METRO MAYORS CAUCUS ADMINISTERED BY THE CITY AND COUNTY OF DENVER, COLORADO

metroDPA
down payment assistance

Administrator Guidelines

Published 04/29/21
Revised 02/09/26

eHOUSINGPLUS
Program Management Specialists

Program Administrator

usbank

Program Servicer

EQUAL HOUSING OPPORTUNITY

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Program Revisions Table 2025

Archived Revisions table found on the last page of this guide.

DATE	REVISION DESCRIPTION	PAGE
02-05-26	Updated borrower investment	15

metroDPA Program Team and Roles

Metro Mayors Caucus Administered by
City and County of Denver
Creates and sponsors a first mortgage program and a down payment assistance program, sets the rate, term and points, and markets the program

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

US Bank
Master Servicer or 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, delivers certificate.

eHousingPlus
Program Administration
Maintains the program reservation system, website, 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 the 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
DU Findings, DTI, Insurance, Collateral and Purchase of the loan questions all need to be addressed by the Servicer directly. eHousingPlus cannot assist you with questions related to these items. Shipping First or Second mortgage closed loan files Questions regarding exceptions on first and second mortgage closed loan files U.S. Bank	(800) 562-5165	Click here

THE PROGRAM PRODUCTS

City of Denver EIN is 84-6000580.

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 8:00 a.m. - 6:00 p.m. Mountain Time excluding holidays. Click here to view the Rates/Offerings chart for the Lock Rate, FICO and DPA

Click on VIEW PROGRAM HIGHLIGHTS to view the current rate. PLEASE NOTE THAT RATES 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. (Rev 01/06/20)

metroDPA UNASSISTED

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments and **NO DOWN PAYMENT ASSISTANCE**. Current rates are available on the eHousingPlus web page for this program.

metroDPA EDGE – Available on 06/02/25

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 3% or 4% of the Note amount, in the form of a 30-year deferred second mortgage, to apply toward down payment or closing costs. The buyer or seller may pay a 2% Discount Point to receive the metroDPA EDGE loan product. . Current rates are available on the eHousingPlus web page for this program. (Added 05/29/25)

metroDPA ASSISTED

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as down payment assistance. The amount of assistance may be **3.00% OR 4.00%** of the Note amount, in the form of a 0% interest, 30-year deferred second mortgage that is never forgiven, to apply toward down payment or closing costs. Current rates are available on the eHousingPlus web page for this program.

Allowable Loan Products

FHA, FHA 203(b), FHA 203(b)(2), FHA 203(k) streamlined, USDA Rural Development (USDA-RD), VA Fannie Mae HFA Preferred and Freddie Mac HFA Advantage conventional loan.

SECIAL NOTE FOR FANNIE MAE HFA PREFERRED AND FREDDIE MAC HFA ADVANTAGE CONVENTIONAL LOANS

Reduced cost PMI applies to borrowers at or below 80% AMI. Standard PMI applies to borrowers about 80% AMI. Lenders should pay close attention to LPA and DU findings to determine AMI limit. (Rev 11/16/20)

metroDPA Assistance

DEFERRED SECOND MORTGAGE

Assistance is in the form of a 0% interest, 30-year deferred second mortgage that is never forgiven. Repayment is deferred, except in the event of the sale, transfer, satisfaction of the first mortgage, refinancing of the property or until such a time the mortgagor ceases to occupy the property at which time, the second mortgage will become payable in full.

The Assistance is calculated on the Note amount and funded by the Lender. The Assistance may be used for down payment or closing costs, prepaids and to fund Realtor commission. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow. Because the Assistance is a fixed percentage, any remaining Assistance must be applied as a principal reduction. When you reserve the first mortgage, the Assistance is automatically reserved. There is no additional reservation necessary. (Rev. 11/14/24 Effective 09/16/24)

PROGRAM REQUIREMENTS

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

Information in these program guidelines may not be provided on a timely basis so it is very important to **reference Agency and US Bank HFA guidelines.** Click on this link to be redirected to the US Bank AllRegs website for the U.S. Bank HFA Division. Click HFA Guidelines, then U.S. Bank HFA Lending Guide, then 500: Housing Finance Agency Programs. If you experience any technical difficulties, please contact U.S. Bank HFA Division directly at 800-562-5165.

Assisted loan products may not be used for refinancing, only unassisted loan products.
Refinance Requirements for unassisted products only (added 06/28/23)

- FHA Streamline loans are permitted (not standard refinances)
- USDA-RD refinance (no streamline)
- VA IRRL refinance only
- 640 Minimum FICO score (660 for manufactured homes)
- 45% Maximum DTI
- Homebuyer Education not required
- No cash-out
- Maximum principal curtailment $1,000
- Loans originated after January 1, 2018 will be subject to repayment of down payment assistance, per terms of the promissory note
- No subordination of existing second loan is permitted

Refinanced Conventional Loans for unassisted products only (added 06/28/23)

- Freddie Mac refinance permitted (no cash-out, refinance only)
- Fannie Mae limited cash-out refinance
- Freddie Mac Minimum FICO – 680
- Fannie Mae Minimum FICO - 640
- Freddie Mac Relief mortgages not allowed

To reserve a Refinance Loan, choose any of the available unassisted rate offerings in the program.Then, reserve funds as you normally would except you will enter a $1 Purchase Price amount. (Rev. 06/28/23)

Eligible Borrowers

- The program does not have a restriction on using the program more than one time, including refinancing. (Added 04/19/23)
- There is no first-time homebuyer requirement in this program.
- For non-citizens, follow US Bank and Agency (FHA, VA, USDA-RD, Fannie Mae, Freddie Mac) guidelines.
- Buyers must occupy the property within 60 days of closing.
- Applicants must be considered irrespective of age, race, color, religion, national origin. This is an equal opportunity program.
- Lender should contact the Agency (FHA, VA, RD, Fannie Mae, Freddie Mac) regarding ownership of other property.

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 the RATES/OFFERINGS 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 US Bank HFA Division with any questions regarding acceptable automated underwriting system, 800-562-5165.

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

- Gov't Loans - The program maximum DTI ratio is 45% for Gov't loan products with 640 - 679 FICO.
- Gov't Loans - The program maximum DTI ratio is 50% for Gov't loan products with a 680+ FICO.
- Conventional Loans - The program maximum DTI ratio is 50% for 1-2 unit Conv. loan products with 640 FICO. See U.S. Bank product guidelines for 3-4 unit DTI ratio.
- Lenders must comply with Mortgage Insurance DTI requirements which may limit the maximum DTI for borrowers.

(Rev 10/22/24)

Homebuyer Education

Borrower(s) and any person on Title to the property, are required to complete homebuyer education. **The Homebuyer Education course must meet the standards for Homeownership Education & Counseling set by HUD or the National Industry Standards. Post-closing education is not acceptable. Education provided by a mortgage insurance company is acceptable however, it is the lenders responsibility to ensure the course meets the standards described above.**
(Rev 01/04/23)

HUD approved education providers in Colorado
eHomeAmerica online education
Fannie Mae HomeView
Framework online education
Freddie Mac Credit Smart online education
CHFA approved education providers

Income Limits and Eligibility
Income Limits and Eligibility Qualifying Income for FHA, USDA Rural Development (RD) and VA as reported on the 1003 Form. For Fannie Mae and Freddie Mac Conventional loans the income used must be in accordance with Fannie Mae and Freddie Mac guidelines.

County Name	FHA, USDA-RD, VA Over 80% AMI Fannie Mae & Freddie Mac Effective 04/15/25	At or below 80% AMI Fannie Mae & Freddie Mac Effective 05/18/25
Adams	$210,150	$112,080
Arapahoe	$210,150	$112,080
Boulder	$210,150	$120,480
Broomfield	$210,150	$112,080
Denver	$210,150	$112,080
Douglas	$210,150	$112,080
Elbert	$210,150	$112,080
Jefferson	$210,150	$112,080
Larimer	$210,150	$102,080
Weld	$210,150	$90,880

Eligible Areas
Mortgage loans can only be made **within the incorporated areas of the cities** listed below. Mortgage loans can also be made **within the unincorporated areas of the counties** listed below. Lenders will be notified as other counties choose to participate. (Rev 04/10/20) Please note that a mailing address is not always an accurate indication of where a property is located. **It is the lender's responsibility to verify that the property is within the eligible lending area.**

Cities or Towns (incorporated areas only)			
Arvada	Deer Trail	Golden	Northglenn
Ault	Denver	Greeley	Parker
Aurora	Eaton	Johnstown	Platteville
Bennett	Edgewater	Keenesburg	Sheridan
Berthoud	Elizabeth	Lakewood	Superior
Boulder	Englewood	Littleton	Thornton
Brighton	Erie	Lochbuie	Timnath
Broomfield	Evans	Lone Tree	Wellington
Castle Rock	Federal Heights	Longmont	Westminster

Centennial	Firestone	Loveland	Wheat Ridge
Commerce City	Fort Collins	Mead	Windsor
Dacono	Frederick		

Eligible Areas continued

Counties (unincorporated areas only)				
Adams (1)	Arapahoe *(2)*	Boulder (3)	Broomfield	Denver
Douglas *(4)*	Elbert	Jefferson (5)	Larimer (6)	

1. Includes Adams City, Dupont, Eastlake, Henderson, Strasburg and Watkins.
2. Includes Byers.
3. Includes Allenspark, Altona, Bark Ranch, Bonanza Mountain Estates, Canfield, Caribou, Coal Creek Canyon, Crisman, Eldora, Eldorado Springs, Glendale, Gold Hill, Gooding, Gunbarrel, Hidden Lake, Hygiene, Lazy Acres, Leyner, Liggett, Marshall, Mountain Meadows, Niwot, Paragon Estates, Pine Brook Hill, Pinecliffe, Seven Hills, Sugarloaf, St. Ann Highlands, Sunshine, Tall Timber, Valmont and Wondervu.
4. Includes Acequia, Acres Green, Castle Pines Village, Deckers, Franktown, Grandview Estates, Greenland, Highlands Ranch, Louviers, Meridian, Meridian Village, Perry Park, Roxborough Park, Sedalia, Sierra Ridge, Stepping Stone, Sterling Ranch, Stonegate, The Pinery and Westcreek.
5. Includes Applewood, Aspen Park, Bergen Park, Buffalo Creek, Columbine, Conifer, Evergreen, Foxton, Genesee, Idledale, Indian Hills, Kittredge, Leyden, Pine, Plastic, and Shaffer's Crossing.

Continued on next page.

6. Includes Bellvue, Buckeye, Campion, Cherokee Park, Drake, Glen Echo, Glen Haven, Glendevey, Kelim, Kinikinik, Laporte, Livermore, Masonville, Red Feather Lakes, Rustic, Ted's Place and Waverly.

On the next few pages, please find a list of websites with address lookup functions and/or city maps to assist in locating the exact location of property in each city and county (if available).

City of Arvada	https://arvada.org/maps/address
City of Aurora	https://www.auroragov.org/city_hall/maps/property_information
City of Boulder	http://maps.bouldercounty.org/boco/emapping/
City of Brighton	http://www.brightonco.gov/248/Geographic-Information-Systems
City of Broomfield	https://www.broomfield.org/164/Assessor
City of Centennial	https://www.centennialco.gov/Online-Services/Property-Search
City of Commerce City	http://gisapp.adcogov.org/quicksearch/
City of Dacono	https://www.co.weld.co.us/apps1/propertyportal/
City of Denver	http://www.denvergov.org/property
City of Edgewater	https://www.jeffco.us/722/Property-Records-Search

City of Englewood	https://englewoodgov.maps.arcgis.com/apps/webappviewer/index.html?id=45dceaca7c414856a12504400ecc1c89
City of Evans	https://www.evanscolorado.gov/sites/default/files/fileattachments/maps/page/592/evansurbangrowthmap.pdf
City of Federal Heights	https://www.fedheights.org/index.asp?SEC=D1A883BE-0C29-4602-8CC9-5D6A08DA5503&Type=B_BASIC
City of Fort Collins	https://gisweb.fcgov.com/HTML5Viewer/Index.html?Viewer=FCMaps&layerTheme=Zoning%20Districts
City of Golden	https://www.jeffco.us/assessor
City of Greeley	http://gis3.greeleygov.com/Html5ORIGIN/?viewer=propertyfacts **OR** https://www.co.weld.co.us/apps1/propertyportal/
City of Lakewood	http://maps.lakewood.org/
City of Littleton	https://www.littletonco.gov/Community/Map-Gallery/Address-Wizard
City of Lone Tree	http://maps.cityoflonetree.com
City of Longmont	https://longmontco.maps.arcgis.com/apps/webappviewer/index.html?id=86c5ead806c942cfa601d594b3b0dd89
City of Loveland	https://maps.cityofloveland.org/maps/citylimits2000scale.pdf
City of Northglenn	https://secure.northglenn.org/quickzone
City of Parker	**MAP:** http://www.parkeronline.org/2210/GIS-Data-Catalog OR **CALL Douglas County Assessor's Office** 303-660-7450
City of Sheridan	http://co-sheridan.civicplus.com/DocumentCenter/Home/View/161 OR http://www.ci.sheridan.co.us/DocumentCenter/Home/View/117
City of Thornton	https://cityviewportal.thorntonco.gov/Property
City of Westminster	Properties in City limits on east side of Sheridan are in Adams County so use: http://gisapp.adcogov.org/quicksearch/ Properties in City Limits on west side of Sheridan are in Jefferson County so use: https://www.jeffco.us/assessor
City of Wheatridge	http://www.ci.wheatridge.co.us/DocumentCenter/Home/View/2755
PARTICIPATING TOWNS (within the incorporated area Town limits only)	**ADDRESS LOOKUP FUNCTION**
Town of Ault	https://colorado.hometownlocator.com/cities/map,n,ault-co,fid,180544.cfm
Town of Bennett	http://gisapp.adcogov.org/quicksearch/
Town of Berthoud	https://www.berthoud.org/home/showpublisheddocument/15839/637193730559100000
Town of Castle Rock	https://www.douglas.co.us/assessor/#/
Town of Deer Trail	No link, mailing address verification only
Town of Eaton	https://colorado.hometownlocator.com/cities/map,n,eaton-co,fid,204691.cfm
Town of Elizabeth	https://colorado.hometownlocator.com/cities/map,n,elizabeth-co,fid,185149.cfm
Town of Erie	Boulder County: http://maps.boco.solutions/propertysearch/ Weld County: https://www.co.weld.co.us/apps1/propertyportal/

Town of Frederick	https://gis.frederickco.gov/Property/
Town of Firestone	https://www.co.weld.co.us/apps1/propertyportal/
Town of Johnstown	https://johnstown.colorado.gov/sites/johnstown/files/documents/Zoning Map 12-11-2020.pdf
Town of Keenesburg	https://www.townofkeenesburg.com/Zoning%20Map%20-%2010-2019.pdf
Town of Lochbuie	Weld County: https://www.co.weld.co.us/apps1/propertyportal/ Adams County: http://gisapp.adcogov.org/quicksearch/
Town of Mead	https://www.townofmead.org/sites/default/files/fileattachments/planning/page/361/e_street_map_-_town_of_mead_201406041128109319.pdf
Town of Platteville	https://www.plattevillegov.org/DocumentCenter/View/715/Zoning-Map?bidId
Town of Superior	https://www.superiorcolorado.gov/home/showdocument?id=7915
Town of Timnath	https://timnath.maps.arcgis.com/apps/View/index.html?appid=ed4bda5eb5ce4c2fb516981657c074ed
Town of Wellington	https://www.townofwellington.com/DocumentCenter/View/115/Lot-Block-and-Address-Map-PDF
Town of Windsor	h"p://gis.windsorgov.com/MapGallery/PDF/MunicipalBoundary(24x36-P).pdf
PARTICIPATING COUNTIES (within the unincorporated areas only)	**ADDRESS LOOKUP FUNCTION**
Adams County	https://gisapp.adcogov.org/quicksearch/
Arapahoe County	http://www.arapahoegov.com/index.aspx?NID=1150
Boulder County	http://maps.bouldercounty.org/boco/emapping/
Broomfield County	https://www.broomfield.org/164/Assessor
Denver County	http://www.denvergov.org/property
Douglas County	https://www.douglas.co.us/assessor/#/
Elbert County	https://zipmap.net/Colorado/Elbert_County.htm
Jefferson County	https://www.jeffco.us/assessor
Larimer County	https://www.larimer.org/assessor/search#/property/

Purchase Price Limits

There are no purchase price limits in this program. Follow Agency (FHA, USDA-RD, VA and Freddie Mac) guidelines for maximum loan limits.

Property Requirements

- New or existing **Residential**, **one-four units*,** detached or attached, condos, townhomes.
- Conventional loans - Condos are permitted. Contact US Bank HFA Division for complete requirements at 800-562-5165.
- Homes are considered new if never previously occupied.
- Manufactured homes* permitted with 660 FICO. Contact US Bank HFA Division for complete requirements at 800-562-5165.

- 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 purchased in the program must be residential units.
- Property flips - follow Agency guidelines.

(Updated 11/02/23)

***Manufactured Housing Requirements** (Rev. 04/17/23)

- Manufactured homes must meet all HFA, State, FHA, VA, USDA/RD, Fannie Mae guide B5-2-01, Freddie Mac guide 5703 U.S. Bank requirements to be eligible for sale to U.S. Bank Home Mortgage. Click on HFA guidelines, then click on U.S. Bank HFA Lending Guide, then click on 900: Delivery and Funding, then, click on 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

Lenders must follow FHA, VA, USDA-RD, Fannie Mae, Freddie Mac & U.S. Bank Manufactured Housing guidelines. To locate the Product Guide click on this link. Then, click on U.S. Bank HFA Lending Guide, 500: Housing Finance Agency Programs, Colorado, Denver, Product Guides.

Approved Mortgage Insurance Companies

The Lender may select one of the following MI companies for their coverage:

MGIC
Genworth
Essent
United Guaranty
Radian
Arch
National Mortgage Insurance Company

The MI companies listed have guidelines specifically matching the HFA Conventional product. Check with the MI provider of your choice for detailed guidelines. Please check with your underwriter for the most current policies with respect to approved MI companies.

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.**

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

Fannie Mae HFA Preferred Fact Sheet Fannie Mae DU Job Aid

Freddie Mac HFA Advantage Fact Sheet Freddie Mac LPA FAQ

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

Assets - All available assets are not required to be used in this program. The Program does not have asset restrictions. (Rev 02/26/20)

Borrower Investment - Follow Agency (FHA, VA, USDA-RD, Fannie Mae and Freddie Mac) guidelines and Mortgage Insurer guidelines since the metroDPA program itself does not have a minimum contribution requirement from the borrower. (Rev 02/09/26)

Buydowns - Not permitted

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

Construction to Perm - Not permitted.

Co-signers - Permitted to the extent allowed by applicable Agency (FHA, VA, USDA-RD, etc). Treat co-signer income as directed by Agency. A co-signer cannot have any ownership interest in the property (they cannot be on the Warranty Deed). Co-signers are not permitted on Freddie Mac HFA Advantage Conventional loan.

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 HomeReadyTM requirements for HFA Preferred. NOT permitted on Manufactured homes. Lender must follow loan agency and U.S. Bank Seller Guide and Product Guides. click on this link. Then, click on U.S. Bank HFA Lending Guide, 500: Housing Finance Agency Programs, Colorado, Denver, Product Guides. (Rev 04/17/23)

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

Non-Occupant Co-Borrower - Permitted to the extent permitted by the applicable Agency (FHA, VA, etc.). Freddie Mac does not allow non-occupant co-borrowers. (Rev 02/26/20)

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. (Rev 02/26/20)

Prepayments - The first mortgage may be prepaid at any time without penalty. Borrowers may make periodic partial prepayments to the first mortgage as long as the loan is not repaid in full. If the first 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.

Refinances - Originating of Refinance loans is now permitted in the program for unassisted loan products only. (Rev 06/28/23)

Second Mortgage Documents / Title Insurance / Mortgagee Clause – Documents to be prepared for the second mortgage: Partial Exemption Disclosure, Deed of Trust and Promissory Note. The Deed of Trust for the second mortgage is to be recorded concurrently with the first mortgage at closing.
Title Insurance for the second mortgage is **not** required.

Mortgagee Clause / Loss Payee for 2nd Lien:
City and County of Denver
201 W. Colfax Ave.
Denver, CO 80202
Attn: Department 1010

U.S. Bank reviews all second mortgage documents post-closing. NOTE: Reference HFA specific checklist for second lien documentation required for delivery in the U.S. Bank Lending Guide at click on this link. Then, click on U.S. Bank HFA Lending Guide, 500: Housing Finance Agency Programs, Colorado, Denver, Product Guides.

Second Mortgage Upfront Disclosure
A Partial Exemption Disclosure form is provided at the time of loan reservation. Lenders should follow current CFPB rules and consult with their compliance and legal departments with any disclosure related questions.

Subordination Agreements/Payoff Statements - metroDPA will not subordinate its second loan position if the borrower refinances the first mortgage or obtains a home equity line of credit (HELOC). To order a payoff statement, please fax a written request with borrower authorization to US Bank at 877-903-6972. (Added 04/19/23)

Remaining reserves are not established by the program. Follow Agency Guidelines.

Tax Returns or Tax Transcripts - Not required for program compliance purposes. However, contact US Bank HFA Division regarding any 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. (Rev 02/15/21)

QUALIFY

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

RESERVE FIRST MORTGAGE AND ASSISTANCE FUNDS

To reserve funds use the eHousingPlus eHPortal. Log in and reserve the first mortgage that **automatically** provides Assistance. To reserve funds in the program the borrower is required to have a signed real estate purchase contract for a specific address. Lender will need a 1003 and the Real Estate Purchase contract in order to make a reservation. If the reservation is successful, you will receive a loan number and a message that you've completed the reservation successfully. **Provide the borrower with the Partial Exemption Disclosure Form at time of reservation** using eHP FrontPorch using the eHProForms App to print the Partial Exemption Disclosure form.
This executed document will be included in the file sent to US Bank post-closing.

RESERVE REFINANCE LOAN

To reserve a Refinance Loan, choose any of the available unassisted rate offerings in the program. Then, reserve funds as you normally would with the exception that you will enter a $1 Purchase Price amount. (Rev 06/28/23)

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.

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).(Rev 9/21/22)

CLOSE AND VERIFY

THE LENDER WILL FUND THE 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.

Form	Signed When?	Borrower	Co-Borrower	Non Purchasing Spouse	Co-signer
Partial Exemption Disclosure	Pre-Closing	Yes	Yes	Yes	No
Commitment Letter	Closing	Yes	Yes	Yes	No
ML Opinion Letter	Closing	No	No	No	No
2nd Deed of Trust	Closing	Yes	Yes	Yes	No
2nd Note	Closing	Yes	Yes	No	Yes

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
- Homebuyer Education Certificate
- 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.

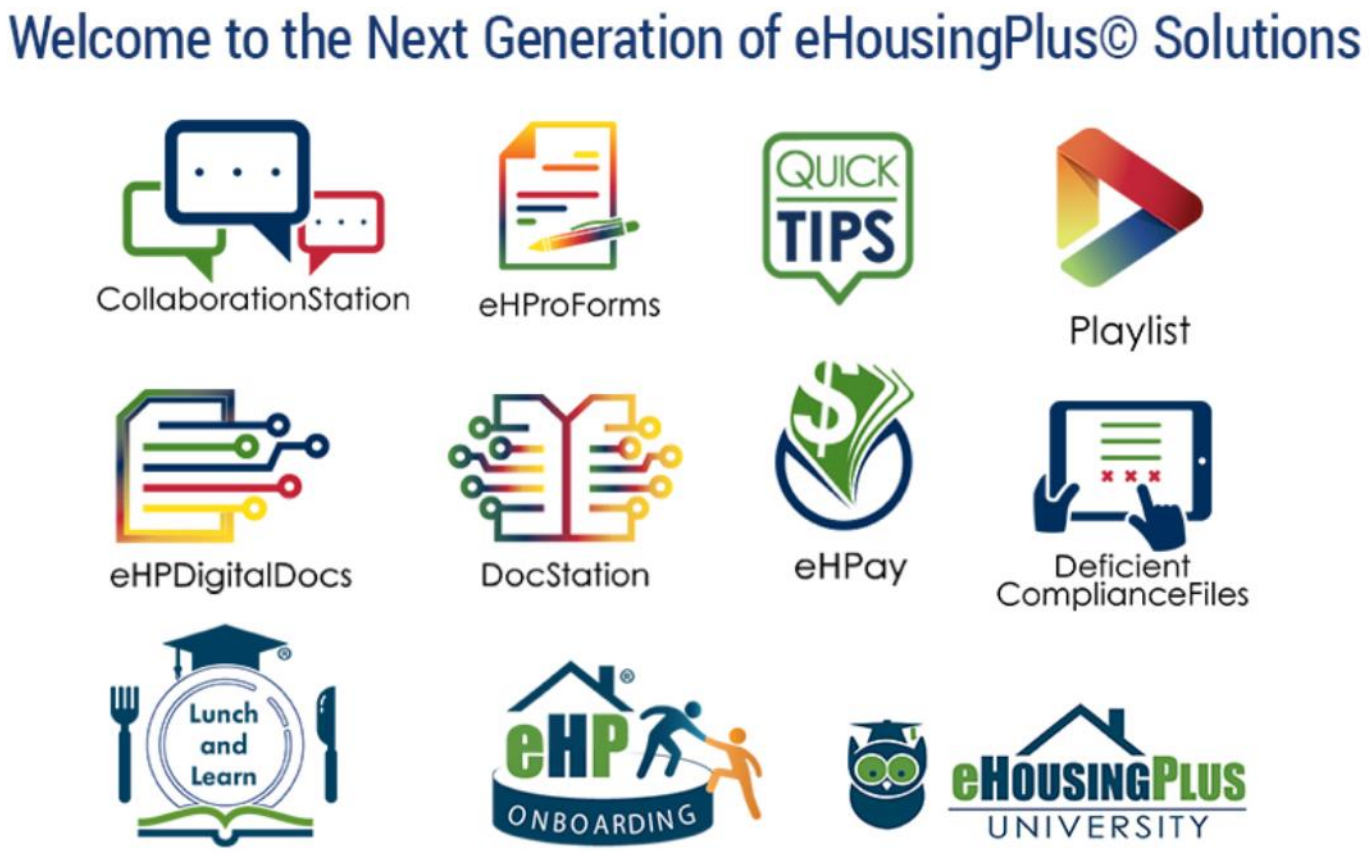
CLEAR A DEFICIENT COMPLIANCE FILE

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.



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.

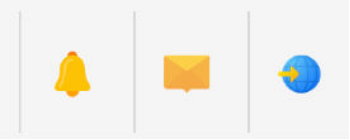
In Collaboration Station, you can also find the Servicer notes and exceptions that need to be addressed with them. By providing this view to you it gives you transparency to any problem that has to be resolved related to the mortgage or collateral submitted to the Servicer.
This view can be grouped,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

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. 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. (Rev. 01/04/23)

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

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. (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 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).
(Rev 09/21/22)

Loan Purchase Extension Fee
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. (Rev 01/04/23)

PROGRAM FEES

eHousingPlus Fees

The program includes a first mortgage Compliance/Admin Fee of $250 and a penalty fee of $100 for files that are chronically deficient. The Compliance/Admin Fee is submitted with the Compliance File via eHP FrontPorch using the eHPay App.

The **Compliance/Admin Fee** is the fee charged by the Program Administrator/Compliance Agent to process the applicant/borrower from Origination to Compliance Approval, and to assess that the lenders originating such loans are following Program guidelines for the benefit of the eligible borrower(s). The Program Administrator/Compliance Agent tracks the loan via its web-based system, and assists the lender in processing the loan ensuring eligibility to the program available offerings, which can include various rate options, and down payment assistance.

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

US Bank Fees

$84 Tax Service fee.

Funding fee should reflect as “Investor Funding Fee” on the LE/CD.
$475 for loans reserved 09/15/25 and after
$400 for loan reserved prior to 09/15/25

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 1.50% of the original principal loan amount. This fee may be paid by buyer or seller as allowed by the agency. No additional points may be charged. Netted from closing. (Effective 03/17/23)

metroDPA Assisted and Unassisted - Discount or Additional Points: Not allowed

metroDPA EDGE - A 2% Discount Point may be retained by the lender and paid by the buyer, seller or Program Assistance as allowable. List in either Section A or B on the CD. Label the Discount Point as metroDPA Edge **or** Discount. Click here to view the Rates/Offerings chart for Discount Points. (Added 05/29/25)

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

Type	Origination Max	SRP Amount
FHA, RD, VA	1.50%	1.25%
Fannie Mae & Freddie Mac	1.50%	1.25%

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.

Archived Revisions Table 2019 - 2025

DATE	REVISION DESCRIPTION	PAGE
02-04-19	Corrected Rates/Offerings Chart Added Broomfield and Denver to the Participating Counties list	7 10
02-20-19	Added City of Federal Heights to eligible area	9, 10
02-25-19	Revised Rates/Offerings Chart	7
03-04-19	Revised Rates/Offerings Chart	7
03-10-19	Added Town of Erie, Town of Superior and City of Lone Tree to eligible areas Added Manufactured Housing to Rates/Offerings column	9, 10 7
03-18-19	Added City of Northglenn	9
05-24-19	Revised income limit effective 05/15/19 Added City of Greeley	8 9 &10
07-23-19	Added Town of Lochbuie effective 06-28-19 Revised AIS Income Limits effective 07-28-19	9 & 10 9
11-27-19	Added City of Longmont effective 11-25-19	12
12-19-19	Added Town of Frederick effective 12-18-19	13
01-06-20	Removed Rates/Offerings Chart from Guide, replaced with link Added note, effective Jan 21, 2020 AIS Grant no longer available Added Special Note for Freddie Mac HFA Advantage loans Revised maximum DTI Revised income limits Revised manual underwriting guidance Added note, effective Jan 21, 2020 AIS Grant no longer available Revised US Bank web site information Added note to timeline regarding Freddie Mac HFA Advantage loans	6 7 7 8 9 14 16 & 17 22 23
02-26-20	Added eHousingPlus logo to cover Removed AIS Grant information Added any person on Title to the property must attend homebuyer education Added a chart of the eligible areas Added Property Flips bullet point to Property Requirements Added Assets in About the Financing, Non-Occupant Co-Borrower, Non Purchasing Spouse	Cover 7, 9, 15 8 9 11 13
04-10-20	Revised Contact Directory Added U.S. Bank COVID-19 Guidance link Added Douglas County as an eligible area	5 8 9 & 11
04-30-20	Revised Income Limit	9
05-25-20	Added Adams County as an eligible area	9 & 11
06-12-20	Revised VA SRP	24
07-06-20	Revised minimum FICO for FHA loans to 660, effective 07/06/20	8

07-18-20	Revised Freddie Mac HFA Advantage loan income limits	9
07-31-20	Added Town of Deer Trail and Town of Mead as eligible areas	8 & 10
08-10-20	Added City of Evans as eligible area	8 & 10
09-10-20	Revised timeline benchmark - Underwriter Certification	15, 21
09-24-20	Added Town of Berthoud as an eligible area.	8 & 10
09-28-20	Added Larimer County as an eligible area.	8, 9 & 11
10-16-20	Revised FHA minimum FICO to 640	7
11-16-20	Added Loan Underwriting criteria Added Fannie Mae HFA Preferred as an eligible loan product Added Manufactured Housing requirements	7 7, 8, 12, 23 11
01-04-21	Added High Balance Loans	6
01-22-21	Added Town of Platteville as an eligible area	9 & 11
02-01-21	Revised Homebuyer Education standards	8
02-03-21	Added Town of Keenesburg as an eligible area Added City of Fort Collins as an eligible area Revised Fannie Mae and Freddie Mac links	9 & 11 9 & 11 12
02-15-21	Revised Compliance Origination Process	14
03-05-21	Added the City of Loveland and unincorporated areas of the Town of Watkins and Town of Strasburg an eligible areas	9 & 11
03-09-21	Moved the Town of Watkins and Town of Strasburg to the unincorporated areas	9
04-12-21	Added the Town of Johnstown	9 & 11
04-14-21	Added the Town of Windsor	9 & 11
04-29-21	Added the Town of Evergreen	9 & 11
05-17-21	Added the Town of Timnath	9 & 11
05-28-21	Added the Town of Conifer	9 & 11
6-28-21	Added Elbert County Revised Income limits for 80% AMI Added Town of Elizabeth Added Town of Pine	9 & 11 9 9 10
07-02-21	Minor edits to revisions on 6/28/21	9 & 12
07-16-21	Added Town of Wellington	9 & 11
08-02-21	Removed high balance loans	6

11-09-21	Added County of Elbert Revised eligible area layout	8,9,11 9
12-30-21	Added Town of Ault	9 & 11
01-04-22	Updated Manufactured Housing Requirements	12
01-28-22	Updated Grant Assistance to include USDA-RD loans Added language to Closing Forms Updated Pre-closing and Closing forms	7 16 25
03-08-22	Revised Program Timetable, Loan Processing, Delivery and Purchase Timeline, and Loan Purchase Extension Fee	24
03-16-22	Updated Contact Directory Corrected spelling of eligible area	5 10
03-25-22	Added Town of Eaton	10 & 12
06-05-22	Updated Contact Directory Updated Freddie Mac 80% AMI Limits Revised U.S. Bank Fees	5 9 24
06-17-22	Revised income limit	9
06-23-22	Updated Fannie Mae 80% AMI Income Limit	9
09-21-22	Revised program timeline from 60 to 70 days Revised Underwrite and Certify	23 17
12-14-22	Revised property search links	11 & 12
01-04-23	Added link to Fannie Mae HomeView homebuyer education course Renamed Compliance Process to: Process Summary from Training to Loan Purchase Revised link to US Bank web site Revised Loan Purchase Extension Fee	9 16 20 22
03-01-23	Revised FICO and DTI for VA and USDA-RD loan products	8
03-2-23	Revised Origination Fee and SRP effective 03/17/23	23
04-17-23	Removed U.S. Bank COVID guidance Added VA & USDA to manufactured home eligibility Lowered minimum FICO on manufactured homes to 660 Added manual underwrites on FHA mortgages	8 13 13 14
04-19-23	Added Refinance Requirements Added Subordination/Payoff Information	8, 16, 17 16
06-15-23	Revised income limits	10
06-22-23	Revised Fannie Mae and Freddie Mac income limits	10
06-28-23	Revised Refinance requirements	8, 16,17
10-02-23	Revised contact directory Added eHP FrontPorch	5 Various

11-2-23	Updated property requirements	13

DATE	REVISION DESCRIPTION	PAGE
02-12-24	Added US Bank logo to cover	Cover
02-12-24	Effective 02/12/24 USDA-RD Loan Assistance no longer a Grant	7
02-13-24	Updated Who Signs What chart	18
02-22-24	Revised links in entire guide	
04-24-24	Revised income limits effective 04/01/24	10
05-22-24	Revised Conventional Loan income limits effective 05/19/24	10
08-30-24	Revised assistance to 30-year deferred, never forgiven, second mortgage	7
10-22-24	Updated maximum DTI for 1-2 unit conventional loans	9
11-14-24	Added DPA may be used to fund Realtor commission	7

DATE	REVISION DESCRIPTION	PAGE
05-08-25	Revised income limits	9
05-19-25	Corrected Arapahoe and Boulder Conv loan 80% AMI income limits	10
05-29-25	Added EDGE rate/offering	6 & 25
08-27-25	Revised U.S. Bank Funding fee	24
10-15-25	Corrected spelling of co-signers	15