works from home full-time and performs their job outside of a traditional office environment.

**Service Release Premium (SRP)** means the compensation paid to Participating Lenders by FL Housing's Master Servicer at loan purchase.

**Third-Party Originator (TPO)** means an originator or broker who works directly with and is compensated by a FL Housing approved, Participating Lender. TPOs work directly with the Participating Lender in the origination, processing, underwriting, closing and funding of all FL Housing Homebuyer Loan Program loans (including Hometown Heroes (HTH)).

## FLORIDA HOMETOWN HEROES TBA LOAN PROGRAM

The FL Hometown Heroes Loan Program (Hometown Heroes) makes housing affordable for eligible first-time buyers. Hometown Heroes offers a competitive first mortgage rate AND additional special benefits to those who currently serve their communities and those who have served or continue to serve their country.

Borrower(s) must work for a FL based employer that has a physical location in FL. Borrower(s) must work from, or report to, that physical location.

The FL Hometown Heroes Loan Program is offered through our BOND and TBA (The Bond Alternative) Program which helps to increase and preserve affordable housing opportunities for Florida's workers and military personnel (active duty and veterans).

With our Bond Program, the income of all occupants ages 18 and older are considered. The first-time buyer status of all borrowers, non-purchasing spouse and parties appearing on deed is also considered.

**With our TBA Program, the income and the first-time homebuyer status of the borrower(s) only is considered. This Program does not consider Household Income or the first-time homebuyer status of the spouse if the spouse is not the loan. (Borrower(s) are the parties which appear on the note.) Please note: This guide is specific to TBA only.**

The FL Hometown Heroes Loan Program also offers eligible borrowers a greater opportunity to purchase a home and remain in the community in which they work and serve. The Florida Hometown Heroes does **not** have an upfront 1% Origination Fee which saves borrower(s) thousands of dollars in upfront closing costs. Lenders are **not permitted** to charge the standard 1% Origination Fee charged on FL Housing's previous first mortgage program loan products.

Loans originated by a third-party originator (TPO) may not charge any additional origination fees than that of those being charged by the Participating Lender. Broker Fees are not permitted. They are allowed to charge standard, reasonable, and customary origination fees. Lenders will be paid 2.5% SRP on all HTH first mortgage loans at loan purchase by Lakeview Loan Servicing, LLC.

**Lenders are not allowed to seek additional compensation outside of the transaction.** Any attempt to do so will result in immediate termination from access to all Florida Housing Homebuyer Loan products. This is included in the Borrower's Certification Form.

## Hometown Heroes Key Reminders and Restrictions

1. 60-day lock to purchase with ONE 30-day extension (.25 bps). Loan will automatically cancel on day 91 if not PURCHASED in.

2. For HTH 2025 Program income qualifying, you must use the income of all employed borrowers for Program qualifying. We require VOEs for both employed borrowers. Any income of an occupying employed borrower NOT considered in the AUS must be noted by the underwriter and underwriter must provide an LOX for why the income is not being used. For example, if an occupying borrower's income cannot be considered because the Agencies will not permit it, an LOX must be provided by underwriting confirming it cannot be considered in the AUS.

However, for program purposes, all income from employed occupying borrowers that can be used in the AUS for loan approval must be included—including base, overtime, bonus, commission, and any other recurring income — regardless of whether it is needed to qualify. All income must be reflected so it can be counted toward the Program income limits.

3. No remote workers, think frontline workforce.

4. New construction will cancel on day 91 from reservation. No exceptions so don't ask.

5. Cannot cancel a current lock in standard BOND or standard TBA to move to HTH.

6. Veterans must be employed full time. Veterans are not exempt from the full-time requirement but they do not have to work in a specific occupation, just work full-time.

**The HTH DPA is repayable, in full, upon the sale, refinance, transfer of deed, payoff of the first or if borrower no longer occupies. These funds will be go back into the program to assist future first time buyers. HTH may not be the best option for your active military borrowers.**

**DO NOT USE THIS SAMPLE.  
ONLY PULL FROM EHPROFORMS.**

**Florida Housing Finance Corporation's  
Florida Hometown Heroes Loan Program  
Borrower Certification Form**



Reference is hereby made to the Uniform Residential Loan Application (the "URLA") of the Borrower(s).

\_\_\_\_\_  
(PLEASE PRINT BORROWERS' FULL NAME(S))

dated as of \_\_\_\_\_ with respect to the property located at  
(PLEASE PRINT DATE)

\_\_\_\_\_  
(PLEASE PRINT PROPERTY ADDRESS)

**DO NOT USE THIS SAMPLE.  
ONLY PULL FROM EHPROFORMS.**

I hereby certify that:

- 1) I am employed full-time, in an eligible occupation, with a Florida-based employer. Veterans are not exempt from this requirement.
- 2) The property I am purchasing will be my primary residence and I will be a Florida resident.
- 3) I am a first-time homebuyer which means, a borrower(s) must have had no present ownership interest in a principal residence at any time during the three-year period prior to the date on which the Mortgage Loan is executed, unless exempt as designated in the Hometown Heroes Program Guide.

**BE AWARE: There is no cost to apply for Hometown Heroes Downpayment Assistance.**

Scammers often target homebuyers who are in need of assistance or trying to purchase a home. A common tactic scammers use is to require you to pay an upfront fee before providing any services. They may also try to charge you to apply for the program. Avoid any company or individual that does this and report them to the Inspector General's Office at the Florida Housing Finance Corporation 850-488-4197.

Florida Housing is hereby entitled to rely on all information provided and representations made in such URLA as if provided in this Certification Form, including, without limitation, the Acknowledgement and Agreement set forth in Section 1b and/or Section 1c., Current Employment/Self Employment and Income, of such URLA. Florida Housing is also hereby entitled to rely on Verification of Employment (VOE) provided by a third-party provider or Borrower(s) employer.

*I acknowledge that knowingly failing to disclose material information to Florida Housing Finance Corporation, or making or causing to be made a false, or fraudulent statement or representation of material fact in an application for use in determining eligibility for a payment under Florida Housing Finance Corporation's Hometown Heroes Loan Program, constitutes a crime punishable under Federal law. I, therefore, certify, under penalty of perjury that all information I have given on the loan application, Program documents, and in any accompanying statements, is complete, true, and correct and I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessment. Borrower(s) further certify that they have not been convicted of a sex offense against a minor, terms are defined in 34 U.S.C. § 20911.*

This Certification is effective on the earlier of the date listed below or the date received by your Lender:

\_\_\_\_\_  
Signature of Borrower Qualifying for Hometown Heroes

\_\_\_\_\_  
Date

**DO NOT USE THIS SAMPLE.  
ONLY PULL FROM EHPROFORMS.**

## OVERVIEW OF TBA HTH PROGRAM FIRST AND SECOND MORTGAGE OPTIONS

### The Florida First (FL First)

#### GOVERNMENT FIRST MORTGAGE OPTION

Offers eligible borrowers a 30-year, fixed-rate mortgage for FHA, VA, and USDA(RD).  
Rate is determined by FL Housing.

### The FL HFA Advantage Heroes for TBA (HFA Advantage FHLMC)

#### CONVENTIONAL FIRST MORTGAGE OPTION

Offers eligible borrowers a 30-year, fixed-rate mortgage. Rate is determined by FL Housing. This first mortgage also offers reduced Mortgage Insurance (MI) premium for borrowers with income at or below 80% of AMI (Freddie Mac determines the AMI, not FL Housing). Borrowers with income above 80% AMI will pay standard mortgage insurance. Lenders should be referencing their LP/LPA findings to determine if borrowers qualify for the reduced cost MI.

### HOMETOWN HEROES (5% SECOND MORTGAGE) THE **ONLY** SECOND MORTGAGE OPTION

- 5% Of the TOTAL Loan Amount capped at \$35,000, with a minimum of \$10,000 in down payment and closing cost assistance.
- *For example, borrowers with a loan amount of \$200,000 or less would receive an automatic \$10,000.*
- 0%, non-amortizing, 30-year, repayable second mortgage.
- The Hometown Heroes Loan is not forgivable. Repayment is deferred, except in the event of sale, transfer, satisfaction of the first mortgage, refinancing of the property or until such a time the mortgagor ceases to occupy the property at which time, the Hometown Heroes Second Mortgage Loan will become payable in full.
- This is not a stand-alone DPA and it cannot be combined with any of FL Housing's other down payment programs.
- Borrowers utilizing a HTH First Mortgage loan must close w/ the HTH Second Mortgage. If borrowers do not need the HTH funds for down payment or closing cost assistance, then consider other financing or program options.

To confirm if property is located in an eligible census tract, [click here](#), then check the county chart below to determine if the census tract is listed. If the Tract Code does not reflect under the desired county on the chart below, the property does not qualify as a Federally Designated Targeted Area. Rev. Proc 2024-08

<b>Alachua</b>	0006.00, 0009.01, 0015.16, 0015.22, 0018.02, 0019.02, 0020.01, 0022.17
<b>Bay</b>	0017.00, 0018.00
<b>Brevard</b>	0607.00, 0623.01, 0624.02, 0626.00, 0649.02, 0651.24, 0651.28, 0714.02
<b>Broward</b>	0104.05, 0303.01, 0304.02, 0308.03, 0308.04, 0409.02, 0415.00, 0416.01, 0417.00, 0503.09, 0503.13, 0503.14, 0602.14, 0604.05, 0705.04, 0911.00, 0919.04, 1002.01, 1004.00, 1005.01, 1005.02, 1008.01, 1008.04, 1103.34, 1103.54
<b>Citrus</b>	4502.01, 4516.05
<b>Collier</b>	0007.00, 0112.04, 0112.05, 0113.05
<b>DeSoto</b>	0103.01, 0104.04
<b>Duval</b>	0001.02, 0002.00, 0003.00, 0010.00, 0013.00, 0015.00, 0016.00, 0026.00, 0027.01, 0027.02, 0028.01, 0028.02, 0029.01, 0029.02, 0115.00, 0116.00, 0121.00, 0122.01, 0133.02, 0143.11, 0154.00, 0155.02, 0163.00, 0166.06, 0174.00
<b>Escambia</b>	0004.00, 0016.00, 0017.00, 0018.00, 0019.00, 0027.03, 0029.00, 0031.00, 0035.10
<b>Gadsden</b>	0203.00, 0207.02
<b>Gilchrist</b>	9502.04
<b>Hamilton</b>	9602.01
<b>Hendry</b>	0004.03
<b>Hernando</b>	0404.00, 0405.01, 0412.04, 0414.01, 0416.02
<b>Highlands</b>	9603.00, 9609.00, 9611.00, 9612.01, 9616.01, 9616.04
<b>Hillsborough</b>	0001.02, 0002.01, 0002.02, 0003.01, 0006.02, 0007.01, 0009.01, 0010.01, 0026.00, 0030.00, 0032.00, 0033.00, 0036.00, 0038.00, 0044.00, 0104.01, 0105.01, 0108.05, 0108.16, 0108.17, 0108.20, 0108.21, 0108.22, 0119.05, 0119.09, 0133.16, 0136.04, 0142.00
<b>Holmes</b>	9602.02, 9604.03
<b>Indian River</b>	0503.04, 0509.08
<b>Lake</b>	0302.09, 0305.05, 0306.02, 0313.17
<b>Lee</b>	0003.03, 0003.05, 0003.06, 0005.02, 0006.00, 0007.00, 0011.04, 0012.03, 0101.12, 0403.05, 0403.13
<b>Leon</b>	0004.00, 0010.01, 0011.01, 0014.01, 0019.01, 0019.02, 0020.03, 0020.06, 0021.03, 0021.06
<b>Levy</b>	9703.04, 9707.00
<b>Manatee</b>	0001.05, 0001.06, 0002.03, 0003.13, 0003.14, 0007.04, 0008.11
<b>Marion</b>	0007.07, 0012.06, 0014.01, 0015.00, 0017.00, 0018.00, 0023.03
<b>Miami-Dade</b>	0002.06, 0002.12, 0002.22, 0002.23, 0002.24, 0002.28, 0003.12, 0004.02, 0004.11, 0004.18, 0004.20, 0005.05, 0005.08, 0006.09, 0007.05, 0007.10, 0007.11, 0007.14, 0008.04, 0008.06, 0008.07, 0009.03, 0010.04, 0010.07, 0014.01, 0014.02, 0015.01, 0015.02, 0016.05, 0016.06, 0017.01, 0017.02, 0017.04, 0018.01, 0018.02, 0019.01, 0019.04, 0020.03, 0024.03, 0024.04, 0025.01, 0025.02, 0029.00, 0030.05, 0030.06, 0034.00, 0036.05, 0036.06, 0036.07, 0050.04, 0051.04, 0052.01, 0052.02, 0053.03, 0053.04, 0053.05, 0053.06, 0054.03, 0054.05, 0054.09, 0054.10, 0055.05, 0057.05, 0057.07, 0057.08, 0063.03, 0063.04, 0070.05, 0090.20, 0090.26, 0091.02, 0093.14, 0093.15, 0093.22, 0093.26, 0097.05, 0098.11, 0099.04, 0100.24, 0100.26, 0107.06, 0108.03, 0108.05, 0108.06, 0109.00, 0110.03, 0110.10, 0111.03, 0111.04, 0112.03, 0113.02, 0117.02, 0120.02, 0135.00, 0146.01
<b>Okeechobee</b>	9103.00
<b>Orange</b>	0104.00, 0117.02, 0120.00, 0122.01, 0124.04, 0134.05, 0135.03, 0135.12, 0142.02, 0143.02, 0145.02, 0145.03, 0146.09, 0149.04, 0165.10, 0167.39, 0167.42, 0169.06, 0169.07, 0169.11
<b>Osceola</b>	0419.00, 0423.00
<b>Palm Beach</b>	0014.02, 0014.03, 0019.09, 0019.10, 0019.13, 0022.00, 0024.00, 0029.00, 0047.05, 0051.01, 0051.02, 0057.03, 0057.04, 0059.44, 0069.10, 0078.32, 0080.01, 0082.02
<b>Pasco</b>	0302.03, 0304.05, 0304.12, 0305.01, 0310.05, 0310.09, 0317.03, 0318.07, 0326.01, 0330.13
<b>Pinellas</b>	0246.03, 0247.01, 0249.07, 0255.05, 0259.01, 0262.00, 0264.02, 0287.00
<b>Polk</b>	0111.00, 0112.02, 0112.04, 0114.00, 0117.04, 0117.32, 0134.00, 0136.01, 0136.02, 0141.27, 0145.02, 0149.03, 0161.00, 0164.00
<b>Putnam</b>	9508.00, 9514.01
<b>Santa Rosa</b>	0106.01
<b>Sarasota</b>	0003.00
<b>Seminole</b>	0205.00
<b>St. Lucie</b>	3802.00, 3803.00, 3804.00, 3814.01
<b>Sumter</b>	9113.01
<b>Suwannee</b>	9704.01
<b>Volusia</b>	0808.09, 0809.02, 0820.00, 0821.00, 0823.03, 0825.13
<b>Washington</b>	9703.01

**2025 INCOME & 2026 MAXIMUM LOAN LIMITS FOR TBA  
FHA, USDA-RD, VA, FREDDIE MAC HFA ADVANTAGE  
HOMETOWN HEROES TBA SECOND MORTGAGE INCOME LIMITS**  
(Loan Limits effective 1/2/26 and Income Limits for 2026 will be updated 2nd Qtr. 2026)

HOMETOWN HEROES TBA SECOND MORTGAGE INCOME LIMITS

County	FHA, VA, & HFA ADVANTAGE Income Limits	USDA INCOME LIMITS	FHA Loan Limits	HFA ADVANTAGE & VA Loan Limits
Alachua	\$156,000.00		\$541,287.00	\$832,750.00
Baker	\$142,950.00		\$580,750.00	\$832,750.00
Bay	\$142,950.00		\$541,287.00	\$832,750.00
Bradford	\$142,950.00	ADHERE	\$541,287.00	\$832,750.00
Brevard	\$149,850.00	TO	\$541,287.00	\$832,750.00
Broward	\$172,950.00	USDA	\$667,000.00	\$832,750.00
Calhoun	\$142,950.00	LIMITS	\$541,287.00	\$832,750.00
Charlotte	\$142,950.00		\$541,287.00	\$832,750.00
Citrus	\$142,950.00		\$541,287.00	\$832,750.00
Clay	\$153,750.00		\$580,750.00	\$832,750.00
Collier	\$170,400.00		\$764,750.00	\$832,750.00
Columbia	\$142,950.00		\$541,287.00	\$832,750.00
De Soto	\$142,950.00		\$541,287.00	\$832,750.00
Dixie	\$142,950.00		\$541,287.00	\$832,750.00
Duval	\$153,750.00		\$580,750.00	\$832,750.00
Escambia	\$147,150.00		\$541,287.00	\$832,750.00
Flagler	\$142,950.00		\$541,287.00	\$832,750.00
Franklin	\$142,950.00		\$541,287.00	\$832,750.00
Gadsen	\$142,950.00		\$541,287.00	\$832,750.00
Gilchrist	\$156,000.00	ADHERE	\$541,287.00	\$832,750.00
Glades	\$142,950.00	TO	\$541,287.00	\$832,750.00
Gulf	\$142,950.00	USDA	\$541,287.00	\$832,750.00
Hamilton	\$142,950.00	LIMITS	\$541,287.00	\$832,750.00
Hardee	\$142,950.00		\$541,287.00	\$832,750.00
Hendry	\$142,950.00		\$541,287.00	\$832,750.00
Hernando	\$156,450.00		\$541,287.00	\$832,750.00
Highlands	\$142,950.00		\$541,287.00	\$832,750.00
Hillsborough	\$156,450.00		\$541,287.00	\$832,750.00
Holmes	\$142,950.00		\$541,287.00	\$832,750.00
Indian River	\$142,950.00		\$541,287.00	\$832,750.00
Jackson	\$142,950.00		\$541,287.00	\$832,750.00
Jefferson	\$142,950.00		\$541,287.00	\$832,750.00
Lafayette	\$142,950.00		\$541,287.00	\$832,750.00

**2025 INCOME & 2026 MAXIMUM LOAN LIMITS FOR TBA  
 FHA, USDA-RD, VA, FREDDIE MAC HFA ADVANTAGE  
 HOMETOWN HEROES TBA SECOND MORTGAGE INCOME LIMITS**  
 (Loan Limits effective 1/2/26 and Income Limits for 2026 will be updated 2nd Qtr. 2026)

HOMETOWN HEROES TBA SECOND MORTGAGE INCOME LIMITS

County	FHA, VA, & HFA ADVANTAGE INCOME LIMITS	USDA INCOME LIMITS	FHA LOAN LIMITS	HFA ADVANTAGE & VA LOAN LIMITS
Lake	\$158,100.00		\$541,287.00	\$832,750.00
Lee	\$153,300.00		\$541,287.00	\$832,750.00
Leon	\$142,950.00		\$541,287.00	\$832,750.00
Levy	\$142,950.00		\$541,287.00	\$832,750.00
Liberty	\$142,950.00		\$541,287.00	\$832,750.00
Madison	\$142,950.00	ADHERE	\$541,287.00	\$832,750.00
Manatee	\$161,400.00	TO	\$547,400.00	\$832,750.00
Marion	\$142,950.00	USDA	\$541,287.00	\$832,750.00
Martin	\$142,950.00	LIMITS	\$603,750.00	\$832,750.00
Miami-Dade	\$185,850.00		\$667,000.00	\$832,750.00
Monroe	\$195,450.00		\$990,150.00	\$990,150.00
Nassau	\$153,750.00		\$580,750.00	\$832,750.00
Okaloosa	\$153,000.00		\$603,750.00	\$832,750.00
Okeechobee	\$142,950.00		\$541,287.00	\$832,750.00
Orange	\$158,100.00		\$541,287.00	\$832,750.00
Osceola	\$158,100.00		\$541,287.00	\$832,750.00
Palm Beach	\$175,350.00		\$667,000.00	\$832,750.00
Pasco	\$156,450.00		\$541,287.00	\$832,750.00
Pinellas	\$156,450.00		\$541,287.00	\$832,750.00
Polk	\$142,950.00		\$541,287.00	\$832,750.00
Putnam	\$142,950.00		\$541,287.00	\$832,750.00
Santa Rosa	\$147,150.00		\$541,287.00	\$832,750.00
Sarasota	\$161,400.00	ADHERE	\$547,400.00	\$832,750.00
Seminole	\$158,100.00	TO	\$541,287.00	\$832,750.00
St. Johns	\$153,750.00	USDA	\$580,750.00	\$832,750.00
St. Lucie	\$142,950.00	LIMITS	\$603,750.00	\$832,750.00
Sumter	\$143,400.00		\$541,287.00	\$832,750.00
Suwanee	\$142,950.00		\$541,287.00	\$832,750.00
Taylor	\$142,950.00		\$541,287.00	\$832,750.00
Union	\$142,950.00		\$541,287.00	\$832,750.00
Volusia	\$142,950.00		\$541,287.00	\$832,750.00
Wakulla	\$142,950.00		\$541,287.00	\$832,750.00
Walton	\$148,350.00		\$603,750.00	\$832,750.00
Washington	\$142,950.00		\$541,287.00	\$832,750.00

## FL Housing Finance Corporation HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's  
EIN 59-3451366

### GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS

#### Eligible Borrowers

- Borrowers (**only one occupying borrower**) must qualify by **currently** working full-time in a eligible occupation with a Florida-based employer at the time of closing. Offer letters do not meet this requirement because they do not document current full-time employment with a Florida-based employer.
  - Only **ONE occupying borrower** must meet this requirement (excluding a non-occupying co-signor).
  - Active-Duty service members are exempt from this requirement when providing a Leave and Earnings Statement (LES) .
  - Co-Signors cannot qualify occupying borrower(s) by satisfying this requirement. Only those appearing on the first mortgage loan as an occupying borrower can satisfy this requirement.
  - Veterans must be employed full time. Veterans are not exempt from the full-time requirement but they do not have to work in a specific occupation, just work full-time.
- The property the borrower(s) is purchasing will be their primary residence and they will be a Florida resident.
- ALL borrower(s) are first-time homebuyers which means, a borrower(s) must have had no present ownership interest in a principal residence at any time during the three-year period prior to the date on which the Mortgage Loan is executed. [See Exemptions to the First Time Homebuyer Requirement in this Guide.](#)
- Borrower(s) will certify that they have not been convicted of a sex offense against a minor, terms are defined 34 U.S.C. § 20911.
- Borrower(s) must not exceed the maximum Income Limit or Loan limits requirements for the county in which the property is being purchased. TBA considers the Credit Qualifying Income or AUS income.

#### Documentation Needed to Confirm Full-time Employment

- Paystubs confirming 40 hours a week is acceptable, but **if paystubs do not reflect 40 hours, a written or verbal Verification of Employment (VOE), or a letter from employer verifying full-time will be required.** *The letter from employer may be provided as an email but cannot be provided through a personal email account; it must be provided from employer's work email and must include an email signature line reflecting borrower's employer name, contact info and job title of party sending email.*  
**Please Note: Employment offer letters are not acceptable for eligibility.**

#### Documentation Needed to Validate FL Based Employer

- Copy of VOE & 1003 confirming FL employer address **OR**
- Copy of paystubs or letter from employer confirming borrower is assigned, or works from specific FL location. The physical address must be included, not the city only. Also, a Google search supporting a FL location is not acceptable. The employer must provide the actual physical/ mailing address of where borrower works. *Letter from employer may be provided in the form of an email but it cannot be provided through a personal email account; it must be provided from employer's work email and include a signature line including reflecting employer's name and contact information and job title.*
- Hybrid employees are eligible. **Remote employees are not eligible.** (see "definitions").

#### Documentation Needed to confirm Self-Employed & Eligible Occupations

- Self-Employed (SE) borrower (s) must provide letter from CPA, book keeper or tax preparer validating borrower works full-time. A Letter of Explanation (LOX) from the borrower attesting they are full-time is not acceptable.
- SE borrowers must provide the most recent year's tax filing.  
**Please note: Self-Employed borrower(s) and 1099 employees may be eligible provided their employment can be tied to a qualifying FL based work location.**

## Eligible Occupations for Florida Hometown Heroes (HTH) Loan Program

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

Please note only ONE borrower must qualify with eligible occupation.

### Healthcare Workers

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

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

## Eligible Occupations for Florida Hometown Heroes (HTH) Loan Program

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

### Healthcare Workers (continued)

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

### School Staff Members

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

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

## Eligible Occupations for Florida Hometown Heroes (HTH) Loan Program

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

### First Responders

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

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

### Public Safety Workers

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

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

### Court Employees

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

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

### Childcare Workers

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

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

## Eligible Occupations for Florida Hometown Heroes (HTH) Loan Program

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

### Military & Veterans

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

**FL Housing Finance Corporation  
 HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET**

Florida Housing's  
 EIN 59-451366

**GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS**

**Loan Type**

**FL FIRST for TBA (Government Offering)**

- FHA, USDA-RD , VA

**HFA Advantage (Freddie Mac Offering)**

The HFA Advantage offers reduced cost MI for loans in which the credit income used to support LP/LPA is at 80% or below AMI.

- Borrowers at 80% or above do NOT receive charter coverage MI.
- FHLMC determines the AMI limits to be considered in determining the reduced cost MI, not FL Housing.
- Lenders should refer to their AUS findings to determine if loan qualifies for the reduce MI. Any credit income used to support LP/LPA approval that exceeds 80% AMI will result in standard cost MI.
- LP/LPA must be used with the HFA Advantage. DU will not be accepted.

[Please reference 2025 FNMA/FHLMC Reduce MI Cost AMI Limits here](#)

**Eligible with a  
 Mortgage Credit  
 Certificate (MCC)?**

- Yes. Please refer to MCC issuing agency for more information.
- FL Housing does not currently offer a MCC Program.

**Eligible for these  
 Second Mortgage  
 Options**

- Hometown Heroes ONLY
- Please note Florida Housing's DPA cannot be combined with another FL Housing DPA program.**

## FL Housing Finance Corporation HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's EIN 59-3451366	<b>GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS</b>
<b>Loan Delivery Purchase Timeline Effective</b>	<b>60 Day Purchase Timeline</b> <ul style="list-style-type: none"> <li>Loans not purchased by 90 days from reservation will be cancelled.</li> <li>Reservation (rate lock) to UW Certification = by 60 days.</li> <li>Reservation to Purchase = 60 days.</li> <li>See page 6 of this guide for extension fees.</li> <li>Loans purchased after 60 days are subject to re-pricing costs and late purchase fees. These costs will be netted from the Participating Lender's SRP at loan purchase.</li> <li>One 30-day extension permitted. No Exceptions.</li> </ul>
<b>Pricing and Rate</b>	<ul style="list-style-type: none"> <li>Lenders should confirm rate in the <a href="#">eHousingPlus eHPortal</a> as it is subject to change daily.</li> </ul>
<b>LLPA</b>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
<b>Loan Purpose</b>	<ul style="list-style-type: none"> <li>Purchases only. Refinances are not eligible.</li> <li>Assumptions permitted only on GOVT by a qualified borrower satisfying First Time Homebuyer requirements, income, and purchase limits at time of assumption.</li> <li>Construction to Permanent loans are NOT permitted.</li> </ul>
<b>Term</b>	<ul style="list-style-type: none"> <li>30-year fixed.</li> </ul>
<b>LTV/CLTV</b>	<ul style="list-style-type: none"> <li>As permitted by the Agencies (FHA, RD, VA, and FHLMC). Check Agency selling guides.</li> </ul>
<b>QM/ATR Requirements</b>	<ul style="list-style-type: none"> <li>FL Housing is exempt from QM/ATR requirements. HPMLs can be purchased in but High Cost loans will not be purchased.</li> </ul>
<b>FICO</b>	<ul style="list-style-type: none"> <li>Minimum 640 for ALL loan types. <ul style="list-style-type: none"> <li>FHA, RD, VA</li> <li>HFA Advantage (FHLMC)</li> <li>Blended FICOs are not permitted.</li> <li>Manufactured Housing (MH) requires a minimum 640.</li> <li>Manual Underwrites requires a minimum 660.</li> <li>Refer to <a href="#">Lakeview's HFA Matrices</a> for more information.</li> </ul> </li> </ul>
<b>DTI RATIOS</b>	<ul style="list-style-type: none"> <li>Maximum 50% DTI with AUS A/E.</li> <li>Maximum 43% with manual underwriting.</li> <li>Maximum DTI with Manufactured housing (MH) = 45%. <ul style="list-style-type: none"> <li>MH eligible with FHA, USDA-RD, and VA only.</li> </ul> </li> <li>Lakeview will round up on DTI at the .50 mark and round down on DTI at the .49 mark.</li> <li>Click here to view <a href="#">MH Term Sheet</a>.</li> <li>Click here to view the <a href="#">Lakeview HFA Matrices</a>.</li> </ul>
<b>MANUAL UNDERWRITING</b>	<ul style="list-style-type: none"> <li>Permitted ONLY with FHA, VA, and FHLMC. USDA not permitted.</li> <li>Maximum DTI of 43%</li> <li>Minimum FICO = 660</li> <li>Reach out to Lakeview for additional information on FHA and FHLMC manual underwrites at <a href="mailto:underwritingquestions@bayview.com">underwritingquestions@bayview.com</a>.</li> </ul>

## FL Housing Finance Corporation HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida  
Housing's  
EIN 59-3451366

### GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS

<b>Co-Signors</b>  <b>May a Co-Signor Appear on OR Sign the Deed?</b>  <b>May a Co-Signor Execute the Mortgage?</b>  <b>Is a Co-Signor's Income Considered in Program Qualifying?</b>  <b>Does a Co-Signor need to Attend Homebuyer Education?</b>  <b>Can a Co-Signor Purchase through the Program after Co-Signing for a Borrower(s)?</b>	<ul style="list-style-type: none"> <li>Permitted with FHA and FHLMC only.</li> <li>Please refer to Agency requirements specific to LTV/CLTV requirements and the FHFC <a href="#">Co-Signor Term Sheet</a>.</li> </ul> <ul style="list-style-type: none"> <li>NO.</li> </ul> <ul style="list-style-type: none"> <li>NO.</li> </ul> <ul style="list-style-type: none"> <li>Yes, because TBA considers the credit qualifying income, the income used to support the AUS.</li> </ul> <ul style="list-style-type: none"> <li>No. Only one borrower (primary borrower) must attend pre-purchase homebuyer education. Co-Signors do not have to attend HBE.</li> <li>Refer to the <a href="#">Co-Signor Term Sheet</a></li> </ul> <ul style="list-style-type: none"> <li>NO.</li> </ul>
<b>Investor Overlays</b>	<ul style="list-style-type: none"> <li>Investor overlays are not maintained within Florida Housing program guides. Lenders must review the Investor's published <b>HFA Matrices</b> for any current overlays that may apply to loan delivery.</li> <li>Please refer to the <a href="#">Investor's website</a> → <i>Product Matrices</i> → <i>Search FL Housing</i> for the most up-to-date information.</li> </ul>
<b>Exclusionary List</b>	<ul style="list-style-type: none"> <li>Lenders should be verifying that parties to the transaction do not appear on Lakeviews Exclusionary List.</li> <li>The list is maintained in Lakeviews loan delivery system, Loan Dock.</li> <li>If you or your underwriter are unable to access, contact your Lakeview Client Rep, not FL Housing or eHousing as we do not have access to the list.</li> </ul>

## FL Housing Finance Corporation's HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's EIN 59-3451366	GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS
Non-Citizen Applicants	<ul style="list-style-type: none"> <li>Borrower(s) must have the ability to permanently and LAWFULLY reside in the State of Florida. Follow Agency guidelines.</li> </ul>
Occupancy	<ul style="list-style-type: none"> <li>Owner occupied only with borrower's intent to occupy property as their primary residence within 60 days of closing.</li> </ul>
Minimum Borrower Contribution	<ul style="list-style-type: none"> <li>All borrower contribution (<i>including the EMD</i>) must be used in the loan transaction. Lenders cannot refund any borrower contribution as cash back to borrower at closing unless funds were provided through gift funds.</li> </ul>
Cash Back to Borrower	<ul style="list-style-type: none"> <li>In the event the preliminary closing disclosure (CD) reflects cash back of \$2,000 or less <b>AND</b> does not exceed the borrower's EMD or POC's, Lender should apply a PR to the first mortgage. IF the cash back exceeds \$2,000 of the Borrower's EMD or POC's, Lender should re-work the loan by reducing the first mortgage loan amount.</li> <li>Per agency guidelines, principal curtailments are required to be applied prior to delivery of the loan. <b><u>A payment history is required on any loan where a principal reduction is applied.</u></b></li> <li>If the funds are received as Gift Funds, we do allow a refund to the borrower. Since this is not the borrower(s)' own funds, a refund of any excess gift funds is not considered "cash back".</li> <li>When refunding Gift Funds, include a copy of the Agency required Gift Letter in the compliance file. Adhere to any additional Agency guidelines when applying a principal reduction for cash back other than those received from gift funds. Cash Back from a gift of equity is not permitted.</li> </ul>
Assets	<ul style="list-style-type: none"> <li>Borrowers are not required to utilize assets for participation. Adhere to Agency guidelines.</li> </ul>
Homeowner's Insurance Deductible	<ul style="list-style-type: none"> <li>As required by the Agencies.</li> </ul>
Flood Coverage (If Applicable)	<ul style="list-style-type: none"> <li>As required by the Agencies.</li> </ul>
Other DPA Providers	<ul style="list-style-type: none"> <li>Subsidy provided by other agencies are permitted BUT it must be stand-alone DPA and must take third lien position behind FL Housing's Second mortgage.</li> </ul>
Assumptions	<ul style="list-style-type: none"> <li>Not permitted with Conventional. Government only.</li> </ul>

## FL Housing Finance Corporation's HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's  
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### GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS

#### Special Instructions for Reserving CONVENTIONAL Loans

- To reserve funds, use the [eHousingPlus eHPortal](#).
- Log in to reserve the first mortgage.
- From the RESERVE LOAN screen, select the correct Program. It is helpful to view the columns LOAN TYPE which includes a separate LOAN TYPE for an at or below 80% AMI loan and an over 80% AMI loan. Lenders should be choosing the correct LOAN TYPE based upon the credit qualifying income being below FHLMC 80% AMI limits OR above the 80% AMI limits.
- The system will not prevent a Lender from choosing the incorrect LOAN TYPE. Refer to FHLMC AMI limits to determine if loan is at or below 80% AMI or if it is above 80% AMI.
- [Click here to View the 2025 FNMA/FHLMC AMI Limits](#)

#### Special Instructions for Underwriter Certifying Loans

- Lender's underwriter is responsible for completing the Underwriter Certification located in the [eHPortal](#) by the 60th day from reservation. All loans that have **not** been underwriter certified by day 60 from reservation date will automatically cancel. If the loan is UW certified by day 60, it will not auto-cancel and will extend automatically.
- Once certified, underwriter may still make changes to reservation. Underwriters can contact eHousing to request the reservation be "unlocked" so changes may be made and loan re-certified. eHousing can be reached at 954.217.0817.

## FL Housing Finance Corporation's HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's EIN 59-3451366	<b>GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS</b>
<b>Prepayments</b>	<ul style="list-style-type: none"> <li>Permitted at any time without penalty.</li> </ul>
<b>First Time Homebuyer Requirement (FTHB)</b>  <b>Exemptions to the FTHB Requirement</b>  <b>Documentation to Validate FTHB Eligibility</b>	<ul style="list-style-type: none"> <li>Borrower(s), must not have had an ownership interest in their primary residence within the last three years unless purchasing in a Federally Designated Targeted Area OR if qualifying under the Veteran's Exemption.</li> <li>Veterans or Active-Military AND borrowers purchasing in a Federally Designated Targeted Area are exempt from the FTHB requirement. For Program purposes, Veteran is defined as a "person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable".</li> <li>Borrower(s) final URLA/1003. Borrower(s) should note the VIII. Declarations, m. Section of the 1003 accordingly.</li> <li>Borrower(s) purchasing in a Targeted Area are exempt from providing Documentation.</li> <li>Veterans qualifying under the Veterans exemption would provide a valid DD214 that reflects a discharge status as "other than dishonorable". A COE will not be accepted in lieu of the DD214.</li> <li>Under TBA, Active-military and members of the Reserves or National Guard are exempt from the First Time Homebuyer requirement when providing a current Leave and Earnings (LES) statement.</li> <li>Members of the Reserves or National Guard are also exempt from the First Time Homebuyer requirement when providing a current LES.</li> </ul>
<b>Homebuyer Education (HBE)</b>  <b>Who Must Attend HBE?</b>	<ul style="list-style-type: none"> <li>One borrower (primary borrower) must complete a Program- approved, in-person or online, <b>PRE-PURCHASE</b>, homebuyer education course.</li> <li>Veterans, Active-Military or members of the Reserves or National Guard do not have to attend HBE UNLESS they are participating in the HFA Advantage.</li> <li>The Homebuyer Education course must satisfy standards defined by Housing and Urban Development (HUD) or the National Industry Standards for Homeownership Education and Counseling. <i>Post-closing education is absolutely unacceptable.</i></li> <li>Education provided by a mortgage insurance (MI) company is acceptable. <b>PLEASE NOTE: Lender is responsible for ensuring that the MI provider's course being offered through the MI provider (directly or through a partnered course provider) meets the standards as directed above as not all MI courses satisfy HUD or National Industry Standards for Homeownership Education and Counseling.</b></li> <li>Certificates of completion are acceptable for 2 years from the date of completion.</li> </ul>

## FL Housing Finance Corporation's HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's EIN 59-3451366	<b>GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS</b>
<b>Property Type</b>	<p><b><u>ATTACHED / DETACHED 1-UNIT DWELLING</u></b>  (INCLUDES TOWNHOMES)</p> <p><b><u>2—4 UNIT PROPERTIES</u></b></p> <ul style="list-style-type: none"> <li>Borrower(s), must occupy one of the units as their primary residence.</li> </ul> <p><b><u>CONDOS</u></b></p> <ul style="list-style-type: none"> <li>Follow Agency guidelines.</li> <li>Single Unit approval permitted for FHA.</li> <li>Lenders are not required to have separate approval from Lakeview to underwrite condos and Lakeview does not require Lenders to submit project requests to them for approval.</li> <li>Reach out to Lakeview at <a href="mailto:underwritingquestions@bayview.com">underwritingquestions@bayview.com</a> with any questions.</li> </ul> <p><b><u>MANUFACTURED HOUSING</u></b>  <a href="#">Lakeview Manufactured Housing Term Sheet</a></p> <ul style="list-style-type: none"> <li>Not permitted with Freddie Mac.</li> <li>USDA must be built within 20 years prior to the closing date. No exceptions.</li> <li>Modular housing is permitted.</li> <li>1994 and newer only with FNMA, FHA, and VA.</li> </ul> <p><b>Also note with the HFA Advantage (FHLMC)</b> buyers cannot have ownership interest in more than two residential properties at time of purchase.</p> <p>Please follow Agency guidelines specific to LTV and property type.</p>
<b>Income Considered in Qualifying for Program</b>	<ul style="list-style-type: none"> <li>Borrower(s) only including a non-occupying co-signor.</li> <li>Refer to the <a href="#">Co-Signor Term Sheet</a>.</li> </ul>
<b>Subject to Recapture Tax?</b>	<ul style="list-style-type: none"> <li>NO.</li> </ul>
<b>Program Participation Restriction</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Any party who previously executed a FL Housing mortgage or note or appeared on deed are not eligible to participate even if they did not occupy the property.</li> </ul>

## FL Housing Finance Corporation's HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

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**GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS**

### LOAN CLOSING INFORMATION

**Doc Stamp & Intangible Tax**

- First AND Second notes and mortgages are exempt.
- Deeds are not exempt and can be paid by borrower or seller.
- The below must reflect on all FL Housing First mortgage AND notes, which are provided and generated by Participating Lenders.

***“ This note and the mortgage securing this note arise out of or are given to secure the repayment of a loan issued in connection with the financing of housing and are exempt from documentary stamp tax and intangible tax pursuant to section 420.513(1), F.S.”***

**Power of Attorney (POA)**

- Permitted but must satisfy Agency (FHA, USDA-RD, VA, and FHLMC) requirements.
- Active-duty military personnel may provide an “Alive and Well” letter.
- Lenders should contact their title company/closing agents for information regarding POA requirements in the State of FL and can confirm [Lakeview's POA requirements in their Selling Guide](#).

**Tax Exempt Rider**

- Not applicable.

### FIRST MORTGAGE PROGRAM FEES

**Tax Service Fee**

- \$85 payable to “Investor or Master Servicer”, not “Lakeview”.

**Compliance Fee**

- \$275 payable to eHousingPlus at the time the compliance file is uploaded to [eHP FrontPorch](#).

**Funding Fee**

- \$400 payable to “Investor or Master Servicer”, not “Lakeview”.

**Lender Fees**

- Lender Fees cannot exceed \$1,750.
- This applies to all origination fees charged to the borrower outside of the standard program fees. This includes, but is not limited to application, underwriting, processing, administrative or other similar origination fees. Any amount that exceeds the \$1,750 cap will result in a loan deficiency and require a principal reduction to the first mortgage before the loan will be considered for purchase.

**Lender Compensation**

- 2.5% SRP paid at loan purchase. No additional origination or discount points may be charged.

**Realtor Commission**

- Realtor commission is not permitted to be paid with the FL Housing's down payment assistance funds. The buyer may pay using their own funds. Florida Housing funds are restricted to down payment and STANDARD closing costs. Realtor commission is not a standard buyer cost in the State of Florida.

**Realtor Fees**

- Realtor Fees may be paid by the borrower but cannot exceed \$500. This includes but not limited to, transaction fees, processing or admin fees.

## FL Housing Finance Corporation's HTH TBA FIRST MORTGAGE PROGRAM TERM SHEET

Florida Housing's  
EIN 59-3451366

### GOVERNMENT AND CONVENTIONAL FINANCING OPTIONS

#### Broker Fees

- Broker Fees are not permitted. Participating Lenders are not permitted to charge any fees to borrowers or sellers that would be paid to their TPO. Any broker fees or costs would need to be paid for or determined by the Participating Lender.

#### Non Allowable Costs

- Second mortgage funds cannot be used to bridge the gap between the appraised value and the Purchase Price OR to repay borrower debt.

### SPECIAL INSTRUCTIONS TO CLOSERS

#### Special Instructions to CLOSERS

- All Florida Housing closing and collateral documents should be returned to the originating Lender upon execution and recording. Many of these documents reflect Florida Housing as the mortgagee and title companies often return these documents to Florida Housing's corporate office which can result in loan purchase delays and additional late delivery fees to Lenders. Please instruct title companies that these closing documents should NOT be returned to Florida Housing.
- Confirm amount of second mortgage funds on the Hometown Hero Second Mortgage and Note equals the second mortgage amount reflected in the loan reservation in eHousing's reservation system.
- Confirm maturity date on the Hometown Hero Second Mortgage and Note which is equal to the maturity date on the first mortgage note and mortgage.
- The FL Assist has a maturity date equal to the maturity date of the first mortgage.
- The FL HFA has a maturity date equal to 180 months from the date the first mortgage is closed.
- Any potential cash back to borrower, see Cash Back to Borrowers in this Guide.
- Determine which documents need to be executed by each party.
- Any potential cash back to borrower, see Cash Back to Borrowers in this Guide.
- Determine [which documents](#) need to be executed by each party.

### FIRST MORTGAGE PROGRAM DOCUMENTS

#### Required Program Docs

- Gift Letter (FHA Only)
- Obligation Letter (FHA Only)

Available through [eHP FrontPorch](#).

## FL Housing Finance Corporation's HTH TBA FIRST MORTGAGE TERM SHEET

Florida Housing's  
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### WHO SIGNS WHAT FOR HTH TBA

PERSON	SIGNS NOTE	SIGNS MORGAGE	SIGNS PROGRAM DOCUMENTS	APPEARS ON DEED	RESIDES IN HOME	INCLUDE IN PROGRAM QUALIFYING INCOME	INCLUDE IN HOUSHOLD SIZE
BORROWER	YES	YES	YES	YES	YES	YES	YES
CO-BORROWER	YES	YES	YES	YES	YES	YES	YES
SPOUSE (if Spouse is not on loan)	NO	YES	NO	YES	YES	NO	YES
CO-SIGNOR	YES	NO	NO	NO	NO	YES	NO
NON-BORROWING OCCUPANT	NO	NO	NO	NO	YES	NO	YES

## FLORIDA HOMETOWN HEROES 5% SECOND MORTGAGE LOAN TERM SHEET

Florida Housing's EIN 59-3451366	
Amount of Assistance	<ul style="list-style-type: none"> <li>• 5% of the total loan amount not to exceed \$35,000 with a minimum of \$10,000.</li> <li>• The reservation system will auto-calculate the amount of the second based on the TOTAL loan amount. Selecting a second mortgage option in the reservation system is not necessary with HTH as the HTH Second Mortgage is the only available option.</li> </ul>
Hometown Heroes (HTH) Terms and Allowable Costs	<ul style="list-style-type: none"> <li>• Loan Term <b>30 years</b></li> <li>• Interest Rate <b>0%</b></li> <li>• Prepayment Penalty <b>No</b></li> <li>• Balloon Payment <b>Yes</b></li> <li>• Allowable Costs <b>Recording charges only</b></li> <li>• Assumable <b>No</b></li> </ul>
Rate	<ul style="list-style-type: none"> <li>• 0%, non-amortizing</li> </ul>
Term	<ul style="list-style-type: none"> <li>• 30-year deferred</li> </ul>
Repayment Terms	<ul style="list-style-type: none"> <li>• Deferred except in the event of the sale, transfer of deed, satisfaction of the first mortgage, refinancing of the first mortgage or until such a time the mortgagor(s) ceases to occupy the property as his/her primary residence at which time, the Hometown Heroes loan will become due and payable, in full. <b>This loan is not forgiven.</b></li> </ul>
Eligible with these FL Housing First Mortgage Programs	<ul style="list-style-type: none"> <li>• FL First for TBA (FHA, USDA-RD, VA)</li> <li>• HFA Advantage (FHLMC)</li> </ul>
Disclosure Requirements	<ul style="list-style-type: none"> <li>• Loan Estimate (LE) /Closing Disclosure (CD) is required. Lenders should be providing these disclosures from their own Loan Origination System (LOS). FL Housing and eHousingPlus do NOT provide TRID forms.</li> </ul>

### Loan Closing Information

Doc Stamp & Intangible Tax	<ul style="list-style-type: none"> <li>• First AND Second notes and mortgages are exempt.</li> <li>• Deeds are not exempt and can be paid by the borrower or the seller.</li> <li>• The below must reflect on all FL Housing First mortgage AND notes, which are provided and generated by Participating Lenders.</li> <li>• <b><i>“ This note and the mortgage securing this note arise out of or are given to secure the repayment of a loan issued in connection with the financing of housing and are exempt from documentary stamp tax and intangible tax pursuant to section 420.513(1), F.S.”</i></b></li> </ul>
Title Insurance	<ul style="list-style-type: none"> <li>• Strictly prohibited on FL Housing's Second Mortgages</li> </ul>
Mortgagee Clause	<ul style="list-style-type: none"> <li>• <b>Florida Housing Finance Corporation</b>  <b>ISAOA/ATIMA</b>  <b>227 N. Bronough St., Suite 5000</b>  <b>Tallahassee, FL 32301</b></li> <li>• Mortgagee Clause is required for HOI as FL Housing would serve as a subordinate lien holder and is required to endorse any applicable claim checks paid to borrower(s).</li> <li>• Mortgagee Clause is NOT required for title policy. However, it <i>may</i> be included in title policy as a subordinate lien holder.</li> </ul>

## FLORIDA HOMETOWN HEROES 5% SECOND MORTGAGE LOAN TERM SHEET

Florida Housing's  
EIN 59-3451366

### Special Instructions to Title Companies

- All Florida Housing closing and collateral documents should be returned to the originating Lender upon execution and recording. Many of these documents reflect Florida Housing as the mortgagee and title companies often return these documents to Florida Housing's corporate office which can result in loan purchase delays and additional late delivery fees to Lenders. Please instruct title companies that these closing documents should NOT be returned to Florida Housing.
- Confirm amount of second mortgage funds on the Hometown Hero Second Mortgage and Note equals the second mortgage amount reflected in the loan reservation in eHousing's reservation system.
- Confirm maturity date on the Hometown Hero Second Mortgage and Note which is equal to the maturity date on the first mortgage note and mortgage.
- Any potential cash back to borrower, see Cash Back to Borrowers in this Guide.
- Determine [which documents](#) need to be executed by party.

## Down Payment Program Documents

### Required Program Documents

- FL Hometown Heroes 5% Second Mortgage
- FL Hometown Heroes 5% Second Mortgage Note
- FL Hometown Heroes Borrower Certification Form

Available through [eHP Front Porch](#).

## ARCHIVED REVISIONS

Effective Date	Update
1-02-2026	2026 Loan Limits Updated effective 1/2/26.