

# FLORIDA HOUSING HOMETOWN HEROES HOMEBUYER LOAN PROGRAM

## MASTER FIRST MORTGAGE TERM SHEET

FL Housing's EIN 59-3451366	FL HFA Advantage Heroes for TBA CONV	FL First for TBA (GOVT)	FL First for BOND (GOVT)	HFA Preferred Heroes for BOND (CONV)	HFA Advantage Heroes for BOND (CONV)
<b>FEATURES</b>	<ul style="list-style-type: none"> <li>Offers reduced cost MI for borrowers at or below Freddie Mac's 80% AMI threshold level.</li> <li>Reduced cost MI NOT available for borrowers above 80% AMI. Standard MI rates apply.</li> <li>This is the CONV Freddie product to use when NOT utilizing the PLUS forgivable second.</li> <li><b>Run LP/LPA with this product.</b></li> </ul>	<ul style="list-style-type: none"> <li>FHA, RD, and VA available.</li> </ul>	<ul style="list-style-type: none"> <li>This is FL Housing's flagship First Time Homebuyer GOVT "Bond" first mortgage.</li> </ul>	<ul style="list-style-type: none"> <li>Offers reduced cost MI for borrowers at or below 80% AMI.</li> <li>Reduced cost MI NOT available for borrowers above 80% AMI. Standard MI rates apply.</li> <li>This is the CONV Fannie product to use when BOND has a lower rate than TBA. This product considers HOUSEHOLD income, needs tax documents to validate first time buyer status. <b>PAY ATTENTION TO THE DETAILS. THIS IS NOT THE LOW DOC LOAN.</b></li> <li><b>Run DU with this product.</b></li> </ul>	<ul style="list-style-type: none"> <li>Offers reduced cost MI for borrowers at or below 80% AMI.</li> <li>Reduced cost MI NOT available for borrowers above 80% AMI. Standard MI rates apply.</li> <li>This is the CONV Freddie product to use when BOND has a lower rate than TBA. This product considers HOUSEHOLD income, needs tax documents to validate first time buyer status. <b>PAY ATTENTION TO THE DETAILS. THIS IS NOT THE LOW DOC LOAN.</b></li> <li><b>Run LP/LPA with this product.</b></li> </ul>
<b>TBA OR BOND PRODUCT?</b>	TBA (THE BOND ALTERNATIVE) This program is a daily priced, forward delivery program.		This program (BOND) is financed through our bond issue and may be subject to rate change daily.		
<b>LOAN TYPE</b>	CONV Freddie Mac > or = to 80% AMI and < 80% AMI	FHA, USDA, VA	FHA, USDA, VA	CONV - Fannie Mae > or = to 80% AMI and < 80% AMI	CONV - Freddie Mac > or = to 80% AMI and < 80% AMI
<b>CONSIDERS CREDIT INCOME OR HOUSEHOLD INCOME?</b>	AUS or the 1003 income.		Considers <b>HOUSEHOLD</b> income. Tax code requirements applies therefore, the gross, annual income of all occupants aged 18 and older must be considered in qualifying. Any party appearing on deed MUST occupy property as his/her primary residence AND his/her income must be considered in HOUSEHOLD INCOME AND his/her first time buyer status must be considered.		
<b>DOCUMENT NEEDED TO SUPPORT INCOME</b>	1003. Lenders should be using income from 1003, the AUS income, to support Program income.		BOND income considers the CURRENT, gross annual income of each occupant aged 18 and older. Lenders should be using income documents to support the most current, gross annual income of each occupant. That may vary from credit income and from each occupant. Lenders may reference tax returns from previous years to determine consistency. Refer to the BOND Lender Guide for additional guidance.		
<b>ELIGIBLE FOR ONE OF THESE FL HOUSING 2ND MORTGAGE PROGRAMS</b>	Hometown Heroes ONLY				
<p><b>Please note that FL Housing's Down Payment Assistance program cannot be combined with another FL Housing Down Payment Assistance program. Other subordinate loans may be paired with our second mortgage products if they assume 3rd lien position.</b></p>					
<b>LOAN PURCHASE DELIVERY TIMELINE</b>	<b>60 DAY PURCHASE TIMELINE</b> <b>RESERVATION TO PURCHASE = 60 DAYS</b>				
<b>RATE NOTIFICATION</b>	Daily priced program. Rates are posted by 10 AM EST in the eHousing eHPortal. The system is locked by 8 PM EST.		Lenders should confirm rate in eHousing eHPortal as it is subject to change daily although it may not appear to change as often as the TBA Program.		
<b>EXTENSION FEES</b>	<ul style="list-style-type: none"> <li>7 Day Extension = .06250 PTS</li> <li>15 Day Extension = .12500 PTS</li> <li>22 Day Extension = .18750 PTS</li> <li>30 Day Extension = .25000 PTS</li> </ul>				
<b>EXTENSION FEE &amp; PRICING ADJUSTMENT POLICY</b>	Pricing adjustments or repricing costs may apply in the event a Lender delivers a loan in which the rate is different from that which is reserved in the eHousing reservation system OR if the reservation far exceeds the reservation to purchase timeline of 60 days. This may occur when Lender reserves new construction too soon or if there are other unforeseen closing delays. In the event of the latter, the party causing the rate change or loan closing delay may be charged the extension fee. <b>Please note this fee must reflect on the LE/CD accordingly.</b> This fee will be deducted from the Participating Lender's SRP/ netted at loan purchase.				

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LLPA & ADVERSE MARKET DELIVERY	N/A		N/A		
LOAN PURPOSE	Purchase only. Refinances and Construction to Permanent (CP) loans are NOT permitted. Turnkey transaction permitted in which builder assumes all construction costs.				
TERM	30-Year Fixed.				
LTV/CLTV	Follow Agency guidelines.		As permitted by the Agencies (FHA, USDA, VA).	97%/105% (95%/105% may apply to certain property types)— refer to "Property Types"	
FICO	Minimum 640 for all borrowers. • 640 for Manufactured Housing (MH) (not permitted with FHLMC). • 660 for Manual Underwriting (not available with RD).		Minimum 640 for all borrowers. • Manufactured Housing (MH) (not permitted with FHLMC). • 660 for Manual Underwriting (not permitted with RD).		
DTI RATIOS	<ul style="list-style-type: none"> <li>Maximum 50% DTI with AUS A/E.</li> <li>Maximum 43% with Manual Underwriting (not permitted with RD).</li> <li>Minimum 640 Manufactured Housing (not permitted with FHLMC).</li> <li>Lakeview will round up on DTI at the .50 mark and round down on DTI at the .49 mark.</li> <li>Click here to view the <a href="#">Lakeview HFA Matrices</a>.</li> </ul>		<ul style="list-style-type: none"> <li>Maximum 50% DTI with AUS A/E.</li> <li>Maximum 43% with Manual Underwriting (not permitted with RD).</li> <li>Minimum 640 with Manufactured Housing (not permitted with FHLMC).</li> <li>Lakeview will round up on DTI at the .50 mark and round down on DTI at the .49 mark.</li> <li>Click here to view the <a href="#">Lakeview HFA Matrices</a>.</li> </ul>		
CO-SIGNORS (NON-OCCUPYING CO-BORROWERS)	<ul style="list-style-type: none"> <li>Permitted with FHA &amp; FHLMC only.</li> <li>Refer to <a href="#">Co-Signor Term Sheet</a> for more information.</li> </ul>		<ul style="list-style-type: none"> <li>Permitted with FHLMC HFA Advantage, FNMA's HFA Preferred and FHA only.</li> <li>Refer to <a href="#">Co-Signor Term Sheet</a> for more information.</li> </ul>		
NON-PURCHASING SPOUSE	NPS is not required to qualify as a first time buyer AND cannot appear on deed.		NPS must also qualify as a first time buyer. Any party appearing on deed must also qualify as a first time buyer and occupy property as his/her primary residence and his/her income must be considered in household income.		
NON-CITIZEN APPLICANTS	Borrower (s) must have the ability to permanently and LAWFULLY reside in the State of FL. Lakeview (our master servicer) requires Lenders to adhere to their Residency Requirements. Failure to do so may result in non-purchase. Refer to Lakeview's Residency Requirements located here, <a href="#">Residency-and-Eligibility-Guide-V23.1.pdf</a> (lakeviewcorrespondent.com).				
MANUAL UNDERWRITING	<ul style="list-style-type: none"> <li>Permitted ONLY with FHA, VA and FHLMC. USDA is not permitted.</li> <li>Maximum DTI of 43%</li> <li>Minimum FICO = 660</li> <li>Reach out to Lakeview for additional information at underwriting <a href="mailto:underwritingquestions@bayview.com">underwritingquestions@bayview.com</a>.</li> <li>Not permitted with Manufactured Housing.</li> </ul>		<ul style="list-style-type: none"> <li>Permitted ONLY with FHA, VA, FHLMC, and FNMA. USDA not permitted.</li> <li>Maximum DTI of 43%</li> <li>Minimum FICO = 660</li> <li>Reach out to Lakeview for additional information at <a href="mailto:underwritingquestions@bayview.com">underwritingquestions@bayview.com</a>.</li> <li>Not permitted with Manufactured Housing.</li> </ul>		
ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>Borrower(s) (ONLY one occupying borrower) must qualify by CURRENTLY working full time for a FL Based employer (at time of closing). Offer letters do not support CURRENT full time employment with a FL Based employer.</li> <li>Only ONE borrower must satisfy this requirement (excluding a Non-Occupying Co-Signor). <ul style="list-style-type: none"> <li>See the <a href="#">FL Hometown Heroes Lender Guidelines</a> for additional exemptions and eligibility requirements.</li> </ul> </li> </ul>				
DOCUMENTATION NEEDED TO CONFIRM FULL-TIME EMPLOYMENT	Paystubs confirming 40 hours a week is acceptable but if paystubs do not reflect 40 hours, a written or verbal Verification of Employment (VOE), or a letter from employer verifying full-time will be required. <ul style="list-style-type: none"> <li><b>Self-Employed</b> borrower(s) must provide letter from CPA, bookkeeper or tax preparer validating borrower works full-time. A Letter of Explanation (LOX) from the borrower attesting they are full-time is not acceptable.</li> </ul> <b>Please Note: Offer letters confirming employment post-closing does not support CURRENT employment.</b>				
DOCUMENTATION NEEDED TO VALIDATE FL BASED BUSINESS	<ul style="list-style-type: none"> <li>Copy of paystub &amp; 1003 confirming FL employer address.</li> <li>Copy of VOE confirming borrower works from or reports to a FL location or a letter from employer confirming borrower works from or reports to a FL location. <ul style="list-style-type: none"> <li>The letter from employer may be provided as an email but it cannot be provided through a person email account; it must be provided from employer's work email and include a signature reflecting borrower's employer name and contact information and job title of party sending email. It must also include the address or the physical location borrower works from or reports to in Florida.</li> </ul> </li> <li>Borrower(s) who own their own business must also be registered with the FL Department of State at <a href="https://dos.fl.gov/sunbiz/">https://dos.fl.gov/sunbiz/</a> OR licensed with the FL Department of Business and Professional Regulation at <a href="#">Licensing Portal - License Search (myfloridalicense.com)</a> AND</li> <li>Borrower(s) who receive a 1099 as a contracted employee must provide a copy of their most current 1099 OR</li> <li>Borrower(s) who are Schedule C must also provide a copy of their Schedule C validating Proprietor's Address is a FL address.</li> </ul>				
OCCUPANCY	Owner occupied only with borrower's intent to occupy property as his/her primary residence within 60 days of closing.				
BORROWER MINIMUM CONTRIBUTION	N/A				
CASH BACK TO BORROWER	In the event the preliminary closing disclosure (CD) reflects cash back of \$2,000 or less AND does not exceed the Borrower's EMD or POC's, Lender should apply a PR to the first mortgage. IF the cash back exceeds \$2,000 of the Borrower's EMD or POC's, Lender should re-work the loan by reducing the first mortgage loan amount. If borrower received gift funds, cash back at closing is permitted with a copy of Gift Letter acceptable to the Agencies.				
ASSETS	No asset test. Borrowers are not required to utilize assets for participation.				
HOMEOWNER'S INSURANCE DEDUCTIBLE	As required by the GSEs and Agencies. Also refer to <a href="#">Lakeview's Seller Guide</a> .				

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<b>FLOOD COVERAGE</b>	As required by the GSEs and Agencies. Also refer to <a href="#">Lakeview's Seller Guide</a> .				
<b>ASSUMPTIONS</b>	Not Permitted.	Permitted. Check Program and Agency (FHA, USDA, VA) guidelines in effect at time of assumption request.	Permitted. Check Program and Agency (FHA, USDA, VA) guidelines in effect at time of assumption request.	Not Permitted.	
<b>PREPAYMENTS</b>	Permitted at any time without penalty.				
<b>FIRST TIME HOMEBUYER (FTHB) REQUIREMENT</b>	Borrower(s) must not have had an *Ownership Interest in their primary residence within the last three years unless qualifying under the Veteran's Exemption or purchasing in a Federally Designated Targeted Area. Ownership Interest is defined as appearing on deed to a primary residence at any time within the last three years.		Borrower(s) and NPS must not have had an *Ownership Interest in their primary residence within the last three years unless qualifying under the Veteran's Exemption or purchasing in a Federally Designated Targeted Area. Ownership Interest is defined as appearing on deed to a primary residence at any time within the last three years.		
<b>DOCUMENTATION NEEDED TO SUPPORT NON— OWNERSHIP</b>	Declarations VIII Section of the 1003.		<ul style="list-style-type: none"> <li>Last three years' tax returns or transcripts or a combination of the two. If neither are available, a VOR from a third party or copy of lease would be acceptable. Please Note: "No Record Found" transcripts are not acceptable; it only validates non-filing for a specific tax year. Lenders should be reviewing tax returns for mortgage interest or credits claimed for homeownership.</li> <li>If borrower(s) returns reflect either, they could be deemed ineligible to participate.</li> <li>If returns/transcripts are not available alternative documentation to support non-ownership will be accepted if it can clearly reflect borrower(s) or spouse other party appearing on deed as not having an ownership interest. We will accept tax returns/transcripts, VOR, copy of lease or combination of these documents.</li> </ul>		
<b>OWNERSHIP INTEREST IN RESIDENTIAL PROPERTY</b>	Borrower(s) may have ownership interest in no more than TWO residential properties at time of closing and that includes the one being purchased.	Adhere to Agency guidelines.	Adhere to Agency guidelines specific to ownership in other residential properties.	Borrower(s) may have ownership interest in TWO residential properties at time of closing and that includes the one being purchased.	
<b>EXEMPTIONS TO THE FIRST TIME HOMEBUYER (FTHB) REQUIREMENT</b>	<ul style="list-style-type: none"> <li>Veterans qualifying under the Veterans Exemption by providing a valid DD214.</li> <li>Active-duty military when providing a valid LES.</li> <li>Members of the Reserves or National Guard are not exempt from the FTHB requirement.</li> <li>Borrower(s) purchasing in a Federally Designated Targeted Area.</li> <li>Refer to <a href="#">Guidelines</a> for more info.</li> </ul>		<ul style="list-style-type: none"> <li>Veterans qualifying under the Veterans Exemption by providing a valid DD214.</li> <li>Active-duty military, Members of the Reserves or National Guard are not exempt from the FTHB requirement.</li> <li>Borrower(s) purchasing in a Federally Designated Targeted Area.</li> <li>Refer to <a href="#">Guidelines</a> for more info.</li> </ul>		
<b>HOMEBUYER EDUCATION WHO MUST ATTEND HBE</b>	<ul style="list-style-type: none"> <li>One borrower (primary borrower) must complete a Program- approved, in-person or online, <b>PRE-PURCHASE</b>, homebuyer education course.</li> <li>Veterans do not have to attend HBE if qualifying under the Veterans Exemption UNLESS they are participating in the HFA Preferred or HFA Advantage. <b>PLEASE NOTE: Active-Duty military buyers are not exempt from HBE.</b></li> <li>The Homebuyer Education course must satisfy standards defined by Housing and Urban Development (HUD) or the National Industry Standards for Homeownership Education and Counseling. <i>Post-closing education is absolutely unacceptable.</i></li> <li>Education provided by a mortgage insurance (MI) company is acceptable. <b>PLEASE NOTE: Lender is responsible for ensuring that the MI provider's course being offered through the MI provider (directly or through a partnered course provider) meets the standards as directed above as not all MI courses satisfy HUD or National Industry Standards for Homeownership Education and Counseling.</b></li> <li>Certificates of completion are acceptable for 2 years from the date of completion.</li> </ul>		<ul style="list-style-type: none"> <li>One borrower (primary borrower) must complete a Program- approved, in-person or online, <b>PRE-PURCHASE</b>, homebuyer education course.</li> <li>Veterans do not have to attend HBE if qualifying under the Veterans Exemption UNLESS they are participating in the HFA Preferred or HFA Advantage. <b>PLEASE NOTE: Active-Duty military buyers are not exempt from HBE.</b></li> <li>The Homebuyer Education course must satisfy standards defined by Housing and Urban Development (HUD) or the National Industry Standards for Homeownership Education and Counseling. <i>Post-closing education is absolutely unacceptable.</i></li> <li>Education provided by a mortgage insurance (MI) company is acceptable. <b>PLEASE NOTE: Lender is responsible for ensuring that the MI provider's course being offered through the MI provider (directly or through a partnered course provider) meets the standards as directed above as not all MI courses satisfy HUD or National Industry Standards for Homeownership Education and Counseling.</b></li> <li>Certificates of completion are acceptable for 2 years from the date of completion.</li> </ul>		
<b>PROPERTY TYPE</b>	<b>ATTACHED / DETACHED 1-UNIT DWELLINGS</b> <ul style="list-style-type: none"> <li>(Includes townhomes)</li> </ul> <b>2-4 UNIT PROPERTIES</b> <ul style="list-style-type: none"> <li>Borrower(s) must occupy one of the units as their primary residence.</li> </ul> <b>CONDOS</b> <ul style="list-style-type: none"> <li>Follow Agency guidelines.</li> </ul> <b>MANUFACTURED HOUSING</b> <ul style="list-style-type: none"> <li>Single-wide are NOT permitted and must be 1994 or newer. NO EXCEPTIONS.</li> <li>Not permitted with FHLMC.</li> </ul>		<b>ATTACHED / DETACHED 1-UNIT DWELLINGS</b> <ul style="list-style-type: none"> <li>(Includes townhomes)</li> </ul> <b>2-4 UNIT PROPERTIES</b> <ul style="list-style-type: none"> <li>Borrower(s) must occupy one of the units as their primary residence.</li> <li>Property must be at least 5 years old. Borrower(s) must occupy one of the units as their primary residence.</li> </ul> <b>CONDOS</b> <ul style="list-style-type: none"> <li>Follow Agency guidelines.</li> </ul> <b>MANUFACTURED HOUSING</b> <ul style="list-style-type: none"> <li>Single-wide are NOT permitted and must be 1994 or newer. NO EXCEPTIONS.</li> <li>Not permitted with FHLMC.</li> </ul>		

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<b>INCOME LIMITS</b>	See <a href="#">Lender Guidelines</a> per Program.				
<b>PURCHASE PRICE LIMITS</b>	See <a href="#">Lender Guidelines</a> per Program.				
<b>SUBJECT TO RECAPTURE TAX?</b>	NO	YES. Borrowers may be subject to Recapture Tax if:  Borrower sells property within first 9 years of ownership <b>AND</b> Borrower makes a profit on the sale of the home <b>AND</b> Borrower income increases above allowable federal (program) limits at the time of sale.			
<b>FIRST MORTGAGEE LOSS PAYEE CLAUSE</b>	Lakeview Loan Servicing, LLC c/o LoanCare, LLC ISAOA/ATIMA PO Box 202049 Florence, SC 29502-2049				
<b>PROGRAM PARTICIPATION RESTRICTION</b>	ALL borrowers, including Non-Occupying Co-Signor(s) are restricted to a one-time participation in FL Housing's Homebuyer Loan Programs. This includes all first and second mortgage programs.				
<b>FIRST MORTGAGE PROGRAM FEES</b>					
<b>LENDER COMPENSATION</b>	<ul style="list-style-type: none"> <li>No upfront Origination Point permitted.</li> <li>2.5% SRP paid to Participating Lender upon loan purchase by Lakeview.</li> </ul>				
<b>LENDER FEES</b>	Lenders are permitted to charge their standard and customary origination fees not to exceed \$1,750. This includes, but is not limited to, transaction fees, processing fees or administrative fees.				
<b>FUNDING FEE</b>	\$400 should reflect as "Investor Funding Fee" or "Master Servicer Fee" on LE/CD.				
<b>COMPLIANCE FEE</b>	\$275 Payable to eHousingPlus.				
<b>TAX SERVICE TRANSFER FEE</b>	\$75 Tax Service Transfer Fee payable to "Investor" or "Master Servicer".				
<b>FLOOD RE-CERT FEE</b>	\$10 Payable to "Investor" or "Master Servicer".				
<b>REALTOR COMMISSION &amp; REALTOR TRANSACTION FEE</b>	Realtor Commission is not permitted to be paid w/FL Housing's down payment assistance funds. The Buyer may pay using their own funds. FL Housing funds are restricted to down payment and STANDARD closing costs. Realtor commission is not a standard buyer cost in the State of FL. Realtor Transaction Fee may be paid by the Buyer but cannot exceed \$500.				
<b>BROKER FEE</b>	Not permitted.				
<b>FIRST MORTGAGE PROGRAM DOCUMENTS</b>					
<b>REQUIRED PROGRAM DOCUMENTS (AVAILABLE IN eHPORTAL)</b>	N/A	<ul style="list-style-type: none"> <li>Notice to Buyer (to be signed by Buyer at application or closing)</li> <li>Recapture Tax Brochure (to be given by LO to buyer at application upon LO explaining Recapture Tax to Buyer)</li> <li>Mortgagor Affidavit (to be executed by Buyer at closing)</li> <li>Seller Affidavit (to be executed by Seller at closing)</li> <li>Tax Exempt Rider (to be signed by Buyer at closing)</li> <li>Please see "2nd Mortgage Term Sheet" to determine the applicable second mortgage documents.</li> <li>Gift Letter (FHA only)</li> <li>Obligation Letter (FHA only)</li> </ul>			
<b>HTH SECOND MORTGAGE PROGRAM DOCUMENTS</b>					
<b>HTH SECOND MORTGAGE PROGRAM DOCUMENTS</b>	<ul style="list-style-type: none"> <li>Borrower Certification Form</li> <li>HTH Mortgage</li> <li>HTH Note</li> </ul>				
<b>RESERVING THE 2ND MORTGAGE</b>	<ul style="list-style-type: none"> <li>The reservation system will add the 2nd automatically &amp; considers 5% of the Total Loan amount.</li> </ul>				

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<b>SECOND MORTGAGE LOAN CLOSING INFORMATION</b>					
<b>RESERVING 2ND MORTGAGE</b>	Be sure to reserve the appropriate second mortgage under "Add/DPA/MCC" in the reservation. The system will not automatically add the 2nd since there are several options available unless using the HFA Advantage PLUS.				
<b>DOC STAMP &amp; INTANGIBLE TAX</b>	Second mortgage and note are exempt from documentary stamps and intangible taxes. Lenders should be obtaining the collateral documents from the eHousing reservation system which will reflect the tax verbiage on the first page of each document. This language serves as a directive to title companies and closing agents not to charge these fees to borrowers OR sellers.				
<b>TITLE INSURANCE</b>	Strictly prohibited on FL Housing's second mortgages.				
<b>MORTGAGEE CLAUSE</b>	Florida Housing Finance Corporation ISAOA/ATIMA 227 N. Bronough St., Suite 5000 Tallahassee, FL 32301				
<b>SPECIAL INSTRUCTIONS TO TITLE COMPANIES</b>	All Florida Housing closing and collateral documents should be returned to the originating lender upon execution and recording. Many of these documents reflect Florida Housing as the mortgagee and title companies often return these documents to Florida Housing's corporate office which can result in loan purchase delays and additional late delivery fees to lenders. Please instruct title companies that these closing documents should NOT be returned to FL Housing.				
<b>SECOND MORTGAGE PROGRAM FEES</b>	Recording Fee ONLY.				
<b>SECOND MORTGAGE PROGRAM DOCUMENTS</b>	FL Assist <ul style="list-style-type: none"> <li>• FL Assist Mortgage</li> <li>• FL Assist Note</li> </ul> FL Homeownership Loan Program (HLP) <ul style="list-style-type: none"> <li>• FL HLP Mortgage</li> <li>• FL HLP Note</li> </ul> HFA PLUS 3%, 4% or 5% <ul style="list-style-type: none"> <li>• PLUS Mortgage</li> <li>• PLUS Note</li> </ul>				