NEVADA RURAL HOUSING

Administrator's Guidelines

Home At Last™

TMS
THE MONEY SOURCE

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Updates are shown on Page 3

EQUAL HOUSING OPPORTUNITY

eHOUSINGPLUS
Program Management Specialists

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REVISIONS TABLE 2026

Archived Revisions located on the last page of this guide

DATE	ITEM - EFFECTIVE IMMEDIATELY UNLESS OTHERWISE NOTED	Page
11/02/26	Clarified 50bps LPA for 2-4 Unit properties and manufactured housing Removed bps for manual underwriting Revised program delivery timeline to 60 days effective with new loan reservations 11/02/26	6 & 11 13 20

NEVADA RURAL HOUSING AUTHORITY TEAM



Nevada Rural Housing Authority
Sponsors the first mortgage and down payment assistance program, sets the rate, term and points**,** and markets the program, and provides program training to participating lenders.

Participating Lenders
Take applications, reserve in their own systems and the eHousingPlus Lender Portal, process, underwrite, approve, fund first mortgage and down payment assistance at closing, close and sell qualified loans to the program. Lenders are responsible for servicing program loans in accordance with Agency requirements until they're purchased by the Master Servicer.

The Money Source (TMS)
Master Servicer
Provides information on acceptable loan products and delivery and funding, receives all first mortgage files, reviews first mortgage files, notifies lenders of first mortgage file exceptions, approves first mortgage files, purchases pools and delivers loans, buys first mortgage and provides delivery certificate.

eHousingPlus
Program Administration
Maintains the program reservation system, websites, and posts Administrator's Guidelines, forms and training materials, provides system training, answers program and system questions, receives first mortgage 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	
System Errors - Technical Assistance	Option #6	Click here
TMS Contacts General Non-Loan Specific Questions or Submission Assistance: Contact your assigned Correspondent Liaison Underwriting Scenarios or Questions Pricing/Locking Conditions Clarification		Scenarios@TheMoneySource.com Secondary@TheMoneySource.com Support@TheMoneySource.com

PROGRAM PRODUCTS

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.

Funds are available in a first-come, first-served revolving pool that provides continuous funding. Approved loan products include: FHA including Streamlined 203(k), VA, USDA: RD and Fannie Mae HFA Preferred* and Freddie Mac HFA Advantage* Conventional loans.

* SEE IMPORTANT MESSAGES BELOW REGARDING THE FANNIE MAE HFA PREFERRED CONVENTIONAL LOAN AND THE FREDDIE MAC HFA ADVANTAGE CONVENTIONAL LOAN.

Daily Rate Lock Reservation Availability
Reservations in the program are available Monday – Friday 8:00 a.m. – 7:00 p.m. Pacific Time excluding holidays. Click on this link to view the rates and offerings chart.

***Freddie Mac HFA Advantage Conventional Loan and Fannie Mae HFA Preferred Conventional Loan Income at or below 80% AMI**
These loans will have lower income limits (determined by Fannie Mae & Freddie Mac and already calculated in this guide) and receive charter level reduced MI coverage.

Fannie Mae HFA Preferred Fact Sheet Fannie Mae DU Job Aid

Freddie Mac HFA Advantage Fact Sheet Freddie Mac LPA FAQ

50bps LLPA for 2-4 Unit properties and Manufactured housing.

FIRST MORTGAGE OPTION

The first mortgage interest rate vary based upon loan product, down payment assistance amount and income AMI. Click here to view the Program Highlights.

Home At Last™ (HAL)

- The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments
- Visit HALRates.org for current options.
- Only un-assisted option available for those who do not need down payment and/or closing cost assistance and for those who are refinancing. There is no second mortgage or term associated with the un-assisted option.
- No first-time homebuyer requirement. Repeat borrowers who own other property can still use the Home At Last™ program, but the property purchased through the program must be the borrower's primary residence within 60-days of closing.
- Minimum 620 FICO

THE REQUIREMENTS

Unless otherwise directed, Lenders are responsible for assuring that loans meet the strictest of Agency (FHA, etc.) and/or program guidelines.

Eligible Borrowers

- No first-time buyer requirement
- Buyers must occupy the property as their primary residence within 60 days of closing.
- For non-US residents, follow loan agency (FHA, VA, etc.) guidelines.
- Applicants must be considered in compliance with the Federal Fair Housing Act and Nevada law.
- The Home At Last™ Program does not have restriction on using the program more than one time, including refinancing.

Eligible Areas for the Home At Last™ Program

All of the following areas are eligible:

- Carson City
- Churchill County
- Clark County – communities with populations under 150,000
- Douglas County
- Elko County
- Esmeralda County
- Eureka County
- Humboldt County
- Lander County
- Lincoln County
- Lyon County
- Mineral County
- Nye County
- Pershing County
- Storey County
- Washoe County – communities with populations under 150,000
- White Pine County

NOT ELIGIBLE: The city limits of Reno, Henderson, Las Vegas, North Las Vegas, Enterprise, Paradise, Spring Valley and Sunrise Manor.

To verify eligibility for property located in Clark County or Washoe County, use the Nevada Rural Housing Authority's HALmap.org website. All other counties are 100% eligible.

Credit Score, DTI & LTV Requirements

Minimum Credit Score
The Program requires a minimum FICO credit score for various products, the mid score must be the minimum or above. Click here to view the minimum FICO and Rates/Offerings shown on the Issuer's web page on the eHousingPlus web site. Click on VIEW PROGRAM HIGHLIGHTS tab to view the current rate. PLEASE NOTE THAT RATES ARE SUBJECT TO CHANGE AT ANY TIME. If an Agency (FHA, etc) has a higher minimum, follow Agency guidelines. If a participating lender has a higher minimum for other loans and wishes to require a higher minimum for loans, then lenders must use the higher minimum. Contact TMS with any questions regarding acceptable automated underwriting system. Scenarios@TheMoneySource.com .

Minimum 620 FICO for Government and Conventional loans.

Loan Underwriting
Loans are underwritten by the Lender.
Freddie Mac loan option use LPA ONLY and Fannie Mae loan option use DU ONLY.

Maximum Debt to Income Ratio
AUS approval only, no DTI maximum.

Homebuyer Education
All buyers (any person on note/warranty deed) must attend an approved homebuyer education course. All borrowers, except for cosigners and non-occupant co-borrowers, are required to attend, including first-time buyers and repeat buyers. Co-signers are not required to attend. A NPS on title must attend homebuyer education. **HUD-Approved Courses in Nevada** are accepted and preferred. Other acceptable courses (not HUD-approved) include:
1. Nevada Rural Housing Authority - Online Homebuyer Education
2. Nevada Rural Housing Authority - Attendance at a Local Homebuyer Workshop
3. Nevada Housing Division/ Freddie Mac CreditSmart- Online Homebuyer Education
4. Fannie Mae Home View - Online Homebuyer Education
5. MGIC Finally Home! - https://www.finallyhome.org/en/partners/mgic/

Home At Last™ Program - Income Limits

- $165,000 for FHA and VA loans, and Fannie Mae Conventional loans if borrower income exceeds 80% of Area Median Income (AMI)
- Follow loan agency guidelines (USDA, Fannie Mae, etc.) for income calculation and income limits. The eHPortal does not check the lower income limits. Lenders are responsible for ensuring that loans meet the program requirements.
- USDA loans - Household income may exceed the program limit when the loan meets USDA income guidelines.
- The program permits using qualifying income to determine eligibility, unless not allowed by the loan agency (Fannie Mae, etc.)
- Fannie Mae and Freddie Mac loans require the income for all borrowers who sign the Note to not exceed the program limits.

HAL Program Income Calculation – Income calculated per Agency guidelines.

NEVADA RURAL HOUSING

Home At Last™

Homeownership Program Income Limits*

Effective June 10, 2026

Government Loans – FHA, VA, USDA Conventional Loans – Fannie Mae and Freddie Mac (if borrower income exceeds 80% AMI*)	County	Household Size	Income Limit
	All	All	$165,000

Conventional Loans – Fannie Mae and Freddie Mac 80% AMI Income Limits	County	Household Size	Income Limit
	Carson City	All	$72,000
	Churchill	All	$84,400
	Clark	All	$78,560
	Douglas	All	$89,200
	Elko	All	$89,200
	Esmeralda	All	$93,360
	Eureka	All	$84,400
	Humboldt	All	$84,400
	Lander	All	$84,400
	Lincoln	All	$84,400
	Lyon	All	$88,720
	Mineral	All	$84,400
	Nye	All	$84,400
	Pershing	All	$84,400
	Storey	All	$88,720
	Washoe	All	$88,720
	White Pine	All	$85,200

EQUAL HOUSING OPPORTUNITY

Maximum/Minimum Loan Amounts and/or Purchase Price

- The Home At Last™ program does not have a maximum or minimum loan amount or purchase price.
- Jumbo loans are not permitted.
- Lenders must comply with all applicable loan agency limits (FHA, Fannie Mae, etc.) with all programs.

About the Property

- Residential Units only. New or existing, one-four units, detached or attached, condos*, townhomes, and manufactured homes**.
  - With a 2 or more unit property, the borrower must live in one of the units and the property must be at least 5 years old.
  - 50bps LLPA for 2-4 unit properties
- Homes are considered new if never previously occupied.
- Mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.
- Land may not exceed the size required to maintain basic livability. Properties must be “Residential in Nature”.
- Property Flips - follow agency guidelines (FHA/VA, etc.).
- Ownership of other property is permitted unless not allowed by the loan agency. Lenders must follow all loan agency guidelines regarding ownership of other property.

*When using a conventional loan with a condo contact TMS - Scenarios@TheMoneySource.com

**Manufactured Homes Guidance
Minimum $75,000 loan amount
Single wide and double wide allowable
There is a 50bps LLPA for manufactured homes.
Follow Agency guidelines for manufactured housing
Uses the same FICO and DTI guidance
Contact TMS with any questions Scenarios@TheMoneySource.com

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 Fannie Mae HFA Preferred product and Freddie Mac HFA Advantage. Check with the MI provider of your choice for detailed guidelines.

Charter- Level mortgage insurance is available on Fannie Mae HFA Preferred and Freddie Mac HFA Advantage loans with income at or below 80% Area Median Income (AMI). When income exceeds 80%AMI, the standard mortgage insurance rates must be charged- refer to most current conventional product guide.

ABOUT THE FINANCING

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

It is the responsibility of the lender to follow all program, Agency (FHA, VA, USDA RD, Fannie Mae, Freddie Mac) and TMS master servicer guidelines.

Check with your underwriter for updates to information for Fannie Mae HFA Preferred or Freddie Mac HFA Advantage Conventional Loans. Such information is provided by third parties (i.e. Fannie Mae, TMS, etc.) who do not provide updated information to eHousingPlus.

HFA Advantage Link Information

HFA Preferred Link Information

Accessory Dwelling – Lender must follow loan agency guidelines. HFA Preferred permits using the rental income from accessory dwelling units per applicable Fannie Mae Guidelines.

Appraisal

- Must indicate that the home has at least a 30-year remaining useful life.
- Appraisals with property value below the contract sales price must follow the loan agency guidelines (FHA, etc.). TMS and Nevada Rural Housing Authority do not have overlays specific to appraisals coming in below the contract sales price.

Assets - All available assets are not required to be used in this program. The Program does not have asset restrictions.

Assumptions – The first mortgage loan and assistance provided in the form of a second mortgage is not assumable, except by an immediate family member in the event of borrower's death.

Boarder Income -

- Lender must follow loan agency guidelines (FHA, Fannie Mae, etc.).

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-permanent loans are not permitted.

Co-signers are permitted by the program subject to the Lender following all applicable loan Agency and GSE guidelines. A non-purchasing spouse must sign the mortgage/deed of trust (and/or any riders or disclosures) or a Quit Claim Deed when the borrower is vesting as "sole and separate." Signing the mortgage/deed of trust and other related documents does not make the non-purchasing spouse a co-borrower.

Non-Occupant Co-Borrowers are permitted by the program subject to the Lender following all applicable loan Agency and GSE guidelines.

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.

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 – FHA loans ONLY, manual underwriting is not permitted for conventional loans. Contact TMS with questions: Scenarios@TheMoneySource.com (Rev 11/02/26)

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

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

Refinances – Permitted.

Tax Returns or Tax Transcripts - Not required for program purposes. However, contact TMS - Support@TheMoneySource.com

SUMMARY OF THE COMPLIANCE ORIGINATION PROCESS

MANDATORY HAL University PROGRAM TRAINING

Lender training is mandatory for anyone working with this program. HAL University provides program training online 24/7. To attend click on this link.

eHP TECHNICAL AND WORKFLOW TRAINING

Our On-Boarding process is designed to provide all participating lenders and their staff web-based training related to the Technical and Workflow requirements of each program.
Based on your role, there are certain training requirements prior to adding a new Program and Features.

Once you have submitted the Technical and Workflow 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 here to register for the on-demand Technical and Workflow 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

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.

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 timeline.

UNDERWRITE AND CERTIFY

Freddie Mac requires HFA Advantage loans to be underwritten through Loan Product Advisor (LPA) only, and will not accept any loans underwritten through Desktop Underwriter (DU). Lenders underwrite & are responsible for credit decisions of the loans in the program. Servicer does not re-underwrite loans. **Following loan reservation and PRIOR to loan closing, the Lenders Underwriter MUST complete 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 to eHP FrontPorch > Collaboration Station and request for the underwriter certification to be removed.

CLOSE

THE LENDER WILL FUND THE DOWN PAYMENT ASSISTANCE AT LOAN CLOSING. Upon loan purchase, TMS 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, purchase price or down payment assistance amount changes, and you have already printed forms, you'll need to print the forms again so the information on the form is accurate. The following program closing forms are found in eHP FrontPorch using the eHProForms App.

WHO SIGNS THE PROGRAM CLOSING FORMS?

A non-borrower (besides the NPS) is not permitted to be on title or deed.

* HAL Pals Pet Adoption Certificate Lender to provide a copy of the certificate to borrower at closing. Nevada Rural Housing will pay up to $300 to cover adoption fees at a local shelter. Refer to HALPals.org for full details.

Form	Signed When?	Borrower	Co-Borrower	Non Purchasing Spouse	Co-signer
HAL Pals Certificate*	Closing	Not signed, presented to Buyer at closing. See details below.			

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 the **eHP FrontPorch.** This portal provides lenders with all the tools necessary to deliver the required documents for the approval of the originated loan(s) in their respective affordable homebuyer programs. **eHP FrontPorch** is a secure, easy to use and efficient way for lenders to deliver the Compliance File, Correct 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.

Items to be uploaded in the compliance file include:

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

UPLOAD THE COMPLIANCE FILE

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 App and eHPay.

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

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

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

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

PAID LOAN FILES lists compliance file that have been paid.

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

CLEAR A DEFICIENT COMPLIANCE FILE

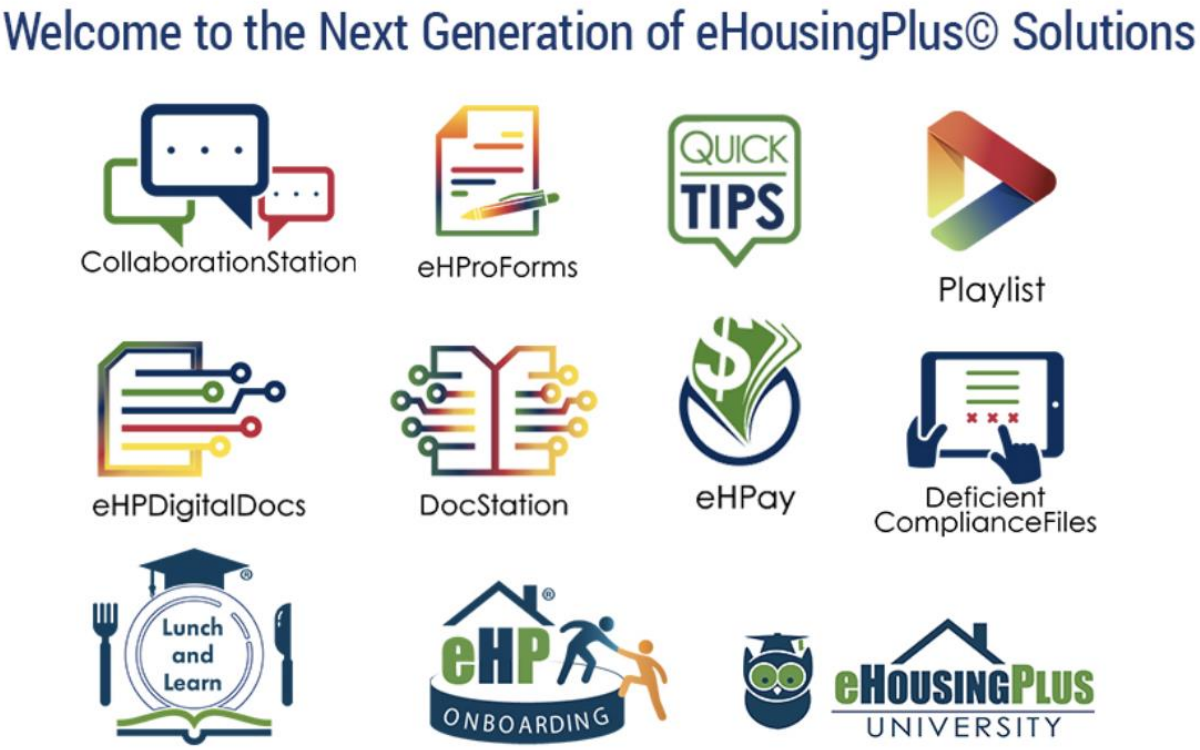
LOAN DEFICIENCIES ARE NOT ACCEPTED VIA EMAIL.
Clearing files deficiencies is critical to your loan being approved and ultimately purchased. In the Deficient Compliance Files drop down, choose View/Upload Corrected DEFIs. This area will assist you in viewing what needs to be corrected, which documents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

EHP COMPLIANCE APPROVAL

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

SUBMIT MORTGAGE FILE & CREDIT PACKAGE TO SERVICER

The Mortgage File including Credit Package are uploaded to TMS using K.I.S.S.. Contact TMS with questions - **Support@TheMoneySource.com**



eHP FrontPorch Helpful Tips

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

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

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

If something needs to be updated you can log into the eHPortal, edit the loan and you come back to eHP FrontPorch and regenerate the forms.
It's easy and you can create forms as many times as you need with just one click.
If your loan record has not been updated, your loans will be incorrect, and your file will be placed in deficient status.

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

eHP FrontPorch Helpful Tips

Collaboration Station

Collaboration Station creates a history of any issue that's been communicated regarding a specific loan and provides certain status alerts.
In collaboration station you can create a note to save to the loan file or you can send a message to anyone in our compliance team.

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

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

Quick Tips

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

eHPlaylist

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



Alerts and Notifications

The Alerts and Notifications area (bell and envelope icons) has been designed to provide you notifications of notes and messages related to your loans, with additional notification of status changes based on your role. When you send and receive messages using this app, you will receive a notification alert so you can easily see what's happening with your loans.
The last area on the notification panel (world icon) is made available to help you navigate to any of the program pages, guidelines, eHPUniversity and to view eHP News.

PROGRAM TIMETABLE

Buyers MUST HAVE A FULLY- EXECUTED SALES CONTRACT FOR A SPECIFIC PROPERTY in order to have funds reserved. 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.

If the loan is not underwriter certified prior to closing, the loan is subject to cancellation. eHousingPlus via email notifies lenders that the loan may be canceled if the underwriter certification is not completed. Should the loan reservation be canceled at any point during the reservation, the issuer may allow the loan to be reinstated at the **higher** of the mortgage rate originally reserved or the then current program mortgage rate.

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 by the servicer, US Bank within 60 days* of loan reservation, effective with new loan reservations 11/02/26
    - Prior to 11/02/26 – 70 Days

*The loan file closed, received compliance approval and it purchased by TMS.

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.

PROGRAM FEES

FIRST MORTGAGE FEES

eHousingPlus Fees

The program includes a first mortgage Compliance/Admin Fee 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.

Home At Last™ - $300

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.

TMS Fees

$319 Funding Fee (should reflect as “Investor Funding Fee” on the LE/CD)
$80 Tax Service Fee
These fees will be netted at time of loan purchase by TMS.

OTHER LENDER FEES – Lender Fees are any fees paid to the Lender for services rendered (i.e. Processing, Underwriting, Administrative, Document Preparation, etc.). Lender fees must be reasonable and customary, and may not exceed what is typically charged by the Lender to other borrowers. “Junk” fees may not be charged and excessive fees are not permitted. The purpose of down payment and closing cost assistance is not to provide a source to pay for such fees. This is a public purpose program for affordable housing and fees are closely monitored.

LENDER COMPENSATION

Lender compensation is a combination of the origination fee charged to the borrower at closing and a Service Release Premium (SRP) paid by TMS when the loan is purchased.

Loan Origination Fee – Lenders may charge the borrower a loan origination fee up to the applicable amount shown in the chart below as part of the lender compensation. Lenders will retain the origination fee at closing.

Service Release Premium (SRP) – TMS will pay the Lender an SRP equal to the applicable amount shown in the chart below at the time the loan is purchased.

The chart below shows a breakdown of total Lender Compensation. In addition to the origination fee, Lender may charge "reasonable and customary" fees and expenses that would apply with respect to non-program loans.

Program	Origination Fee	SRP Paid at Loan Purchase	Total Lender Compensation at loan purchase by TMS
Home At Last™	Not capped	1.50%	1.50% Plus the origination fee charged by the lender