

KansasDPA

Administrator's Guidelines

KansasDPA

The Kansas Single Family Mortgage Loan Program

Sponsored by Sedgwick County Kansas & Shawnee County, Kansas

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Revised 06/12/24
Updates on Page 3



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REVISION TABLE 2024
 Archived revisions found on page 29

DATE	REVISION	PAGE
04-04-24	Updated US Bank links Revised income limits effective 04/04/24 Updated Fannie Mae HFA Preferred and Freddie Mac HFA Advantage fact sheet links Updated eHP links	5, 12, 22 10 17 19, 20
06-12-24	Updated Freddie Mac 80% AMI income limits	11

THE KansasDPA PROGRAM ORIGINATION TEAM



SEDGWICK AND SHAWNEE COUNTIES

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

Participating Lenders

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

US Bank

Master Servicer

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

eHousingPlus

Program Administrator

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

CONTACT DIRECTORY
954-217-0817 or Toll Free (888) 643-7974
Select Option #2

Question	Option #	email
Lender Training (Program & System)	Option #4	Click here
Lender User Access (Credentials, Disabled Access, etc)	Option #1	Click here
eHPay - Digital Payment of Compliance Fees	Option #3	Click here
Program Eligibility Questions - READ THIS GUIDE FIRST	Option #2	Click here
Deficiencies - To view and upload compliance file deficiencies	View compliance and Servicer DEFI's in eHP FrontPorch using Digital Docs App, Deficient Compliance Files drop down menu.	
Loan Specific Questions - If you have any questions related to a specific loan already reserved/rate locked in the eHPortal.	Post note in Collaboration Station within eHP FrontPorch	
Credit underwriting questions, refer to their internal UW Department or US Bank	(800) 562-5165	Click here
System Errors - Technical Assistance	Option #6	Click here
<p>U.S. Bank DU Findings, DTI, Insurance, Collateral and Purchase of the loan questions all need to be addressed by the Servicer directly. eHousingPlus cannot assist you with questions related to these items.</p> <p>Shipping First or Second mortgage closed loan files</p> <p>Questions regarding exceptions on first and second mortgage closed loan files</p>	(800) 562-5165	Click here
U.S.Bank All Regs Site	Use this link , then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Kansas/ KansasDPA.	

(Rev 04/04/24)

PROGRAM SUMMARY

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

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

DAILY RATE LOCK RESERVATION AVAILABILITY

Reservations in this program are available Monday - Friday 9:00 a.m. - 4:00 p.m. Central Time excluding holidays. [Click here to view the Rates/Offerings chart for allowable FICO, Lock Mortgage Rate and DPA.](#)

KansasDPA Program First Mortgage

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as assistance in the form of a Grant equal to a **percentage** of the note amount to apply toward down payment, closing costs, prepaids, or principal reduction. Allowable loan products include: FHA, FHA 203(b), USDA Rural Development (USDA-RD), VA and Freddie Mac HFA Advantage conventional loan.(Rev 3/21/23)

Freddie Mac HFA Advantage Conventional Loan - Income at or below 80% AMI

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

Freddie Mac HFA Advantage Conventional Loan - ABOVE 80% AMI

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

Down Payment Assistance Grant

The KansasDPA Assistance is calculated on the Note amount. Lenders advance the KansasDPA Assistance at closing on behalf of the KansasDPA Program. Lenders are reimbursed at loan purchase of the first mortgage by US Bank. The KansasDPA Assistance may be used for down payment, closing costs, prepaids, or principal reduction. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow to the extent permitted by Agency (FHA, VA, USDA-RD, Freddie Mac) guidelines. Remember to document your files. Because the KansasDPA Assistance is a fixed percentage, any remaining KansasDPA Assistance must be applied as a principal reduction. KansasDPA Assistance is in the form of a grant and is not intended to be repaid*. When the first mortgage is reserved, the KansasDPA Assistance is automatically reserved. There is no additional reservation necessary. When loans are closed, there is no second mortgage, second note, deed restrictions or lien. There is no repayment of the KansasDPA Assistance unless the borrower is subject to the recapture period, there is fraud or similar circumstances. (Rev 3/21/23)

* On 10/29/20 the Recapture of Grant Funds provision was removed effective immediately for all loans in the program pipeline.

Program Area

A property must be located within the city limits of a participating city **OR** within the unincorporated area of a participating county in the State of Kansas. Refer to the list of Eligible Areas beginning on page 11. The participating areas have entered into a cooperation agreement with the program sponsors, Sedgwick County, KS and Shawnee County, KS.

PROGRAM REQUIREMENTS

The KansasDPA Program is not currently financing first mortgage loans with tax-exempt mortgage revenue bonds. In the event a Lender Notice or Interest Rate Notice is distributed to lenders in the future stating that first mortgage loans will be financed with tax-exempt bonds, the program requirements will be modified to include a first-time homebuyer requirement, lower income and purchase price limits, a Recapture Tax form and other applicable compliance requirements. (Revised 05/13/19)

Eligible Borrowers

- Buyers do **NOT** need to be first-time buyers (Rev 05/13/19)
- With regard to citizenship requirements, follow applicable Agency (Freddie Mac, FHA, etc) and US Bank guidelines. (Rev 02/15/21)
- Co-signers and non-occupant co-borrowers are permitted in accordance with Agency guidelines. (Added 01/17/23)
- Buyers must live in the property they purchase as their principal residence.
- All applicants must be considered irrespective of age, race, color, religion, national origin, sex, marital status, military status or physical handicap.
- Buyers must occupy the property purchased within 60 days of closing.
- Contact eHousingPlus Compliance with questions regarding eligibility.
- Homebuyer Education not required (except for Freddie Mac borrowers - see Homebuyer Education area of this guide)
- Lender should contact the Agency (FHA, VA, USDA-RD, Freddie Mac) regarding ownership of other property. (Rev 12/12/18)

Homebuyer Education - Freddie Mac HFA Advantage Borrowers

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

<https://creditsmart.freddiemac.com/> (Rev. 12/14/22)

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/Kansas/KansasDPA/Product Guides.
- Mid credit score must be the minimum or above.
- If a loan agency requires a higher minimum credit score, lower DTI, or lower LTV, lenders must follow the loan agency guidelines.
- If a lender requires a higher minimum credit score, lower DTI, or lower LTV for their other loans, they may apply the more restrictive requirements for KansasDPA program loans.
- For borrowers with no credit score, lenders must follow U.S. Bank and loan agency guidelines. Refer to the AllRegs for current requirements.

AUS Submissions – Accept/Approve Eligible

Product Type	Property Type	Maximum DTI GUS, LPA, DU ¹	Minimum Credit Score ²	Required Reserves
VA USDA/RD	1 – 4 Units, Condos/Townhomes ³	45%	640	As determined by GUS, DU, or LPA
		50%	680	
	Manufactured Homes ⁴	45%	660	
FHA	1 – 4 Units, Condos/Townhomes ³	45%	640	
		50%	680	
	Manufactured Homes ⁴	45%	660	

Manually Underwritten ¹

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

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

Credit Score, DTI & LTV Requirements Freddie Mac HFA Advantage 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., then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Kansas/KansasDPA/Product Guides.
- Mid credit score must be the minimum or above.
- If a loan agency requires a higher minimum credit score, lower DTI, or lower LTV, lenders must follow the loan agency guidelines.
- If a lender requires a higher minimum credit score, lower DTI, or lower LTV for their other loans, they may apply the more restrictive requirements for KansasDPA program loans.
- For borrowers with no credit score, lenders must follow U.S. Bank and loan agency guidelines. Refer to the AllRegs for current requirements.

AUS Submissions - Accept/Approve Eligible ⁷

Property Type	Maximum LTV ¹	Maximum TLTV/CLTV ¹	Maximum DTI ²	Minimum Credit Score ³	Required Reserves
1 Unit Condos/Townhomes ⁴	97%	105%	50%	640	As determined by LPA
2 Units	95%	105%	50%	640	
3 - 4 Units	95%	105%	45%	640	
			50%	680	
Freddie Manufactured Homes ⁵	95%	105%	45%	660	
Freddie Manuf. CHOICEHomes® ^{5, 6}	97%	105%	45%	660	

Manual Underwrite [Freddie Mac HFA Advantage](#) ⁸

Property Type	Maximum LTV ⁵	Maximum TLTV/CLTV ⁵	Maximum DTI ²	Minimum Credit Score ³	Required Reserves
1 Unit Condos/Townhomes ⁴	97%	105%	45%	660	2

1. Maximum LTV, CLTV/TLTV; if [Kansas DPA](#), [Freddie Mac](#) under [Home Possible®](#), or the Mortgage Insurer require a lower LTV, CLTV/TLTV, the lowest required LTV, CLTV/TLTV must be used.
2. Maximum DTI; if [Kansas DPA](#), [Freddie Mac](#) under [Home Possible®](#), 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 [Kansas DPA](#), Freddie Mac under [Home Possible®](#), 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 [Freddie Mac guide 5703](#), 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 [Kansas DPA](#) for additional information.
6. Refer to [Freddie Mac guide 5703](#) and [Freddie Mac 5703.9 CHOICEHomes®](#) for Freddie Mac HFA Advantage.
7. Refer to [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.

Revision to DTI effective 07/12/23

Added 08/10/23

Income Limits and Requirements

Effective with new loan reservations 01/12/23, Income Limits and Eligibility Qualifying Income for FHA, USDA Rural Development (RD) and VA as reported on the 1003 Form. For Freddie Mac Conventional loans the income used must be in accordance with Freddie Mac guidelines. Income of any non-occupying co-borrower or co-signer must be included. Program income is not averaged. It is annualized. Unless otherwise directed, Lenders are responsible for assuring that loans meet the strictest of Agency (FHA, etc) and/or program guidelines with respect to income and sales price limits. (Rev. 01/17/23)

Income Limits - FHA, VA, USDA-RD and Freddie Mac Above 80% AMI

Effective with new loan reservations April 4, 2024

For loan reservations prior to April 4, 2024, please see page 28 of this guide.

Area	FHA, VA, USDA-RD FREDDIE MAC ABOVE 80% AMI Effective with new loan reservations 04/04/24
Kansas City MSA (Leavenworth, Wyandotte, Johnson, Linn & Miami)	\$144,340
Lawrence MSA (Douglas)	\$142,800
Nemaha County	\$142,380
All Other Areas	\$133,420

Income Limits - Freddie Mac 80% AMI and lower

Effective 05/20/24

The following contains all counties in Kansas. Please refer to the list of eligible areas on pages 11-14 of this guide and compare to this list. If an area is not listed on pages 11-14 of this guide, it is ineligible in the program. (Rev 06/12/24)

County Name	80% AMI Limit	County Name	80% AMI Limit	County Name	80% AMI Limit	County Name	80% AMI Limit	County Name	80% AMI Limit
Allen County	66,160	Douglas County	81,600	Jewell County	66,160	Neosho County	66,160	Shawnee County	69,840
Anderson County	67,200	Edwards County	66,160	Johnson County	82,400	Ness County	77,360	Sheridan County	85,760
Atchison County	66,160	Elk County	66,160	Kearny County	66,160	Norton County	66,160	Sherman County	66,160
Barber County	66,160	Ellis County	73,440	Kingman County	66,160	Osage County	69,840	Smith County	66,160
Barton County	66,160	Ellsworth County	66,960	Kiowa County	66,160	Osborne County	66,160	Stafford County	67,840
Bourbon County	66,160	Finney County	70,160	Labette County	66,160	Ottawa County	73,520	Stanton County	66,160
Brown County	66,160	Ford County	66,640	Lane County	71,120	Pawnee County	69,760	Stevens County	66,640
Butler County	72,960	Franklin County	71,200	Leavenworth County	82,400	Phillips County	66,160	Sumner County	72,960
Chase County	66,160	Geary County	68,560	Lincoln County	66,160	Pottawatomie County	68,560	Thomas County	77,920
Chautauqua County	66,160	Gove County	66,960	Linn County	82,400	Pratt County	67,200	Trego County	76,080
Cherokee County	58,080	Graham County	66,160	Logan County	71,840	Rawlins County	66,160	Wabaunsee County	69,840
Cheyenne County	66,160	Grant County	74,240	Lyon County	66,160	Reno County	66,160	Wallace County	67,360
Clark County	66,160	Gray County	75,600	McPherson County	74,880	Republic County	66,160	Washington County	66,160
Clay County	66,160	Greely County	66,160	Marion County	66,160	Rice County	66,160	Wichita County	74,800
Cloud County	66,160	Greenwood County	66,160	Marshall County	67,760	Riley County	68,580	Wilson County	66,160
Coffey County	72,320	Hamilton County	66,160	Meade County	75,600	Rooks County	70,800	Woodson County	66,160
Comanche County	71,840	Harper County	66,160	Miami County	82,400	Rush County	66,160	Wyandotte County	82,400
Cowley County	66,160	Harvey County	72,960	Mitchell County	66,480	Russell County	66,160		
Crawford County	66,160	Haskell County	77,920	Montgomery County	66,160	Saline County	68,160		
Decatur County	66,160	Hodgeman County	70,640	Morris County	66,160	Scott County	66,160		
Dickinson County	66,560	Jackson County	69,840	Morton County	68,320	Sedgwick County	72,960		
Doniphan County	65,200	Jefferson County	69,840	Nemaha County	81,360	Seward County	66,160		

Property Requirements

- New or existing, Single family, owner-occupied, 1 - 4 unit principal residences that are detached structures, or condominiums, town homes/PUDs or duplexes, manufactured homes*, subject to the applicable Freddie Mac, FHA, VA or RHS/RD guidelines.
- Freddie Mac Loans - Condos are permitted. For condos with LTVs from 95.01% to 97% the project must be approved by USBHM, in addition to meeting Freddie Mac guidelines, as applicable. Review US Bank bulletin 2017-05 Condominium Guideline Expansion for complete details. (Rev 03/22/17)
- Homes are considered new if never previously occupied.
- Single-wide mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted. (Rev 08/17/20)
- Land may not exceed the size required to maintain basic livability.

Purchase Price Limit - KansasDPA Program

There are no purchase price limits in this program. Follow Agency (FHA, USDA-RD, VA and Freddie Mac) guidelines for maximum loan limits. (Rev. 12/14/22)

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

- 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, Fannie Mae, Freddie Mac & U.S. Bank Manufactured Housing guidelines. [Use this link](#), then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Kansas/KansasDPA.

Eligible Areas

Limited to the Counties and Cities listed on the next few pages.

A property must be located within the unincorporated limits of a participating county.

Or, a property must be located within the city limits of a participating City.

Eligible Areas (in black below). Asterisk/red (*) indicates County *has NOT taken action to participate.* (Rev. 09/21/23)

<p>Allen County Gas Humboldt Iola LaHarpe Moran</p> <p>Anderson County Garnett Greeley</p> <p>Atchison County Atchison Effingham</p> <p>Barber County* Kiowa Medicine Lodge</p> <p>Barton County Claflin Ellinwood Great Bend Hoisington Susank</p> <p>Bourbon County Bronson Ft. Scott Fulton Uniontown</p> <p>Brown County Hiawatha Horton Sabetha</p> <p>Butler County Andover Augusta Benton Cassoday Douglass El Dorado Leon Rose Hill Towanda Whitewater</p>	<p>Chase County Strong City</p> <p>Chautauqua County Cedar Vale Sedan</p> <p>Cherokee County* Baxter Springs Columbus Galena Weir</p> <p>Cheyenne County Bird City St. Francis</p> <p>Clark County* Ashland</p> <p>Clay County Clay Center Morganville Wakefield</p> <p>Cloud County Clyde Concordia Glasco Miltonvale</p> <p>Coffey County* Lebo LeRoy</p> <p>Cowley County Arkansas City Dexter Udall Winfield</p> <p>Crawford County Arcadia Frontenac Girard Pittsburg</p>	<p>Dickinson County Abilene Carlton Chapman Enterprise Herington Manchester Soloman Woodbine</p> <p>Doniphan County Elwood Highland Troy Wathena</p> <p>Douglas County* Baldwin City Eudora Lawrence Lecompton</p> <p>Edwards County</p> <p>Elk County Howard Longton</p> <p>Ellis County Ellis Hays Victoria</p> <p>Ellsworth County Ellsworth Holyrood Kanopolis Wilson</p> <p>Finney County Garden City Holcomb</p>
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<p>Ford County Bucklin Dodge City Ford</p> <p>Franklin County Ottawa Wellsville Williamsburg</p> <p>Geary County Junction City Milford</p> <p>Gove County Grainfield Oakley</p> <p>Graham County Hill City</p> <p>Grant County Ulysses</p> <p>Gray County Cimarron Copeland Ensign Ingalls Montezuma</p> <p>Greenwood County Eureka Madison</p> <p>Hamilton County Syracuse</p> <p>Harper County* Harper</p> <p>Harvey County Burrton Halstead Hesston Newton North Newton Sedgwick Walton</p>	<p>Haskell County* Sublette</p> <p>Hodgeman County* Jetmore</p> <p>Jackson County Circleville Delia Denison Holton Hoyt Mayetta Whiting</p> <p>Jefferson County* McLouth Meriden Oskaloosa Perry</p> <p>Jewell County Esbon Formoso Jewell Mankato Randall</p> <p>Johnson County* Bonner Springs DeSoto Edgerton Fairway Gardner Leawood Lenexa Merriam Mission Olathe Overland Park Prairie Village Roeland Park Shawnee Spring Hill Westwood</p> <p>Kearny County* Deerfield</p> <p>Kingman County Cunningham Kingman</p>	<p>Kiowa County</p> <p>Labette County Altamont Oswego Parsons</p> <p>Lane County Dighton</p> <p>Leavenworth County* Basehor Bonner Springs DeSoto Lansing Tonganoxie</p> <p>Lincoln County* Lincoln Center Sylvan Center</p> <p>Linn County* LaCygne Linn Valley Mound City Prescott</p> <p>Logan County Oakley</p> <p>Lyon County* Americus Emporia</p> <p>Marion County Goessel Hillsboro Marion Peabody</p> <p>Marshall County Marysville</p>
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<p>McPherson County Canton Inman Lindsborg Marquette McPherson Moundridge</p> <p>Meade County Fowler Meade Plains</p> <p>Miami County Louisburg Osawatomie Paola Spring Hill</p> <p>Mitchell County* Beloit Cawker City Glen Elder Tipton</p> <p>Montgomery County Caney Cherryvale Coffeyville Dearing Elk City Independence</p> <p>Morris County Council Grove Herington</p> <p>Morton County</p> <p>Nemaha County Centralia Sabetha</p> <p>Neosho County Chanute Erie Thayer</p>	<p>Ness County</p> <p>Norton County</p> <p>Osage County Burlingame Carbondale Lyndon Melvern Overbrook Osage City Scranton Quenemo</p> <p>Osborne County Downs Osborne</p> <p>Ottawa County Delphos Minneapolis Tescott</p> <p>Pawnee County Larned</p> <p>Phillips County* Logan Phillipsburg</p> <p>Pottawatomie County Belvue Manhattan Onaga St. George St. Marys Wamego</p> <p>Pratt County Pratt</p> <p>Rawlins County</p> <p>Reno County Buhler Haven Hutchinson Nickerson Pretty Prairie South Hutchinson Sylvia</p>	<p>Republic County* Munden</p> <p>Rice County Lyons Sterling</p> <p>Riley County* Manhattan Randolph Ogden</p> <p>Rooks County Plainville Stockton</p> <p>Rush County* La Crosse</p> <p>Russell County* Dorrance Luray Russell</p> <p>Saline County Brookville Gypsum New Cambria Salina Smolan Solomon</p> <p>Scott County Scott City</p> <p>Sedgwick County Andale Bel Aire Bentley Cheney Clearwater continued on next page</p>
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<p>Sedgwick County Continued Colwich Derby Garden Plain Goddard Haysville Kechi Maize Mount Hope Mulvane Park City Sedgwick Valley Center Viola Wichita</p> <p>Seward County Kismet Liberal</p> <p>Shawnee County Auburn Rossville Silver Lake Topeka Willard</p> <p>Sheridan County Hoxie</p> <p>Sherman County Goodland</p> <p>Smith County* Smith Center</p> <p>Stafford County* Hudson Seward Stafford</p> <p>Stanton County Johnson City</p> <p>Stevens County* Hugoton Moscow</p>	<p>Sumner County Argonia Belle Plaine Caldwell Conway Springs Mulvane Oxford South Haven Wellington</p> <p>Thomas County Colby Oakley</p> <p>Trego County WaKeeney</p> <p>Wabaunsee County Alma Harveyville Maple Hill McFarland Paxico St. Marys Willard</p> <p>Wallace County* Sharon Springs</p> <p>Washington County Washington</p> <p>Wichita County Leoti</p> <p>Wilson County* Buffalo Fredonia Neodesha</p> <p>Woodson County* Yates Center</p> <p>Wyandotte County* Bonner Springs Edwardsville Kansas City</p>	
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ABOUT THE FINANCING

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

FHA, VA, RD and Freddie Mac HFA Advantage conventional loans are permitted. Find the specific government and conventional loan products permitted on the US Bank website. (Rev 12-08-16)

Check with your underwriter for updates to information for 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 12-08-16)

[Fannie Mae HFA Preferred Fact Sheet](#)

[Fannie Mae DU Job Aid](#)

[Freddie Mac HFA Advantage Fact Sheet](#)

[Freddie Mac LPA FAQ](#)

(Updated 04/04/24)

- Appraisal must indicate that the home has at least a 30 year remaining useful life.
- Buydowns are not permitted.
- Cash Back to the borrower is not permitted. The KansasDPA Assistance may be used for down payment, closing costs, prepaids, or principal reduction. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow to the extent permitted by Agency (FHA, VA, USDA-RD, Freddie Mac) guidelines. Remember to document your files. Because the KansasDPA Assistance is a fixed percentage, any remaining KansasDPA Assistance must be applied as a principal reduction. (Rev 03/30/20)
- Co-Signers are allowable, this means a borrower who will not occupy the property and does not take any ownership interest in the property. Co-Signers do not execute the mortgage or appear on deed. Co-signors execute the note only (includes the first and second mortgage note). (Added 01/17/23)
- Minimum Loan Amount - There is no minimum loan amount in this program.
- **Manual Underwriting** - Loans may only be manually underwritten for erroneous credit, inaccurate credit, insufficient credit, or loans with no credit score scores. Loans must comply with the requirements of the FHA, VA, or USDA/RD guidelines per the selected product, and the Freddie Mac guide and Home Possible® requirements for HFA Advantage. Not permitted on manufactured homes. Lender must follow loan agency and U.S. Bank Seller Guide and Product Guides. [Click on this link](#) to be redirected to the U.S. Bank web site. (Rev 04/17/23)
- Non-Occupying Co-Borrower means a borrower who will not occupy the property and can take an ownership interest in the property. Non-occupying co-borrowers execute the note (first and second mortgage note) and may appear on deed. (Added 01/17/23)

- 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 program an Alive and Well Letter. Lenders should contact their title company/closing agent for information regarding POA requirements in the State of Kansas. (Added 10/20/20)
- Prepayments - The first mortgage may be prepaid at any time without penalty.
- Recapture Tax - There is no Recapture Tax for borrower's utilizing the KansasDPA Program first mortgage loan program. (Rev 05/13/19)
- Refinances of an existing mortgage loan is not permitted. However, temporary, construction or bridge financing with a term of 2 years or less may be taken out with a program loan
- Remaining reserves are not established by the program. Follow Agency (FHA,VA, etc.) guidelines

PROCESS SUMMARY FROM TRAINING TO LOAN PURCHASE

LENDER ONBOARDING

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

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

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

(Rev 02/15/21)


QUALIFY

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

RESERVE KansasDPA FIRST MORTGAGE LOAN

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

IMPORTANT - A reservation is for a borrower with a real estate purchase contract for a specific property. If the property needs to change, the loan must be cancelled and re-reserved. The lender is responsible for cancelling the loan within the eHousingPlus Lender Portal. And then, the lender must [click on this link to complete an online form the CLEAR FLAGS on a cancelled loan](#) so the funds may be re-reserved with a new address. Until this process is complete, the lender will not be able to re-reserve funds for the borrower.

 **eHP Tip!** *Need a reminder as to how to register a loan, complete the UW Certification, edit a loan or print forms?*
[Log-in to eHP FrontPorch](#), then click on the eHPlaylist to view a short video.

PROCESS

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

UNDERWRITE AND CERTIFY

Lenders underwrite and are responsible for credit decisions of the loans in the program. Servicer does not re-underwrite loans. Following credit approval AND anytime prior to closing, the Underwriter completes the online Underwriter Certification within the eHPortal. Once a loan is Underwriter Certified no further changes can be made. If a change needs to occur after the certification is complete, please [Log-In Here](#) > Collaboration Station and request for the underwriter certification to be removed.

Freddie Mac requires HFA Advantage loans to be underwritten through Loan Product Advisor (LPA) only

CLOSE AND VERIFY

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

It's important to provide accurate closing instructions to closing agents. All program documents must be returned to the lender. It is VERY important to note, if the loan amount changes, all of the forms listed below will need to change as well. As a reminder, the assistance amount is calculated on the Note amount. When the Note amount changes, so will the assistance amount on the forms.

The program forms may only be found in [eHP FrontPorch](#) using the eHProForms App.

- **KansasDPA Affidavits (Mortgagor and Lender; Seller/Builder and/or Cosigner if applicable)**
- **Notice of DPA Commitment and Gift Letters**

WHO SIGNS THE PROGRAM DOCUMENTS?

FORM	BORROWER AND CO-BORROWER	NON-OCCUPANT CO-BORROWER	NON PURCHASING SPOUSE	CO-SIGNER
KansaDPA Affidavits	Yes	Yes	Yes	No
Notice of DPA Commitment and Gift Letters	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.

- Homebuyer Education Certificate (Only Freddie Mac loans)
- KansasDPA Affidavits (Mortgagor and Lender; Seller/Builder and/or Cosigner if applicable)
- Real Estate Purchase Contract
- FINAL SIGNED 1003
- FINAL SIGNED CLOSING DISCLOSURE (TRID form)
- Warranty Deed

UPLOAD THE COMPLIANCE FILE TO EHP DIGITAL DOCS

[Log-in here and use the Digital Docs App](#) to upload the compliance file.

The Compliance File should be a PDF file uploaded upright and in a clear legible format, composed of all required documents on the Checklist. Don't upload a compliance file until everything is included in the package. The more complete the file, the quicker the review and approval, and the file AND fee must be received to start the review process. Be aware that Loans will go straight to deficient status if items are missing, or if the fee was not received or properly identified. Once you are ready to upload your documents select eHPDigital Docs and from the drop down menu click on New Upload and follow the prompts.

SUBMIT THE REQUIRED COMPLIANCE REVIEW FEE

The Compliance Review Fee may be submitted separately from the Compliance File.

eHPay is a secure, efficient method for lenders to pay the fees ON-LINE. Loans managed through eHPay are processed faster, without fee errors or other unnecessary delays. The Lenders Accounting Staff can access eHP FrontPorch and process the compliance fees payment easily via the Digital Docs and eHPay apps.

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

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

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

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

PAID LOAN FILES lists compliance file that have been paid.

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

CLEAR A DEFICIENT COMPLIANCE FILE

LOAN DEFICIENCIES ARE NOT ACCEPTED VIA EMAIL.

Clearing files deficiencies is critical to your loan being approved and ultimately purchased. In the Deficient Compliance Files drop down, choose View/Upload Corrected DEFIs. This area will assist you in viewing what needs to be corrected, which documents are approved and complete, and you will have the ability to upload the correction and communicate with us in one simple area.

Is very helpful in resolving outstanding issues and having broader visibility for all of your post-closing staff who may need to work on resolving these discrepancies.

Please make sure that you're shipping and post-closing staff is very familiar with this area.

Remember your loan cannot be approved with outstanding deficiencies.

EHP COMPLIANCE APPROVAL

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

SUBMIT MORTGAGE FILE & CREDIT PACKAGE TO SERVICER

The Mortgage File including Credit Package are sent to U.S. Bank. The U.S. Bank Delivery and Funding Checklist is found within the U.S. Bank web site. [Use this link](#), then select U.S. Bank HFA Lending Guide/500: Housing Finance Agency Programs/Kansas/KansasDPA/Product Guides. If you experience any technical difficulty, please contact U.S. Bank HFA Division directly at 800-562-5165. U.S. Bank notifies lenders of exceptions.

FINAL DOCUMENTS

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

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.

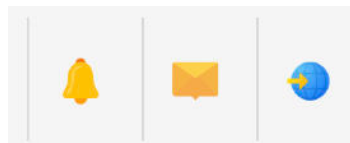
This view can be grouped, filtered, searched, and exported.

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 TIMELINE

Buyers MUST HAVE A FULLY- EXECUTED SALES CONTRACT FOR A SPECIFIC PROPERTY in order to have funds reserved or be on a waiting list. The contract may be dated prior to the date of the loan application. Buyers may be pre-qualified. However, if the buyer does not have a contract on a property, program funds cannot be reserved for the buyer until such time as the buyer presents a valid contract. To assure that loans are purchased, please follow the Processing, Delivery and Purchase Timetable below. Please DO NOT reserve loans that cannot meet the timetable.

If the loan is not underwriter certified PRIOR to the loan closing, the loan is subject to cancellation. eHousingPlus notifies Lenders via email that the loan may be canceled if the underwriter certification is not completed. If the closing date is extended, please change the closing date in the eHPortal. If your underwriter needs additional time to complete the certification, just email eHousingPlus and ask that a Note be added to the file so the loan does not cancel. Should the loan reservation be canceled at any point during the reservation, the issuer may allow the loan to be reinstated at the higher of the mortgage rate originally reserved or the current program mortgage rate. (Rev. 03/08/22)

Loan Processing, Delivery and Purchase Timetable

Once a loan is reserved in the eHousingPlus system and is provided the Servicer's Loan number, the loan must be:

- Underwriter Certified PRIOR to loan closing
- Purchased within 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 03/08/22)

Loan Purchase Extension Fee - Loan reservations January 1, 2023 and after

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 01/17/23)

Loan Purchase Extension Fee - Loan Reservations PRIOR to January 1, 2023

Any loan not purchased within 70 days will automatically receive a 30-day extension at the cost of \$375. Additional 30-day extensions will be applied as needed at a cost of \$375 for each extension.

Extension fee(s) will be netted by the Servicer when loans are purchased. (Rev 03/08/22)

Rate Locks to Borrowers

Rate locks to Borrowers are determined by the Lender given the 70-day rule.

Example: a 30-day rate lock to the Borrower allows for a 35-day loan delivery to U.S. Bank, with an additional 5 days for suspense items, review and funding by U.S. Bank. If needed, a 30-day extension is available in exchange for an extension fee, as defined on the Interest Rate Notice, and netted out of the Mortgage Loan purchase price.

PROGRAM FEES

eHousingPlus Fees

The program includes a first mortgage Compliance/Admin Fee of \$275 and a penalty fee of \$100 for files that are chronically deficient. The Compliance/Admin Fee is submitted with the Compliance File via eHP [FrontPorch using the eHPay App](#).

The Compliance/Admin Fee is the fee charged by the Program Administrator/Compliance Agent to process the applicant/borrower from Origination to Compliance Approval, and to assess that the lenders originating such loans are following Program guidelines for the benefit of the eligible borrower(s). The Program Administrator/Compliance Agent tracks the loan via its web-based system, and assists the lender in processing the loan ensuring eligibility to the program available offerings, which can include various rate options, and down payment assistance. (Added 10/14/15)

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

US Bank Fees

\$400 Funding Fee.

\$84 Tax Service Fee.

These fees will be netted at time of loan purchase by U.S. Bank.

(Rev. 07/17/22)

LENDER COMPENSATION

(Updated 06/12/20)

Any fee and expense imposed by lender must be reasonable, customary and comparable to other FHA, USDA-RD, VA and Freddie Mac loans of similar size. All fees and expenses must be fully disclosed to the Borrower in accordance with federal, state and local laws and regulations. Excessive fees, excessive expenses, and “Junk Fees” are considered contrary to HFA objectives and prohibited.

Origination Fee: Lender is allowed to charge and retain up to 1% of the original principal loan amount. This fee may be paid by buyer or seller as allowed by the agency. No additional points may be charged. Netted from closing.

Discount or Additional Points: Not allowed

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

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

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

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

Date	ARCHIVED REVISIONS TABLE 2014 - 2023	Page
07-26-16	Revised Rate/Offering Chart	8
07-26-16	Revised Minimum Credit Score requirement	9
07-26-16	Revised Manual Underwriting for FHA Loans	16
07-26-16	Revised Manual Underwriting for Freddie Mac HFA Advantage Loans	30
08-22-16	Clarified eHousingPlus Fee	21 & 34
12-08-16	Added unincorporated areas of Jackson County to the list of eligible areas	11
12-08-16	Removed separate Freddie Mac section of guide and incorporated any variances	8, 9, 15
03-15-17	Revised Who to Contact grid	6
03-15-17	Added 1.50% Origination Fee Effective March 15, 2017	7
03-15-17	Revised Rate/Offerings Chart <ul style="list-style-type: none"> • Removed Freddie Mac 3% option • Removed FHA 2% option • Added FHA 5% option • Added Freddie Mac No Assistance, 4% and 5% options 	7
03-15-17	Removed reference to spouse in Eligible Borrowers	8
03-15-17	Updated Freddie Mac Credit Smart homebuyer education link	9
03-15-17	Revised household income calculation Effective March 15, 2017	9 & 22
03-15-17	Revised Reservation to Underwriter Certification Timeline to 25 days	19
03-22-17	Revised Purchase Price limits effective 03/17/17 Revised DTI requirement for conventional loan Added US Bank Condo guideline expansion language Revised US Bank Tax Service Fee effective 04/17/17	10 9 10 21
04-24-17	Revised Household Income Calculation to Income Limits and Requirements Revised US Bank web site address	9 27
04-27-17	Revised Household income Limits effective 4/18/17	9
05-19-17	Revised Who To Contact Directory Added Agency & US Bank overlay for Eligible Borrowers	6 8
10-30-17	Revised Eligible Borrower - Removed 1st time buyer requirement Removed tax return/transcript program compliance requirement Removed Veterans Exception Revised Government & Conventional loan income and purchase price limits Removed Targeted Area Census tract numbers Revised eHP Compliance Checklist items	8 8 8 9 14 25
02-26-18	Added disclaimer regarding mortgage loans financed with tax-exempt mortgage revenue bonds Revised Purchase Price limits effective 02/26/18 Revised Origination Fee for VA and USDA;RD loans	8 9 19
03-20-18	Added KansasDPA AIS Grant information to guidelines	8, 10, 17, 18, 19
	CONTINUED ON NEXT PAGE	

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

Date	ARCHIVED REVISIONS TABLE 2014 - 2022	Page
3-20-14	Two rate options now available, one for FHA only and one for FHA, VA and RD loans; VA loans receive 50 bps less in SRP than FHA and RD	5 17
4-22-14	SYSTEM AVAILABILITY ADDED TO PAGE 5	5
5-1-14	Updated U.S. Bank website information; Tax Transcripts info clarified to be consistent with Eligible Borrower info retroactive; Update Forms info	14, 25, 24
5-6-14	Effective April 25, Purchase Price Limits increased; Now there are separate Kansas MSA limits and different from balance of state	7
6-9-14	US Bank Funding Fee increased to \$300	17
6-19-14	Assistance Amount on Option 2 changed	5
7-14-14	Clarified US Bank Funding Fee of \$300 as shown on page 17	5
9-2-14	Added Wakarusa (defined as a census designated place) in Shawnee County	11
1-26-15	Added City of Hoyt in Jackson County to participating cities	9
4-2-15	Revised Income limits for 2015 effective immediately	7
5-29-15	Revised Purchase Price Limits, effective 5-22-15	7
7-23-15	Added new section for Freddie Mac HFA Advantage	26
8-21-15	Added additional information links for HFA Advantage	26
9-26-15	Added Contact Directory	5, 6
9-26-15	Reformatted Compliance Process	16,17,30,31
9-26-15	Reformatted eHP and US Bank Fees	20, 33
9-26-15	Reformatted documents required for compliance file	25, 34
10-14-15	Added eHP fee information & revisited US Bank fees	21, 34
10-15-15	Added disclaimer regarding not reproducing program forms	26, 35
12-1-15	Added Chart of available Products	7
12-1-15	Revised Minimum FICO scores, Manufactured Houses, Manual Underwriting	8,9,15,29
12-22-15	Revised eHP Fee	20, 33
03-30-16	Revised income limits effective with 1003 loan applications dates 03/28/16	10 & 30
04-11-16	Revised Manual Underwriting information for Gov't & Conventional Loans	16 & 30
04-21-16	Revised purchase price limits effective with 1003 loan applications dated 04/15/16	11 & 30
5-24-16	Added City of Holton to eligible Areas	12

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

DATE	REVISIONS TABLE CONTINUED FROM PREVIOUS PAGE	PAGE
02-15-21	Revised Citizenship requirement	7
	Added Freddie Mac HFA Advantage LPA Instructions	15
	Revised Compliance Origination Process	16
03-22-21	Added Doniphan County to eligible areas	11
03-29-21	Added the City of Wathena to eligible areas	11
04-01-21	Added the City of Highland to eligible areas	11
04-07-21	Revised Income and Purchase Price limits effective 04/09/21	8 & 10
04-14-21	Added the City of Elwood to eligible areas	11
06-14-21	Revised Freddie Mac 80% AMI and lower income limits	9
	Updated UW Certification	17
06-22-21	Revised Freddie Mac 80% AMI and lower income limits	9
07-31-21	Added Baldwin City to eligible areas	11
08-11-21	Added City of Iola to eligible areas	11
09-08-21	Revised Income Calculation method for the program. Removed the Compliance Income Calculation from the guide.	8
11-30-21	Changed Program marketing name	Cover & various pages
01-14-22	Added City of Canton	13
02-01-22	Revised program name throughout document	15 & 18
03-08-22	Revised Program Timetable, Loan Processing, Delivery and Purchase Timeline, and Loan Purchase Extension Fee	23
03-16-22	Updated Contact Directory	5
03-25-22	Added City of Marion	13
04-22-22	Updated Income Limits	8
05-09-22	Added City of Oskaloosa	12
06-05-22	Updated Contact Directory	5
	Updated Freddie Mac 80% AMI Limits	9
	Revised U.S. Bank Fees	24
07-14-22	Added City of Humboldt	11
08-04-22	Added City of Leoti	14
09-06-22	Added Greenwood County	12
09-08-22	Added Osage County and Cities of Burlingame and Quenemo	13
09-30-22	Corrected Freddie Mac 80% AMI Limits	9
	Added Cowley County	11
10-23-22	Added City of Overbrook (9/20/22)	13
	Added City of Melvern (10/12/22)	13
	Added City of Lyndon (10/21/22)	13
	Updated Freddie Mac on 2-4 units and manufactured homes	9

12-14-22	Updated homebuyer education link Added 1 - 4 unit residences eligible Removed purchase price limits Added City of Delphos (12/15/22)	8 9 10 13
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DATE	REVISION	PAGE
01-17-23	Removed U.S. Bank COVID Guidance Revised non-occupant co-borrower and co-signer policy Revised program income calculation definition Renamed Compliance Process to: Process Summary from Training to Loan Purchase Revised link to US Bank web site Revised Loan Purchase Extension Fee	7 7 & 15 8 17 21 22
02-17-23	Revised manual underwriting guidance	15
03-01-23	Revised FICO and DTI for VA and USDA-RD loan products	7
03-21-23	Removed program limits section Revised first mortgage section Revised Assistance Grant section Added Minimum Credit Score section Revised Maximum Debt to Income ratio Revised links Revised link	6 6 6 7 7 15 21
04-17-23	Lowered minimum FICO on manufactured homes to 660 Added manual underwrites on FHA mortgages	10
04-19-23	Added Hill City in Graham County	12
05-24-23	Revised income limits effective 05/18/23	8
07-21-23	Updated the Freddie Mac income limits Added the city of Ogden in Riley County	9 13
08-10-23	Added: Credit Score, DTI & LTV Requirements for Gov't and Conv. loans Updated DTI for conventional loans	8 & 9 9
08-15-23	Added Chautauqua County as eligible area	13
09-21-23	Added Montgomery County and the City of Thayer (Neosho County)	15
10-02-23	Revised contact directory Added eHP FrontPorch	5 Various