

Ohio Housing Finance Agency Purchase Program

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The Key to the Dream of Homeownership

A partnership between **Lakeview** and **Ohio Housing Finance Agency (OHFA)** to assist Ohioans with achieving the dream of homeownership.



OHFA Homebuyer Program

Qualifies as a provider of down payment assistance under **Fannie Mae, Freddie Mac, FHA, USDA, and VA** guidelines.



Benefits

- Assistance is available for both first-time and repeat homebuyers.
- No minimum required investment.
- No additional condominium reviews required (condominiums must meet agency/investor guidelines).
- Multiple property types available.



Program Highlights

- Purchase transactions only
- Owner-occupied properties including:
 - 1-4 Units
 - Condos
 - PUDs
 - Manufactured homes
- Government and Conventional first mortgage loan options available.
- Homebuyer Education is required for at least one occupant borrower prior to closing and must be taken in person with a HUD counseling agency.
- Remember to follow all OHFA program guidelines in addition to Lakeview guidelines

***Please refer to the product matrix for complete program guidelines.
(www.LakeviewCorrespondent.com | Product Matrices)***



First Mortgage Loans – Conventional

- **Fannie Mae's HFA Preferred** loans and **Freddie Mac HFA Advantage** loans only.
 - Standard Freddie Mac and Fannie Mae loan products are not permitted.
- **LTV/CLTV:** Up to maximum **97%/105%***
- All Borrowers with a credit score must have a **FICO score** of no less than **640**.
 - Manufactured homes must have a FICO score no less than **660**.
- **Underwriting: Approve/Eligible** from DU or **Accept/Eligible** from LPA; manual underwriting and/or non-traditional credit are not permitted.
- **Reserves** determined by AUS
- **DTI is the lesser of 50% or AUS approval.**
- **Employment and income documentation** follow **DU/LPA findings**, with a few exceptions:
 - Tax transcripts are required when utilizing 1040 income, working for family, or using WVOE as stand-alone income verification.

* **2-4 unit properties are limited to 95% LTV**



First Mortgage Loans – Conventional, continued

- Lower “Charter or Custom” Mortgage Insurance coverage is available for loans with **AMI ≤ 80%**.

LTV	Coverage
95.01%-97%	18%
90.01-95%	16%
85.01-90%	12%
80.01-85%	6%

- See the product matrix for more information.

In the case of conflicting guidelines, lender must follow the more restrictive guidelines of the program, OHFA, Fannie Mae or Freddie Mac (as applicable), Mortgage Insurer, Lender, or Lakeview.

***Please refer to the product matrix for complete program guidelines.
(www.LakeviewCorrespondent.com / Product Matrices)***



First Mortgage Loans – Government

FHA/VA/USDA

- Maximum LTV: **FHA 96.5%, VA 100%, USDA 100%.**
- CLTV – **per investor guidelines**
- All borrowers must have a FICO score of no less than **640.**
- Maximum DTI is the **lesser of 50%** or DU/ LPA approval.
- **Underwriting: Approve/Eligible** from DU, **Accept** from LPA, or **Accept/Eligible** from GUS
- Manual underwriting is permitted for FHA loans subject to additional guidelines. See product matrix for full details.
- Employment and income documentation follow DU/LPA findings and investor guidelines with a few exceptions:
 - Tax transcripts are required when utilizing 1040 income, working for family, or using WVOE as stand-alone income verification.
- **Mortgage insurance required per investor guidelines.**

*Please refer to the product matrix for complete program guidelines.
(www.LakeviewCorrespondent.com | Product Matrices)*



Second Mortgage Programs

- Can be paired with Government and Conventional first mortgages.
- Open to first-time and repeat homebuyers.
- Down payment assistance of **2.5%** or **5%** of the first mortgage loan amount.
 - Forgivable second mortgage with a **7** or **5-year** term and **zero interest rate** (no monthly payment).
 - If you sell or refinance your home within 7 years, the assistance must be repaid.
- Refer to [the OHFA website](#) for full program details on:
 - Your Choice
 - Grants for Grads
 - Next Home
 - Ohio Heroes



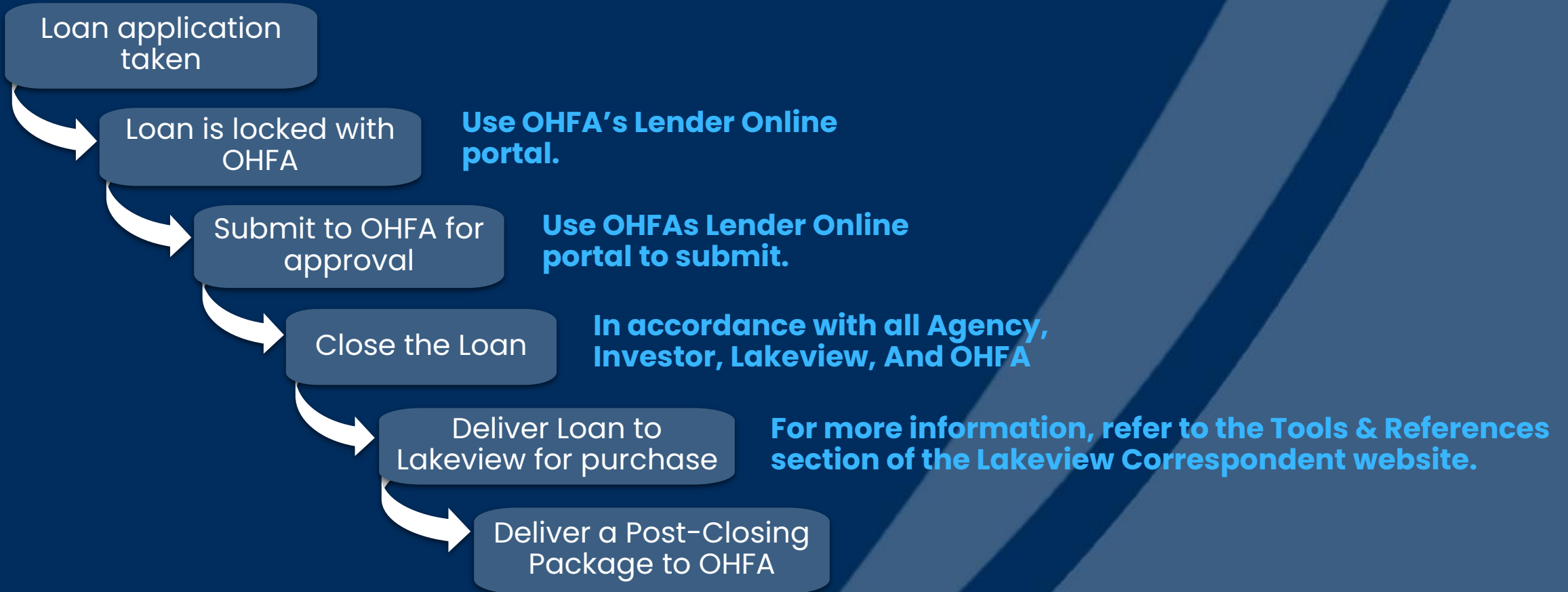
Second Mortgage Program, continued

Second Loan Representation in DU and LPA

- In DU, second loans are entered as a liability and in the **Community Lending** section.
 - Remember to fill out the correct repayment type for the **Community Second** as well.
 - Use **Payments deferred 5 or more years** and **fully forgiven**.
- Within LPA, the second loan information is entered into the **Other New Mortgage Loans on the Property You are Buying or Refinancing** section.
 - Answer **Yes** to the question: **Is the Other New Mortgage an Affordable Second?**
 - Answer **Yes** to the question: **Is the Affordable Second Payment Deferred?**



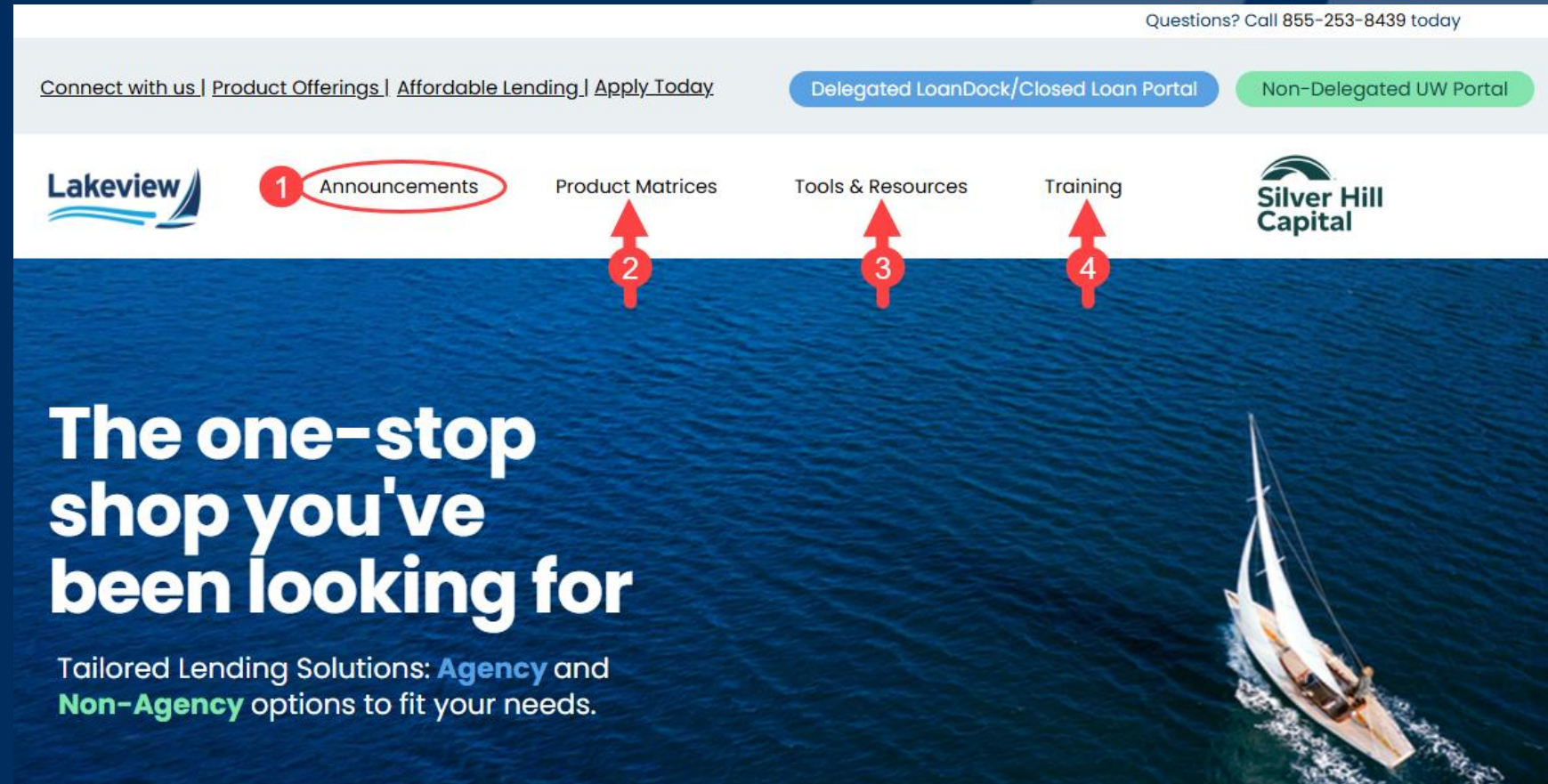
The Process



Lakeview Correspondent Website

Here you will find:

1. Announcements
2. Product Matrices
3. Tools & Resources: Reference Guides, Forms, Calculators, Delivery Checklists, and Turn Times.
4. Training: a live Training Calendar, Product training, and Portal/System training.



Who to Contact With Questions

General Program Rollout	Contact your internal Product Implementation Team or your Lakeview Business Development Director
Disclosures, Forms, or Conditions on Closed Loans	Contact your Lakeview Client Manager
Pricing	Pricing and guidelines are available in most product and pricing engines. Contact your internal lock desk on how to access your pricing.
Program Guidelines or Specific Scenarios	Contact the Lakeview UW Scenario Dept at 1-855-253-8439, option 2 or at underwritingquestions@lakeview.com
Locking or Delivering Loans	Contact Lakeview Client Services at 1-855-253-8439, option 3 or at clientservices@lakeview.com



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