



# **PTHS Arizona is Home Administrator's Guidelines**

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**Revisions are shown on Page 4**



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**2026 REVISIONS TABLE**

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Date	Revision	Page
04/01/26	Revised DPA amount effective 04/01/26	6

## THE ORIGATION AND FUNDING TEAM



### **IDA's of Pima County/City of Tucson**

Create and direct implementation of the first mortgage and down payment assistance program, set the rate, term and points and market the program provide assistance at loan closings through their agent the Community Investment Corporation

### **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 Administration**

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	<a href="#">Click here</a>
Lender User Access (Credentials, Disabled Access, etc)	Option #1	<a href="#">Click here</a>
eHPay - Digital Payment of Compliance Fees	Option #3	<a href="#">Click here</a>
Program Eligibility Questions - READ THIS GUIDE FIRST	Option #2	<a href="#">Click here</a>
Deficiencies - To view and upload compliance file deficiencies	View compliance and Servicer DEFI's in <a href="#">eHP FrontPorch</a> using Digital Docs App, Deficient Compliance Files drop down menu.	
Loan Specific Questions - If you have any questions related to a specific loan already reserved/rate locked in the eHPortal.	Post note in Collaboration Station within <a href="#">eHP FrontPorch</a>	
Credit underwriting questions, refer to their internal UW Department or US Bank	(800) 562-5165	<a href="#">Click here</a>
System Errors - Technical Assistance	Option #6	<a href="#">Click here</a>
<p><b>U.S. BANK</b></p> <p>DU Findings, DTI, Insurance, Collateral and Purchase of the loan questions all need to be addressed by the Servicer directly. eHousingPlus cannot assist you with questions related to these items.</p> <p>Shipping First mortgage closed loan files</p> <p>Questions regarding exceptions on first mortgage closed loan files</p>	(800) 562-5165	<a href="#">Click here</a>
U.S.Bank All Regs Site	<a href="#">Use this link</a> , then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Arizona/Tucson-Pima IDA	

Pima EIN 86-1045487  
Tucson EIN 86-0445981

## 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.

[Refer to the Rates/Offerings chart on the eHousingPlus web page for this program.](#) The program offers government and conventional loans.

### **Daily Rate Lock Reservation Availability**

Reservations in this program are available Monday - Friday 9:00 a.m. - 7:00 p.m. Mountain Standard Time excluding holidays. Funds are available in a first-come, first-served revolving pool that provides continuous funding.

Current [rates are available online within the system](#). Income limits apply.

### **PTHS Advantage - Arizona is Home**

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as assistance up to \$9,000 to apply toward down payment or closing costs and pre-pays.

### **Conventional Loan Options**

#### **Freddie Mac HFA Advantage and Fannie Mae HFA Referred Conventional Loan Income at or below 80% AMI**

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

#### **Fannie Mae HFA Preferred Conventional Loan Income ABOVE 80% AMI**

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

### **30-YEAR DEFERRED FORGIVABLE SECOND MORTGAGE**

#### **(FHA, USDA-RD, VA Fannie Mae and Freddie Mac)**

The Assistance is up to **\$15,000\* (effective with new loan reservation 04/01/26)** and may be used for down payment or closing costs, pre-pays, to fund Realtor commission. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow. Any remaining Assistance must be applied as a principal reduction. **Assistance is in the form of a 0% interest, 30-year deferred, forgivable, second mortgage loan with no amortization until Maturity Date which shall occur on, the date the First Mortgage Loan matures (the end of the Loan Period), or an Event of Default (including (a) Borrower prepays or refinances the First Mortgage Loan on or before the expiration of the Loan Period, or (b) Borrower sells, transfers or otherwise disposes of the collateral property, including, without limitation, through foreclosure or transfer pursuant to any power of sale before the expiration of the Loan Period).** (Rev. 04/01/26)

*\*Assistance prior to 04/01/26 was up to \$9,000.*

## THE REQUIREMENTS

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

### Eligible Area

All of Pima County including the City of Tucson.

### Eligible Borrowers

- Buyers must be first-time buyers (cannot have owned or occupied a home within the 3 years prior to the closing date, as verified via a fraud report).
- Buyers must be Arizona residents (minimum of six months, as verified via the Final 1003).
- Buyers must not exceed the maximum household income limits determined by the program.
- With regard to citizenship requirements, follow applicable Agency (Freddie, FHA, etc) and U.S. Bank guidelines.
- Buyers must occupy the property within 60 days of closing.
- Buyers must live in the property they purchase as their principal residence.
- Applicants must be considered irrespective of age, race, color, religion, national origin.
- Lender should contact the Agency (FHA, VA, RD, Fannie Mae, Freddie Mac) regarding ownership of other property.

### Documentation to Validate First-Time Homebuyer Eligibility

The following evidence is required and must be included with each loan submission file (compliance file):

**A Fraud Report is required for all borrowers.** Include ALL pages of the Fraud Report. The Lender must CLEARLY identify (using highlight or asterisks) the borrower property current ownership and three year history. On page one of the report, please include notation to identify the Fraud Report page number, without this identification, the file cannot be compliance approved.

### Fraud Report Tips

Companies that provide the Fraud Report include Lexis Nexis, Drive (Data Verify) and Fraud Guard (First American Data).

- Make sure that the Fraud Report is a complete report and includes the section for Real Estate Owned. That is something that is not standard and needs to be included.
- MERS only is not acceptable that only shows any registered loans with MERS and not all are.

### Homebuyer Education

All borrowers (any primary borrower on the Note/Warranty Deed) must complete a homebuyer education course (co-signers do not attend homebuyer education).

Click on this link to view the [HUD approved courses](#).

eHomeAmerica online course: <https://www.ehomeamerica.org>

Family Housing Resources via eHomeAmerica: <https://www.ehomeamerica.org/fhrpima>

Fannie Mae HomeView online course: <https://www.fanniemae.com/education>

Framework online course: <https://homeready.frameworkhomeownership.org>

Freddie Mac CreditSmart online course: <https://creditsmarttutorial.freddielearning.com>

<https://www.finallyhome.org/en/partners/mgic/> (This is the ONLY homebuyer education that would be acceptable from MGIC. The ReadyNest course is NOT acceptable)

**Qualifying Income Limits**

Income calculated per Agency guidelines.

Maximum income limits baed upon household size.

Household Size	FHA, VA, USDA-RD Fannie Mae HFA Preferred
1	\$80,760
2	\$92,280
3	\$103,800
4	\$115,320
5	\$124,560
6	\$133,800
7	\$143,040
8	\$152,280

**Fannie Mae HFA Preferred and Freddie Mac HFA Advantage Loans  
Reduced Mortgage Insurance**

Borrower’s at or below \$76,880 will receive reduced mortgage insurance.

View the [Freddie Mac HFA Advantage fact sheet](#) and the [Fannie Mae HFA Preferred fact sheet](#) for MI coverage levels. (Added 08/05/25)

**Loan Limits**

There are no purchase price limits in this program. Lenders must comply with all applicable Agency and GSE loan limits.

**Property Requirements**

- New or existing residential, **one-four units\***, detached or attached, manufactured homes, condos\*\*, townhomes.
  - \*Fannie Mae & Freddie Mac Loans - 2 - 4 unit properties allowable with Agency Requirements (a 3% minimum contribution from borrower).
- Follow US Bank guidelines for condominiums.
- Homes are considered new if never previously occupied.
- Mobile homes, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.

\*\*When using the Freddie Mac HFA Advantage conventional loan for a condo, LTVs from 95.01-97% are acceptable, the project must meet Freddie Mac guidelines as well as U.S. Bank. Please reference U.S. Bank bulletin 2017-05 and HFA lending guide Section 800 for complete details on condo project review/approval requirements.

**Manufactured Housing Requirements**

- Manufactured homes must meet all HFA, State, FHA, VA, USDA/RD, Freddie Mac guide 5703 and U.S. Bank requirements to be eligible for sale to [U.S. Bank Home Mortgage](#). Refer to the U.S. Bank HFA Lending Guide 900: H. Manufactured Housing Requirements, 713.19 Manufactured Housing, 1500: Manufactured Housing.
- For ALL Manufactured Housing loan types:
  - Minimum 660 FICO
  - Maximum DTI is 45%
  - NO Manual Underwrites Allowed
  - NO Single-Wide Manufactured Housing

Lenders must follow FHA, VA, RD, Freddie Mac & U.S. Bank Manufactured Housing guidelines. [Use this link](#), then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Arizona/PimaTucson.

**Credit Score, DTI & LTV Requirements Government Loans**

(Source U.S. Bank Product Guidelines)

- Lenders should always refer to the most current U.S. Bank Product Guides published on the AllRegs website. [Use this link](#), then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Arizona/Tucson-Pima IDA/Product Guides.
- Mid credit score must be the minimum or above.
- If a loan agency requires a higher minimum credit score, lower DTI, or lower LTV, lenders must follow the loan agency guidelines.
- If a lender requires a higher minimum credit score, lower DTI, or lower LTV for their other loans, they may apply the more restrictive requirements for the Homebuyer’s Solution 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 DTI <sup>3</sup> GUS, LPA, DU	Minimum Credit Score <sup>2</sup>	Required Reserves
VA USDA/RD	1 – 4 Units, Condos/Townhomes <sup>4</sup>	45%	640	As determined by GUS, DU, or LPA
		50%	680	
	Manufactured Homes <sup>5</sup>	45%	660	
FHA	1 – 4 Units, Condos/Townhomes <sup>4</sup>	45%	640	As determined by GUS, DU, or LPA
		50%	680	
	Manufactured Homes <sup>5</sup>	45%	660	

**Manually Underwritten <sup>1</sup>**

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

1. Refer to [Manual Underwriting](#) below for additional information and guidance for borrowers with no credit score.
2. Minimum credit score shown is required for all borrowers **who have a credit score**. If [IDAs of Pima and Tucson](#), FHA, VA, or USDA/RD require a higher credit score, the highest required credit score must be used.
3. Maximum DTI; if [IDAs of Pima and Tucson](#), FHA, VA, or USDA/RD require a lower DTI, the lowest required DTI must be used.
4. Refer to [Condo Project Approval Requirements](#) below for condo approval information.
5. Manufactured homes must meet all HFA, State, FHA, VA, USDA/RD, and U.S. Bank requirements to be eligible for sale to U.S. Bank Home Mortgage. Refer to the HFA Lending Guide [900: H. Manufactured Housing Requirements](#), [713.19 Manufactured Housing](#), [1500: Manufactured Housing](#), and [IDAs of Pima and Tucson](#) for additional information.

Footnotes 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/Arizona/Tucson-Pima IDA/Product Guides.

**Credit Score, DTI & LTV Requirements Conventional Loans**

(Source U.S. Bank Product Guidelines)

- Lenders should always refer to the most current U.S. Bank Product Guides published on the AllRegs website. [Use this link](#), then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Arizona/Tucson-Pima IDA/Product Guides.
- Mid credit score must be the minimum or above.
- If a loan agency requires a higher minimum credit score, lower DTI, or lower LTV, lenders must follow the loan agency guidelines.
- If a lender requires a higher minimum credit score, lower DTI, or lower LTV for their other loans, they may apply the more restrictive requirements for the Homebuyer’s Solution 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** <sup>7</sup>

**HFA Preferred and HFA Advantage Purchase**

Property Type	Maximum LTV <sup>1</sup>	Maximum TLTV/CLTV <sup>1</sup>	Maximum DTI <sup>2</sup>	Minimum Credit Score <sup>3</sup>	Required Reserves
1 Unit Condos/Townhomes <sup>4</sup>	97%	105%	50%	640	As determined by DU or LPA
2 Units	95%	105%	50%	640	
3 - 4 Units	95%	105%	45%	640	
			50%	680	
Fannie Manufactured Homes <sup>5</sup>	95%	105%	45%	660	
Fannie MH Advantage™ <sup>5, 6</sup>	97%	105%	45%	660	
Freddie Manufactured Homes <sup>5</sup>	95%	95%	45%	660	
Freddie Manuf. CHOICEHomes® <sup>5, 6</sup>	97%	105%	45%	660	

**HFA Preferred Limited Cash-Out and HFA Advantage No Cash-Out Refinance**

Property Type	Maximum LTV <sup>1</sup>	Maximum TLTV/CLTV <sup>1</sup>	Maximum DTI <sup>2</sup>	Minimum Credit Score <sup>3</sup>	Required Reserves
1 Unit Condos/Townhomes <sup>4</sup>	97%	105%	45%	640	As determined by DU
			50%	680	
2 – 4 Units	95%	105%	45%	640	
			50%	680	
Fannie Manufactured Homes <sup>5</sup>	95%	105%	45%	660	
Fannie MH Advantage™ <sup>5, 6</sup>	97%	105%	45%	660	
Freddie Manufactured Homes <sup>5</sup>	95%	95%	45%	660	
Freddie Manuf. CHOICEHomes® <sup>5, 6</sup>	97%	105%	45%	660	

Footnotes 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/Arizona/Tucson-Pima IDA/Product Guides.

**Credit Score, DTI & LTV Requirements Conventional Loans Manually Underwritten**

**Manually Underwritten**

**Fannie Mae HFA Preferred Purchase and Limited Cash-Out Refinance** <sup>8</sup>

Property Type	Maximum LTV <sup>1</sup>	Maximum TLTV/CLTV <sup>1</sup>	Maximum DTI <sup>2</sup>	Minimum Credit Score <sup>3</sup>	Required Reserves
1 Unit Condos/Townhomes <sup>4</sup>	95%	105%	36%	680	2
				660	6
			45%	720	2
				700	6

**Freddie Mac HFA Advantage Purchase** <sup>8</sup>

Property Type	Maximum LTV <sup>1</sup>	Maximum TLTV/CLTV <sup>1</sup>	Maximum DTI <sup>2</sup>	Minimum Credit Score <sup>3</sup>	Required Reserves
1 Unit Condos/Townhomes <sup>4</sup>	97%	105%	45%	660	2

**Freddie Mac HFA Advantage No Cash-Out Refinance** <sup>8</sup>

Property Type	Maximum LTV <sup>1</sup>	Maximum TLTV/CLTV <sup>1</sup>	Maximum DTI <sup>2</sup>	Minimum Credit Score <sup>3</sup>	Required Reserves
1 Unit Condos/Townhomes <sup>4</sup>	97%	105%	45%	680	2

1. Maximum LTV, CLTV/TLTV; if [IDAs of Pima and Tucson](#), [Freddie Mac](#) under [Home Possible®](#), [Fannie Mae](#) under [HomeReady™](#) or the Mortgage Insurer require a lower LTV, CLTV/TLTV, the lowest required LTV, CLTV/TLTV must be used.
2. Maximum DTI; if [IDAs of Pima and Tucson](#), [Freddie Mac](#) under [Home Possible®](#), [Fannie Mae](#) under [HomeReady™](#), or the Mortgage Insurer require a lower DTI, the lowest required DTI must be used.
3. Minimum credit score shown is required for all borrowers **who have a credit score**. If [IDAs of Pima and Tucson](#), [Freddie Mac](#) under [Home Possible®](#), [Fannie Mae](#) under [HomeReady™](#), or the Mortgage Insurer 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 [Fannie Mae guide B5-2-01](#) for Fannie Mae and Freddie Mac guide section 5703 for Freddie Mac, all HFA, State, and U.S. Bank requirements to be eligible for sale to U.S. Bank. Refer to the HFA Lending Guide [900: H. Manufactured Housing Requirements](#), [713.19 Manufactured Housing](#), [1500: Manufactured Housing](#), and [IDAs of Pima and Tucson](#) for additional information.
6. Manufactured homes must meet all [Fannie Mae Selling Guide Announcement SEL-2018-05](#) and [MH Advantage™](#) guides for MH Advantage, Freddie Mac guide section 5703 including [5703.9 CHOICEHomes®](#) for CHOICEHomes, all [IDAs of Pima and Tucson](#), State, and U.S. Bank requirements to be eligible for sale to U.S. Bank. Refer to the HFA Lending Guide [900: H. Manufactured Housing Requirements](#), [713.19 Manufactured Housing](#), [1500: Manufactured Housing](#) for additional information.
7. Refer to [Desktop Underwriter](#) for DU submissions and [Loan Product Advisor](#) for LPA submissions for additional information.
8. Refer to [Manual Underwriting](#) below for additional information and guidance for borrowers with no credit score.

Footnotes 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/Arizona/Tucson-Pima IDA/Product Guides.

## FINANCING FACTS

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

FHA, VA, RD, Fannie Mae FHA Preferred and Freddie Mac HFA Advantage conventional loans are permitted. Find the specific government and conventional loan products permitted on the US Bank website. (Added 07/05/17)

Check with your underwriter for updates to information for Fannie Mae HFA Preferred and Freddie Mac HFA Advantage. Such information is provided by a third party (i.e. Freddie Mac, U.S. Bank, etc) who do not provide updated information to eHousingPlus. (Added 07/05/17)

[Fannie Mae HFA Preferred Fact Sheet](#)

[Fannie Mae DU Job Aid](#)

[Freddie Mac HFA Advantage Fact Sheet](#)

[Freddie Mac LPA FAQ](#)

### **Appraisal**

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

### **Assumable**

No, the PTHS loans are not assumable.

### **Cash Back**

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

### **Community Land Trust**

Allowable, contact U.S. Bank for more information, 800-562-5165 or [HFACustomerCare@usbank.com](mailto:HFACustomerCare@usbank.com)

### **Construction to Perm**

Not permitted in this program.

**Co-signers** Permitted to the extent allowed by applicable Agency. The co-signer is a loan guarantor and cannot have any ownership interest in the property (they cannot be on the mortgage/deed/warranty deed) and cannot live in the property. The co-signer does NOT need to be a first-time buyer. Do not include co-signer income to determine program income eligibility except when originating a Fannie Mae HFA Preferred loan, this is a Fannie Mae overlay.

**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** - 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 FHA, VA, or USDA/RD guidelines per the selected product, and the Freddie Mac guide and Home Possible® requirements for HFA Advantage or Fannie Mae guide and HomeReady™ requirements for HFA Preferred. NOT permitted on Manufactured homes. Lender must follow loan agency and U.S. Bank Seller Guide and Product Guides. [Use this link](#), then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Arizona/Tucson-Pima IDA/Product Guides.

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

**Non-Occupant Co-Borrower** - Not allowable in the Program.

**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.

**Power of Attorney** - Permitted but must be satisfy Agency (FHA, USDA-RD, VA) or GSE requirements as well as US Bank requirements. Refer to the US Bank lending manual, [click on this link](#). (Click on the Learn More button found under the heading, Enjoy Housing Finance Agency Services. If you experience any technical difficulty, please contact US Bank HFA Division directly at 800-562-5165.) Active duty military personnel may provide an Alive and Well Letter. Lenders should contact their title company/closing agent for information regarding POA requirements in the State of Arizona.

**Prepayments** - First mortgage loans may be prepaid at any time without penalty, except for loans reserved from and after 01/02/18, if the first prepaid mortgage loan is repaid within the first 36 months, a pro-rated amount of the second mortgage balance must be repaid.

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

**Second Lien Hazard Insurance** - The IDAs of Pima/Tucson should be listed on the hazard insurance as 2nd Lien mortgagee:

Industrial Development Authority of the County of Pima  
2980 N. Swan Road #222  
Tucson, AZ 85712

**Second Lien Mortgagee Clause** (Rev 02/15/21)

Industrial Development Authority of the County of Pima  
2980 N. Swan Road #222  
Tucson, AZ 85712

**Second Mortgage Documents** – Documents to be prepared for the second mortgage: Partial Exemption disclosure (TRID disclosure not required), second deed of trust and second promissory note. The Partial Exemption disclosure should be prepared and provided to the Borrower at time of loan reservation as a Draft, and the final disclosure to be provided at closing with the deed of trust and note. The second deed of trust is to be recorded after closing. No title policy is required for second mortgage. US Bank reviews all second mortgage documents. NOTE: Reference HFA specific checklist for second lien documentation required for delivery in

the [U.S. Bank Lending Guide](#). Click on the *Learn More* button found under the heading, *Enjoy Housing Finance Agency Services*. Your web page will be redirected to the AllRegs site for US Bank HFA Division.

If you experience any technical difficulty, please contact US Bank HFA Division directly at 800-562-5165.

**Subordination**

No, PTHS loans will not subordinate.

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

## **PROCESS SUMMARY FROM TRAINING TO LOAN PURCHASE**

### **LENDER ONBOARDING**

Our On-Boarding process is designed to provide all participating lenders and their staff web-based training related to the Program, Technical and Workflow requirements of each program. Based on your role, there are certain training requirements prior to adding a new Program and Features. These are determined based on which modules you have completed in the past, and which Programs you want to add to your Portfolio.

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

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

### **QUALIFY**

Lenders use program requirements to qualify applicants for the program. Buyers must present an executed sales agreement before being entered into the program reservation system.

### **RESERVE FIRST MORTGAGE**

To reserve funds, use the [eHousingPlus eHPortal](#). You will receive a loan number and a message that you've completed the reservation successfully.

#### **CONVENTIONAL LOANS IMPORTANT INFORMATION**

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

### **RESERVE ASSISTANCE**

Immediately following reservation of the first mortgage click on the "Add DPA/MCC" button found on the main menu to reserve the second mortgage funds. [Click on this link](#) to view step-by-step instructions to reserve the second mortgage assistance. (Added 08/05/25)

#### **\*\*\*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 eHPortal. [Click on this link](#) to clear flags for the borrower to be permanently removed from the eHousingPlus Lender Portal. Until this process is complete, the lender will not be able to re-reserve funds for the borrower.



**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.

**PRINT PRE-CLOSING FORMS FROM eHP FrontPorch**

[Log-in here and use the eHProForms App](#) to print the following pre-closing forms:

- Certification/Affidavit - PimaTucson
- Partial Exemption - Pima/Tucson

**PROCESS**

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

**UNDERWRITE AND CERTIFY**

Lenders underwrite & are responsible for credit decisions of the loans in the program. Servicer does not re-underwrite loans. **Following loan reservation and PRIOR to loan closing, the Lenders Underwriter MUST complete the online UW 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 requires HFA Advantage loans to be underwritten through Loan Product Advisor (LPA) only, and will not accept any loans underwritten through Desktop Underwriter (DU).

**CLOSE AND VERIFY****THE LENDER WILL FUND THE DOWN PAYMENT ASSISTANCE AT LOAN CLOSING.**

Upon loan purchase, US Bank will reimburse the lender.

The following program forms are found within [eHP FrontPorch](#) using the eHProForms App. 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.

- Commitment Letter - Pima/Tucson AIH
- Subordinate DOT - Pima/Tucson AIH
- Subordinate Note - Pima/Tucson AIH
- Homebuyer Form - Pima/Tucson AIH
- Media Release & Disclosure Form - Pima/Tucson AIH

This is the ONLY program form not found within eHP FrontPorch, [click on this link](#) to print the media disclosure to be signed at closing-

**PROVIDE PTHS WITH AIH REQUIRED DOCUMENTATION**

Post-closing a lender will upload the executed Homebuyer Form and Media Release to PTHS using [this web page](#).

**WHO SIGNS THE PROGRAM DOCUMENTS?**

Form	Signed When?	Borrower	Co-Borrower	Non Purchasing Spouse	Co-signer
Partial Exemption Disclosure	Pre-Closing	Yes	Yes	Yes	No
Certification/ Affidavit	Application Date <b>AND</b> Closing	Yes	Yes	Yes	No
AIH Commitment Letter	Closing	No	No	No	No
AIH 2 <sup>nd</sup> Deed of Trust	Closing	Yes	Yes	Yes	No
AIH 2 <sup>nd</sup> Note	Closing	Yes	Yes	No	Yes
AIH Homebuyer Form	Closing	Yes	Yes	Yes	No
AIH Media Disclosure	Closing	Yes	Yes	Yes	No

## COMPLIANCE FILE DELIVERY INSTRUCTIONS

### ASSEMBLE THE COMPLIANCE FILE

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

To assemble the compliance file, you will need a checklist. The checklist is specific to this program and used to submit the compliance documents post-closing to eHousingPlus. [Log-in here and use the eHProForms App](#) to download the program forms.

Items to be uploaded in the compliance file include:

- FINAL SIGNED CLOSING DISCLOSURE (TRID form)
- FINAL SIGNED 1003
- Fraud Report – must verify borrower(s) real property ownership history
- Homebuyer Education Certificate
- Homebuyer's Solution Program Homebuyers Certificate and Affidavit
- 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 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. 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 and it is sent to US Bank. The US Bank Delivery and Funding Checklist is found within the US Bank web site.

To locate the US Bank product guidelines and checklist [click on this link](#).

You may need to enable pop-up windows on your web browser.

Click on US Bank HFA Lending Guide > 500: Housing Finance Agency Programs > Arizona > Tucson - Pima IDA.

Please contact your IT Department for assistance with this. If you experience any technical difficulty, please contact US Bank HFA Division directly at 800-562-5165.

US BANK notifies lenders of Exceptions, posts exceptions online and sends a weekly summary of outstanding exceptions.

### **FINAL DOCUMENTS**

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

## Welcome to the Next Generation of eHousingPlus® Solutions



### eHP FrontPorch Helpful Tips

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

### eHProForms

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

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

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

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

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

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

## eHP Front Porch Helpful Tips

### Collaboration Station

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

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

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

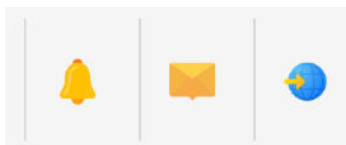
In Collaboration Station, you can also find the Servicer notes and exceptions that need to be addressed with them. By providing this view to you it gives you transparency to any problem that has to be resolved related to the mortgage or collateral submitted to the Servicer. This view can be grouped,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

### Quick Tips

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

### eHPlaylist

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



### Alerts and Notifications

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

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

## PROGRAM TIMETABLE

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

### 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 70 days of loan reservation\*

\* 70 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).

Any loan not purchased within 70 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

### **PTHS Advantage Arizona Is Home First Mortgage Fees**

A 1.00% Origination fee may be retained by the lender that may be paid by buyer or seller as allowable.

### **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 and submitted via eHPay.

eHP Compliance Fee \$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, and may include those for first-time homebuyer, income limits, sales price limits, targeted areas, homebuyer education, rate, term, points, fee limits, LTV, FICO score, special state, city, county program requirements for qualified military, first responders, teachers, etc.)

### **US Bank Fees**

\$84 Tax Service fee.

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

\$475

**Lenders are permitted to charge** reasonable and customary charges for out of pocket expenses and costs. Other financing costs such as legal fees and underwriting fees may be charged and courier fees may be charged if such fees are normally charged. Lenders may charge the usual and reasonable settlement costs. Settlement costs include titling and transfer costs, title insurance, survey fees or other similar costs. Other allowable fees include doc prep fees, notary fees, hazard, mortgage and life insurance premiums, recording or registration charges, prepaid escrow deposits and other similar charges allowable by the insurer/guarantor. "Junk" fees are not a defined term and may not be charged. Excessive fees are not permitted in the program.

**Servicing Release Premium**

Lenders will receive 1.25% SRP upon purchase of the loan by the Master Servicer.

**Archived Revisions Table  
2025**

Date	Revision	Page
07/31/25	Replaced income chart	8
08/04/25	Added instructions for the reservation of assistance funds	16
08/05/25	Updated homebuyer education with who needs to attend Added conventional loan income reduced mortgage insurance information Removed ADOH Media Disclosure	8 8 17 & 18
08/07/25	Removed non-purchasing spouse from Fraud Report tips	7
08/17/25	Updated process for AIH Homebuyer Form and Media Release	17
08/27/25	Revised U.S. Bank Funding fee	25