JPFA

JEFFERSON PARISH FINANCE AUTHORITY

Comfort of Home Program
Administrator Guideline

Published 08/16/21
Revised 11/02/26
Revisions are shown on Page 4

EQUAL HOUSING OPPORTUNITY

eHOUSINGPLUS
Program Management Specialists

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2026 REVISIONS TABLE

Archived revisions located on the last page of this guide.

Date	Revision	Page
01/05/26	Removed Heroes to Homeowners Grant	6
06/10/26	Revised Freddie Mac Income Limits	8
7/27/26	Revised Government Income Limits	8
08/24/26	Revised assistance to 10-year forgivable Added 2% EDGE Rate/Offering Revised conventional 80% AMI limit	6 6,12,24 8
08/28/26	Updated EDGE Rate/Offering	6
11/02/26	Revised delivery timeline to 60 days effective with new loan reservations 11/02/26	22

The Comfort of Home Team



Jefferson Parish Finance Authority (Sponsor)

- Sponsors the Comfort of Home Program
- Sets the rate, term and points
- Funds down payment assistance at closing
- Markets the program

Participating Lenders

- Takes applications
- Reserves loan in lender system and eHousingPlus Lender Portal
- Processes, underwrites, approves loans
- Funds first mortgage
- Closes and sells qualified loans to the program
- Services program loans until purchased by Master Servicer (in accordance with Agency requirements)

US Bank (Master Servicer)

- Provides information on acceptable loan products
- Receives and reviews all first mortgage files
- Notifies lenders of first mortgage file exceptions
- Approves first mortgage files
- Purchases pools, delivers and funds loans
- Delivers certificate

eHousingPlus (Program Administrator)

- Maintains program reservation system, websites, email directory for notices
- Posts Administrator's Guidelines, forms, and training materials
- Provides program/system training
- Answers program/system questions
- Receives and reviews compliance files
- Posts and notifies of exceptions

- Approves compliance files

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

Question	Option #	email
Lender Training (Program & System)	Option #4	Click here
Lender User Access (Credentials, Disabled Access, etc)	Option #1	Click here
eHPay - Digital Payment of Compliance Fees	Option #3	Click here
Program Eligibility Questions - READ THIS GUIDE FIRST	Option #2	Click here
Deficiencies - To view and upload compliance file deficiencies	View compliance and Servicer DEFI's in eHP FrontPorch 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 eHP FrontPorch	
Credit underwriting questions, refer to their internal UW Department or US Bank	(800) 562-5165	Click here
System Errors - Technical Assistance	Option #6	Click here
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. Shipping First or Second mortgage closed loan files Questions regarding exceptions on first and second mortgage closed loan files U.S. Bank	(800) 562-5165	Click here
U.S Bank All Regs Site	Use this link, then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Louisiana/Jefferson Parish.	

(Rev 03/25/24)

PROGRAM PRODUCTS

All loans in this program must be FHA, VA, USDA-RHS, Fannie Mae HFA Preferred or Freddie Mac HFA Advantage loans. Follow Agency (FHA, VA, USDA-RHS, Fannie Mae, Freddie Mac) guidelines unless otherwise noted.

DAILY RATE LOCK RESERVATION AVAILABILITY

Reservations in this program are available Monday - Friday 9:00 a.m. - 7:00 p.m. Central Time excluding holidays. Current rates are available on the eHousingPlus web page for this program.

COMFORT OF HOME FIRST MORTGAGE OPTIONS

ASSISTED RATE LOAN WITH DOWN PAYMENT ASSISTANCE

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

2% EDGE WITH OR WITHOUT DOWN PAYMENT ASSISTANCE

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments and may chose to receive either No Down Payment Assistance (0%) **OR** down payment assistance equal to **a percentage** of the full note amount to apply toward down payment or closing costs. The buyer or seller may pay a 2% Discount Point to receive the Edge loan product. (Updated 08/28/26)

ASSISTANCE - FORGIVABLE SECOND MORTGAGE

The Assistance is calculated on the TOTAL Note amount. **This amount is funded by Jefferson Parish Finance Authority at closing.** The Assistance may be used for down payment, closing costs and pre-paids. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow. Because the Assistance is a fixed percentage, any remaining Assistance must be applied as a principal reduction. The assistance is reserved automatically with the first mortgage reservation. There is no additional reservation necessary. Fees on the forgivable second are limited to recording fees. Any remaining amount of the DPA second mortgage will only be due from the borrower if the first mortgage is prepaid, refinanced or if the borrower sells, transfers or otherwise disposes of the property, including foreclosure, before the end of the 120-month. Second mortgage forms include: Partial Exemption Disclosure, Second Mortgage, Promissory Note and DPA Letter all signed at closing.

Effective with loan reservations 08/24/26

All second mortgage loans are 0% Interest, 10-year deferred, with no payments, forgiven after the 120th month. No pro-rata forgiveness. The loan must be repaid if the borrower:

a. Ceases to reside in the property;
b. Prepays or refinances or defaults in payments on the first mortgage loan secured by the First Mortgage before the end of the Loan Period; or
c. Sells, transfers or otherwise disposes of the property, including, without limitation, through foreclosure or transfer pursuant to any power of sale before the end of the Loan Period.

Fannie Mae HFA Preferred and Freddie Mac HFA Advantage Conventional Loan - Income at or below 80% AMI

These loans will have lower income limits (determined by Fannie Mae and Freddie Mac and already calculated in this guide) and receive charter level reduced MI coverage.

Fannie Mae HFA Preferred Conventional Loan - ABOVE 80% AMI

These loans will use the same income limits as the FHA and VA loans and will receive standard level MI coverage.

PROGRAM REQUIREMENTS

Eligible Borrowers

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

- With regard to citizenship requirements, follow applicable Agency (Freddie, FHA, etc) and US Bank guidelines.
- Buyers must occupy the property within 60 days of closing.
- Applicants must be considered irrespective of age, race, color, religion, national origin.
- Lender should contact the Agency (FHA, VA, USDA-RHS, Fannie Mae, Freddie Mac) regarding ownership of other property.

Eligible Areas
Jefferson, St. Tammany, St. Charles and St. Bernard Parishes. (Rev 09/02/25)

Homebuyer Education
Only first-time buyer's need to complete homebuyer education. A repeat buyer does not need to attend homebuyer education. ONE borrower (at least the primary borrower) utilizing the conventional loans products (Fannie Mae HFA Preferred and Freddie Mac HFA Advantage) must complete a PRE-CLOSING homebuyer education course. **The Homebuyer Education course must meet the standards for Homeownership Education & Counseling set by HUD or the National Industry Standards. Post-closing education is not acceptable. Education provided by a mortgage insurance company is acceptable however, it is the lenders responsibility to ensure the course meets the standards described above.** (Rev 10/24/25)
Click on this link to view the HUD approved courses.
eHomeAmerica online course: https://www.ehomeamerica.org
Fannie Mae HomeView online course: https://www.fanniemae.com/education
Framework online course: Fannie Mae Framework online education
Freddie Mac CreditSmart online course: http://www.freddiemac.com/creditsmart/tutorial.html
MGIC FinallyHome online education (This is the ONLY homebuyer education that would be acceptable from MGIC. The ReadyNest course is NOT acceptable) (Added 08/15/23)

Income Limits
Income calculated per Agency guidelines. Fannie Mae will require 1003 qualifying income **and** the income of a co-signer and non-occupant borrower.

FHA, USDA-RD, VA, Fannie Mae HFA Preferred (No Freddie Mac HFA Advantage) Effective 07/24/26
$124,040

(Rev 07/27/26)

Fannie Mae 80% AMI and lower and Freddie Mac 80% AMI and lower Effective 06/13/26
$70,960

(Rev 08/21/26)

Credit Score, DTI & LTV Requirements Government Loans
(Source U.S. Bank Product Guidelines)

- Lenders should always refer to the most current U.S. Bank Product Guides published on the AllRegs website. Use this link, then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Louisiana/Jefferson Parish Finance Authority/Product Guides.
- Mid credit score must be the minimum or above.
- If a loan agency requires a higher minimum credit score, lower DTI, or lower LTV, lenders must follow the loan agency guidelines.
- If a lender requires a higher minimum credit score, lower DTI, or lower LTV for their other loans, they may apply the more restrictive requirements for the Comfort of Home program.

AUS Submissions - Accept/Approve Eligible

Product Type	Property Type	Minimum FICO [2]	Maximum DTI [3] GUS, LPA, DU	Required Reserves
VA USDA/RD	1 – 4 Units, Condos/Townhomes [4]	640	45%	As determined by GUS, DU, or LPA
		680	50%	
	Manufactured Homes [5]	660	45%	
FHA	1 – 4 Units, Condos/Townhomes [4]	640	45%	As determined by GUS, DU, or LPA
		680	50%	
	Manufactured Homes [5]	660	45%	

Manually Underwritten [1]

Product Type	Property Type	Minimum FICO [2]	Maximum Ratios [3]		Required Reserves
			Housing	Total Debt	
VA	1 – 4 Units, Condos/Townhomes [4]	640	N/A	41%	2
USDA	1 – 4 Units, Condos/Townhomes [4]	640	29%	41%	2
FHA	Not Allowed				

1. Refer to Manual Underwriting below for additional information and guidance for borrowers with no credit score.
2. Minimum FICO score shown is required for all borrowers **who have a credit score**. If Jefferson Parish Finance Authority, FHA, VA, or USDA/RD require a higher FICO, the highest required FICO score must be used.
3. Maximum DTI; if Jefferson Parish Finance Authority, FHA, VA, or USDA/RD require a lower DTI, the lowest required DTI must be used.
4. Refer to Condo Project Approval Requirements below for condo approval information.
5. Manufactured homes must meet all Jefferson Parish Finance Authority, FHA, VA, USDA/RD, U.S. Bank, and State, requirements. Refer to the HFA Lending Guide 900: H. Manufactured Housing Requirements, 713.19 Manufactured Housing, 1500: Manufactured Housing, Jefferson Parish Finance Authority, and Ginnie Mae, for additional information.

Manual Underwriting Government Loans - Loans may only be manually underwritten for erroneous credit, inaccurate credit, insufficient credit, or loans with no credit scores. Loans must comply with the requirements of the VA or USDA/RD guidelines per the selected product. (Added 08/15/23)

Credit Score, DTI & LTV Requirements Conventional Loans

- Lenders should always refer to the most current U.S. Bank Product Guides published on the AllRegs website. Use this link, then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Louisiana/Jefferson Parish Finance Authority/Product Guides.
- Mid credit score must be the minimum or above.
- If a loan agency requires a higher minimum credit score, lower DTI, or lower LTV, lenders must follow the loan agency guidelines.
- If a lender requires a higher minimum credit score, lower DTI, or lower LTV for their other loans, they may apply the more restrictive requirements for the Comfort of Home Program.

AUS Submissions – Accept/Approve Eligible

Property Type	Maximum LTV [7, 8]	Maximum TLTV/CLTV [7, 8]	Maximum DTI [2, 7]	Minimum FICO [3, 7]	Required Reserves
1 Unit Condos/Townhomes [4]	97%	105%	50%	640	As determined by DU or LPA
2 - 4 Units	95%	105%	50%	640	
2 - 4 Units	95%	105%	45%	640	
			50%	680	
Manufactured Homes [5]	95%	105%	45%	660	
MH Advantage [5, 6]	97%	105%	45%	660	

Manually Underwritten Fannie Mae HFA Preferred [1] Only

Property Type	Maximum LTV [8]	Maximum TLTV/CLTV [8]	Maximum DTI [2]	Minimum FICO [3]	Required Reserves
1 Unit Condos/Townhomes [4, 7]	95%	105%	36%	680	2
				660	6
			45%	720	2
				700	6

Manually Underwritten Freddie Mac HFA Advantage [1] Only

Property Type	Maximum LTV [8]	Maximum TLTV/CLTV [8]	Maximum DTI [2]	Minimum FICO [3]	Required Reserves
1 Unit Condos/Townhomes [4]	97%	105%	45%	660	2

1. Refer to Manual Underwriting below for additional information and guidance for borrowers with no credit score.
2. Maximum DTI; if Jefferson Parish Finance Authority, Freddie Mac under Home Possible® for LPA submissions, Fannie Mae under HomeReady™ for DU submissions, or the Mortgage Insurer require a lower DTI, the lowest required DTI must be used.
3. Minimum credit score shown is required for all borrowers **who have a credit score**. If Jefferson Parish Finance Authority, Freddie Mac under Home Possible® for LPA submissions, Fannie Mae under HomeReady™ for DU submissions, or the Mortgage Insurer require a higher FICO, the highest required FICO score must be used.
4. Refer to Condo Project Approval Requirements below for condo approval information.
5. Manufactured homes must meet all HFA, State, Fannie Mae, and U.S. Bank requirements to be eligible for sale to U.S. Bank Home Mortgage. Refer to the HFA Lending Guide 900: H. Manufactured Housing Requirements, 713.19 Manufactured Housing, 1500: Manufactured Housing, and Jefferson Parish Finance Authority for additional information.
6. Refer to Fannie Mae Selling Guide Announcement SEL-2018-05 and Fannie Mae Guide
7. Refer to Desktop Underwriter for DU submissions for additional information. DU submissions with non-traditional credit, which includes borrowers with no scores, must follow Fannie Mae guidelines.
8. Maximum LTV, CLTV/TLTV; if Jefferson Parish Finance Authority, Freddie Mac under Home Possible®, Fannie Mae under HomeReady™ or the Mortgage Insurer require a lower LTV, CLTV/TLTV, the lowest required LTV, CLTV/TLTV must be used.

Manual Underwriting Conventional Loans - Loans may only be manually underwritten for erroneous credit, inaccurate credit, insufficient credit, or on loans with no FICO scores. Loans must comply with the requirements of the Freddie Mac guide and Home Possible® requirements for HFA Advantage or Fannie Mae guide and HomeReadyTM requirements for HFA Preferred. (Added 08/15/23)

Maximum Loan Limits
The acquisition cost may not exceed the amount permitted for FHA, VA, USDA-RHS, Fannie Mae and Freddie Mac.

Property Requirements

- New or existing residential, one-four units*, detached or attached, condos**, manufactured homes*** and townhomes.
    - *Freddie Mac Loans - 1 Unit property ONLY
    - *Fannie Mae Loans - 2 - 4 unit properties allowable with Agency Requirements (a 3% minimum contribution from borrower.
- FHA 203ks limited streamline rehab **only.** Reference U.S. Bank guidelines for details.
- Follow US Bank guidelines for condominiums. (Rev. 12/28/18)
- Homes are considered new if never previously occupied.
- Mobile homes, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.

**When using the Freddie Mac HFA Advantage conventional loan for a condo, the project must meet Freddie Mac guidelines as well as U.S. Bank.

***Manufactured Housing Requirements**
• 660 minimum credit score for all borrowers
• 45% maximum DTI ratio
• Manual underwriting is not permitted
• Single-wide manufactured homes are not permitted
• Loans participating in the USDA manufactured home pilot program to finance the purchase of an existing manufactured home is not permitted by U.S. Bank due to the manual underwriting requirements.
• Non-occupant co-borrowers are not permitted on Freddie Mac HFA Advantage manufactured home loans
• Lenders must follow the most current loan agency (FHA, etc.) guidelines and US Bank manufactured housing guidelines
(Added 03/06/24)

Approved Mortgage Insurance Companies
The Lender may select one of the following MI companies for their coverage:

- MGIC
- Genworth
- Essent
- United Guaranty
- Radian
- Arch
- National Mortgage Insurance Company

The MI companies listed have guidelines specifically matching the HFA Conventional product. Check with the MI provider of your choice for detailed guidelines. Please check with your underwriter for the most current policies with respect to approved MI companies. If U.S. Bank underwrites your loans, your underwriter may contact the U.S. Bank underwriters.

Refinance Requirements
The Comfort of Home and 2% EDGE Program allows for the origination of Refinance loans within the program under the following terms.

Government Loans

- FHA Streamline Refinance only
- USDA-RD Refinance
- VA IRRL refinance only
- Minimum FICO score – 640
- Maximum DTI – 45%

Government Loans Not allowable:
USDA-RD streamline refinance
Cash out refinances
FHA standard refinance

Conventional Loans

- Freddie Mac refinance permitted (No Cash-out, refinance only)
- Fannie Mae limited cash-out refinance
- Freddie Mac Minimum FICO – 680
- Fannie Mae Minimum FICO - 640

Conventional Loans Not allowable:
Freddie Mac Relief Mortgages

Always reference and follow all Agency guidelines and U.S. Bank requirements as identified in the U.S. Bank HFA Lending Product Guides in AllRegs, Use this link, then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Louisiana/Jefferson Parish. If you experience any technical difficulty, please contact US Bank HFA Division directly at 800-562-5165. (Rev. 03/25/24)

FINANCING FACTS

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

FHA, VA, USDA-RHS, Fannie Mae FHA Preferred and Freddie Mac HFA Advantage conventional loans are permitted. Find the specific government and conventional loan products permitted on the US Bank website.

Check with your underwriter for updates to information for Fannie Mae HFA Preferred and Freddie Mac HFA Advantage. Such information is provided by a third party (i.e. Freddie Mac, U.S. Bank, etc) who do not provide updated information to eHousingPlus.

Fannie Mae HFA Preferred Fact Sheet Fannie Mae DU Job Aid

Freddie Mac HFA Advantage Fact Sheet Freddie Mac LPA FAQ

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

Assets: No borrower asset restrictions in the Program.

Buydowns
Not allowable.

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

Construction to Perm
Not permitted in this program.

Co-signers (FHA, VA, USDA-RHS and Fannie Mae)- Are permitted to the extent allowed by applicable Agency (FHA, etc). Treat co-signer income as directed by Agency. A co-signer cannot have any ownership interest in the property (they cannot be on the mortgage/deed/warranty deed). And a co-signer may not live in the property. Co-Signers do not execute the mortgage or appear on deed. Co-signers execute the note only (includes the first and second mortgage note). (Rev 10/16/25)

Co-signers (Freddie Mac) - Not allowable.

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

Manual Underwriting - Please reference the U.S. Bank Seller Guide and Product Guides as the primary resource for all U.S. Bank policies. Click on this link to be redirected to the U.S. Bank web site. Click on the Learn More button found under the heading, Enjoy Housing Finance Agency Services. Your web page will be redirected to the AllRegs site for US Bank HFA Division.

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

Non-Occupying Co-Borrower means a borrower who will not occupy the property and can take an ownership interest in the property. Are permitted to the extent allowed by applicable Agency (FHA, etc). Non-occupying co-borrowers execute the note (first and second mortgage note) and may appear on deed. Freddie Mac does not allow Non-Occupant Co-Borrowers. (Rev 01/13/23)

Non-Purchasing Spouse must sign the Deed of Trust (and applicable riders/disclosures), or sign and record a Quitclaim Deed at closing if borrower is vesting as their "sole and separate" property. Signing the Deed of Trust and other related documents does not make the non-purchasing spouse a Co-Borrower.

Prepayments - First mortgage loans may be prepaid at any time without penalty.

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

Rental Income from Accessory Dwelling – HFA Preferred permits using the rental income from accessory dwelling units per applicable Fannie Mae Guidelines.

Second Lien Hazard Insurance - Jefferson Parish Finance Authority should be listed on the hazard insurance as 2nd Lien mortgagee:

The Jefferson Parish Finance Authority
Joseph S Yenni building, Suite 505
1221 Elmwood Park Blvd.
Jefferson, LA 70123

Second Lien Mortgagee Clause

The Jefferson Parish Finance Authority
Joseph S Yenni building, Suite 505
1221 Elmwood Park Blvd.
Jefferson, LA 70123

Tax Returns or Tax Transcripts - Not required for program purposes. Contact US Bank regarding any possible overlays.

PROCESS SUMMARY 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.

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 AND SECOND MORTGAGE FUNDS

To reserve funds use the eHousingPlus eHPortal. Log in and reserve the first mortgage that automatically calculates the Assistance. You will receive a loan number and a message that you've completed the reservation successfully.

CONVENTIONAL LOANS IMPORTANT INFORMATION

It is important that when the reservation is created in the eHPortal the correct RATE OFFERING is selected, there are several choices: OVER 80% AMI and 80% AMI. Be Sure to check your DU or LPA findings and SELECT THE CORRECT AMI level and loan product.

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 click on this link to complete an online form the CLEAR FLAGS on a cancelled loan so the funds may be re-reserved with a new address. Until this process is complete, the lender will not be able to re-reserve funds for the borrower. (Updated 03/25/24)

eHP Tip - Need a reminder as to how to register a loan, complete the UW Certification, edit a loan or print forms?
Log-in to eHP FrontPorch*, then click on the eHPlaylist to view a short video.*

PROCESS

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

UNDERWRITE AND CERTIFY

Lenders underwrite and are responsible for credit decisions of the loans in the program. Servicer does not re-underwrite loans. Following credit approval AND anytime prior to closing, the Underwriter completes the online Underwriter Certification within the eHPortal. Once a loan is

Underwriter Certified no further changes can be made. If a change needs to occur after the certification is complete, please Log-In Here > Collaboration Station and request for the underwriter certification to be removed. (Updated 03/25/24)

DOWN PAYMENT ASSISTANCE FUNDING REQUEST

The assistance is funded by the Jefferson Parish Finance Authority(JPFA) at closing. Lender must complete a DPA Funding Request form which may be found within eHP FrontPorch(user credentials required). The Funding Request form must be received by 1:00 PM CT for next day funding. All requests received after 1:00 PM CT will be processed with those submitted the following JPFA business day. This form may only be found in eHP FrontPorch using the eHProForms App.

The funding request must be filled in completely and submitted by an authorized representative of the closing attorney or title company with a copy of the Closing Disclosure.

Email FinanceAuthority@jpfinanceauthority.com with any questions about submission.

CLOSE AND VERIFY

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 changes, all of the forms listed below will need to change as well. As a reminder, the assistance amount is calculated on the Note amount. When the Note amount changes, so will the assistance amount on the forms.

The program forms may only be found in eHP FrontPorch using the eHProForms App.

The following forms are used at closing:

- Partial Exemption Disclosure (Added 03/08/22)
- Down Payment Assistance Letter
- Second Mortgage
- Promissory Note

WHO SIGNS PROGRAM DOCUMENTS?

Form	Borrower and Co-Borrower	Non-Purchasing Spouse	Co-Signer
Partial Exemption	Yes	No	No
DPA Letter	Yes	No	No
Second Mortgage	Yes	Yes	No
Second Note	Yes	No	Yes
Appears on Deed	Yes	Yes	No

COMPLIANCE FILE DELIVERY INSTRUCTIONS

ASSEMBLE THE COMPLIANCE FILE

Compliance Files and Corrections to previously submitted files with erroneous or missing required documents will be managed through **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 DEFI's 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 to download the program forms.
Items to be uploaded in the compliance file include:

- Real Estate Purchase Contract
- Homebuyer Education Certificate
- FINAL SIGNED 1003
- FINAL SIGNED CLOSING DISCLOSURE (TRID form)
- Warranty Deed

UPLOAD THE COMPLIANCE FILE TO EHP DIGITAL DOCS

Log-in here and use the Digital Docs 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 and eHPay apps.

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 cannot be approved with outstanding deficiencies.

EHP COMPLIANCE APPROVAL

Following approval of Compliance File by eHousingPlus, lenders are notified and reminded of the purchase deadline.

SUBMIT MORTGAGE FILE & CREDIT PACKAGE TO SERVICER

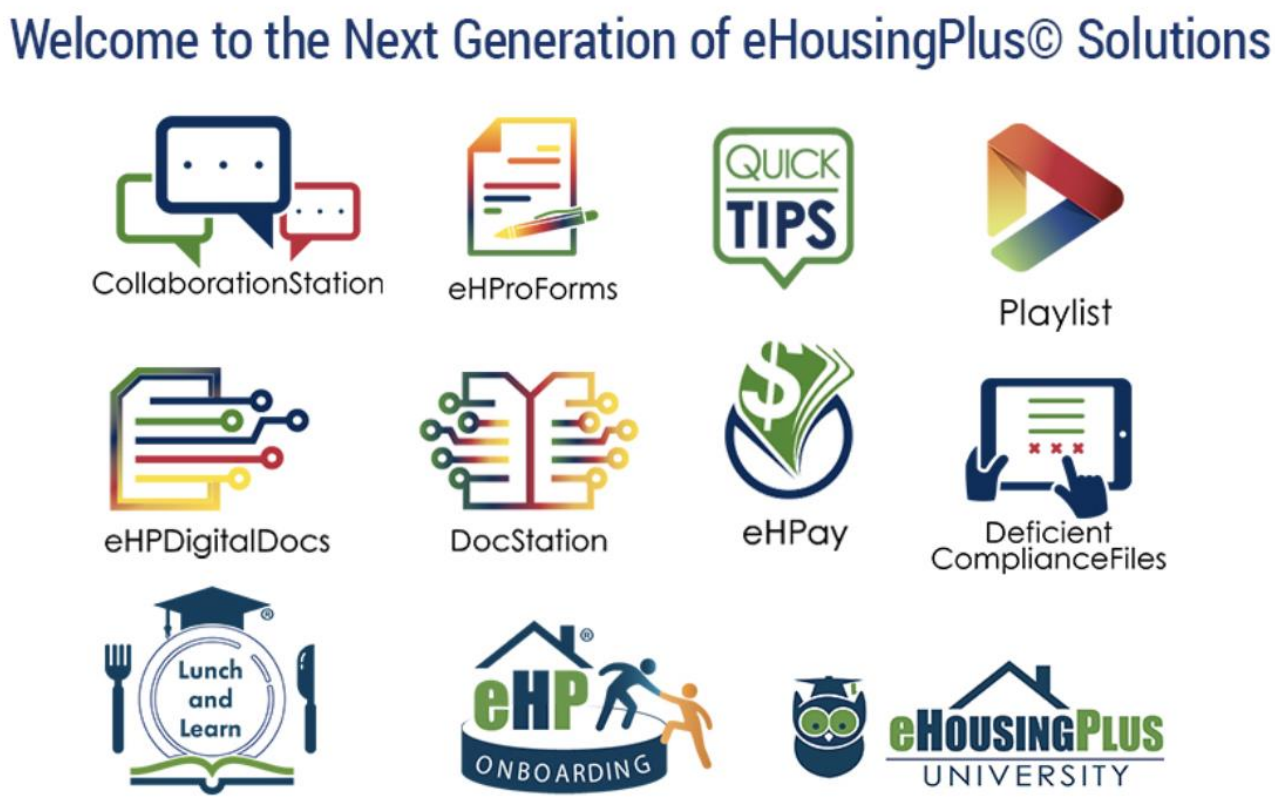
The Mortgage File including Credit Package are sent to U.S. Bank. The U.S. Bank Delivery and Funding Checklist is found within the U.S. Bank web site. Use this link, then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Louisiana/Jefferson Parish/Product Guides. If you experience any technical difficulty, please contact U.S. Bank HFA Division directly at 800-562-5165. U.S. BANK notifies lenders of Exceptions. (Updated 03/25/24)

APPROVALS

Following approval of Compliance File by eHousingPlus, lenders are notified and reminded of the purchase deadline.

FINAL DOCUMENTS

The recorded mortgage documents, for both the first and second mortgages, should be sent to U.S. Bank.



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 is 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 Front Porch Helpful Tips

Collaboration Station

Collaboration Station creates a history of any issue that has 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 is 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 TIMETABLE

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

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

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

Loan Processing, Delivery and Purchase Timetable

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

- Underwriter Certified PRIOR to loan closing
- Purchased within 60 days* of loan reservation (Effective with new loan reservation 11/02/26)
  Prior to 11/02/26 – 70 Days

** 60 days is from reservation to loan purchase by the servicer (this means the loan file closed, received compliance approval and is purchased by US Bank).*

Loan Purchase Extension Fee

Any loan not purchased within 60 days will automatically receive a 30-day extension at the cost of 0.25% of the loan amount. Additional 30-day extensions will be applied as needed at a cost of 0.25% of the loan amount for each extension. Extension fee(s) will be netted by the Servicer when loans are purchased. (Rev 11/02/26)

Rate Locks to Borrowers

Rate locks to Borrowers are determined by the Lender given the 60-day rule.
Example: a 30-day rate lock to the Borrower allows for a 35-day loan delivery to U.S. Bank, with an additional 5 days for suspense items, review and funding by U.S. Bank. If needed, a 30-day extension is available in exchange for an extension fee, as defined on the Interest Rate Notice, and netted out of the Mortgage Loan purchase price.

PROGRAM FEES

eHousingPlus Fees

The program includes a first mortgage Compliance/Admin Fee of $275 and a penalty fee of $100 for files that are chronically deficient. The Compliance/Admin Fee is submitted with the Compliance File via eHP FrontPorch using the eHPay App.

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. 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.)

US Bank Fees

$84 Tax Service Fee
$475 Funding fee should reflect as “Investor Funding Fee” on the LE/CD.

LENDER COMPENSATION

Any fee and expense imposed by the Lender must be reasonable, customary and comparable to other FHA, USDA-RHS, VA, Fannie Mae and Freddie Mac loans of similar size. All fees and expenses must be fully disclosed to the Borrower in accordance with federal, state and local laws and regulations. Excessive fees, excessive expenses, and “Junk Fees” are considered contrary to JPFA objectives and prohibited.

All Comfort of Home Rate/Offerings Origination Fee: The Program imposes a 1% cap on the lender’s origination fee. This fee may be paid by buyer or seller as allowed by the agency. No additional origination or points may be charged.

Comfort of Home Discount or Additional Points: Not allowable.

Comfort of Home 2% EDGE - A 2% Discount Point may be retained by the lender and paid by the buyer, seller or Program Assistance as allowable. List in either Section A or B on the CD. Label the Discount Point as 2% Edge. Click here to view the Rates/Offerings chart for Discount Points.

Service Release Premium: 2.00% Paid upon the purchase of the loan by Servicer.

Archived Revisions Table 2022- 2025

Date	Revision	Page
01/28/22	Updated Grant Assistance to include USDA-RD loans Revised Minimum Credit Score and DTI Requirements Added language to Closing Forms Updated Closing forms	7 8 14 21
03/08/22	Added Partial Exemption Disclosure form	14 & 21
08/09/22	Revised contact directory Revised income limits effective 06/02/22	5 9
02/01/23	Revised Assistance terms Updated link to US Bank web site Updated Process Summary Added Who Signs Program Documents Updated Loan Purchase Extension Fee Updated Lender Compensation	6 9 12 13 17 18
06/28/23	Revised income limits	8
06/29/23	Revised Pre-Payments	11
08/15/23	Added MGIC Finally Home homebuyer education link Added Credit Score, DTI and LTV Requirements for Gov't and Conv Loans	7 8, 9, 10
10/02/23	Revised contact directory Added eHP FrontPorch	
03/06/24	Added manufactured housing requirements	10
03/25/24	Revised Second mortgage term to 5-years Updated US Bank links Updated eHousingPlus links	6 5, 12, 18 15, 16
04/11/24	Updated income limits effective 04/11/24	8
04/18/24	Added the Welcome to Jefferson Grant	7
05/28/25	Revised income limits	8
08/05/25	Updated Welcome to Jefferson grant amount and end date	7
08/26/25	Updated link to the Heroes to Homeownership web page Revised homebuyer education requirement	7 8
09/02/25	Removed Welcome to Jefferson Grant information – expired 08/31/25 Removed Plaquemines Parish as eligible area Updated U.S. Bank Funding Fee	6 8 23
10/16/25	Corrected spelling of co-signers	13
10/24/25	Revised homebuyer education requirement for repeat buyers	8