KansasDPA

Administrator's Guidelines

KansasDPA

The Kansas Single Family Mortgage Loan Program

Sponsored by Sedgwick County Kansas & Shawnee County, Kansas

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Revised 11/02/26
Updates on Page 3

EQUAL HOUSING OPPORTUNITY

eHOUSINGPLUS
Program Management Specialists

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REVISION TABLE 2026

Archived revisions found on page 28

DATE	REVISION	PAGE
03-23-26	Assistance changed to 5% Recapture language added to Grant Updated Power of Attorney Added Recapture of Grant information Added closing form - Notice of Grant Subject to Recapture	6 6 18 18 20
03-26-26	Added Recapture of Grant information to EDGE	6
04-17-26	Added Fannie Mae HFA Preferred	
05-11-26	Revised income limits effective 05/11/26	10
06-10-26	Revised Fannie Mae and Freddie Mac 80% AMI income limits effective 06/13/26	11
11-02-26	Revised loan delivery timeline to 60 days effective with new loan reservations 11/02/26	27

THE KansasDPA PROGRAM ORIGINATION TEAM



SEDGWICK AND SHAWNEE COUNTIES

Create and direct implementation of the first mortgage and down payment assistance program, set the rate, term and points and market the program.

Participating Lenders

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

US Bank
Master Servicer

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

eHousingPlus
Program Administrator

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

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
U.S. Bank 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	(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/Kansas/ KansasDPA.	

(Rev 04/04/24)

PROGRAM SUMMARY

Sedgwick County EIN 48-6000798
Shawnee County EIN 48-6028759

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

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. Click here to view the Rates/Offerings chart for allowable FICO, Lock Mortgage Rate and DPA.

KansasDPA Program First Mortgage
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. The amount of assistance may be up to 5% of the note amount to apply toward down payment, closing costs, prepaids, or principal reduction in the form of a Grant. Allowable loan products include: FHA, FHA 203(b), USDA Rural Development (USDA-RD), VA, Fannie Mae and Freddie Mac HFA Advantage.(Rev 03/17/26)

Fannie Mae HFA Preferred and Freddie Mac HFA Advantage Conventional Loans - 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 and F Mac HFA Advantage Conventional Loans - ABOVE 80% AMI
These loans will use the same income limits as the FHA and VA loans and will receive standard level MI coverage.

KansasDPA Program EDGE First Mortgage
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. The amount of assistance may be up to 5% of the Note amount, in the form of a Grant, to apply toward down payment, closing costs, prepaids, or principal reduction. The Mortgagor will be required to repay the full amount of the Assistance funds received if the Mortgagor sells, otherwise disposes of or refinances the Home financed by the Mortgage Loan at any time within thirty years of the Mortgage Loan closing date. A Notice of Grant Subject to Recapture form will be signed at closing and recorded immediately after the first mortgage. Allowable loan products include: FHA, FHA 203(b), USDA Rural Development (USDA-RD), VA, Fannie Mae HFA Preferred and Freddie Mac HFA Advantage conventional loan. The buyer or seller may pay a 2% Discount Point to receive the Edge loan product. The program DPA may be used to fund the discount points.It is important that the lender include the Grant Assistance when entering the loan into DU, LPA, or GUS so that it is properly reflected in the CLTV calculation.(Rev 03/20/26)

Down Payment Assistance Grant

The KansasDPA Assistance is calculated on the Note amount. Lenders advance the KansasDPA Assistance at closing on behalf of the KansasDPA Program. Lenders are reimbursed at loan purchase of the first mortgage by US Bank. The Mortgagor will be required to repay the full amount of the Assistance funds received if the Mortgagor sells, otherwise disposes of or refinances the Home financed by the Mortgage Loan at any time within thirty years of the Mortgage Loan closing date. A Notice of Grant Subject to Recapture form will be signed at closing and recorded immediately after the first mortgage. The KansasDPA Assistance may be used for down payment, closing costs, pre-paids, or principal reduction. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow to the extent permitted by Agency and GSE guidelines. Remember to document your files. Because the KansasDPA Assistance is a fixed percentage, any remaining KansasDPA Assistance must be applied as a principal reduction. When the first mortgage is reserved, the KansasDPA Assistance is automatically reserved. There is no additional reservation necessary. It is important that the lender include the Grant Assistance when entering the loan into DU, LPA, or GUS so that it is properly reflected in the CLTV calculation.(Rev 03/17/26)

Program Area

A property must be located within the city limits of a participating city **OR** within the unincorporated area of a participating county in the State of Kansas. Refer to the list of Eligible Areas beginning on page 13. The participating areas have entered into a cooperation agreement with the program sponsors, Sedgwick County, KS and Shawnee County, KS.

PROGRAM REQUIREMENTS

The KansasDPA Program is not currently financing first mortgage loans with tax-exempt mortgage revenue bonds. In the event a Lender Notice or Interest Rate Notice is distributed to lenders in the future stating that first mortgage loans will be financed with tax-exempt bonds, the program requirements will be modified to include a first-time homebuyer requirement, lower income and purchase price limits, a Recapture Tax form and other applicable compliance requirements.

Eligible Borrowers

- Buyers do **NOT** need to be first-time buyers.
- With regard to citizenship requirements, follow applicable Agency, GSE and U.S. Bank guidelines.
- Co-signers and non-occupant co-borrowers are permitted in accordance with Agency and GSE guidelines.
- 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.
- Contact eHousingPlus Compliance with questions regarding eligibility.
- Homebuyer Education not required (except for Freddie Mac borrowers - see Homebuyer Education area of this guide)
- Lender should contact the Agency or GSE regarding ownership of other property.

Homebuyer Education - Freddie Mac HFA Advantage Borrowers

Buyers utilizing the Freddie Mac HFA Advantage Conventional Loan will be required to attend homebuyer education. The course, Freddie Mac CreditSmart – Steps to Homeownership Tutorial is required if a borrower is a first-time homebuyer. The tutorial must be completed by at least one borrower per Guide Section 4501.12 Click on this link to attend the training:

https://creditsmart.freddiemac.com/

Credit Score, DTI & LTV Requirements Government Loans

Include the Grant Assistance when entering the loan into DU, LPA, or GUS so that it is properly reflected in the CLTV calculation. (Added 03/17/26)

(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/Kansas/KansasDPA/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 KansasDPA program loans.
- For borrowers with no credit score, lenders must follow U.S. Bank and loan agency guidelines. Refer to the AllRegs for current requirements.

AUS Submissions – Accept/Approve Eligible

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

Manually Underwritten [6]

Product Type	Property Type	Maximum Ratios [1]		Minimum Credit Score [3]	Required Reserves
		Total Housing	Total Debt		
VA	1 – 4 Units, Condos/Townhomes [4]	N/A	41%	640	2
USDA	1 – 4 Units, Condos/Townhomes [4]	29% [2]	41%	640	2
FHA	1 – 4 Units, Condos/Townhomes [4]	31%	43%	640	2

1. Maximum ratios: If Kansas DPA, FHA, VA, or USDA/RD guidelines require lower ratios, the lowest applicable ratio must be used.
2. USDA Maximum Total Housing Ratio may not exceed 29% per U.S. Bank requirements
3. Minimum credit score shown is required for all borrowers **who have a credit score**. If Kansas DPA, FHA, VA, or USDA/RD require a higher credit score, the highest required credit score must be used.
4. Refer to Condo Project Approval Requirements below for condo approval information.
5. Manufactured homes must meet all Kansas DPA, 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, Kansas DPA, and Ginnie Mae for additional information.
6. Refer to Manual Underwriting below for additional information and guidance for borrowers with no credit score.

Credit Score, DTI & LTV Requirements Conventional Loans

Include the Grant Assistance when entering the loan into DU, LPA, or GUS so that it is properly reflected in the CLTV calculation. (Added 03/17/26)

(Source U.S. Bank Product Guidelines)

- Lenders should always refer to the most current U.S. Bank Product Guides published on the AllRegs website., then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Kansas/ KansasDPA/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 KansasDPA program loans.
- For borrowers with no credit score, lenders must follow U.S. Bank and loan agency guidelines. Refer to the AllRegs for current requirements.

AUS Submissions - Accept/Approve Eligible
HFA Preferred and HFA Advantage

Property Type	Maximum LTV	Maximum TLTV/ CLTV	Maximum DTI	Minimum Credit Score
1 unit Condos/Townhomes	97%	105%	50%	640
2 Units	95%	105%	50%	640
3-4 Units	95%	105%	45% w/ 640 FICO 50% w/ 680 FICO	640 680
Fannie Mae Manufactured Homes	95%	105%	45%	660
Fannie Mae MH Advantage	97%	105%	45%	660
Freddie Mac Manufactured Homes	95%	95%	45%	660
Freddie Manuf. CHOICE Homes	97%	105%	45%	660

Manually Underwritten
Fannie Mae HFA Preferred

Property Type	Maximum LTV	Maximum TLTV/ CLTV	Maximum DTI	Minimum Credit Score	Reserves Required
1 unit Condos/ Townhomes	95%	105%	36%	680 660	2 6
1 unit Condos/ Townhomes	95%	105%	45%	720 700	2 6

Manually Underwritten
Freddie Mac HFA Advantage

Property Type	Maximum LTV	Maximum TLTV/ CLTV	Maximum DTI	Minimum Credit Score	Reserves Required
1 unit Condos/ Townhomes	97%	105%	45%	660	2

Income Limits and Requirements

Income Limits and Eligibility Qualifying Income for FHA, USDA Rural Development (RD) and VA as reported on the 1003 Form. For Fannie Mae HFA Preferred and Freddie Mac HFA Advantage Conventional loans the income used must be in accordance with GSE guidelines. Income of a non-occupying co-borrower must be used to determine program income eligibility. Income of a non-occupying co-signer is NOT included to determine program income eligibility except for when the borrower uses the conventional loan option, follow GSE guidance for calculating AMI. (Rev. 03/17/26)

Income Limits - All loan products

Effective with new loan reservations May 11, 2026

Area	Income Limit
Kansas City MSA (Leavenworth, Wyandotte, Johnson, Linn & Miami)	$158,760
Lawrence MSA (Douglas)	$154,560
McPherson County	$144,200
Nemaha County	$143,920
Pawnee County	$142,520
Thomas County	$145,180
All Other Areas	$141,820

Income Limits Prior to May 11, 2026

Area	Income Limit
Kansas City MSA (Leavenworth, Wyandotte, Johnson, Linn & Miami)	$155,960
Lawrence MSA (Douglas)	$144,900
Gray County	$140,840
McPherson County	$140,700
Meade County	$137,060
Nemaha County	$149,240
Sheridan County	$144,900
Thomas County	$141,960
Trego County	$139,300
All Other Areas	$136,920

Income Limits - Fannie Mae and Freddie Mac 80% AMI and lower

Effective 06/13/26

The following contains all counties in Kansas. Please refer to the list of eligible areas on pages 14-17 of this guide and compare to this list. If an area is not listed on pages 14-17 of this guide, it is ineligible in the program.

Borrower's with this income qualify for reduced mortgage insurance.

County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI
Allen	$71,200	Douglas	$88,320	Jewell	$68,560	Neosho	$71,280	Shawnee	$79,040
Anderson	$72,800	Edwards	$68,560	Johnson	$90,560	Ness	$76,720	Sheridan	$80,720
Atchison	$70,080	Elk	$68,560	Kearny	$76,560	Norton	$68,560	Sherman	$68,560
Barber	$68,560	Ellis	$76,400	Kingman	$68,560	Osage	$79,040	Smith	$76,560
Barton	$68,560	Ellsworth	$69,280	Kiowa	$72,480	Osborne	$68,560	Stafford	$70,880
Bourbon	$69,200	Finney	$73,440	Labette	$68,560	Ottawa	$77,520	Stanton	$68,560
Brown	$68,560	Ford	$70,080	Lane	$72,720	Pawnee	$81,680	Stevens	$68,560
Butler	$77,200	Franklin	$77,920	Leavenworth	$90,560	Phillips	$68,560	Sumner	$77,200
Chase	$71,440	Geary	$80,560	Lincoln	$68,560	Pottawatomie	$80,560	Thomas	$82,960
Chautauqua	$68,560	Gove	$73,040	Linn	$90,560	Pratt	$68,560	Trego	$79,520
Cherokee	$63,520	Graham	$68,560	Logan	$78,320	Rawlins	$68,560	Wabaunsee	$79,040
Cheyenne	$68,560	Grant	$69,760	Lyon	$68,560	Reno	$68,560	Wallace	$74,880
Clark	$74,880	Gray	$75,760	Marion	$68,560	Republic	$68,560	Washington	$70,160
Clay	$68,560	Greeley	$72,960	Marshall	$68,560	Rice	$68,560	Wichita	$78,560
Cloud	$68,560	Greenwood	$68,560	Mcpherson	$82,400	Riley	$80,560	Wilson	$68,560
Coffey	$73,680	Hamilton	$70,160	Meade	$73,760	Rooks	$68,560	Woodson	$68,560
Comanche	$68,560	Harper	$68,560	Miami	$90,560	Rush	$68,560	Wyandotte	$90,560
Cowley	$68,560	Harvey	$77,200	Mitchell	$73,040	Russell	$68,560		
Crawford	$68,560	Haskell	$83,120	Montgomery	$68,560	Saline	$73,280		
Decatur	$68,560	Hodgeman	$70,320	Morris	$68,560	Scott	$68,560		
Dickinson	$71,280	Jackson	$79,040	Morton	$72,080	Sedgwick	$77,200		
Doniphan	$73,440	Jefferson	$79,040	Nemaha	$82,240	Seward	$68,560		

Income Limits - Fannie Mae and Freddie Mac 80% AMI and lower PRIOR TO 06/13/26

The following contains all counties in Kansas. Please refer to the list of eligible areas on pages 14-17 of this guide and compare to this list. If an area is not listed on pages 14-17 of this guide, it is ineligible in the program.

Borrower's with this income qualify for reduced mortgage insurance.

County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI	County Name	80% AMI
Allen	$67,280	**Douglas**	$82,800	**Jewell**	$67,280	**Neosho**	$67,760	**Shawnee**	$79,280
Anderson	$68,080	**Edwards**	$67,760	**Johnson**	$88,880	**Ness**	$79,440	**Sheridan**	$89,200
Atchison	$73,120	**Elk**	$67,280	**Kearny**	$67,280	**Norton**	$67,280	**Sherman**	$67,280
Barber	$67,280	**Ellis**	$76,240	**Kingman**	$67,280	**Osage**	$79,280	**Smith**	$72,400
Barton	$67,280	**Ellsworth**	$75,200	**Kiowa**	$74,000	**Osborne**	$69,600	**Stafford**	$72,000
Bourbon	$72,800	**Finney**	$74,720	**Labette**	$67,280	**Ottawa**	$76,800	**Stanton**	$67,280
Brown	$67,280	**Ford**	$70,320	**Lane**	$73,440	**Pawnee**	$80,400	**Stevens**	$67,280
Butler	$74,800	**Franklin**	$76,960	**Leavenworth**	$88,880	**Phillips**	$68,320	**Sumner**	$74,800
Chase	$67,280	**Geary**	$67,040	**Lincoln**	$67,280	**Pottawatomie**	$67,040	**Thomas**	$83,840
Chautauqua	$67,280	**Gove**	$71,680	**Linn**	$88,880	**Pratt**	$70,000	**Trego**	$79,600
Cherokee	$61,840	**Graham**	$67,280	**Logan**	$73,520	**Rawlins**	$67,280	**Wabaunsee**	$79,280
Cheyenne	$67,280	**Grant**	$73,360	**Lyon**	$67,280	**Reno**	$67,760	**Wallace**	$68,320
Clark	$68,080	**Gray**	$80,480	**Marion**	$68,960	**Republic**	$67,280	**Washington**	$68,480
Clay	$67,280	**Greeley**	$72,000	**Marshall**	$72,480	**Rice**	$67,280	**Wichita**	$76,880
Cloud	$67,280	**Greenwood**	$67,280	**Mcpherson**	$80,400	**Riley**	$67,040	**Wilson**	$67,280
Coffey	$74,160	**Hamilton**	$67,280	**Meade**	$78,320	**Rooks**	$70,800	**Woodson**	$67,280
Comanche	$67,280	**Harper**	$67,280	**Miami**	$88,880	**Rush**	$67,280	**Wyandotte**	$88,880
Cowley	$67,280	**Harvey**	$74,800	**Mitchell**	$67,280	**Russell**	$67,280		
Crawford	$67,280	**Haskell**	$83,120	**Montgomery**	$67,280	**Saline**	$73,520		
Decatur	$67,280	**Hodgeman**	$72,400	**Morris**	$67,280	**Scott**	$67,280		
Dickinson	$70,800	**Jackson**	$79,280	**Morton**	$71,920	**Sedgwick**	$74,800		
Doniphan	$66,720	**Jefferson**	$79,280	**Nemaha**	$85,280	**Seward**	$67,280		

Property Requirements

- New or existing, Single family, owner-occupied, 1 - 4 unit principal residences that are detached structures, or condominiums, town homes/PUDs or duplexes, manufactured homes, subject to the applicable, Fannie Mae, Freddie Mac, FHA, VA or RHS/RD guidelines.
- Refer to the U.S. Bank Product Guidelines for any overlays to minimum FICO and Maximum DTI.
- Single-wide mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.
- Land may not exceed the size required to maintain basic livability.

Purchase Price Limit - KansasDPA Program

There are no purchase price limits in this program. Follow Agency and GSE guidelines for maximum loan limits. (Rev. 12/14/22)

Manufactured Housing Requirements

Lenders must follow FHA, VA, RD, Fannie Mae, Freddie Mac & U.S. Bank Manufactured Housing guidelines. Use this link, then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Kansas/KansasDPA. Also refer to the U.S. Bank HFA Lending Guide/900 > H. Manufactured Housing Requirements.

- For ALL Manufactured Housing loan types:
  - Minimum 660 FICO
  - Maximum DTI is 45%
  - NO Manual Underwrites Allowed
  - NO Single-Wide Manufactured Housing

(Updated 03/17/26)

Eligible Areas

Limited to the Counties and Cities listed on the next few pages.
A property must be located within the unincorporated limits of a participating county.
Or, a property must be located within the city limits of a participating City.

Eligible Areas (in black below). Asterisk/red (*) indicates County *has NOT taken action to participate.* (Rev. 07/24/24)

Allen County
Gas
Humboldt
Iola
LaHarpe
Moran

Anderson County
Garnett
Greeley

Atchison County
Atchison
Effingham

Barber County*
Kiowa
Medicine Lodge

Barton County
Claflin
Ellinwood
Great Bend
Hoisington
Susank

Bourbon County
Bronson
Ft. Scott
Fulton
Uniontown

Brown County
Hiawatha
Horton
Sabetha

Butler County
Andover
Augusta
Benton
Cassoday
Douglass
El Dorado
Leon
Rose Hill
Towanda
Whitewater

Chase County
Strong City

Chautauqua County
Cedar Vale
Sedan

Cherokee County*
Baxter Springs
Columbus
Galena
Weir

Cheyenne County
Bird City
St. Francis

Clark County*
Ashland

Clay County
Clay Center
Morganville
Wakefield

Cloud County
Clyde
Concordia
Glasco
Miltonvale

Coffey County*
Lebo
LeRoy

Cowley County
Arkansas City
Dexter
Udall
Winfield

Crawford County
Arcadia
Frontenac
Girard
Pittsburg

Dickinson County
Abilene
Carlton
Chapman
Enterprise
Herington
Manchester
Soloman
Woodbine

Doniphan County
Elwood

Highland

Troy
Wathena

Douglas County*
Baldwin City
Eudora
Lawrence
Lecompton

Edwards County

Elk County
Howard
Longton

Ellis County
Ellis
Hays
Victoria

Ellsworth County
Ellsworth
Holyrood
Kanopolis
Wilson

Finney County
Garden City
Holcomb

Ford County
Bucklin
Dodge City
Ford

Franklin County
Ottawa

Wellsville
Williamsburg

Geary County
Junction City
Milford

Gove County
Grainfield

Oakley

Graham County
Hill City

Grant County
Ulysses

Gray County
Cimarron
Copeland
Ensign
Ingalls
Montezuma

Greenwood County
Eureka

Madison

Hamilton County
Syracuse

Harper County*
Harper

Harvey County
Burrton
Halstead
Hesston
Newton
North Newton
Sedgwick
Walton

Haskell County*

Sublette

Hodgeman County*
Jetmore

Jackson County
Circleville
Delia
Denison
Holton
Hoyt
Mayetta
Whiting

Jefferson County*
McLouth
Meriden
Oskaloosa
Perry

Jewell County
Esbon
Formoso
Jewell
Mankato
Randall

Johnson County*

Bonner Springs

DeSoto
Edgerton
Fairway

Gardner
Leawood

Lenexa
Merriam
Mission
Olathe
Overland Park
Prairie Village
Roeland Park

Shawnee
Spring Hill
Westwood

Kearny County*
Deerfield

Kingman County
Cunningham
Kingman

Kiowa County

Labette County
Altamont
Oswego
Parsons

Lane County
Dighton

Leavenworth County*
Basehor

Bonner Springs

DeSoto
Lansing

Tonganoxie

Lincoln County*
Lincoln Center
Sylvan Center

Linn County*
LaCygne
Linn Valley
Mound City
Prescott

Logan County
Oakley

Lyon County*
Americus
Emporia

Marion County
Goessel
Hillsboro
Marion
Peabody

Marshall County
Marysville

McPherson County
Canton
Inman
Lindsborg
Marquette
McPherson
Moundridge

Meade County
Fowler
Meade
Plains

Miami County
Louisburg
Osawatomie
Paola
Spring Hill

Mitchell County*
Beloit
Cawker City
Glen Elder
Tipton

Montgomery County
Caney
Cherryvale
Coffeyville
Dearing
Elk City
Independence

Morris County
Council Grove
Herington

Morton County

Nemaha County
Centralia
Sabetha

Neosho County
Chanute
Erie
Thayer

Ness County

Norton County

Osage County
Burlingame
Carbondale
Lyndon
Melvern
Overbrook
Osage City
Scranton
Quenemo

Osborne County
Downs
Osborne

Ottawa County
Delphos

Minneapolis
Tescott

Pawnee County
Larned

Phillips County*
Logan
Phillipsburg

Pottawatomie County
Belvue
Manhattan
Onaga
St. George
St. Marys
Wamego

Pratt County
Pratt

Rawlins County

Reno County
Buhler
Haven
Hutchinson
Nickerson

Pretty Prairie
South Hutchinson
Sylvia

Republic County*
Munden

Rice County
Lyons
Sterling

Riley County*
Manhattan
Randolph
Ogden

Rooks County
Plainville
Stockton

Rush County*
La Crosse

Russell County*
Dorrance
Luray
Russell

Saline County
Brookville
Gypsum
New Cambria
Salina
Smolan

Solomon

Scott County
Scott City

Sedgwick County
Andale
Bel Aire
Bentley
Cheney
Clearwater

continued on next page

Sedgwick County Continued
Colwich
Derby
Garden Plain
Goddard
Haysville
Kechi
Maize
Mount Hope
Mulvane
Park City
Sedgwick
Valley Center
Viola
Wichita

Seward County
Kismet
Liberal

Shawnee County
Auburn
Rossville
Silver Lake
Topeka
Willard

Sheridan County
Hoxie

Selden

Sherman County
Goodland

Smith County*
Smith Center

Stafford County*
Hudson
Seward
Stafford

Stanton County
Johnson City

Stevens County*
Hugoton
Moscow

Sumner County
Argonia
Belle Plaine
Caldwell
Conway Springs
Mulvane
Oxford
South Haven
Wellington

Thomas County
Colby
Oakley

Trego County
WaKeeney

Wabaunsee County
Alma
Harveyville
Maple Hill
McFarland
Paxico
St. Marys
Willard

Wallace County*
Sharon Springs

Washington County
Washington

Wichita County
Leoti

Wilson County
Buffalo
Fredonia
Neodesha

Woodson County*
Yates Center

Wyandotte County*
Bonner Springs
Edwardsville
Kansas City

ABOUT THE FINANCING

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

FHA, VA, RD, Fannie Mae and Freddie Mac HFA Advantage conventional loans are permitted. Find the specific government and conventional loan products permitted on the U.S. Bank website. (Rev 03/17/26)

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 who do not provide updated information to eHousingPlus. (Rev 04/17/26)

Fannie Mae HFA Preferred Fact Sheet Fannie Mae HFA Preferred FAQ

Freddie Mac HFA Advantage Fact Sheet Freddie Mac LPA FAQ

- Appraisal must indicate that the home has at least a 30 year remaining useful life.
- Buydowns are not permitted.
- Cash Back to the borrower is not permitted. The KansasDPA Assistance may be used for down payment, closing costs, prepaids, or principal reduction. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow to the extent permitted by Agency (FHA, VA, USDA-RD, Fannie Mae, Freddie Mac) guidelines. Remember to document your files. Because the KansasDPA Assistance is a fixed percentage, any remaining KansasDPA Assistance must be applied as a principal reduction.
- Co-Signers are allowable, this means a borrower who will not occupy the property and does not take any ownership interest 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).The income of a non-occupying co-signer is NOT included to determine program income eligibility except for when the borrower uses the conventional loan option. Follow Fannie Mae and Freddie Mac guidance for calculating AMI.
- Minimum Loan Amount - There is no minimum loan amount in this program.
- Manual Underwriting - Loans may only be manually underwritten for erroneous credit, inaccurate credit, insufficient credit, or loans with no credit score scores. Loans must comply with the requirements of the Agency or GSE. Not permitted on manufactured homes. Lender must follow loan Agency. GSE, U.S. Bank Seller Guide and Product Guides. Click on this link to be redirected to the U.S. Bank web site. (Updated 03/17/26)
- Non-Occupying Co-Borrower means a borrower who will not occupy the property and can take an ownership interest in the property. Non-occupying co-borrowers execute the note (first and second mortgage note) and may appear on deed. The income of a non-occupying co-borrower must be included to determine program income eligibility and will be entered in the eHPortal. (Rev 07/21/25)

- Power of Attorney - Permitted but must be satisfy Agency or GSE requirements as well as U.S. Bank requirements. Use this link, then select U.S. Bank HFA Lending Guide> 900: Delivery and Funding > C. Funding Documentation Requirements.
    - Active duty military personnel may program an Alive and Well Letter. Lenders should contact their title company/closing agent for information regarding POA requirements in the State of Kansas. (Updated 03/17/26)

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

- Recapture - As a condition of receiving the Grant Funds, the Borrower acknowledges and agrees that, if the Borrower should sell or otherwise dispose of the Property or refinance the Property at any time within thirty (30) years from the Closing Date, the full amount of the Grant Funds will be recaptured by the Counties and will be deemed immediately due and payable by the Borrower to the Counties. If the Borrower does not sell or otherwise dispose of the Property or refinance the Property within thirty (30) years from the Closing Date, the full amount of the Grant Funds will be forgiven on the date that is thirty (30) years from the Closing Date.
    - It is important that the lender include the Grant Assistance when entering the loan into DU, LPA, or GUS so that it is properly reflected in the CLTV calculation. Not doing so will cause a delay in purchase. (Added 03/17/26)
    - A Notice of Grant Subject to Recapture form will be signed at closing and recorded immediately after the first mortgage. (Added 03/17/26)

- Refinances of an existing mortgage loan is not permitted. However, temporary, construction or bridge financing with a term of 2 years or less may be taken out with a program loan

- Remaining reserves are not established by the program. Follow Agency and GSE guidelines.

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.
(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 KansasDPA FIRST MORTGAGE LOAN

To reserve funds use the eHousingPlus eHPortal. Log in and reserve the first mortgage that automatically provides Assistance. You will receive a loan number and a message that you've completed the reservation successfully. (Rev 05/13/19)

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.



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.

REMINDER: Include the Grant Assistance when entering the loan into DU, LPA, or GUS so that it is properly reflected in the CLTV calculation. (Added 03/17/26)

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. Freddie Mac LPA only. Fannie Mae DU only.

CLOSE AND VERIFY

THE LENDER WILL FUND ALL DOWN PAYMENT ASSISTANCE AT LOAN CLOSING. Upon loan purchase, US Bank will reimburse the lender.

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.

- **Lender Certification** (not signed by the buyer, signed by the Lender)
- **Program Affidavit** (includes Mortgagor Affidavit and Seller/Builder Affidavit)
- **Commitment & Gift Letter**
- **Notice of Grant Subject to Recapture (record immediately after the first mortgage)**

WHO SIGNS THE PROGRAM DOCUMENTS?

FORM	BORROWER AND CO-BORROWER	NON-OCCUPANT CO-BORROWER	NON PURCHASING SPOUSE	CO-SIGNER
Lender Certification	**Signed by the Lender only.**			
Program Affidavit	**Yes**	**Yes**	**No**	**No**
Commitment & Gift Letter	**Yes**	**Yes**	**No**	**No**
Notice of Grant Subject to Recapture	**Yes**	**Yes**	**No**	**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.

- FINAL SIGNED CLOSING DISCLOSURE
- FINAL SIGNED 1003
- Homebuyer Education Certificate - Freddie Mac Loans only
- KansasDPA Affidavit (Mortgage & Seller/Builder)
- KansasDPA Lender Certification
- KansasDPA Notice of Grant Subject to Recapture
- Real Estate Purchase Contract
- 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

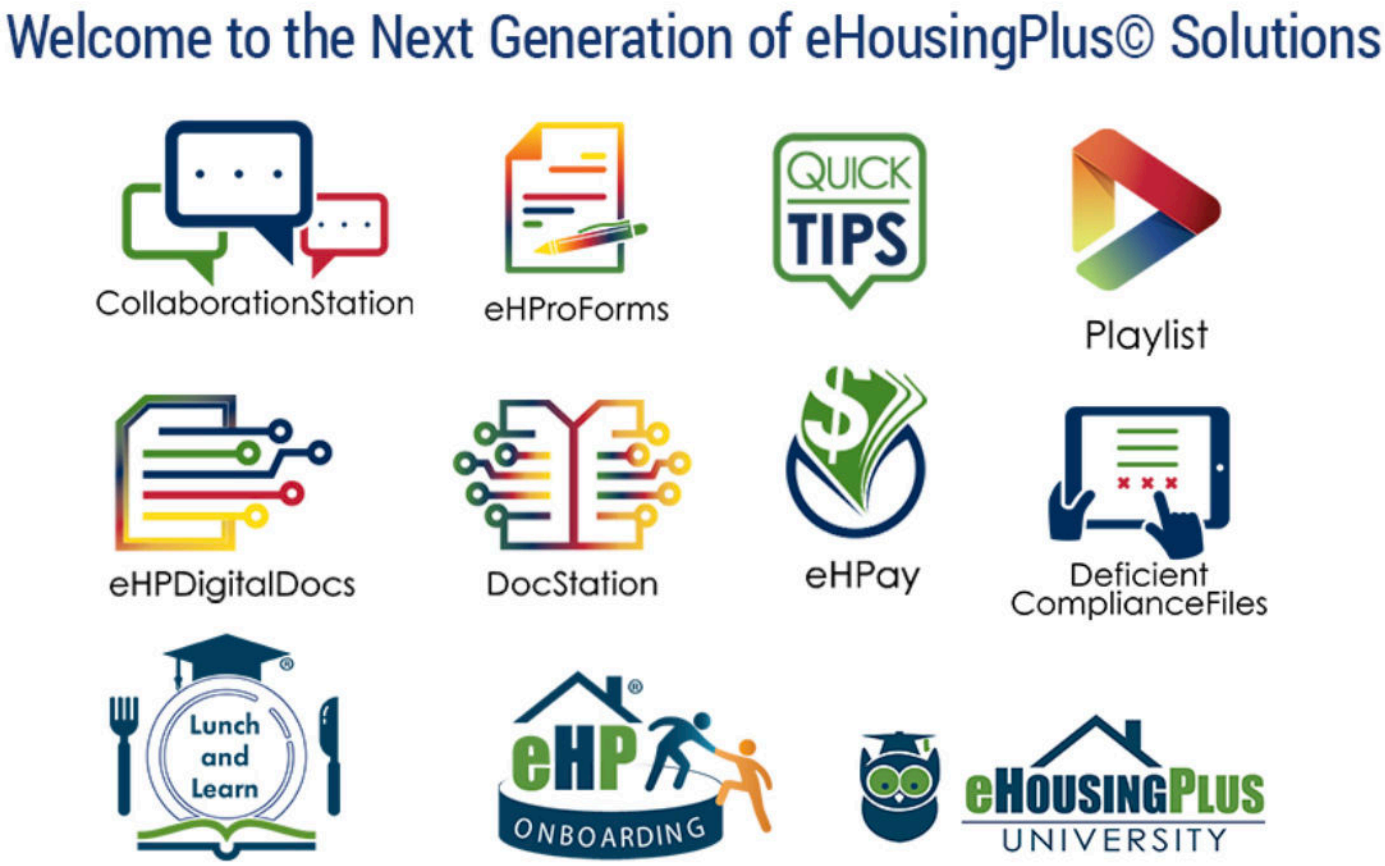
Following approval of Compliance File by eHousingPlus, lenders are notified and reminded of the purchase deadline.

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/Kansas/KansasDPA/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.

FINAL DOCUMENTS

The recorded mortgage documents, for both the first mortgage, 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.

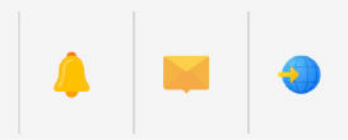
In Collaboration Station, you can also find the Servicer notes and exceptions that need to be addressed with them. By providing this view to you it gives you transparency to any problem that has to be resolved related to the mortgage or collateral submitted to the Servicer.
This view can be grouped, 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 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, program funds cannot be reserved for the buyer until such time as the buyer presents a valid contract. To assure that loans are purchased, please follow the Processing, Delivery and Purchase Timetable below. Please DO NOT reserve loans that cannot meet the timetable.
If the loan is not underwriter certified PRIOR to the loan closing, the loan is subject to cancellation. eHousingPlus notifies Lenders via email that the loan may be canceled if the underwriter certification is not completed. If the closing date is extended, please change the closing date in the eHPortal. If your underwriter needs additional time to complete the certification, just email eHousingPlus and ask that a Note be added to the file so the loan does not cancel. Should the loan reservation be canceled at any point during the reservation, the issuer may allow the loan to be reinstated at the higher of the mortgage rate originally reserved or the current program mortgage rate. (Rev. 03/08/22)
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 reservations 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).
(Rev 11/02/26)

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 25-day loan delivery to U.S. Bank, with an additional 5 days for suspense items, review and funding by U.S. Bank. As described above, one 30-day extension will be automatically applied if a loan is not purchased within 60 days, and additional 30-day extensions can be applied as needed, in exchange for an extension fee for each extension netted out of the Mortgage Loan purchase price. (Rev 11/02/26)

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. (Added 10/14/15)

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

US Bank Fees

$84 Tax Service Fee.

Funding fee should reflect as “Investor Funding Fee” on the LE/CD.
$475
(Rev. 08/28/25)

Date	ARCHIVED REVISIONS TABLE 2014 - 2024	Page
3-20-14	Two rate options now available, one for FHA only and one for FHA, VA and RD loans; VA loans receive 50 bps less in SRP than FHA and RD	5 17
4-22-14	SYSTEM AVAILABILITY ADDED TO PAGE 5	5
5-1-14	Updated U.S. Bank website information; Tax Transcripts info clarified to be consistent with Eligible Borrower info retroactive; Update Forms info	14, 25, 24
5-6-14	Effective April 25, Purchase Price Limits increased; Now there are separate Kansas MSA limits and different from balance of state	7
6-9-14	US Bank Funding Fee increased to $300	17
6-19-14	Assistance Amount on Option 2 changed	5
7-14-14	Clarified US Band Funding Fee of $300 as shown on page 17	5
9-2-14	Added Wakarusa (defined as a census designated place) in Shawnee County	11
1-26-15	Added City of Hoyt in Jackson County to participating cities	9
4-2-15	Revised Income limits for 2015 effective immediately	7
5-29-15	Revised Purchase Price Limits, effective 5-22-15	7
7-23-15	Added new section for Freddie Mac HFA Advantage	26
8-21-15	Added additional information links for HFA Advantage	26
9-26-15	Added Contact Directory	5, 6
9-26-15	Reformatted Compliance Process	16,17,30,31
9-26-15	Reformatted eHP and US Bank Fees	20, 33
9-26-15	Reformatted documents required for compliance file	25, 34
10-14-15	Added eHP fee information & revisited US Bank fees	21, 34
10-15-15	Added disclaimer regarding not reproducing program forms	26, 35
12-1-15	Added Chart of available Products	7
12-1-15	Revised Minimum FICO scores, Manufactured Houses, Manual Underwriting	8,9,15,29
12-22-15	Revised eHP Fee	20, 33
03-30-16	Revised income limits effective with 1003 loan applications dates 03/28/16	10 & 30
04-11-16	Revised Manual Underwriting information for Gov’t & Conventional Loans	16 & 30
04-21-16	Revised purchase price limits effective with 1003 loan applications dated 04/15/16	11 & 30
5-24-16	Added City of Holton to eligible Areas	12

LENDER COMPENSATION

Any fee and expense imposed by lender must be reasonable, customary and comparable to other FHA, USDA-RD, 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 HFA objectives and prohibited.

Origination Fee: Lender is allowed to charge and retain up to 1% of the original principal loan amount. This fee may be paid by buyer or seller as allowed by the agency. Netted from closing.

Discount or Additional Points: Lender may charge a discount fee up to 2% of the original principal loan amount. This fee may be paid by the buyer or seller as allowed by the agency. (Revised 07/21/25)

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

Type	Origination Max	SRP Amount
All Loan Products	1.00% of note amount	1.00% of note amount

Customary Charges Incurred by Lender: These should be nominal, customary and justified as pass through costs. Examples are as follows:

- Financing Costs – legal fees, underwriting fees and courier fees
- Settlement Costs – title and transfer costs, title insurance, survey/ILC, recording or registration costs
- Other Costs – doc prep fees, notary fees, hazard insurance premium, mortgage insurance premium, life insurance premium, prepaid escrow deposits and other similar charges allowable by the insurer/guarantor.

Date	ARCHIVED REVISIONS TABLE	Page
07-26-16	Revised Rate/Offering Chart	8
07-26-16	Revised Minimum Credit Score requirement	9
07-26-16	Revised Manual Underwriting for FHA Loans	16
07-26-16	Revised Manual Underwriting for Freddie Mac HFA Advantage Loans	30
08-22-16	Clarified eHousingPlus Fee	21 & 34
12-08-16	Added unincorporated areas of Jackson County to the list of eligible areas	11
12-08-16	Removed separate Freddie Mac section of guide and incorporated any variances	8, 9, 15
03-15-17	Revised Who to Contact grid	6
03-15-17	Added 1.50% Origination Fee Effective March 15, 2017	7
03-15-17	Revised Rate/Offerings Chart • Removed Freddie Mac 3% option • Removed FHA 2% option • Added FHA 5% option • Added Freddie Mac No Assistance, 4% and 5% options	7
03-15-17	Removed reference to spouse in Eligible Borrowers	8
03-15-17	Updated Freddie Mac Credit Smart homebuyer education link	9
03-15-17	Revised household income calculation Effective March 15, 2017	9 & 22
03-15-17	Revised Reservation to Underwriter Certification Timeline to 25 days	19
03-22-17	Revised Purchase Price limits effective 03/17/17 Revised DTI requirement for conventional loan Added US Bank Condo guideline expansion language Revised US Bank Tax Service Fee effective 04/17/17	10 9 10 21
04-24-17	Revised Household Income Calculation to Income Limits and Requirements Revised US Bank web site address	9 27
04-27-17	Revised Household income Limits effective 4/18/17	9
05-19-17	Revised Who To Contact Directory Added Agency & US Bank overlay for Eligible Borrowers	6 8
10-30-17	Revised Eligible Borrower - Removed 1st time buyer requirement Removed tax return/transcript program compliance requirement Removed Veterans Exception Revised Government & Conventional loan income and purchase price limits Removed Targeted Area Census tract numbers Revised eHP Compliance Checklist items	8 8 8 9 14 25
02-26-18	Added disclaimer regarding mortgage loans financed with tax-exempt mortgage revenue bonds Revised Purchase Price limits effective 02/26/18 Revised Origination Fee for VA and USDA;RD loans	8 9 19
03-20-18	Added KansasDPA AIS Grant information to guidelines	8, 10, 17, 18, 19
04-01-18	Revised program properties to include Manufactured Housing Effective 04/01/18	11

04-07-18	**Revised income limits** **Revised US Bank Tax Service Fee effective 04/30/18**	**10** **22**
04-16-18	**Revised AIS Grant Amount effective 04/23/18**	**9, 17, 18**
05-03-18	**Revised Rate/Offerings Chart, effective 04/23/18** **Added clarification that AIS Grant Limits are already calculated at 80% and 50%** **Revised Manufactured Homes - NOT Allowable Effective 05/01/18** **Revised eHP Fee, effective 04/23/18**	**8** **11** **12** **23**
07-30-18	**Revised AIS Grant income limits effective 07/29/18**	**11**
12-12-18	**Changed eHousingPlus Lender Portal to: eHPortal** **Added language for a lender to contact Agency (FHA, VA, RD, Freddie Mac) regarding ownership of other property** **Added Mortgage Insurance language under DTI requirement** **Added eHP Digital Docs**	Throughout 10 10 17 - 22, 26,
01-22-19 and 01-29-19	**Added Reno County EIN** **Added Kansas Kick Start 2nd Mortgage Loan requirements** **Revised Sales Price Limit, effective 02-01-19** **Revised Origination Fee to 1.00% effective 02-01-19**	**8** **8, 10, 11, 12, 17, 18, 19, 20, 21, 36** **12** **30**
02-13-19	**Added that a Kick Start may be used for Principal Reduction**	**8**
02-21-19	**Revised KickStart available funds**	**10**
03-04-19	**Added Berryton to Shawnee County eligible area**	**16**
04-29-19	**Revised Income for all programs and Purchase Price Limits for Kick Start Program Effective 04-29-19**	**12 & 13**
05-09-19	**Removed reference to the Kansas Kick Start Second Mortgage program** **Revised Rates/Offerings chart effective May 9, 2019** **Revised Manual underwriting guidance for Freddie Mac HFA Advantage loans** **Revised US Bank All Regs Web Page link**	**Throughout** **9** **17** **25**
07-08-19	**Replaced references to Fannie Mae with Freddie Mac**	**6,10,12**
07-31-19	**Removed Harper County as an eligible area** **Revised AIS Grant Income Limits effective 07/28/19 and after**	**14** **11**
08-08-19	**Added Recapture to Grant Funds** **Revised Rates/Offerings Chart** **Added Notice of Grant Subject to Recapture form and New combined Commitment Letter and Gift Letter** **Revised eHP Compliance File documents to include New combine Commitment Letter and Gift Letter**	**8** **9** **20** **34**
09-09-19	**Added City of Frontenac as an eligible area, effective 08/23/19** **Removed Targeted Area census tracts from guidelines**	**13** **18**
12-17-19	**Revised Income Limits Effective 12-13-19**	**11**
12-18-19	**Revised eligible areas Effective 12-12-19**	**13 - 16**

01-06-20	Added Special Note for Freddie Mac HFA Advantage loans Revised Maximum DTI - Effective 01/06/20 Revised Income Limits - Effective 01/21/20 Revised Manual Underwriting Guidance Added note about Freddie Mac HFA Advantage AIS Grant Revised US Bank Webs Site information Added note to timeline regarding Freddie Mac HFA Advantage loans Added Archived Revisions Table 2014 - 2018	7 8 9, 10, 11 17 18, 19 24 25 35
01-13-20	Corrected spelling of eligible areas	13 - 16
02-26-20	Removed AIS Grant information from the guide	6, 18, 19
03-30-20	Added language to Cash Back on page 17 for clarification	17
04-10-20	Revised Contact Directory Added U.S. Bank COVID-19 Guidance link Revised Income limits for FHA, VA, USDA-RD, Freddie Mac above 80% AMI Revised Purchase Price limit	5 8 9 12
06-12-20	Added City of Shawnee as an eligible area Revised VA SRP	16 30
07-06-20	Revised minimum FICO for FHA loans to 660	8
07-16-20	Revised minimum FICO for FHA loans to 640 Revised Freddie Mac HFA Advantage 80% and lower income limits	8 10
07-31-20	Added City of Atchison as an eligible area	12
08-10-20	Added City of Gardner as an eligible area	13
08-17-20	Added Manufactured Housing as an allowable property types	11
09-04-20	Added City of Ottawa as an eligible area	13
09-11-20	Added City of Tonganoxie as an eligible area	13
10-16-20	Added the City of Coffeyville as an eligible area	14
10-20-20	Added Power of Attorney	14
10-29-20	Removed Recapture of Grant Funds Provision Removed Notice of Grant Subject to Recapture Form	6 18
12-09-20	Added City of Mound City as an eligible Area	13

02-15-21	Revised Citizenship requirement Added Freddie Mac HFA Advantage LPA Instructions Revised Compliance Origination Process	7 15 16
03-22-21	Added Doniphan County to eligible areas	11
03-29-21	Added the City of Wathena to eligible areas	11
04-01-21	Added the City of Highland to eligible areas	11
04-07-21	Revised Income and Purchase Price limits effective 04/09/21	8 & 10
04-14-21	Added the City of Elwood to eligible areas	11

06-14-21	**Revised Freddie Mac 80% AMI and lower income limits** **Updated UW Certification**	**9** **17**
06-22-21	**Revised Freddie Mac 80% AMI and lower income limits**	**9**
07-31-21	**Added Baldwin City to eligible areas**	**11**
08-11-21	**Added City of Iola to eligible areas**	**11**
09-08-21	**Revised Income Calculation method for the program.** **Removed the Compliance Income Calculation from the guide.**	**8**
11-30-21	**Changed Program marketing name**	**Cover & various pages**
01-14-22	**Added City of Canton**	**13**
02-01-22	**Revised program name throughout document**	**15 & 18**
03-08-22	**Revised Program Timetable, Loan Processing, Delivery and Purchase Timeline, and Loan Purchase Extension Fee**	**23**
03-16-22	**Updated Contact Directory**	**5**
03-25-22	**Added City of Marion**	**13**
04-22-22	**Updated Income Limits**	**8**
05-09-22	**Added City of Oskaloosa**	**12**
06-05-22	**Updated Contact Directory** **Updated Freddie Mac 80% AMI Limits** **Revised U.S. Bank Fees**	**5** **9** **24**
07-14-22	**Added City of Humboldt**	**11**
08-04-22	**Added City of Leoti**	**14**
09-06-22	**Added Greenwood County**	**12**
09-08-22	**Added Osage County and Cities of Burlingame and Quenemo**	**13**
09-30-22	**Corrected Freddie Mac 80% AMI Limits** **Added Cowley County**	**9** **11**
10-23-22	**Added City of Overbrook (9/20/22)** **Added City of Melvern (10/12/22)** **Added City of Lyndon (10/21/22)** **Updated Freddie Mac on 2-4 units and manufactured homes**	**13** **13** **13** **9**
12-14-22	**Updated homebuyer education link** **Added 1 - 4 unit residences eligible** **Removed purchase price limits** **Added City of Delphos (12/15/22)**	**8** **9** **10** **13**

01-17-23	Removed U.S. Bank COVID Guidance Revised non-occupant co-borrower and co-signer policy Revised program income calculation definition Renamed Compliance Process to: Process Summary from Training to Loan Purchase Revised link to US Bank web site Revised Loan Purchase Extension Fee	7 7 & 15 8 17 21 22

02-17-23	Revised manual underwriting guidance	15
03-01-23	Revised FICO and DTI for VA and USDA-RD loan products	7
03-21-23	Removed program limits section Revised first mortgage section Revised Assistance Grant section Added Minimum Credit Score section Revised Maximum Debt to Income ratio Revised links Revised link	6 6 6 7 7 15 21
04-17-23	Lowered minimum FICO on manufactured homes to 660 Added manual underwrites on FHA mortgages	10
04-19-23	Added Hill City in Graham County	12
05-24-23	Revised income limits effective 05/18/23	8
07-21-23	Updated the Freddie Mac income limits Added the city of Ogden in Riley County	9 13
08-10-23	Added: Credit Score, DTI & LTV Requirements for Gov't and Conv. loans Updated DTI for conventional loans	8 & 9 9
08-15-23	Added Chautauqua County as eligible area	13
09-21-23	Added Montgomery County and the City of Thayer (Neosho County)	15
10-02-23	Revised contact directory Added eHP FrontPorch	5 Various
04-04-24	Updated US Bank links Revised income limits effective 04/04/24 Updated Fannie Mae HFA Preferred and Freddie Mac HFA Advantage fact sheet links Updated eHP links	5, 12, 22 10 17 19, 20
06-12-24	Updated Freddie Mac 80% AMI income limits	11
07-24-24	Added the City of Selden and Wilson County as eligible areas in the program effective 07/23/24	16

DATE	REVISION	PAGE
01-14-25	Removed reference to recapture period	6
04-14-25	Revised income limits effective 04/14/25	10
04-24-25	Corrected date on income limit chart to 04/14/25	10
05-16-25	Revised Freddie Mac 80% AMI income chart	11
07-21-25	Added KansasDPA EDGE rate/offering Updated income calculation for non-occupying co-borrower and co-signer Revised Manufactured Housing requirements Updated non-occupant co-signer and non-occupant co-borrower Added Discount Points related the EDGE rate/offering	6 10 12 17 28
08-28-25	Updated Rate Locks to Borrowers Revised U.S. Bank Funding fee	26 27
10-16-25	Corrected spelling of co-signers	17