



**CONVENTIONAL PROGRAM SUMMARY  
HOMENow \$0 DOWN MORTGAGE PROGRAM**

PROGRAM SPONSOR	Montana Community Development Corporation, doing business as “MoFi” – <a href="http://www.mofi.org">www.mofi.org</a>		
DESCRIPTION OF PROGRAM	<ul style="list-style-type: none"> <li>• <b>The HomeNow Conventional Loan Program (the “Conventional Program”)</b> provides first mortgage financing and down payment/closing cost assistance to eligible borrowers. The down payment/closing cost assistance is in the form of either a non-repayable grant to the borrower or deferred 2<sup>nd</sup> mortgage at 0% interest. MoFi established the Program to fulfill its mission to provide Montana residential borrowers (whose income does not exceed the Income Limits set forth below) with down payment/closing cost assistance to enable such borrowers to access financing for the purchase or refinance of a home. MoFi is a 501(c)3 non-profit organization.</li> <li>• This Program Summary is a complement to, and not a substitute for, the more detailed Program Guidelines.</li> <li>• <b>Fannie Mae HomeReady Mortgage</b> guidelines apply except as modified by this program summary for the purpose of this program only.</li> <li>• HomeNow first mortgage loans are subject to Qualified Mortgage/Ability-to-Repay (QM/ATR) rules. <b>All HomeNow first mortgages must be QM loans.</b></li> </ul>		
PROGRAM AREA	Properties located within the State of Montana.		
ELIGIBLE LENDERS	<p>Lenders must be approved by U.S. Bank (acting as Master Servicer) to participate in the HomeNow Program. Interested lenders should contact U.S. Bank Help desk at 1-800-562-5165 (option 2) or <a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a>.</p> <p>You may also contact MoFi’s HomeNow program administrators, Ben Wright or Joy Byland, at 406-728-9234 or at <a href="mailto:dparequest@mofi.org">dparequest@mofi.org</a>.</p> <p align="center"><b>***Third Party Origination is not allowed***</b></p>		
MASTER SERVICER & COMPLIANCE AGENT	<table border="0"> <tr> <td data-bbox="386 1350 711 1717"> <p><b>Master Servicer</b></p> <p>U.S. Bank Home Mortgage, HFA Division 17500 Rockside Road Bedford, OH 44146-2099 (800) 562-5165 (option 2)</p> <p><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a></p> <p><a href="#">U.S. Bank HFA Division &amp; Lending Manual</a></p> </td> <td data-bbox="938 1350 1409 1717"> <p><b>Compliance Agent</b></p> <p>Hilltop Securities Inc. Attn: Sharon Gonzalez or Lori Wood 1201 Elm Street, Suite 3500 Dallas, TX 75270 (214) 953-4122 (214) 953-4231</p> <p><a href="mailto:sharon.gonzalez@hilltopsecurities.com">sharon.gonzalez@hilltopsecurities.com</a></p> <p><a href="mailto:lori.wood@hilltopsecurities.com">lori.wood@hilltopsecurities.com</a></p> <p><a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a></p> </td> </tr> </table>	<p><b>Master Servicer</b></p> <p>U.S. Bank Home Mortgage, HFA Division 17500 Rockside Road Bedford, OH 44146-2099 (800) 562-5165 (option 2)</p> <p><a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a></p> <p><a href="#">U.S. Bank HFA Division &amp; Lending Manual</a></p>	<p><b>Compliance Agent</b></p> <p>Hilltop Securities Inc. Attn: Sharon Gonzalez or Lori Wood 1201 Elm Street, Suite 3500 Dallas, TX 75270 (214) 953-4122 (214) 953-4231</p> <p><a href="mailto:sharon.gonzalez@hilltopsecurities.com">sharon.gonzalez@hilltopsecurities.com</a></p> <p><a href="mailto:lori.wood@hilltopsecurities.com">lori.wood@hilltopsecurities.com</a></p> <p><a href="mailto:htshousing@hilltopsecurities.com">htshousing@hilltopsecurities.com</a></p>
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<b>FIRST MORTGAGE PRODUCTS</b>	<p>Purchase money and rate and term refinances of primary, owner-occupied residences only. No cash out refinances allowed.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b><u>Product</u></b></td> <td style="width: 50%;"><b><u>Amortization Terms</u></b></td> </tr> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• <b>Fannie Mae</b> <ul style="list-style-type: none"> <li>◇ HomeReady for LTV's 80.01% to 97.00%</li> <li>◇ CLTV not to exceed 105%</li> <li>◇ [Exception: see Manufactured Housing section below]</li> </ul> </li> </ul> <p>The CLTV Includes the combination of other repayable gifts, grants, community/affordable seconds, IDA's, and employer assisted benefits. Note: HomeNow DPA as a 2<sup>nd</sup> Lien qualifies as a <a href="#">Fannie Mae</a> "Community Seconds<sup>®</sup>" mortgage, allowing for 105% CLTV.</p> </td> <td style="vertical-align: top; text-align: center;"> <p>30 years</p> </td> </tr> </table>	<b><u>Product</u></b>	<b><u>Amortization Terms</u></b>	<ul style="list-style-type: none"> <li>• <b>Fannie Mae</b> <ul style="list-style-type: none"> <li>◇ HomeReady for LTV's 80.01% to 97.00%</li> <li>◇ CLTV not to exceed 105%</li> <li>◇ [Exception: see Manufactured Housing section below]</li> </ul> </li> </ul> <p>The CLTV Includes the combination of other repayable gifts, grants, community/affordable seconds, IDA's, and employer assisted benefits. Note: HomeNow DPA as a 2<sup>nd</sup> Lien qualifies as a <a href="#">Fannie Mae</a> "Community Seconds<sup>®</sup>" mortgage, allowing for 105% CLTV.</p>	<p>30 years</p>						
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<b>FIRST LOAN INTEREST RATES</b>	<ul style="list-style-type: none"> <li>• Hilltop Securities will post HomeNow First Mortgage Loan interest rates by 8:30am Mountain time daily. Current rates can be found on the HomeNow Lender Portal at <a href="https://homenowdpa.org">https://homenowdpa.org</a>.</li> <li>• The reservation window will be available from 8:30am to 5:00pm Mountain time, Monday through Friday except when the financial markets are closed.</li> <li>• Rates can be subject to intra-day pricing changes.</li> <li>• All loans must be delivered and purchased by U.S. Bank within 60 days of rate lock. A one-time extension may be purchased (netted at loan purchase by U.S. Bank) at the following rates:</li> </ul> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="padding: 2px 5px;">Days Extended</th> <th style="padding: 2px 5px;">Fees Netted at Loan Purchase</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px 5px;">7 Days</td> <td style="padding: 2px 5px;">0.06250%</td> </tr> <tr> <td style="padding: 2px 5px;">15 Days</td> <td style="padding: 2px 5px;">0.12500%</td> </tr> <tr> <td style="padding: 2px 5px;">22 Days</td> <td style="padding: 2px 5px;">0.18750%</td> </tr> <tr> <td style="padding: 2px 5px;">30 Days</td> <td style="padding: 2px 5px;">0.25000%</td> </tr> </tbody> </table>	Days Extended	Fees Netted at Loan Purchase	7 Days	0.06250%	15 Days	0.12500%	22 Days	0.18750%	30 Days	0.25000%
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<b>DOWN PAYMENT ASSISTANCE (DPA)</b>	<p>Down payment assistance may fund up to 100% of the homebuyer's cash to close with no required minimum contribution from the borrower's own funds.</p> <p>The down payment assistance is in the form of a grant or deferred 2<sup>nd</sup> mortgage and is based on the total first mortgage loan amount. The grant is non-repayable; the 2<sup>nd</sup> mortgage carries 0% interest and is subject to repayment upon sale or transfer of property, rental of property, failure to occupy property as principal residence or upon the occurrence of an event of default under deed of trust.</p> <p>Current Options:</p> <ul style="list-style-type: none"> <li>• 3.0% Assistance (borrower nets 3.0%) – Grant or Deferred Second</li> <li>• 4.0% Assistance (borrower nets 4.0%) – Grant ONLY</li> <li>• 5.0% Assistance (borrower nets 5.0%) – Deferred Second ONLY</li> <li>• The funds may be used to fund up to 100% of the Borrower's cash requirement to close, including the down payment, closing costs, pre-paid items and other related Mortgage Loan fees and expenses. No portion of the grant funds or 2<sup>nd</sup> mortgage can be paid to the Borrower unless the Borrower is being reimbursed for his/her earnest money deposit. Principal reduction is allowed. Under the rate and term refinance option, any funds above the amount needed to pay the Borrower's loan-related costs must be used to reduce the principal amount of the First Mortgage loan.</li> <li>• The lender must receive a compliance approval from the Compliance Agent, Hilltop Securities Inc. in order to be eligible for purchase by the Servicer.</li> <li>• MoFi will fund the DPA at the first mortgage loan closing.</li> </ul>										

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BORROWER ELIGIBILITY	<ul style="list-style-type: none"> <li>• Borrower does NOT have to be a First-Time Homebuyer.</li> <li>• Determined by Fannie Mae HomeReady product guidelines and any U.S. Bank overlays.</li> <li>• Non-occupying co-signors and non-occupying co-borrowers are permitted, however credit-qualifying income from non-occupants will count toward the income limits.</li> <li>• Borrowers may have ownership interest in other residential property at time of closing.</li> </ul>
INCOME LIMITS AND FLEXIBILITIES	<ul style="list-style-type: none"> <li>• The borrower’s Credit Qualifying (1003) Income must not exceed Program Income Limits where applicable. Limits are listed in Exhibit A attached hereto. <ul style="list-style-type: none"> <li>◊ Income limits in all census tracts are set at 80%* Area Median Income (AMI).(*effective on all loans reserved on or after 7/22/19)</li> <li>◊ Boarder Income may be considered in underwriting and included as qualifying income.</li> <li>◊ Rental income from an accessory unit may be considered for inclusion as qualifying income.</li> <li>◊ All stable sources of income for the Mortgagor(s) should be considered, as allowed by Agency Guidelines and any U.S. Bank overlays.</li> </ul> </li> </ul> <p><b>Lenders will be responsible for ensuring that the income meets program guidelines.</b></p>
PROPERTY TYPES	<ul style="list-style-type: none"> <li>• 1-Unit, including U.S. Bank approved condominiums (up to 97% LTV allowed), town homes and PUDs. If delegated by U.S. Bank to underwrite project approval, may not underwrite over 95% LTV. If LTV is over 95% or lender is not delegated to underwrite, must receive approval from U.S. Bank Project Approval Department (<a href="mailto:projectapprovaldept@usbank.com">projectapprovaldept@usbank.com</a>).</li> <li>• Duplex (with at least one unit owner-occupied). (max LTV is 85% per Fannie Mae)</li> <li>• A single unit in a Community Land Trust.</li> <li>• Manufactured housing is permitted on a limited basis (see Manufactured Housing section below).</li> <li>• Co-ops are NOT permitted.</li> </ul>
UNDERWRITING	<p><b>Fannie Mae HomeReady</b> – must have a DU finding of approve/eligible and meet all other guidelines listed in this Program Summary.</p> <ul style="list-style-type: none"> <li>• All borrowers MUST have a <b>minimum Credit Score of 680</b>.</li> <li>• <b>Manual Underwriting: LTV =/&lt;95%</b>– a loan can be manually underwritten at the lender’s discretion if there is an AUS finding of refer. Manual underwrite minimum credit score is <b>680</b> and maximum DTI is 36%. <b>Reserves after closing are indicated per the eligibility matrix link below.</b> [Exception: see Manufactured Housing section below.]</li> <li>• <b>Alternative Credit:</b> If no Borrower has a Credit Score, maximum LTV is 90% and maximum DTI is 36%. If at least one borrower has a credit score, maximum LTV is 95% and maximum DTI is 36%. Borrower must have at least 2 months PITIA reserves after closing, unless DU findings indicate a greater amount. <b>See FNMA Eligibility Matrix for detailed requirements:</b> <a href="https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf">https://www.fanniemae.com/content/eligibility_information/eligibility-matrix.pdf</a>.</li> <li>• <b>Note on DPA as 2<sup>nd</sup> Lien:</b> Select “Community Seconds®” in DU’s Community Lending Information section.</li> </ul>
DEBT RATIO	Not to exceed 50% on AUS approved loans. See exceptions in sections on Underwriting and Manufactured Housing.
LTV	80.01% to 97.00%. See exceptions in sections on Property Types, Underwriting and Manufactured Housing.

## HomeNow – Conventional Program Summary

MANUFACTURED HOUSING	<p>HomeNow loans using HomeReady for Manufactured Housing are allowed on a first-come first-served basis limited basis. The following exceptions to eligibility criteria apply:</p> <ul style="list-style-type: none"> <li>• Property Type: Double-wide Manufactured Housing only</li> <li>• DTI: 45% maximum</li> <li>• LTV/CLTV: 95%/95% maximums</li> <li>• DPA: Grants only (due to 95% CLTV max) – 3.0% or 4.0% Assistance</li> <li>• No Manual Underwrites</li> <li>• Loan Level Price Adjustment (LLPA): charge equivalent to 0.50% of loan value</li> </ul>
SELLER CONTRIBUTIONS	<p>3% Maximum for CLTV greater than 90%</p> <p>6% Maximum for CLTV less than or equal to 90%</p> <p>May be used for closing costs and/or single or split MI premiums.</p>
HOMEBUYER EDUCATION	<p>One borrower on each HomeReady purchase loan must fulfill the homeownership education requirement. The Framework homeownership education course is a simple option - <a href="https://homeready.frameworkhomeownership.org">https://homeready.frameworkhomeownership.org</a>. The course must be completed before loan closing, or any other HUD approved course.</p>
APPRAISAL	<p>A full interior/exterior appraisal is required and must comply with First Mortgage program appraisal guidelines.</p>
MORTGAGE INSURERS	<p><b>The following MI Companies are approved: Arch, Essent, Genworth, MGIC, National and Radian.</b></p> <p>MI rates, pricing, and guidelines may differ among the participating Mortgage Insurers and are subject to change. This Program Summary and the Program Guidelines do not supersede, nor are they a substitute for, the guidelines in place with each Mortgage Insurer at the time the loan is underwritten.</p>
MI COVERAGE	<p>25% for LTV ratios at 90.01% to 97.00%</p> <p>Standard MI coverage for LTVs at 90% or less</p> <p><b>Payment Options All LTV's:</b></p> <ul style="list-style-type: none"> <li>• Borrower-Paid MI – monthly with annual renewal</li> <li>• Split Premium MI</li> <li>• Single Premium MI</li> <li>• Lender-Paid MI is not allowed</li> <li>• MI May be financed up to the maximum LTV for the transaction, including the financed MI</li> </ul>
MI ACTIVATION	<p>Lender is responsible for activating any MI policy and remitting any MI payments due to the Mortgage Insurer prior to the sale of the loan to US Bank. The Lender is also responsible for transferring the MI policy to US Bank after the loan sale.</p>

## HomeNow – Conventional Program Summary

### PRICING AND FEES

In addition to the standard fees normally charged to the borrower (i.e. Appraisal Fee, Credit Report Fee, Flood Certification, Freight, Underwriting, Document Preparation, etc.) the following fees may also be included. **Please list fees in either section A or section B of the LE/CD but do not make them payable to U.S. Bank.**

<u>Type</u>	<u>Amount</u>	<u>Service Provider</u>
Loan Origination Fee*	Usual and customary	Lender
Delivery Fee	\$400.00 – Paid at closing	Lender Fee to U.S. Bank <sup>1</sup>
Tax Service Fee	\$80.00 – Paid at closing	Lender Fee to U.S. Bank <sup>2</sup>
Code Compliance Fee	\$225.00 – Paid at closing	Hilltop Securities Inc. Attn: Sharon Gonzalez 1201 Elm Street, Suite 3500 Dallas, TX 75270
Manufactured Housing LLPA	0.50% of Loan Amount – Paid at closing	Lender fee to U.S. Bank <sup>1</sup>

\*Note: A recording fee for the Deed of Trust is the only allowable fee on the Deferred 2<sup>nd</sup> Mortgage; this fee should be disclosed on the Closing Disclosure for the 1<sup>st</sup> Mortgage.

<sup>1</sup> Shows on Loan Estimate and Closing Disclosure as payable to originating lender.

<sup>2</sup> Shows on Loan Estimate and Closing Disclosure as payable to originating lender or tax service fee vendor.

### MERS ASSIGNMENTS

Lender will be required to register and assign the First Mortgage Loans using MERS to U.S. Bank.

### LOAN PURCHASE AND SERVICING

U.S. Bank will purchase the First Mortgage Loan at a rate and price reflected on the Mortgage Commitment confirmation, less any fees, plus the applicable Servicing Release Premium, currently set at 2.50%.

All loans will be sold to U.S. Bank and should be electronically submitted via DocVelocity for compliance review. No paper files will be accepted.

[hfa.programs@usbank.com](mailto:hfa.programs@usbank.com)  
(800) 562-5165 (option 2)

## HomeNow – Conventional Program Summary

### LOCKING A LOAN, APPROVAL PROCESS, FUNDING & CLOSING

Lenders must fund the First Mortgage Loans at loan closing; MoFi will fund the DPA. All loans will be locked, approved, DPA funds requested, and post-closing documents uploaded through the HomeNow Lender Portal at <https://homenowdpa.org>.

#### **Program Compliance** (approved by Hilltop Securities)

After locking the loan reservation, upload/complete the following:

- Pre-Closing Compliance Checklist
- Loan Application
- 1<sup>st</sup> Mortgage Loan Estimate
- Purchase Contract
- Signed Underwriter 1008 or Transmittal Form
- Census Tract Documentation (<https://homeready-eligibility.fanniemae.com/homeready/>)
- DU Findings
- Homebuyer Education Certificate

#### **Funding of DPA** (approved by MoFi)

Download, complete and upload the following documents generated by the Portal:

- Funding Checklist
- Funding Request Form, including Wiring Instructions
- If DPA as grant, Notice of Down Payment Assistance Grant, or
- If DPA as 2<sup>nd</sup> Lien, 2<sup>nd</sup> Lien TIL Disclosure Statement, Note and Deed of Trust.
- 1<sup>st</sup> Mortgage Final Closing Disclosure (generated by the Lender)
- **MoFi must review and approve the closing disclosure at least 1 (one) business day prior to the lender disclosing to the borrower. Please email to [dparequest@mofi.org](mailto:dparequest@mofi.org).**

#### **Post-Closing Documentation** (approved by Hilltop Securities & U.S. Bank)

The first mortgage loan will **not** be purchased by U.S. Bank **until** the Post-closing documents have been uploaded, reviewed, and cleared by Hilltop Securities Inc.

Upload/complete the following:

- Post-Closing Checklist
- Copy of Final executed 1<sup>st</sup> Mortgage Closing Disclosure
- Copy of Final executed 1003
- If DPA as grant, copy of executed Gift Letter, or
- If DPA as 2<sup>nd</sup> Lien, copies of executed 2<sup>nd</sup> Lien TIL Disclosure, Promissory Note and Deed of Trust
- **Important:** Send original of Note to MoFi
- **Important:** Send check to Hilltop Securities for \$225.00 if not paid from title at closing.

**In the event a loan is not purchased by U.S. Bank and loan reservation is expired or canceled, the Lender must reimburse MoFi for the down payment assistance funds. In such cases, MoFi will notify the Lender and the Lender will have 15 days to remit the funds owed to MoFi.**

### QUESTIONS & SUPPORT CONTACTS

#### **HomeNow Program & Eligibility – Contact MoFi:**

Ben Wright or Joy Byland, [dparequest@mofi.org](mailto:dparequest@mofi.org), 406.728.9234.

#### **HomeNow Lender Portal & Loan Reservations – Contact Hilltop Securities:**

Sharon Gonzalez, [Sharon.Gonzalez@hilltopsecurities.com](mailto:Sharon.Gonzalez@hilltopsecurities.com), 214.953.4122;

Lori Wood, [Lori.Wood@hilltopsecurities.com](mailto:Lori.Wood@hilltopsecurities.com), 214.953.4231

Group email, [htshousing@hilltopsecurities.com](mailto:htshousing@hilltopsecurities.com), 214-953-4176.

**HomeNow – Conventional Program Summary**

**Exhibit A: Income Limits – 80% AMI  
(Updated 7-22-19)**

<b>County Name</b>	<b>HomeReady Income Limit (\$)</b>	<b>County Name</b>	<b>HomeReady Income Limit (\$)</b>
BEAVERHEAD	\$54,960.00	MADISON	\$54,960.00
BIG HORN	\$54,960.00	MEAGHER	\$54,960.00
BLAINE	\$54,960.00	MINERAL	\$54,960.00
BROADWATER	\$54,960.00	MISSOULA	\$58,640.00
CARBON	\$63,440.00	MUSSELSHELL	\$54,960.00
CARTER	\$54,960.00	PARK	\$54,960.00
CASCADE	\$50,640.00	PETROLEUM	\$54,960.00
CHOUTEAU	\$54,960.00	PHILLIPS	\$54,960.00
CUSTER	\$57,760.00	PONDERA	\$54,960.00
DANIELS	\$59,840.00	POWDER RIVER	\$54,960.00
DAWSON	\$56,400.00	POWELL	\$54,960.00
DEER LODGE	\$54,960.00	PRAIRIE	\$54,960.00
FALLON	\$57,840.00	RAVALLI	\$54,960.00
FERGUS	\$54,960.00	RICHLAND	\$64,080.00
FLATHEAD	\$55,680.00	ROOSEVELT	\$54,960.00
GALLATIN	\$72,240.00	ROSEBUD	\$59,200.00
GARFIELD	\$54,960.00	SANDERS	\$54,960.00
GLACIER	\$54,960.00	SHERIDAN	\$63,840.00
GOLDEN VALLEY	\$63,440.00	SILVER BOW	\$54,960.00
GRANITE	\$54,960.00	STILLWATER	\$63,200.00
HILL	\$54,960.00	SWEET GRASS	\$54,960.00
JEFFERSON	\$63,600.00	TETON	\$55,440.00
JUDITH BASIN	\$54,960.00	TOOLE	\$54,960.00
LAKE	\$54,960.00	TREASURE	\$54,960.00
LEWIS AND CLARK	\$68,560.00	VALLEY	\$54,960.00
LIBERTY	\$54,960.00	WHEATLAND	\$54,960.00
LINCOLN	\$54,960.00	WIBAUX	\$54,960.00
MCCONE	\$54,960.00	YELLOWSTONE	\$63,440.00