ORIGINATION TO LOAN PURCHASE PROCESS
TBA PLUS LOANS

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10/03/23

NEW LENDER ONBOARDING

Our onboarding 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. Contact onboarding@ehpuniversity.com if your lender institution has not yet received onboarding.

LENDER TRAINING

The eHousingPlus on-demand lender training is available 24/7/365 via eHP University. Just click on this link to register for training. Our training 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.

QUALIFY THE BORROWER

Lenders will credit underwrite the loan using Agency guidelines and Florida Housing program requirements to qualify applicants for the program. Buyers must present an executed sales agreement before a Reservation/Rate Lock can be made in the eHPortal.

Determine if the borrower qualifies for a mortgage loan (as you would with any other borrower). Then determine if they qualify for the TBA Program using the requirements in the Program.

RESERVE FIRST MORTGAGE FUNDS

Click on this link to create a new Reservation/Rate Lock. Log in and reserve the first mortgage, which will automatically reserve a % of the total loan amount as the Assistance. To reserve funds in the program, the borrower is required to have a signed real estate purchase contract for a specific address. All you need is the 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. This process will reserve the first mortgage and calculate a % of the full loan amount as the second mortgage assistance automatically. There is no need to reserve the second mortgage funds as this will happen automatically.

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 email (services@eHousingPlus.com) or call the eHousingPlus Compliance office at 954-217-0817 to have the borrower permanently removed from the eHousingPlus Lender Portal. Until this process is complete, the lender will not be able to re-reserve funds for the borrower. NEVER send the borrower SSN via email.

PROCESS THE LOAN

Process the loan as they would normally, keeping in mind the program requirements and timeline.

PREPARE SECOND MORTGAGE DISCLOSURE

The lender will prepare the required LE for the Second Mortgage disclosure. eHousingPlus, Florida Housing and Lakeview do not provide the required second mortgage LE.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. The Servicer does not re-underwrite loans. Following credit approval AND WITHIN 60 DAYS OF LOAN RESERVATION, an Underwriter will complete the Underwriter Certification. Only Underwriters have access to this function in the eHPortal. Program forms should not be printed for closing until the Underwriter Certification has been complete.

NEED TO MAKE CHANGES AFTER UNDERWRITER CERTIFICATION COMPLETION?

As long as you user credentials allow the user to edit/update a loan, you may change everything except the income and rate/offering chosen for the borrower (NOTE: you may never change the borrower name or property address). If you need change the income please email Services@ehousingplus.com. If you determine your borrower does not qualify for the Hometown Heroes Program and you need to change to another Florida Housing Rate/Offering, please click on this link to request the change.

CLOSE THE LOAN - PRINT FORMS AND CLOSING TIPS

Closers should be verifying all necessary Program documents for data consistency with first mortgage loan documents.

It's important to provide accurate closing instructions to the closing agent. The program forms auto-populate with borrower information and are located in eHP FrontPorch via the eHProForms app. The lender will fund the first mortgage and any program assistance at the time of closing. Upon loan purchase, Lakeview will reimburse the lender.

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 Florida Housing.

For reference, all applicable Program Forms and Affidavits can be found in eHP FrontPorch via the eHProForms app. Auto-filled Program Forms and Affidavits are generated directly from the in eHP FrontPorch via the eHProForms app. When completing these documents, be sure they are legible and accurate. Changes to the Affidavits must be initialed by the Lender and the appropriate party.

CLOSING FIRST MORTGAGE PROGRAM COMPLIANCE DOCUMENTS
- DPA Obligation Letter
- DPA Borrower Gift Letter

CLOSING SECOND MORTGAGE DOCUMENTS

- FL PLUS Second Mortgage
- FL PLUS Second Note

ASSEMBLE COMPLIANCE FILE FOR UPLOAD TO EHP DIGITAL DOCS

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.

Compliance files should include the following:

- FINAL SIGNED CLOSING DISCLOSURE (TRID form)
- FINAL SIGNED 1003
- Homebuyer Education Certificate
- Real Estate Purchase Contract
- Warranty Deed
- Closing Disclosure for the FL Assist Second Mortgage or FL HLP Second Mortgage
- Discharge Papers (DD214) only if Veteran is qualifying under the Veteran's Exception

The required fee to be submitted with this file can be found in eHP FrontPorch using the eHP Digital Docs App > Find My Fee.

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.

UPLOAD MORTGAGE FILE & CREDIT PACKAGE TO LAKEVIEW

[Click on this link](#) to reference the Lakeview selling guide, product matrices, upload area, training and reference library. Please contact Lakeview at 855-253-8439 option 3 or at clientservices@bayviewloans.com with questions about loan delivery.

CLEARING LOANS FOR PURCHASE (POST-CLOSING)

eHousingPlus will review all closed compliance loan files to determine if it satisfies all Program requirements. Defi's are not acceptable via email. See this guide for detailed information about eHP Digital Docs.

Lakeview will review all closed first and second mortgage loan files to determine if it satisfies all Agency and Lakeview requirements. Once Lakeview receives and reviews a loan file, they will notify Lender of any deficiencies.

Lenders can pull all compliance deficiencies assigned by eHousingPlus and all first and second mortgage loan file deficiencies assigned by Lakeview from the eHousingPlus eHPortal.

For more information on how to submit the necessary cure documentation to eHousingPlus or for questions regarding compliance file exceptions, please contact **eHousingPlus** at services@eHousingPlus.com **or 954-217-0817.**

For more information on how to submit the necessary cure documentation to Lakeview, please check their website at www.lakeviewcorrespondent.com or call 855-253-8439 #3.

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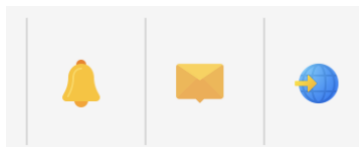
Alerts and Notifications
The Alerts and Notifications area (bell and envelope icons) has been designed to provide you notifications of notes and messages related to your loans, with additional notification of status changes based on your role. When you send and receive messages using this app, you will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