



**HOME SWEET HOME PROGRAM**  
**MULTI-COUNTY FIRST TIME BUYER PROGRAM**  
**FOR BREVARD, CLAY, DUVAL AND HILLSBOROUGH COUNTIES**  
**PUBLISHED ON 05/22/12**  
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**2026 REVISIONS TABLE**  
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Date	Revision	Page
03-04-26	Revised Duval County DPA Effective 03/04/26	5
03-17-26	Updated Clay County 3 or more person HH income	12
05-11-26	Revised DPA in unincorporated Hillsborough County Effective 05/11/26	5
05-27-26	Updated Clay and Duval County purchase price limits	12

**CONTACT DIRECTORY**  
**954-217-0817 or Toll Free (888) 643-7974**  
**Select Option #2**

Question	Option #	email
Lender Training (Program & System)	Option #4	<a href="#">Click here</a>
Lender User Access (Credentials, Disabled Access, etc)	Option #1	<a href="#">Click here</a>
eHPay - Digital Payment of Compliance Fees	Option #3	<a href="#">Click here</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> 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>	
Credit underwriting questions, refer to their internal UW Department or US Bank	(800) 562-5165	<a href="#">Click here</a>
System Errors - Technical Assistance	Option #6	<a href="#">Click here</a>
<p>DU 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.</p> <p>Shipping First or Second mortgage closed loan files</p> <p>Questions regarding exceptions on first and second mortgage closed loan files</p> <p>U.S. Bank</p>	(800) 562-5165	<a href="#">Click here</a>
U.S. Bank All Regs Site	<a href="#">Use this link</a> , then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Florida/ HFA of Hillsborough County	

## THE PRODUCTS

The HFA of Hillsborough County sponsors a multi-county single family mortgage program for first-time buyers. By inter-local agreement between the HFA's of Hillsborough County, Clay County, Brevard County and (city of) Jacksonville\*, are participating jurisdictions. By grouping several programs together, minimum pool amounts are met much faster. Once pools are settled, the dollar amount of loans in the pool are added back to the revolving fund of available allocation. The process reduces the turnaround time making funds available continuously.

\* The Jacksonville HFA eligible area is all of Duval County, FL.

### First Mortgage Loan

Rates and assistance are subject to change at any time without notice. [Click here to view the Rates/Offerings chart for allowable FICO, Lock Mortgage Rate and DPA](#) The following mortgage products are offered in this program: FHA, VA, USDA:RD (government loans). The program offers first mortgage financing for qualifying households purchasing residences in Hillsborough County or the participating jurisdictions. Qualified borrowers will receive a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments. (Rev. 04/02/25)

### HFA Second Mortgage Loan - Down Payment and Closing Cost Assistance

The second mortgage may ONLY be used with the HFA's 30-year fixed rate first mortgage noted above. If a borrower qualifies for the HFA of Hillsborough First Mortgage, they will automatically qualify for this second mortgage. All second mortgage loans are 30 year, 0% deferred (or due upon sale, refinancing, transfer of title, or rental of the home if done within first 30 years). This loan is never forgiven. Lenders must use the program second mortgage and note showing the HFA as the mortgagee. With the HFA as the mortgagee, the funds may be used to fulfill FHA's borrower minimum contribution. The HFA will fund the second mortgage at closing via their escrow agent. Please see the area of the guide titled DPA Funds Request for detailed information.

Effective with new loan reservations **January 1, 2020**, Lenders are required to provide the LE and CD as the second mortgage disclosure (GFE, HUD-1 and ALTA are not acceptable).

**Brevard County** - up to \$15,000 in down payment assistance and closing cost assistance.

**Clay County** - Effective 11/20/25 - up to \$15,000 in down payment and closing cost assistance.

**Duval County** - Effective 03/04/26 - up to \$10,000 in down payment and closing cost assistance.

**Hillsborough County** -

- Loans originated in the City of Tampa \$5,000 in down payment and closing cost assistance.
- May 11, 2026 - Loans originated in Hillsborough County (excluding City of Tampa) will receive \$15,000 in down payment and closing cost assistance. (Rev 05/11/26)
- Prior to May 11, 2026 - Loans originated in Hillsborough County (excluding City of Tampa) will receive \$30,000 in down payment and closing cost assistance. (Rev 11/26/25)

**Mortgage Credit Certificate**

An MCC entitles the recipient to take an annual federal income tax credit. A tax credit represents a reduction of actual federal income taxes due. The holder of the MCC may use the credit each year the loan is outstanding as long as the property continues to be their principal residence. It is necessary to reserve the first mortgage and then separately reserve an MCC in the separate MCC program.

All qualified borrowers purchasing a home in Clay County, Hillsborough County and Jacksonville (Duval County) are required to receive the MCC as it is required when using the program first mortgage. The MCC is NOT offered in Brevard County. (Rev 12/10/24)

EFFECTIVE 12/30/24 MCC's in the Hillsborough County MCC Program may be originated in Clay County. (Added 12/30/24)

## MORTGAGE CREDIT CERTIFICATES

**BORROWERS PURCHASING IN CLAY, DUVAL COUNTY AND HILLSBOROUGH COUNTY ARE REQUIRED TO RECEIVE A MORTGAGE CREDIT CERTIFICATE ISSUED FROM THE HFA OF HILLSBOROUGH COUNTY MCC PROGRAM OR THE JACKSONVILLE HFA MCC PROGRAM ONLY. EFFECTIVE DATE 12/30/24 FOR CLAY COUNTY.**

### TAX DISCLAIMER

This material is not intended or written to be used, and it cannot be used, by any taxpayer for the purpose of avoiding tax penalties that may be imposed on the taxpayer. This material may be used to support the promotion or marketing of the matter discussed herein. The taxpayer should seek advice from an independent tax advisor regarding the matter set forth herein based on the taxpayer's particular circumstances.

### What is a Mortgage Credit Certificate?

A mortgage credit certificate ("MCC") was designed to assist persons of low and moderate income to better afford their own home. The procedures for issuing MCCs were established as an alternative to the issuance of single family mortgage revenue bonds. As distinguished from a bond program, in a MCC program the mortgagor may take a tax credit in an amount equal to the annual amount of interest paid on the mortgage loan multiplied by the Mortgage Credit Certificate Rate. Currently, to maximize the benefit to the MCC applicants, the Mortgage Credit Certificate Rate for the Program is 20%, there is no annual maximum tax credit cap. Effective for all loans in the pipeline, and new MCC reservations as of Aug. 10, 2023. (Rev 08/11/23)

As an example, an Applicant with a \$349,000, 30 year, fixed rate mortgage (monthly payment has equal monthly installments of principal and interest) and a 7.125% interest rate could realize the following federal income tax savings (numbers are rounded):

#### Example of Buyer Benefit (20% Tax Credit)

- 7.125%, 30-year fixed rate mortgage
- \$349,000 mortgage loan amount
- 20% Tax Credit Rate with no annual maximum tax credit cap
- \$22,685 mortgage interest paid in first year
- Multiply MCC Credit Rate of 20% (.20) x Mortgage Interest Paid (\$22,685) = \$4,537
  - \$4,537 is the maximum potential tax credit
- Borrower has \$5,500 in tax liability (because the tax liability is more than \$4,537 in potential tax credit, the borrower can use the entire amount of the tax credit.
  - Of the \$22,685 mortgage interest paid apply as follows on the tax return:
    - \$4,537 may be applied as a Tax Credit (this is a dollar for dollar reduction)
    - \$18,148 will remain as a Tax Deduction

During the first year of the Program, the Applicant in the example would be eligible for a tax credit of up to \$4,537 if not limited by tax liability. The Applicant would be able to file a revised W-4 withholding form taking into consideration the anticipated tax credit and have approximately \$378 per month in additional disposable income in the first year.

In the example, 100% of the mortgage interest paid is \$22,685 so 20% of the mortgage interest paid is \$4,537. Because the credit rate is 20%, the amount that may be claimed as a credit there is no annual maximum tax credit cap. According to IRS instructions on Form 8396, the amount of allowable mortgage interest deduction on Schedule A is determined by reducing the amount on Line 3 of Form 8396 (\$4,537). So the total mortgage interest paid in the first 12 months was \$22,685, subtract \$4,537 and the remaining \$18,148 may continue to be used as a deduction.

The tax credit amount may be used as a tax credit after all other deductions and credits have been applied and to the extent there is tax liability. If not all of the tax credit can be used because there is not enough tax liability, it may be carried forward for up to three years. However, it cannot be added to the allowable mortgage interest deduction.

Borrowers who receive an MCC and who continue to own and occupy the financed home will be eligible for a tax credit each year for the term of the loan.

The amount of the credit actually claimed on the MCC holder's federal income tax return cannot exceed the amount of federal income taxes due after other credits and deductions have been taken into account.

A purchaser of a new or existing single family home may apply for a MCC through any participating mortgage lender at the time he or she applies for a mortgage from the lender. A MCC cannot be issued to a homebuyer who is refinancing an existing mortgage or in connection with a mortgage from a relative. Also, an MCC cannot be used in connection with a bond program.

It's important to note that all or a portion of the MCC related tax credit may be subject to recapture if the Residence is sold within the first full nine years of purchase. This tax credit recapture is further explained in the Notice of Potential Recapture Tax and in the Recapture Tax brochure provided to an applicant.

It is important that borrowers understand the MCC and consider getting more information from their tax professional or the IRS.

### **What is the lender involvement?**

Simply follow the guidelines for the first mortgage.

The Lender is responsible for filing a form with the IRS in each year in which they originate loans for which MCCs are issued, and for keeping certain records regarding the MCCs. For participating lenders, the annual form will be forwarded via email by the Program Administrator for execution and filing by the Lender.

### **MCC Homebuyer Benefit**

The MCC can reduce the amount of federal income taxes; however, the tax benefit cannot exceed the amount of federal taxes owed for the year after other credits and deductions have been taken. But unused credit may be carried forward for up to three years.

Borrowers will have to adjust federal income tax withholding in order to receive the MCC benefit on a monthly basis. This adjustment is accomplished by the borrower speaking to their payroll department at their place of work. By reducing monthly withholding, they will have more disposable (after tax) income with which to make mortgage payments. The benefit of the MCC program continues for the

term of the mortgage as long as the holder of the MCC continues to own and occupy the home under the mortgage for which the MCC was issued.

**What does the Homeowner have to do to claim the benefit with the IRS?**

Each year the homeowner files Form 8396 with their federal income tax return. The form is available on the IRS website.

**MCC Special Rules**

Process the first mortgage following these guidelines. After closing, simply follow the compliance file checklists. There are separate checklists for the first mortgage and for the MCC.

The MCC and Final Recapture Notice will be issued by the Program Administrator via mail sent to the borrower at the property address once the compliance file is approved.

Each January, the Program Administrator will provide the Lender with the required IRS reporting form for each year in which the Lender originates loans with MCC's.

**Term of 2024- 2026 HFA of Hillsborough MULTI-County MCC Program**

By law the current election to use allocation for MCCs is available for loans closing through December 31, 2026. The Issuers may choose to allocate additional funds to another MCC program.

**Term of 2024- 2026 Jacksonville HFA MCC Program**

By law the current election to use allocation for MCCs is available for loans closing through December 31, 2026. The Issuers may choose to allocate additional funds to another MCC program.

## FIRST MORTGAGE PROGRAM REQUIREMENTS

### Eligible Areas

Brevard County, Clay County, Jacksonville (Duval County) and Hillsborough County, Florida.

### Eligible Borrowers

- Buyers and their spouse (occupant and non-occupant) must be first-time buyers but must be able to permanently reside in the United States.
- Buyers and their spouse (occupant and non-occupant) must meet the IRS definition of a first-time homebuyer which means, they cannot have owned AND occupied their primary residence for the last three years prior to purchase. (Added 02/11/25)
- Follow Agency (FHA, VA, USDA-RD) and U.S. Bank guidelines for non-citizens. (Rev. 01/24/22)
- Buyers must live in the property they purchase as their principal residence.
- All applicants must be considered irrespective of age, race, color, religion, national origin, sex, marital status, military status or physical handicap.
- Buyers must occupy the property purchased within 60 days of closing.
- The past three years federal income tax transcripts are required for all borrowers and spouses. Extensions are not acceptable.
- Lender must follow, The HFA of Hillsborough County Program requirements AND Agency (FHA, VA, RD) guidelines regarding ownership of other property. (Added 12/10/18)
- All buyers purchasing in Clay, Hillsborough, Jacksonville (Duval) counties must not only receive the Home Sweet Home first mortgage but also the Mortgage Credit Certificate. Effective 12/30/24 for Clay County.

### First-Time Buyer Exception: Veterans Exception

The veterans exception waives the requirement for the past three years tax transcripts and that borrower's be first-time buyer's. For the Veterans Exception, a "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." The Mortgagor Affidavit has a paragraph that must be checked that states: *"Mortgagor (Co-mortgagor) meets the requirements to qualify as a "veteran" as defined in 38 U.S.C. Section 101 and has not previously obtained a loan financed by single family mortgage revenue bonds utilizing the veteran exception to the first-time homebuyer requirement set forth in Section 416 of the Tax Relief and Health Care Act of 2006. Attached hereto are true and correct copies of my discharge or release papers, which demonstrate that such discharge or release was other than dishonorable."*

### First-Time Buyer Exception: Targeted Areas

Identified as Qualified Census Tracts and Areas of Chronic Economic Distress (if any) which are listed below, a borrower purchasing in home in a targeted area census tract is not required to be a first-time buyer. [Click on this link to look-up the property address](#). Then compare the tract to the allowable targeted area census tracts listed below. If you find a match, the property is located in a targeted area. When reserving funds, choose from the TARGETED AREA rate/offering. Per Rev. Proc. 2024-08, the following census tracts constitute the Targeted Areas for this program effective with new loan reservation 03/08/24:

**Brevard County:** 0607.00, 0623.01, 0624.02, 0626.00, 0649.02, 0651.24, 0651.24, 0714.02

**Clay County** - No targeted area census tracts

**Duval County:** 0001.02, 0002.00, 0003.00, 0010.00, 0013.00, 0015.00, 0016.00, 0026.00, 0027.02, 0028.01, 0028.02, 0029.01, 0029.02, 0115.00, 0116.00, 0121.00, 0122.01, 133.02, 0143.11, 0154.00, 0155.02, 0163.00, 0174.00

**Hillsborough County:** 0001.02, 0002.01, 0002.02, 0003.01, 0006.02, 007.01, 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

### **Homebuyer Education**

Any party appearing on the Note must complete a Program-approved pre-purchase homebuyer education course even if the borrower(s) is a Veteran or purchasing in a Targeted Area. The HFA will accept face-to-face homebuyer education if provided by a HUD approved counseling agency, a unit of local government that provides pre-purchase homebuyer education in FL, or a counseling agency designated by a unit of local government to provide homebuyer education on their behalf. Refer to HUD link below for a list of approved education providers by county. Online HBE is permitted if provided by a HUD approved agency, a unit of local government that provides pre-purchase homebuyer education in FL, a mortgage insurance provider, or an Agency or GSE sponsored course. (Rev 11/18/19)

Homebuyer education provided over the phone or by the lender is NOT acceptable.

Certificates of completion are acceptable for 2 years from the date of completion.

Helpful links to provide to homebuyers:

#### **Approved Face-to-Face education providers:**

- Face to face from a [HUD approved education provider](#)

#### **Approved Online education providers:**

- [Online education from eHomeAmerica](#)
- [Fannie Mae HomeView](#)
- [HomeTREK online education](#)
- [Framework Online Homebuyer Education](#)
- [MGIC - Finally Home! Homebuyer Education](#)

(Revised 10/25/24)

### **Minimum Credit Score**

The Program requires a minimum 640 FICO credit score for various products; the mid score must be the minimum of above. If an Agency (FHA, VA, etc) has a higher minimum, follow Agency guidelines. If a participating lender has a higher minimum for other loans and wishes to require a higher minimum for bond loans, then lenders must use the higher minimum. Review the US Bank overlays, see page 10, US Bank COVID-19 Guidance for links to the US Bank web site. (Rev. 01/24/22)

### **Maximum Debt to Income Ratio**

- The program maximum DTI ratio is 45% for all loan products with 640 - 679 FICO.
- The program maximum DTI ratio is 50% for all loan products with a 680+ FICO.
- Lenders must comply with Mortgage Insurance DTI requirements which may limit the maximum DTI for borrowers.

(Rev 02/16/23)

**HOUSEHOLD INCOME CALCULATION**

Include income of borrower(s) and spouse (occupants and non- occupants) and any person who will live in the household who is 18 years of age or older. Bond program income is not averaged. It is annualized. That’s different from income used for credit underwriting. More detailed guidance for calculating program income is located in this guide on pages 33-37. (Rev 02/15/21)

**HOUSEHOLD INCOME LIMITS  
HOME SWEET HOME PROGRAM**  
Effective with NEW reservations 05/27/25

County	1-2 person household Non-Target	3 or more person household Non-Target	1-2 person household Target	3 or more person household Target
Brevard	\$149,850	\$149,850	\$149,850	\$149,850
Clay	\$108,599	\$124,889	N/A	N/A
Duval	\$108,599	\$124,889	\$123,000	\$143,500
Hillsborough	\$102,200	\$119,945	\$102,200	\$131,460

**ACQUISITION LIMITS (Sales Price Limits)**

The program refers to Acquisition Limits - in most cases this is the Sales Price and is never FHA Acquisition limits. The acquisition has to include everything paid by the buyer or on the buyer’s behalf.

County	Non-Targeted Areas	Targeted Areas
Brevard Effective 05/20/26	\$466,355	\$592,211
Clay Effective 05/22/26	\$395,000	N/A
Duval	\$350,000	\$350,000
Hillsborough	\$450,000	\$450,000

The “Acquisition cost” is defined as follows:

The cost of acquiring residential property as a completed residential unit, including: all amounts paid, either in cash or in kind, by the mortgagor or a related party for the benefit of the mortgagor to the seller(s); or related parties for the benefit of the seller(s) as consideration for the residential property. The following costs are excluded: (1) those settlement costs and financing costs that are usual and reasonable and that would be paid by the mortgagor where financing is not provided through a qualified mortgage bond issue; (2) the value of any services performed by the mortgagor and family members in completing a dwelling unit on the residential property; and (3) the cost of any land that was owned by the mortgagor for at least two years prior to the construction of a dwelling unit on the residential property. (Added 01/24/18)

**Property Requirements**

- New or existing, one to four unit\*, detached or attached, condos\*\* and town homes.
- Homes are considered new if never previously occupied.
- Mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted. (Rev 11/04/15)
- Manufactured Homes - The program Master Servicer, U. S. Bank will not purchase loans for manufactured housing. A manufactured home is a mobile home built entirely offsite on a permanent chassis that is pulled on the highway to a permanent location. Modular, panelized or prefabricated homes are not considered manufactured housing. (Rev 12/1/15)
- Land may not exceed the size required to maintain basic livability.
- Properties purchased in the program must be residential units.
- No more than 15% of the square footage of the home being purchased may be used in connection with a trade or business including Child Care services (other than incidental rental from eligible multi-unit structures).

Please note that existing 2, 3 and 4 family must be at least 5 years old. The mortgagor must reside in one unit of the property.

The Internal Revenue Service and the HFA of Hillsborough County and participating jurisdictions have requirements that are reviewed for compliance. It's the responsibility of lenders to review program documents and to originate loans that meet the requirements. The Master Servicer is not obligated to purchase loans that do not comply with program terms.

## FINANCING FACTS

It's expected that lenders have reviewed some preliminary documentation and believe that applicants will also qualify for credit. Excessive cancellations will be reviewed to assure that allocation is not being utilized inappropriately. FHA, VA and USDA-RD loans are permitted. Find the specific government and conventional loan products permitted on the US Bank website. (Rev 02/15/21)

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

**Asset Test** All **available assets** are not required to be used in this program.

**Assumptions** First mortgage loans may be assumed by a qualified borrower meeting qualifying requirements, income and acquisition price restrictions in place at the time of the assumption. Such loans must continue to fully comply and be insured or guaranteed by the *insurer/guarantor* or the mortgage insurer. The second mortgage is NOT assumable.

**Buy downs** Not permitted in the program. (Rev 02/08/23)

**Cash Back (all counties)** Cash Back to the borrower is not permitted. However, borrowers are permitted a reimbursement of prepaids and reimbursement of overage of earnest money deposit to the extent any minimum contribution has been satisfied and permitted by Agency guidelines. (Rev 07/20/16)

**Construction to perm** Construction to perm loan type is not permitted. See "Refinance" below.

**Co-Signers** For the HFA of Hillsborough County purposes, cosigners are non-occupying loan guarantors only. They are not permitted to occupy the property and may not be on title, may not sign the Deed, purchase agreement or have any vested interest in the property. Non-occupant co-borrowers are not permitted in the Program.

Cosigners are permitted with FHA loans only, please follow Agency guidelines.

The income of the Cosigner is not required to be considered when determining income limit eligibility for the purposes of the program.

A Cosigner will not sign any Program documents except for the Second Note.

(Rev 09/12/22)

**Disclosure Requirements** Effective with new loan reservations **January 1, 2020**, Lenders are required to provide the LE and CD as the second mortgage disclosure. The GFE and HUD-1 will no longer be accepted. The ALTA is not acceptable. (Rev 11/22/19)

### Documentary Stamp Tax

Lenders should log-in to the eHPortal to view a letter from the HFA, instructions and sample documents. The first mortgage and second mortgage are exempt from documentary stamps. To qualify for the exemption, an affidavit must be recorded IMMEDIATELY PRIOR OR IMMEDIATELY AFTER the first mortgage and the second mortgage as a separate documentS. The following should be typed at the bottom of the first mortgage: "This mortgage is exempt from documentary stamp tax pursuant to section 159.621(2), F.S." The second mortgage will pre-print with the Documentary Stamp exemption language. (Effective 07/01/18)

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

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

**Intangible Tax Exemption** There is NO Intangible Tax Exemption on the First Mortgage, First Note and the Second Note. the second mortgage is exempt from Intangible Tax pursuant to Section 199.183, Florida Statutes. The exemption language appears at the top of the Second Mortgage that is generated from the eHousingPlus lender portal. (Effective 07/01/18)

**Manual Underwriting** - Loans may only be manually underwritten for erroneous, inaccurate, or insufficient credit. Loans must comply with the requirements of VA or USDA-RD guidelines per the selected product. Not permitted for FHA loans.

Lenders should reference the US Bank loan product guidelines. [Click here](#) > HFA Guidelines > US Bank Lending Guide > 500: Housing Finance Agency Programs > Florida > HFA of Hillsborough > Product Guides. (Added 03/21/24)

**Power of Attorney** Permitted but must be satisfy Agency requirements as well as US Bank requirements. Lenders should reference the US Bank loan product guidelines. [Click here](#) > HFA Guidelines > US Bank Lending Guide > 500: Housing Finance Agency Programs > Florida > HFA of Hillsborough > Product Guides. Active duty military personnel must also provide an Alive and Well Letter. Lenders should contact their title company/closing agent for information regarding POA requirements in the State of Florida. (Added 06/22/23)

**Prepayments** The first and second mortgage may be prepaid at any time without penalty.

**Real Estate Purchase Contract** The full address of the property, full names of all sellers and buyers, total purchase price of the property must be included. If there is not an address for new construction, a lot number and subdivision name are required. All named persons must sign. Include the name and title whenever a representative is signing for a corporation.

**Recapture Tax** The conditions of repayment of the federal subsidy of these loans is explained in a separate brochure provided on the Website. Basically, if the property is disposed of in the first full nine years AND a net profit is made AND the borrowers income exceeds the income limits allowed at time of sale, recapture tax may have to be paid with the federal income tax return for the year in which the home is sold.

**Refinances** This program is intended for new mortgage loans.

**Remaining Reserves** Not established by the program. If any, these are determined by the type of financing used (i.e. FHA, VA.).

**Tax Returns or Tax Transcripts or any combination** Tax returns or tax transcripts or any combination of returns or transcripts for the preceding year are due April 15 of the current year. The past three years tax returns/transcripts are required for borrowers and spouses. Not required for those buying in Targeted Areas or those purchasing under the Veteran's Exception. Requests for Extensions are not acceptable in lieu of tax returns/transcripts.

## SUMMARY OF THE PROCESS FROM TRAINING TO LOAN PURCHASE

### LENDER ONBOARDING

Our On-Boarding process is designed to provide all participating lenders and their staff web-based training related to the Program, Technical and Workflow requirements of each program.

Based on your role, there are certain training requirements prior to adding a new Program and Features. These are determined based on which modules you have completed in the past, and which Programs you want to add to your Portfolio.

Once you have submitted the eHP On-Boarding Registration, the eHP On-Boarding Team will create a specific training program for you based on the role(s) you selected, and you will receive an email confirmation with relevant information. Upon completion, your User Credentials will be created (if you are new User) or updated (if you are a current user) and you will receive a system generated email with this notification.

[Click on this link to register for training.](#)

(Rev 02/15/21)

### 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 FIRST MORTGAGE FUNDS

To reserve funds, use the [eHousingPlus eHPortal](#). Log in and reserve the first mortgage. To reserve funds in the program, the borrower is required to have a signed real estate purchase contract for a specific address. You will need a 1003 and the Real Estate Purchase contract in order to make a reservation. If the reservation is successful, you will receive a loan number and a message that you've completed the reservation successfully.

IMPORTANT - A reservation is for a borrower with a real estate purchase contract for a specific property. If the property needs to change, the loan must be cancelled and re-reserved. The lender is responsible for cancelling the loan within the eHousingPlus Lender Portal. And then, the lender must email ([services@eHousingPlus.com](mailto:services@eHousingPlus.com)) or call the eHousingPlus Compliance office at 954-217-0817 to have the borrower permanently removed from the eHousingPlus Lender Portal. Until this process is complete, the lender will not be able to re-reserve funds for the borrower. (Added 12/10/18)

The Lender will provide the borrower with the Notices to Buyers and Recapture Tax brochure. These form may only be found with the eHPortal. The Lender will need user access to print the forms.

### HILLSBOROUGH COUNTY LOANS ONLY

Determine if the loan is being originated in the City of Tampa. [Click on this link](#) to the Hillsborough County Property Appraiser web site. Click on Property Search and enter the property address in the field ADDRESS. A valid address should automatically generate, click Search. Click on the Folio number. Then look for the PIN for the property. If the PIN begins with the letter "A" the property is located in the City of Tampa and the borrower will receive \$5,000 of Assistance. See examples on the next page.

**How to determine if a property is located in the City of Tampa.  
Don't assume a City of Tampa mailing address is in the City of Tampa.  
Step 1**

Click on this link: <https://hcpafl.org>  
Then click on PROPERTY SEARCH



**How to determine if a property is located in the City of Tampa.  
Don't assume a City of Tampa mailing address is in the City of Tampa.  
Step 2**



- Basic Search
- Advanced Search
- Sales Search
- Search Results
- Parcel Result
- Help

### Basic Property Search

Please use ONLY ONE field below for your search

- Folio
- Parcel Number

EX: 121415-1214

Owner Name:

EX: SMITH, JOHN L

Address:

601 E KENN

601 E KENNEDY BLVD, TAMPA

Type the address in the ADDRESS field.



A valid address will appear in a drop down below, click on that address.

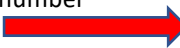


**How to determine if a property is located in the City of Tampa.  
Don't assume a City of Tampa mailing address is in the City of Tampa.  
Step 3**

The screenshot shows the Hillsborough County Property Appraiser website. The header includes the county seal and navigation links: HOME, OUR OFFICE, PROPERTY INFO, DOWNLOADS, E-FILING, SEARCH, and LINKS. Below the header are search filters: Basic Search, Advanced Search, Sales Search, Search Results (selected), Parcel Result, and Help. The main content area is titled "Basic Search Results" and shows "Total Records: 1". There are download options for Text, CSV, XLS, XLSX, and Labels. A "Results per page" dropdown is set to 40. A table displays the search results with columns for Folio, Owner Name, Property Address, Sales Date, Sales Price, and Homestead. A red arrow points to the Folio number "193557-0000".

Folio	Owner Name	Property Address	Sales Date	Sales Price	Homestead
193557-0000	HILLSBOROUGH COUNTY	601 E KENNEDY BLVD, TAMPA	8/1/1992	\$30,000,000	NO

Click on the FOLIO number



**How to determine if a property is located in the City of Tampa.  
Don't assume a City of Tampa mailing address is in the City of Tampa.  
Step 4**

Look for the PIN.  
If the PIN begins with the letter A the property is located in the City of Tampa and the borrower will receive \$5,000 of Assistance.



hospital in pant city fl - Google Search | Homeownership Programs - eHousingPlus | Hillsborough County Property Appraiser > Property Search

**HILLSBOROUGH COUNTY**  
PROPERTY APPRAISER

HOME OUR OFFICE PROPERTY INFO DOWNLOADS E-FILING SEARCH LINKS

Basic Search Advanced Search Sales Search Search Results **Parcel Result** Help

**Parcel Result**  
Folio: 193557-0000

[Print Friendly Page](#) [TRIM](#) [VAB PRC](#) [Tax Collector](#) [Map Image](#) [Map View](#) [Email Parcel](#) [Report Issues with Parcel](#)

**PROPERTY RECORD CARD**

**HILLSBOROUGH COUNTY**  
Mailing Address  
REAL ESTATE DEPT  
PO BOX 1110  
TAMPA, FL 33601-1110

Site Address  
801 E KENNEDY BLVD, TAMPA

**PIN:** A-24-29-18-4Z1-000073-00000.0  
Folio: 193557-0000  
Prior PIN:  
Prior Folio: 000000-0000  
Tax District: TA TAMPA  
Property Use: 8600 COUNTY OWNED  
Plat Book / Page: 1 / 7  
Neighborhood: 205013.00 | Downtown Area  
Subdivision: 4Z1 | TAMPA GENERAL MAP OF 1853

NAVIGATE AERIAL IMAGERY | GOOGLE STREET VIEW

**RESERVE SECOND MORTGAGE ASSISTANCE**

Immediately following reservation of the first mortgage click on the “Add DPA/MCC” button found on the main menu to reserve the second mortgage funds.

**RESERVE MORTGAGE CREDIT CERTIFICATE****CLAY, DUVAL AND HILLSBOROUGH COUNTY BORROWERS (MANDATORY)**

**The Mortgage Credit Certificate is a completely separate reservation and is mandatory for all borrowers in Clay, Duval and Hillsborough counties. You CANNOT use the Add DPA/MCC button.** Log in and choose the applicable MCC program Hillsborough MCC (or loans originated in Hillsborough and Clay counties) OR Jacksonville MCC (for loans originated in Duval County) and reserve the MCC. To reserve funds in the MCC program the borrower is required to have a signed real estate purchase contract for a specific address. You will need a 1003 and the Real Estate Purchase contract in order to make a reservation. If the reservation is successful, you will receive a loan number and a message that you’ve completed the reservation successfully. The Lender will provide the borrower with the MCC Notices to Buyers and Recapture Tax brochure. These form may only be found in [eHP FrontPorch using the eHPro Forms App](#). The Lender will need user access to print the forms. When reserving the MCC, if you receive the following message - Loan: one or more loans were found associated to the Social Security Number of either the borrower or some co-borrowers - click on the CONTINUE button as shown in the screen shot below. You will be permitted to continue with the MCC reservation

**PRINT PRE-CLOSING HOME SWEET HOME PROGRAM FORMS**

The program forms may only be found in [eHP FrontPorch using the eHPro Forms App](#). Forms generated from any other source may void the loan making it not purchasable in the program. A lender will need user credentials for the eHPortal to access the forms.

Provide the borrower(s) with the Notices to Buyers and Recapture Brochure. The lender will prepare the required LE for the Second Mortgage disclosure. eHousingPlus, the HFA and US Bank do not provide this form.

**PRINT PRE-CLOSING MCC PROGRAM FORMS****CLAY, DUVAL AND HILLSBOROUGH BORROWERS (MANDATORY)**

Provide the borrower(s) with the MCC Notices to Buyers.

**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. The Servicer does not re-underwrite loans. Following credit approval AND WITHIN 15 DAYS OF LOAN RESERVATION, an Underwriter will complete the Underwriter Certification for (2) TWO separate reservations found within the [eHPortal](#). If a change needs to occur after the certification is complete, [please log-in to eHP FrontPorch](#) > Collaboration Station and request for the underwriter certification to be removed. (Added 03/21/24)

1) Underwriter Certification for the Home Sweet Home First Mortgage

2) Underwriter Certification for the Mortgage Credit Certificate (Mandatory for loans in Clay, Duval and Hillsborough Counties ONLY)

**REQUEST DPA ASSISTANCE - ALL COUNTIES USE THE SAME FORM**

Lenders are required to submit a DPA Funding Request Form a minimum of three (3) business days prior to any loan closing date. The DPA Funding Request Form may be found in [eHP FrontPorch using the eHPro Forms App](#). See highlighted form below. Underwriter Certification must be completed prior to the submission of the DPA Funding Request Form.

**REQUEST DPA ASSISTANCE FOR BREVARD, DUVAL AND HILLSBOROUGH COUNTIES**

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 Funding Request Form available in [eHP FrontPorch using the eHPro Forms App](#). The Request Form must be printed, signed, and scanned in pdf, jpg, tiff or png format.

Three (3) business days prior to funding, the Lender sends a complete, executed pdf or scanned version of the DPA Funds Request Form to the HFA contact person noted on the form.

**Request Form Review**

Anything received by 2 pm EST will be verified that day.

Requests received after 2 pm EST, will be processed by 12 noon EST the following business 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 Funds Request Form is reviewed by the HFA representative for accuracy. Lenders will be contacted if the Form cannot be verified. Verified forms are sent to the custodian agent. The custodian agent will wire 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.

**REQUEST DPA ASSISTANCE FOR CLAY**

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 Funding Request Form available in [eHP FrontPorch using the eHPro Forms App](#). Three (3) business days prior to funding, the Lender will email a complete, executed PDF of the DPA Funding Request form to Theresa Sumner: [tsumner@tsumner.com](mailto:tsumner@tsumner.com)

Within 24 hours of closing, the Lender will fax Theresa Sumner a copy of the final executed Closing Disclosure (CD).

**CLOSE - HOME SWEET HOME PROGRAM FORMS**

It's important to provide accurate closing instructions to closing agents. All program documents must be returned to the lender. It is VERY important to note, if the loan amount, purchase price or down payment assistance amount changes, and you have already printed forms, you'll need to print the forms again so the information on the form is accurate. The following forms are located within the [eHP FrontPorch portal using the eHProForms App](#). and must be signed by the borrower at closing:

The lender will prepare the required CD for the Second Mortgage disclosure. eHousingPlus, the HFA and US Bank do not provide this form.

**WHO SIGNS THE HOME SWEET HOME PROGRAM DOCUMENTS?**

No one should be listed on the title or Deed except the borrower and NPS.

Form Name	Signed When?	Borrower	Co-Borrower	Spouse	Co-signer	Non-Occupant Co-Borrower	
Notices to Buyers	Pre-Closing	Yes	Yes	Yes	No	Not permitted in program	
Recapture Brochure	Informational Only						
Tax Exempt Rider	Closing	Yes	Yes	Yes	No		
Affidavit	Closing	Yes	Yes	Yes	No		
1st Mtg Doc Stamp Affidavit	Closing	Yes	Yes	Yes	No		
2nd Mtg Doc Stamp Affidavit	Closing	Yes	Yes	Yes	No		
DPA Award Letter (all counties)	Closing	Yes	Yes	Yes	No		
2nd Mtg	Closing	Yes	Yes	Yes	No		
2nd Note	Closing	Yes	Yes	No	Yes		
Patriot Act Disclosure	Closing	Yes	Yes	Yes	No		
HFA Fee Disclosure*	Closing	Yes	Yes	Yes	No		
Borrower Authorization of Release of PII**	Closing	Yes	Yes	No	No		
Information on Borrower Authorization	Informational Only						

\*HFA Fee Disclosure is only used when originating a loan in Hillsborough County (Excluding the City of Tampa) with new loan reservations 04/07/25 and after.

\*\* WARNING\*\*If the U.S. Bank Authorization of Release of Private Information form is not signed at closing and included in the file uploaded to U.S. Bank post-closing, the loan is not purchasable by U.S. Bank. Effective with all new loan reservations 05/01/25.

**CLOSE - MCC PROGRAM (CLAY, DUVAL AND HILLSBOROUGH COUNTIES)**

The program forms may only be found in [eHP FrontPorch using the eHPro Forms App](#). Forms generated from any other source may void the loan making it not purchasable in the program. A lender will need user credentials for the eHP FrontPorch to access the forms. Provide the borrower(s) with the following forms highlighted in yellow that need to be signed at closing:

**WHO SIGNS THE MCC PROGRAM DOCUMENTS?**

No one should be listed on the title or Deed except the borrower and NPS.

Form Name	Signed When?	Borrower	Co-Borrower	Spouse	Co-signer	Non-Occupant Co-Borrower
MCC Notices to Buyers	Pre-Closing	Yes	Yes	Yes	No	Not permitted in program
MCC Recapture Brochure	Informational Only					
MCC Affidavit	Closing	Yes	Yes	Yes	No	

**RECORD THE FIRST MORTGAGE AND SECOND MORTGAGE DOCUMENTARY STAMP AFFIDAVITS**

It is extremely important the Documentary Stamp Affidavits (for both the first and second mortgage) are signed at closing AND recorded properly.

Every loan closed in the program will use these forms, there will be two one for the first mortgage and one for the second mortgage. The Documentary Stamp Affidavits may be recorded either immediately prior to OR immediately following the first mortgage and second mortgage as a separate document. If a lender fails to record the first and second documentary stamp affidavit at the time the first mortgage and second mortgage were recorded, the Florida Department of Revenue will force the lender to reimburse

**RECORD - LOANS ORIGINATED IN BREVARD COUNTY ONLY**

Lender should advise the title company to return all documents to the lender and not the HFA. The Recorded Original Second Mortgage and Promissory Note must be delivered to the HFA of Brevard County within 30 days of closing to: HFA of Brevard County c/o Angela Abbott, P.A., 4420 S. Washington Avenue, Titusville, FL 32780

**RECORD - LOANS ORIGINATED IN CLAY COUNTY ONLY**

For loans originated in Clay County ONLY, the Clay County HFA Executive Director, Theresa Sumner attends every closing and will record the second mortgage, note and second mortgage documentary stamp affidavit.

**RECORD - LOANS ORIGINATED IN DUVAL COUNTY ONLY**

Lender should advise the title company to return all documents to the lender and not the HFA. The recorded Original Second Mortgage and Second Promissory Note must be delivered to the Jacksonville Housing Finance Authority, within 30 days of closing to: Jacksonville Housing Finance Authority, 214 North Hogan Street, 8th Floor, Jacksonville, FL 32202 Attention: Finance Director.

**RECORD - LOANS ORIGINATED IN HILLSBOROUGH COUNTY ONLY**

Lender should advise the title company to return all documents to the lender and not the HFA. The Recorded Original Second Mortgage and Promissory Note must be delivered to the HFA of Hillsborough County within 30 days of closing to: HFA of Hillsborough County c/o Hillsborough County Attorney's Office, 601 E. Kennedy Blvd., 27th Floor, Tampa, FL 33602 Attention: Mary Helen Farris.

**UPLOAD THE HFA SECOND MORTGAGE FILE  
DIRECTLY TO THE HFA OF HILLSBOROUGH COUNTY  
LOANS ORIGINATED IN HILLSBOROUGH COUNTY ONLY**

In addition to sending a compliance file to eHousingPlus, the lender must submit a HFA Second Mortgage File directly to the HFA of Hillsborough County. The Second Mortgage File to Hillsborough, may be found in [eHP FrontPorch using the eHPro Forms App](#). The contents of the checklist should be uploaded to the following ShareFile account:

<https://hillsborough.sharefile.com/r/r54925283a0f4e979>

**ASSEMBLE THE COMPLIANCE FILE**

Compliance Files and Corrections to previously submitted files with erroneous or missing required documents will be managed through the **eHP FrontPorch**. This portal provides lenders with all the tools necessary to deliver the required documents for the approval of the originated loan(s) in their respective affordable homebuyer programs. **eHP FrontPorch** is a secure, easy to use and efficient way for lenders to deliver the Compliance File, Correct DEFIs and pay the required Compliance Review Fees via our **eHPay** on-line fee approval, and related tools.

To assemble the compliance file, you will need a checklist. The checklist is specific to this program and used to submit the compliance documents post-closing to eHousingPlus.

[Log-in here and use the eHProForms App](#).

The Home Sweet Home Program file submission is an entirely separate submission from the MCC Program file submission. Yes, a major of the documents are the exact same, but the program requires separate submissions.

**Items to be uploaded in the Home Sweet Home Program compliance file include:**

Homebuyer Education Certificate

HFA of Hillsborough County Program Affidavit/Certification

Taxes for Borrower(s) & Spouse - 3 years IRS transcripts OR Signed 1040

HFA of Hillsborough County program Notices to Buyers

Real Estate Purchase Contract

FINAL Signed 1003

FINAL Signed Closing Disclosure (for the 1st mtg)

Warranty Deed

Discharge Papers (DD214) only if Veteran qualifying under the Veterans Exception

**Items to be uploaded in the MCC Program compliance file include:**

- Homebuyer Education Certificate
- MCC Program Affidavit/Certification
- Taxes for Borrower(s) & Spouse - 3 years IRS transcripts OR Signed 1040
- MCC program Notices to Buyers
- Real Estate Purchase Contract
- FINAL Signed 1003
- FINAL Signed Closing Disclosure (for the 1st mtg)
- Warranty Deed
- Discharge Papers 9DD214) only if Veteran qualifying under the Veterans Exception

**UPLOAD THE COMPLIANCE FILE TO EHP DIGITAL DOCS**

(Reminder - The Home Sweet Home Program AND MCC Program compliance files will BOTH need to be uploaded)

[Log-in here and use the DigitalDocs App](#) to upload the compliance file.

The Compliance File should be a PDF file uploaded upright and in a clear legible format, composed of all required documents on the Checklist. Don't upload a compliance file until everything is included in the package. The more complete the file, the quicker the review and approval, and the file AND fee must be received to start the review process. Be aware that Loans will go straight to deficient status if items are missing, or if the fee was not received or properly identified. Once you are ready to upload your documents select eHPDigital Docs and from the drop down menu click on New Upload and follow the prompts.

**SUBMIT THE REQUIRED COMPLIANCE REVIEW FEE**

The Compliance Review Fee may be submitted separately from the Compliance File.

eHPay is a secure, efficient method for lenders to pay the fees ON-LINE. Loans managed through eHPay are processed faster, without fee errors or other unnecessary delays. The Lenders Accounting Staff can access eHP FrontPorch and process the compliance fees payment easily via the Digital Docs App and eHPay.

Not sure of the required fee for your loan? Use the **FIND MY FEE** feature and get the instant answer by entering the eHP loan number or by Program. Compliance Files Uploaded are NOT ready for review until the Compliance Review Fee Payment has been received by eHP.

USE **PAYMENT CENTRAL** to determine any loan that may be pending fees, unidentified payments, files pending payment and short payments.

**LOANS PENDING FEES** lists Compliance Files that have been uploaded successfully, but whose fee payment is still pending. Lenders can monitor this area to ensure their fees have been delivered in a timely manner.

**UNIDENTIFIED PAYMENTS** are payments received from your company without the proper identification to apply it to the intended loan. Lenders can monitor this area to ensure that payments made are being properly identified with the eHP LOAN NUMBER.

**PAID LOAN FILES** lists compliance file that have been paid.

**SHORT PAYMENTS** If an incomplete payment is submitted, it will be displayed indicating the amount paid and the correct fee amount.

### **CLEAR A DEFICIENT COMPLIANCE FILE**

#### **LOAN DEFICIENCIES ARE NOT ACCEPTED VIA EMAIL.**

Clearing files deficiencies is critical to your loan being approved and ultimately purchased. In the Deficient Compliance Files drop down, choose View/Upload Corrected DEFIs. This area will assist you in viewing what needs to be corrected, which documents are approved and complete, and you will have the ability to upload the correction and communicate with us in one simple area. Is very helpful in resolving outstanding issues and having broader visibility for all of your post-closing staff who may need to work on resolving these discrepancies. Please make sure that you're shipping and post-closing staff is very familiar with this area. Remember your loan can't be approved without standing deficiencies.

### **EHP COMPLIANCE APPROVAL**

Following approval of Compliance File by eHousingPlus, lenders are notified and reminded of the purchase deadline. The Servicer is notified and the file may be approved for purchase.

### **SUBMIT MORTGAGE FILE & CREDIT PACKAGE TO SERVICER**

The Mortgage File including Credit Package are sent to US Bank. The US Bank Delivery and Funding Checklist is found within the US Bank web site.

To locate the US Bank product guidelines [Click on this link](#), then click on HFA Guidelines > US bank HFA Lending Guide > 900: Delivery and Funding. You may need to enable pop-up windows on your web browser. Please contact your IT Department for assistance with this. If you experience any technical difficulty, please contact US Bank HFA Division directly at 800-562-5165.

(Updated 03/21/24)

### **ISSUANCE OF MORTGAGE CREDIT CERTIFICATE**

Upon receipt of uploaded documents and fee(s), the MCC will be processed. Once, approved, the Lenders Authorized Officer will receive a "confirmation of approval" secure email with the MCC. The Lender shall be responsible to provide the MCC to the borrower(s).

## Welcome to the Next Generation of eHousingPlus© Solutions



### eHP FrontPorch Helpful Tips

Our new eHP FrontPorch graphical menu lets you access all apps and tools with one click. These apps were designed to assist you with the program requirements and workflow. In addition, eHP FrontPorch introduces new innovative tools such as Collaboration Station, Quick Tips, the eHPlaylist, and the Alerts and Notifications area. These NextGen Lender Platform tools have been designed to help you complete your tasks quick and easy.

### eHProForms

eHProForms is our newly designed forms generation App where a lender will access all program related documents. Using a search feature to quickly access the loan file, it provides all of the program forms that are required for your specific loan.

The forms are now organized by purpose leading with compliance related forms which will be part of the compliance package you sent to eHousingPlus, the closing second lien assistance and other similar forms you will submit to the servicer and their package and two additional areas for special forms and documents that may apply to your loan. The forms instantly generate from your loan record so it's essential to make sure that you review the information for accuracy.

If something needs to be updated you can log into the [eHPortal](#), edit the loan and you come back to eHP FrontPorch and regenerate the forms.

It's easy and you can create forms as many times as you need with just one click.

If your loan record has not been updated, your loans will be incorrect, and your file will be placed in deficient status.

Clicking the waffle menu at the top of the page is an easy way to get back to the main menu.

## eHP FrontPorch Helpful Tips

### Collaboration Station

Collaboration Station creates a history of any issue that's been communicated regarding a specific loan and provides certain status alerts.

In collaboration station you can create a note to save to the loan file or you can send a message to anyone in our compliance team.

Click the message icon and a menu of eHousingPlus staff will appear at the top with their role for you to make the appropriate selection. You may include your team members who have user credentials to eHP FrontPorch that may assist in expediting solutions for your loans.

In Collaboration Station you can also find the Servicer notes and exceptions that need to be addressed with them. By providing this view to you it gives you transparency to any problem that has to be resolved related to the mortgage or collateral submitted to the Servicer.

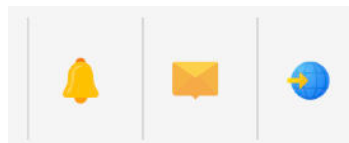
This view can be grouped, filtered, searched and exported.

### Quick Tips

Quick Tips is a library of useful tips to give you simple quick how to answers on common topics related to the process. It's a way to have short simple tips at your fingertips by roller subject where you can catch up and get you up to speed fast. These Quick Tips are a great place to search for frequent questions, concerns, or simply to educate yourself on a variety of topics.

### eHPlaylist

The eHPlaylist is a newly created video platform with tutorials on where to perform tasks best practices and how-to's, all created to assist you with important information. Visual content is easy to access and understand and our playlist has a library of short concise and process-based learning topics. The video library has various categories and brief descriptions to easily build learning tools for your team. Together with Quick Tips the eHPlaylist will provide you and your team with continuous learning resources to help you keep up to date with any platform or process changes.



### Alerts and Notifications

The Alerts and Notifications area (bell and envelope icons) has been designed to provide you notifications of notes and messages related to your loans, with additional notification of status changes based on your role. When you send and receive messages using this app, you will receive a notification alert so you can easily see what's happening with your loans.

The last area on the notification panel (world icon) is made available to help you navigate to any of the program pages, guidelines, eHPUniversity and to view eHP News.

## PROGRAM TIMELINE

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, BOND FUNDS MAY NOT BE HELD 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. Please **DO NOT** reserve loans that cannot meet the timetable. This is particularly important with respect to new construction and short sales. Please wait to reserve funds. Loans not purchased within the timeframe below, cannot be purchased.

### 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 (Rev 2/19/16)
- (2) closed, delivered, exceptions cleared and loan purchased by the Servicer within 65 days of loan reservation

### Loan Purchase Extension

Any loan not purchased within 65 days will **automatically** receive a 20-day extension at the cost of \$375. Additional 20-day extensions will be applied as needed at a cost of \$375 for each extension. Extension fee(s) will be netted by the Servicer when loans are purchased.

If the loan is not purchased, the originating lender will have 15 days from the date of notice from eHousingPlus to pay the Issuer \$375. A lender will be unable to make additional reservations in the Program until all extension fees have been paid to the Issuer.

If a loan is cancelled reinstatement is not guaranteed and, if allowed, is subject to additional penalties in addition to the extension fee. Furthermore, any loan not purchased within the approved timeframe may become the liability of the originating lender, including any down payment assistance provided at closing. (Rev 05/16/22)

## PROGRAM FEES

### **FIRST MORTGAGE FEES**

1.00% that may be charged as Origination or Discount or a combination of both but the total may not be more than 1.00%.

**HFA Fee - 2.00% (Only charged with loans originated in Hillsborough County (excluding City of Tampa) with \$30,000 DPA. Do NOT charge the HFA Fee for loans with \$15,000 DPA.**

- List on the first mortgage CD in Section A or B as : HFA Fee
- Fee may be paid by the buyer or seller.
- Fee will be wired to the HFA at closing by the Title Company
- Wire Instructions are included on a document the closer will print from eHP Front Porch.

**eHousingPlus First Mortgage Fee (All Counties)**

The program includes a first mortgage Compliance/Admin Fee of \$300 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. The Compliance/Admin Fee is submitted with the Compliance File via eHP [FrontPorch using the eHPay App](#).

**eHousingPlus MCC Application Fee (All Counties EXCEPT Brevard)**

The program includes an MCC Compliance/Admin Fee of \$275 and a penalty fee of \$100 for files that are chronically deficient. The MCC Compliance/Admin Fee is collected at closing, payable to eHousingPlus and submitted with the Compliance File. The Compliance/Admin Fee is submitted with the Compliance File via eHP [FrontPorch using the eHPay App](#).

**Lender MCC Application Fee (All Counties EXCEPT Brevard and Clay)**

The program includes a Lender MCC Application Fee of \$100. The Lender MCC Application Fee is collected at closing and made payable to the Lender.

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**

\$84 Tax Service fee.

Funding fee should reflect as "Investor Funding Fee" on the LE/CD.

\$475 for loans reserved

**LENDER COMPENSATION**

1.50% SRP at loan purchase by US Bank. Total lender compensation 2.50% - includes the 1.00% origination/discount fee. Effective with new loan reservations 09/06/13 and after.

Lender 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.

## CALCULATING INCOME

Program qualifying income considers the income of borrowers and their spouses (regardless of spouse’s occupancy of the primary residence and whether or not a party to the loan) AND all household members 18 years of age or older (related or unrelated). When calculating Program Eligibility Income, there are two types of income to consider – income from an employer and income from all other sources. **Include all income unless specifically listed as excluded in this guide.**

### Calculating Income from an Employer

Determine whether the Borrower receives **base pay only** or a combination of **base pay and additional income** from an employer.

#### Calculate “Base Pay from an Employer”

##### Regular Hours/Pay

1. Determine frequency of income - weekly, bi-weekly, semi-monthly, etc.
2. Identify documentation needed to support payment frequency and calculation.
3. Apply Calculation - *(Base Wage x Hours Worked in a Pay Period) x (# of Pay Periods Per Year)*
4. This should approximate the annualized YTD on VOE or paystubs. If not, check for additional pay, such as overtime, bonus, shift differential, etc. (Employers don't always break this out on the VOE).
5. See additional guidance on calculating base pay from an employer.

Hourly pay	Bi-weekly pay	Semi-Monthly pay
Multiply the pay per hour by the number of hours worked per week. Multiply total by 52 weeks a year.	Multiply the bi-weekly pay by 26.	Multiply the semi-monthly pay by 24.
<i>Example:</i> 1. \$15 per hour x 40 hours a week = \$600 2. \$600 x 52 weeks a year = \$31,200 3. \$31,200 / 12 = \$2,600 gross monthly base pay	<i>Example:</i> 1. \$1,200 every two weeks x 26 pay periods a year = \$31,200 2. \$31,200 / 12 months = \$2,600 gross monthly base pay	<i>Example</i> 1. \$1,300 semi-monthly pay x 24 pay periods a year = \$31,200 2. \$31,200 / 12 months = \$2,600 gross monthly base pay

##### Irregular Hours/Pay

1. Annualize YTD Earnings total.
2. Average prior year’s earnings total, if available, (or provide documentation and explanation to support not using the prior year’s earnings.) Divide the resulting number by the number of months and days worked, and then multiply that number by 12 months to get total average pay from an employer.
3. See additional guidance on calculating base pay from an employer.

#### Calculate “Additional Pay from an Employer”:

1. In the Earnings section of paystub or VOE, look for additional income earned that is not included in **base**. (Sick, vacation, holiday, etc. is generally included in **base**.)
2. Add up all additional income that is included in the YTD Earnings Total and not part of **base**.
3. Average prior year’s earnings total, if available, (or provide documentation and explanation to support not using the prior year’s earnings.). Divide the resulting number by the number of months and days worked, and then multiply that number by 12 months to get an average of **additional pay from an employer**.
4. See additional guidance on calculating additional pay from an employer.

**TYPES OF INCOME**

Determine if there are other sources of income, apart from wages from an employer.

<b>Wages from an Employer</b>	
<b>Base Pay</b>	
<b>Definition/Inclusions</b>	<b>Exclusions</b>
<p><u>Regular Hours/Pay:</u> Borrower is scheduled for the same number of hours per pay period. Gross salary or wage income from part-time, full-time, or seasonal work with regular hours/pay</p> <p><u>Irregular Hours/Pay:</u> Variable hours, seasonal work, etc., such as nursing, restaurant, construction, retail or part-time work with varied hours or pay.</p>	Income no longer available
<b>Guidance</b>	
<ul style="list-style-type: none"> <li>• Borrowers can't manipulate income (quit job, etc.) to become eligible.</li> <li>• Include all income, including sick, holiday and vacation pay.</li> <li>• Average current YTD and prior year's earnings total, if available, (or provide documentation and explanation to support not using the prior year's earnings.). The most recent federal income tax return may also be used for this purpose.</li> <li>• Income documentation is required, and could include, but is not limited, to, paystubs, VOE, tax returns, W-2's, etc.</li> <li>• Seasonal work requires the same documentation for variable pay as outlined above, but should also include any unemployment benefits, if applicable.                         <ul style="list-style-type: none"> <li>○ 1099s, tax returns, and/or verification from unemployment office to verify unemployment benefits</li> </ul> </li> </ul>	
<b>Additional Income from an Employer</b>	
<b>Definition/Inclusions</b>	<b>Exclusions</b>
Income over and above base pay, such as overtime, shift differential, bonuses, profit-sharing, tips, commissions, etc.	One-time (non-recurring) income; i.e., income received once that does not have a history and is unlikely to reoccur in the future.
<b>Guidance</b>	
<ul style="list-style-type: none"> <li>• Documentation of additional pay could include, but is not limited to, paystubs, VOE, etc.</li> <li>• Annualize current YTD earnings total, if available, (or provide documentation and explanation to support not using the prior year's earnings).</li> <li>• Annualize overtime (unless employer and income history verifies OT was for one-time, special project, etc.), commissions, bonuses, shift differentials, and sick/vacation/holiday pay (if not already included in base pay).</li> <li>• Include all income that is included in the YTD Earnings Total on a paystub or on a VOE.</li> <li>• Any income that is determined to not be included in YTD Earnings Total (for example, employer-paid benefits or matches, such as an HSA match) does not have to be included in the Program Eligibility Income calculation.</li> </ul>	

**Self-Employment/Business Income**

Definition/Inclusions	Guidance
<p>Individuals who earn their income through conducting a trade or business that they directly operate instead of working for an employer who pays them a salary or a wage.</p>	<ul style="list-style-type: none"> <li>• Determine gross annual income.</li> <li>• Use a two-year average from the most recent federal income tax returns.</li> <li>• Self-employment income documentation is required, and may include, but is not limited, to:                             <ul style="list-style-type: none"> <li>○ Tax form Schedule C, most recent two years</li> <li>○ YTD Profit &amp; Loss Statement</li> <li>○ Tax form Schedule K-1 (Form 1120S)</li> </ul> </li> <li>• Request additional supporting documentation (i.e., current balance sheet and income statement) when necessary.</li> <li>• Deduct out-of-pocket business expenses such as office rent, telephone, etc., which are generally tax-deductible items.</li> <li>• Include all entertainment and travel expenses, private retirement contribution plans, and property or equipment depreciation. These items are generally tax-deductible, but must be added back for the Program Eligibility Income calculation if starting with the net income amount.</li> <li>• If a net loss, use \$0. Do not subtract the loss from the Program Eligibility Income calculation.</li> <li>• Use caution with large variations in income (whether increase or decrease) when averaging two years' income. The determination in these cases should be documented and supported by the underwriter.</li> </ul>

**Income from Financial Assets**

Definition/Inclusions	Exclusions	Guidance
<p>Income from: trusts, annuities, dividends, royalties, interest earned from non- retirement accounts (savings, checking, money market, investments, mutual funds, etc.)</p>	<ul style="list-style-type: none"> <li>• One-time lump sum payments</li> <li>• Investments in retirement accounts (IRAs, VIPs, 403(b)'s, 401(k)'s)</li> <li>• Any cash withdraws from retirements accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Always check tax returns for income from financial assets.</li> <li>• Include average of periodic payments, including recurring, lump-sum payments.</li> <li>• Where assets after closing exceed \$5,000, calculate interest income based on the greater of actual income or imputed income based on the current passbook savings rate, as determined by HUD.</li> </ul>

<b>Insurance or Benefit Payments</b>		
<b>Definition/Inclusions</b>	<b>Exclusions</b>	<b>Guidance</b>
Periodic payments derived from: <ul style="list-style-type: none"> <li>• Long-term care insurance</li> <li>• Disability insurance</li> <li>• Pensions</li> <li>• Death benefits</li> </ul>	Do not include one-time, lump-sum payments.	Include periodic insurance or benefit payments at current level.

<b>Government Transfer Payments</b>		
<b>Definition/Inclusions</b>	<b>Exclusions</b>	<b>Guidance</b>
Government transfer payments involve payments for which no current services are performed and are a component of personal income.	<ul style="list-style-type: none"> <li>• Food stamps</li> <li>• Government-paid child care paid directly to the provider</li> <li>• Foster care income</li> <li>• Section 8 vouchers</li> </ul>	<ul style="list-style-type: none"> <li>• Include all sources of this income at current level. Do not gross up (If a lender chooses to gross up SSA income for credit underwriting income this is allowable, however, that same income must be included to determine program eligibility).</li> </ul>
<ul style="list-style-type: none"> <li>• Retirement benefits</li> <li>• Disability benefits</li> <li>• Income maintenance benefits</li> <li>• Pensions</li> <li>• Veterans benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Federal education &amp; training assistance</li> <li>• Public assistance</li> <li>• Worker's Compensation</li> <li>• Social Security benefits</li> <li>• Unemployment insurance compensation</li> </ul>	

<b>Investment Property Net Rental Income</b>		
<b>Definition/Inclusions</b>	<b>Exclusions</b>	<b>Guidance</b>
Income from an Investment Property	Potential roommate income or rental income of future duplex or accessory dwelling unit	Calculate investment property net rental income <ul style="list-style-type: none"> <li>• Monthly Gross Rent - Vacancy Loss = Gross Adjusted Rent</li> <li>• Gross Adjusted Rent – PITI and maintenance costs = Net Rental Income. If rental income is negative, enter \$0. In addition, an operating statement may be used in lieu of using the above-referenced formula.</li> </ul>

<b>Child/Spousal Support</b>		
<b>Definition/Inclusions</b>	<b>Exclusions</b>	<b>Guidance</b>
Child support, child care, medical support, alimony, spousal maintenance	Court-ordered support not received; must document support was not received	<ul style="list-style-type: none"> <li>• Use average of actual support received.</li> <li>• Review divorce/child support agreement.</li> <li>• Check with county social service agency to determine whether any payment adjustments have been made since the original payment schedule.</li> <li>• Cross-check payment schedule with bank statements, etc.</li> </ul>

**Regular Cash Contributions**

Definition/Inclusions	Exclusions	Guidance
Regular cash contributions from non-resident(s)		Check bank statements for regular cash contributions. Include all regular cash contributions from non-residents.

**Employee Allowances**

Definition/Inclusions	Exclusions	Guidance
Car, cell phone, per diems, etc.	<ul style="list-style-type: none"> <li>Do not include any car, cell phone, travel per-diem, etc.</li> </ul>	

**Custodial Account Income**

Definition/Inclusions	Exclusions	Guidance
Unearned income paid to children age 20 or younger, who live with the Borrower(s) 50% of the time or more	<ul style="list-style-type: none"> <li>529 plans</li> <li>Accounts where someone other than the parents are named as custodian.</li> <li>Unearned income of adult dependents age 21 or older</li> </ul>	Include all custodial account income.

**Other Sources of Income**

Definition/Inclusions	Exclusions	Guidance
<ul style="list-style-type: none"> <li>Contract-for-deed interest income</li> <li>Any other sources of income as identified or represented in the loan file and applicable documentation.</li> </ul>	<ul style="list-style-type: none"> <li>Loans; scholarships; grants and tuition reimbursement;</li> <li>Earned Income Tax Credit refund payments; health insurance premium reimbursements (deducted from gross pay) and any out-of-pocket expense (co-pays, etc.) reimbursements</li> <li>One-time lump sum (non-reoccurring) payments from:                             <ul style="list-style-type: none"> <li>Inheritances</li> <li>Insurance settlements</li> <li>Lottery winnings</li> <li>Gambling winnings</li> <li>Capital gains</li> <li>Liquidation of assets</li> <li>Settlements for personal loss</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Always include other sources of income not specifically excluded.</li> <li>For contract-for-deed interest income, include interest portion of payments per the terms of the agreement/contract.</li> </ul>

**Archived Revisions Table 2012-2022**

Date	REVISIONS TABLE 2012 - 2021
8-20-12	The HFA requires those using the Home Sweet Home Hillsborough first mortgage to also use a Mortgage Credit Certificate page 4, page 6, page 15
10-17-12	Removed specific first mortgage rate information page 5, added US Bank web site information pages 25 & 26
11-1-12	Added 45% DTI Ratio requirement
2-8-13	Pg. 5 HFA second mortgage amount revised; Pg. 17 Extension Request Fee revised; Pg. 29 US Bank DPA Funding Verification Form;
2-22-13	Pg 15, How to Reserve HFA DPA and MCC funds added; Pg 18 - 19, Process Guidelines for requesting DPA Funds; Pg 22, How to Reserve a Loan updated
4-25-13	Pg 5, added verbiage to HFA second mortgage eligibility criteria
6-4-13	Entire guide reformatted to include program information for Brevard County, Clay County and Duval County
7-1-13	Pages 16, 19, 27, 29 2013-14 Award Letter requirements Pages 5 and 22 MCC language clarified, on page 22 note separate fees for first mortgage and MCC
8-5-13	Pages 5 and 6, increased amount of DPA; Page 22, Lender Compensation increased and paid at loan purchase.
8-12-13	Page 12, income limits revised for Hillsborough County
9-1-13	Page 22, US Bank Transfer Fee revised for loans reserved on or after 9-1-13
9-5-13	Page 22, lender compensation composition revised
12-02-13	Page 22, added \$75 second mortgage application fee and reformatted program fee page
1-6-14	Page 10, Revised Targeted Areas based on 2010 Census; Page 18, New emails for Requests
1-31-14	Page 7, Removed reference to City of Tampa and Hillsborough County second mortgage set-aside. Funds no longer available.
3-13-14	Page 9, Removed link to HUD site for maps; Page 14, changed instruction in the DISCLOSE area; Page 18, moved the Clay County DPA Funding Request information from Page 15 to Page 18; Page 27, verbiage regarding Recapture Tax brochure revised Page 27, revised Pre-Closing, Closing and Post Closing forms verbiage
3-17-14	Page 12, income & purchase price limits revised for Brevard, Clay and Duval counties
4-30-14	Page 5, DPA in Duval County revised to \$7,500
6-9-14	Page 5, DPA in Clay County will be revised to \$5,000 effective July 1st.; Page 21, U.S. Bank Funding Fee Increased for new reservations on and after 6-9-14
6-18-14	Page 5, DPA in Clay County will be revised to \$7,500 effective July 1st.
7-13-14	Page 11, Income and Purchase Price Limit Changes

Date	REVISIONS TABLE 2012 - 2021
9-2-14	Page 15, Added new recording requirements for Second Note; Page 27, NEW Second Note recording requirements and NEW Second Mortgage Compliance File for loans originated in Hillsborough County ONLY;
10-15-14	Page 6, revised Clay County DPA amount to \$10,000; Page 13, cash back policy revised for loans originated in Clay County;
11-24-14	Page 16, Clarified second mortgage compliance file submission; Page 16, Close and Verify instructions clarified; Page 18, Mark Hendrickson's email address revised for Hillsborough and Duval county DPA Fund Requests;
12-19-14	Page 12, revised income limits in Hillsborough County ONLY for 6, 7, and 8 family household sizes.
1-8-15	Page 16, added recordation requirements for loans originated in Brevard and Duval counties.
1-23-15	Page 6, revised HFA of Jacksonville DPA amount to \$10,000
1-27-15	Page 12, revised income limits for Hillsborough County
3-23-15	Page 12, revised income limits for Hillsborough County
06-17-15	Page 6, Hillsborough DPA amount changed to \$15,000
06-17-15	Page 12 & 13, revised income and purchase price limits. Brevard County TBD
06-19-15	Page 12 & 13, revised income and purchase price limits for Brevard County.
07-01-15	Page 14 & 21, Documentary stamps and intangible taxes no longer exempt
9-5-15	Page 13, Revised homebuyer education requirement
9-8-15	Pages 6 & 7, Added contact directory
9-12-15	Page 8, DPA amount in Hillsborough County reduced to \$10,000
9-26-15	Page 5, Reformatted Contact Directory
9-26-15	Pages 13 & 14, Reformatted Financing Facts
9-26-15	Pages 15 - 18, Reformatted Origination Process
9-26-15	Page 20, Reformatted eHP and US Bank Fees
9-26-15	Page 25, Reformatted Documents for Compliance File
10-2-15	Page 17, Added a second HUD-1 is required for all second mortgage programs.
10-2-15	Page 13, Added second mortgage disclosure requirements
10-15-15	Page 20, Revised eHP fee information & revised US Bank fee
10-15-15	Page 25, Added disclaimer regarding not reproducing program forms

Date	REVISIONS TABLE 2012 - 2021
12-1-15	Page 12, Minimum FICO revised; Page 13, Manufactured homes no longer eligible; Page 15, Revised manual underwriting; Page 22, Revised Compliance Income Calculation
12-30-15	Page 6, Revised Second Mortgage loan FICO information; Page 11, Revised minimum FICO; Page 14, Revised Manual underwriting
02-19-16	Page 12, Revised Acquisition Limit in Hillsborough County Page 19, Reservation to Underwriter Certification revised to 15 days
05-11-16	Page 12, Revised income and purchase price limits effective with loan applications dated 06/14/16 and after
07-01-16	Page 7, revised DPA for Hillsborough County Page 12, revised minimum Credit score language
07-20-16	Page 14, Included all counties to Cash Back policy
07-27-16	Page 15, Added US Bank bulletin number to Manual Underwriting
08-22-16	Page 21, Clarified eHousingPlus Fee
08-23-16	Page 7, Changed DPA assistance in Jacksonville to \$15,000
12-07-16	Pages 7, 11, 13, 14, 15, added Freddie Mac HFA Advantage Loan information
05-19-17	Page 6, Revised Who To Contact directory Page 11, Added Agency & US Bank overlay to Eligible Borrower Page 12, Added Freddie Mac loan product to Minimum Credit Score Page 12, Added US Bank overlay to DTI requirement Page 13, Added US Bank Condo Expansion to Property Requirements Pages 20 & 29, Revised US Bank Web Site link Page 23, Revised US Bank Tax Service Fee
08-04-17	Page 12, Revised Homebuyer Education to include another online provider Page 13, Revised income limits for all counties except Clay County Page 13, Revised sales price limit for Brevard County only Page 14, Revised Property Requirements for Fannie Mae and Freddie Mac for Condos
09-05-17	Page 13, Revised purchase price limit in Hillsborough County
01-01-18	PAGE 7, Decreased the DPA amount for loans originated in Jacksonville (Duval County) to \$7500. Decreased the DPA amount of loans originated in Hillsborough County to \$10,000. Added no MCC's in Brevard County until further notice.
01-24-18	Page 7 - Added a notation about Duval County Page 8 - Added Freddie Mac AIS Grant information Page 8 - Added notation that Brevard County HFA MCC program Page 9 - Added notation that MCC's are required in Duval County and Hillsborough County Page 13 - Revised conventional loan DTI ratio Page 14 - Added Freddie Mac AIS Grant Income Limits Page 15 - Added Acquisition Cost definition Page 19 - Moved and Updated Lender Training information Page 20 - Added Reservation of Second Mortgage Information Page 20 - Moved and Updated Reservation of MCC Page 20 - Added Reservation of Freddie Mac AIS Grant information Page 21 - Added Step-by-Step Instructions for Freddie Mac AIS Grant Page 22 - Moved and Updated Underwrite & Certify information Page 23 - Added closing information for Freddie Mac AIS Grant Page 27 - Added eHP Fee when using the Freddie Mac AIS Grant

Date	REVISIONS TABLE 2012 - 2021
	REVISIONS CONTINUED ON NEXT PAGE
04-19-18	Page 8, Clay County dpa amount changed to \$7,500 effective 04/20/18 Page 9 & 21, AIS Grant amount changed effective 04/23/18 Page 9 & 24, Removed incorrect information from AIS Grant regarding no reimburs of overage of EMD Page 15, Revised Hillsborough County Income Limits effective 05/21/18 Page 17, Revised Property requirements to clarify condos with Freddie Mac loans Page 29, Revised US Bank tax service fee
05-22-18	Page 8, Revised Hillsborough down payment amount effective 07/01/18
07/23/18	Page 16, Revised AIS Grant income limits effective 07/29/18 Pages 18 & 19, Revised Documentary Stamp and Intangible Tax effective 07/01/18 Pages 36-55, Revised Documentary Stamp and Intangible Tax effective 07/01/18
08/31/18	Page 8, Revised DPA amount for Jacksonville HFA (Duval County), updated Brevard, Clay and Hillsborough DPA to be current.
12/12/18	Throughout, Changed eHousingPlus Lender Portal to, eHPortal Removed screen shots of eHPortal for AIS Grant reservation Page 13, Added language for a lender to contact Agency (FHA, VA, RD, Freddie Mac) regarding ownership of other property Page 14, Added Mortgage Insurance language under DTI requirement Pages 18-19, Added First Mortgage Doc Stamp Affidavit & Second Mortgage Doc Stamp Affidavit Pages 20, 24-29, Added eHP Digital Docs
03/01/19	Page 8, Revised DPA Amount for Duval County (Jacksonville HFA) to \$7,500
06/11/19	Pages 15 & 16, Revised Income and Purchase Price limits in all counties except Brevard.
06/14/19	Page 8, DPA amount in Hillsborough County only, increased to \$10,000. effective 06-14-19
07/05/19	Pages 8, 18, 22, 24, Changed second mortgage disclosure requirement to allow for a GFE and HUD-1 OR LE and CD, effective 04/01/2019.
07/24/19	Page 8, Revised Hillsborough County DPA Amount to \$15,000 Effective 07/25/19 Page 15, AIS Income Limits revised effective 07/28/19
11/18/19	Page 7, Revised US Bank customer care email address Pages 8, 18, 22, Revised Second Mortgage Disclosure requirement to LE & CD only Page 8, Revised DPA Amount in Hillsborough County only Page 14, Revised Homebuyer Education Requirement to <b>include</b> Veteran's Exceptio Borrower and Targeted Area Borrower Page 14, Added Framework to online education providers. Revised HomeTRAK to HomeTREK online education provider.
11/22/19	Page 8, 18 Revised date of Second Mortgage Disclosure requirement to LE & CD ONLY to January 1, 2020

Date	Revision	Page
01-06-20	Added note, effective Jan 6, 2020 AIS Grant no longer available Added Special Note for Freddie Mac HFA Advantage loans Revised maximum DTI Revised income limits Revised manual underwriting guidance Removed reservation of AIS Grant from Summary of the Compliance Origination Process Revised US Bank web site information Added note to timeline regarding Freddie Mac HFA Advantage loans Added income limits prior to Jan 6th for reference Added archived revisions table for 2012-2019	6 6 11 12 16 18 & 20 27 28 37 38
04-20-20	Revised Contact Directory Added US Bank COVID-19 Guidance Increased Income Limits in Duval and Hillsborough counties Increased Duval County Sales Price Revised manual underwriting	4 10 12 13 16
06-08-20	Added Freddie Mac HFA Advantage loan product suspension Added US Bank FICO Overlay guidance Revised Income and Sales Price limits in Brevard and Clay counties Removed eHP Compliance Fee for AIS loans	5 11 12 & 13 28
06-10-20	Revised FHA minimum FICO effective 06/15/20 Revised income limits for Clay, Duval and Hillsborough counties	11 12
Date	Revision	Page
07-19-20	Removed AIS Grant from the guide Updated Freddie Mac 80% AMI & lower income limits	through out 12
01-11-21	Revised minimum FICO for FHA loans effective 01/11/21	11 & 12
02-15-21	Updated Logo Removed references to suspended Freddie Mac HFA Advantage loan Revised Compliance Origination Process Updated eHP Compliance Admin Fee language (eHPay) Added Calculating Income guidance	cover through out 16 27 31 - 35
04-12-21	Increased DPA Amount to \$15,000 for loans originated in Hillsborough County effective 04/12/21	5

07-30-21	Revised Income and Purchase Price limits for Hillsborough County only	12
09-22-21	Revised Clay County DPA Amount effective 10/01/21 Revised Brevard County Income and Purchase Price limits effective 09/23/21	5 12

01-24-22	Revised Clay County DPA Amount effective 01/21/22 Removed reference to First Mortgage Loan Freddie Mac suspension Added Freddie Mac HFA Advantage as an allowable loan product Removed references to Florida Housing MCC in Clay County Revised Eligible Borrowers Agency Guideline loans Updated Minimum Credit Score Added Freddie Mac to DTI Requirements Revised Income Limits table Revised Co-signers information for Freddie Mac Conventional loans	5 5 5 6 10 11 12 12 14
05-16-22	Revised Hillsborough County DPA Amount to \$25,000 Revised Hillsborough County Non-Targeted Income & Purchase Price Limits Updated Co-signer requirements Revised Loan Purchase Extensions	5 12 14 27
5-31-22	Updated Contact Directory Updated Jacksonville assistance to \$15,000 Updated Income and Purchase Price limits table Revised U.S. Bank Fees	4 5 12 28
06-23-22	Revised Brevard County DPA Amount to \$15,000	5
09-12-22	Revised MCC tax credit rate to 25% for Hillsborough County Revised co-signer language to remove kiddie condo reference Added MCC reservation guidance Added more detail to the process from training to loan purchase	7 14 17 16 - 29
12-23-22	Revised Jacksonville DPA Amount to \$20,000	5

Date	Revision	Page
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02-08-23	Revised MCC eligible areas	6
3	Removed reference to Brevard County MCC throughout guide	14

02-08-23	Revised MCC eligible areas	6
	Removed reference to Brevard County MCC throughout guide	14
	Revised buydown policy	
02-16-23	Revised Minimum FICO and Maximum DTI loan products	12
03-31-23	Revised amount of DPA for loans originated in the City of Tampa	5
	Removed US Bank COVID 19 guidance	10
	Added City of Tampa address look-up	17 - 20
	Added Who Signs What Forms	28
	Revised link to US Bank web site	34
06-22-23	Revised amount of DPA for loans originated in Duval County	5
	Updated link to Freddie Mac homebuyer education	11
	Revised income limits for Duval County	12
	Revised Freddie Mac income limits	12
	Added power of attorney	15
06-28-23	Revised Clay County income and purchase price limits	12
07-07-23	Revised Brevard income and purchase price limits	12
	Revised Hillsborough income limits	12
08-11-23	Revised mortgage credit certificate rate to 20%	7
10-02-23	Revised contact directory	4
	Updated homebuyer education courses	11
	Added reference to eHP FrontPorch	Various

03-08-24	Revised targeted areas effective 03/08/24	10
03-21-24	Revised Duval County (Jacksonville) purchase price limit	12
03-26-24	Revised US Bank links	4
4	Revised Hillsborough County assistance amount	5

10-25-2 4	Added new DPA option Added Fannie Mae HomeView as approved HBE provider Revised income and PP limits & added new DPA income limits	5 11 12
11-08-2 4	Revised sales price limits effective 11/08/24	12
12-10-2 4	Added Clay County as eligible area under the Hillsborough County MCC Program Effective 12/30/24	6, 7, 10, 21, 23, 31

Date	Revision	Page
02-11-2 5	Added first-time buyer definition	
04-02-2 5	Revised Hillsborough County DPA amount effective 04/07/25 Removed Freddie Mac income limits Removed 80% AMI Income Limits Added HFA Fee Disclosure form Added HFA Fee Removed Freddie Mac loan option	5 12 12 23 30 throughout
04-08-2 5	Clarified HFA Fee to be listed on first mortgage CD	30
04-21-2 5	Added US Bank Authorization of Release of Private Information form for all loan's closing 04/21/25 and after	23
04-22-2 5	Retract US Bank Authorization of Release of Private Information form	
04-25-2 5	Added US Bank Authorization of Release of Private Information form for all loan reservations 05-01-25	23
05-27-2 5	Revised DPA in Jacksonville (Duval County) Revised income and sales price limits for Brevard, Duval, Hillsborough	5
06-27-2 5	Revised Clay County income and purchase price limits	12
07-02-2 5	Corrected spa amount on page 20	20
08-28-2 5	Updated DPA amount for Hillsborough County Update HFA Fee Revised U.S. Bank Funding fee	5 30 31

09-22-2 5	Updated DPA amount for Duval County	5
10-14-2 5	Updated DPA for Duval County -Fully utilized Added Theresa Sumner's email address	5 22
11-26-2 5	Updated DPA for Clay County and Hillsborough County	5