



**Escambia County Housing  
Finance Authority**

**SINGLE FAMILY MORTGAGE  
LOAN PROGRAM**

**PROGRAM INVITATION AND  
PARAMETERS**



 **ESCAMBIA COUNTY HOUSING  
FINANCE AUTHORITY**

JULY 1, 2012

(REVISED AUGUST 1, 2017)

**2012 Single Family  
(Governmental) Program**

**Option and/or Freddie Mac HFA  
Advantage (Conventional)**

**Program Option**

**Fixed Rate Mortgages with**

**30-YEAR DEFERRED  
(0%, NON-AMORTIZING)**

**\$7,500 SECOND MORTGAGE**

Mortgage Rates/APR and DPA Amount may periodically  
reset based on market conditions. The Issuer reserves the  
right to modify the terms of Program at any time.





**ESCAMBIA COUNTY  
HOUSING FINANCE AUTHORITY**

[WWW.ESCAMBIAHFA.COM](http://WWW.ESCAMBIAHFA.COM)

**BIG SPLASH TBA SINGLE FAMILY (MULTI-  
COUNTY) PROGRAM**

**PROGRAM INVITATION AND PARAMETERS**

JULY 1, 2012

(REVISED AUGUST 1, 2017)

2012 SINGLE FAMILY (GOVERNMENTAL) PROGRAM  
OPTION AND/OR FREDDIE MAC HFA ADVANTAGE  
(CONVENTIONAL) PROGRAM OPTION

FIXED MORTGAGE RATES with

30-YEAR DEFERRED

(0%, NON-AMORTIZING)

\$7,500 SECOND MORTGAGE

Mortgage Rates/APR and DPA Amount may periodically reset based on market conditions. The Issuer reserves the right to modify the terms of Program at any time.

**PROGRAM INVITATION AND PARAMETERS**  
**(as of August 1, 2017)**

The Escambia County Housing Finance Authority, Florida (the "Issuer" or "Authority") invites you to apply for a Loan Program for First-Time Homebuyers (the "Program") as a Participating Lender.

**Highlights of the Program:**

- ❖ **Revolving pool of funds ("Continuous Funding") to purchase first mortgage loans made in the following counties:**  
  
Alachua, Bradford, Escambia, Gadsden, Indian River, Jackson, Leon, Marion, Martin, Okaloosa, Santa Rosa, St. Lucie, Wakulla and Walton, Florida (the "Participating Counties")
- ❖ **Master Down Payment and/or Closing Cost Assistance Program is available:**  
  
30-year Deferred (0%, non-amortizing) Second Mortgage up to \$7,500.00 (subject to change)
- ❖ **First Mortgage Loan Rates: Based on current market conditions, the current rate is 4.125% 2012 Single Family (Governmental) Program Option and 4.75% Freddie Mac HFA Advantage (Conventional) Program Option with a 0% Second Mortgage. The rate may reset periodically based on market conditions. Loans that are already in the System and comply with the Timely Delivery Procedures will not be affected by rate changes.**
- ❖ **FHA/VA/RD 2012 Single Family (Governmental) Program Option First Mortgage Loans Only**
- ❖ **Conventional First Mortgage Loan available with Freddie Mac HFA Advantage (Conventional) Program Option**
- ❖ **2012 Single Family (Governmental) Program Option Origination Fee/Discount Point or any combination of both not to exceed 1.00%. Freddie Mac HFA Advantage (Conventional) Program Option Origination Fee may not exceed 1.00%.**
- ❖ **Participating Lender nets a profit of 2.50% per loan**
- ❖ **Issuer will market the Program for Participating Lenders**

This Program Invitation and Parameters (herein referred to as the “Invitation” or “Program Parameters”) constitutes a solicitation of offers to participate in the Program and does not bind the Issuer. All terms used in capitalized form and not otherwise defined herein shall have the respective meanings provided in the Master Origination Agreement, as herein defined. The Issuer reserves the right to modify the terms of the Program at any time. The Issuer also reserves the right to waive compliance with one or more requirements of the Program on a case-by-case basis.

**LENDER PARTICIPATION REQUIREMENTS**

<p><b>Lender Response Due</b></p> <p>Please <b>return 1 executed signature page</b> of the following:</p> <ul style="list-style-type: none"><li>• Acknowledgment &amp; Acceptance (Page 13)</li><li>• Participating Lender Information (<b>Exhibit A</b>)</li><li>• Master Mortgage Origination Agreement dated July 1, 2012</li></ul> <p><b>Return signature pages to:</b></p> <p style="text-align: center;">Randy Wilkerson Escambia County Housing Finance Authority 700 South Palafox Street, Suite 310 Pensacola, FL 32502 (850) 432-7077</p>
<p><b>Lender New Account Approval Package Due (Exhibit B)</b></p> <p>If your institution is already an approved U.S. Bank Lender and has executed a current Participating Lender Agreement (“PLA”) this <b>may not</b> be required. Accordingly, <b>please direct all inquiries and required documents to:</b></p> <p style="text-align: center;">U.S. Bank Home Mortgage, Housing Finance Agency Division Attn: Lender Management 17500 Rockside Road Bedford, OH 44146 (800) 562-5165 Email: <a href="mailto:lender.management@usbank.com">lender.management@usbank.com</a></p>
<p><b>Lender Training: Lender Training is continuously available (24/7) at:</b> <a href="http://ehpuniversity.com">http://ehpuniversity.com</a></p>
<p>Reservations accepted, <b>provided the Lender has:</b></p> <ul style="list-style-type: none"><li>a) submitted all required documentation;</li><li>b) received approval from U.S. Bank Home Mortgage Housing Finance Agency Division; and</li><li>c) completed lender training and submitted the “eHousingPlus University” Certificate of Completion to the Authority.</li></ul>

**NOTE: The Lender New Account Approval Package must be sent directly to U.S. Bank Home Mortgage at the address above. Lenders will NOT be permitted to participate in the Program unless approved by U.S. Bank. If your lending institution has already been approved with U.S. Bank Home Mortgage, please contact U.S. Bank Lender Management at the number listed above to determine if you need to re-complete the New Account Approval Package and/or re-execute your current Participating Lender Agreement.**

**Lenders' comments or questions about the Invitation are encouraged and should be directed to any of the following:**

Patricia D. Lott or Randy Wilkerson  
Escambia County Housing  
Finance Authority  
(850) 432-7077  
[pat.lott@escambiahfa.com](mailto:pat.lott@escambiahfa.com)  
[randy.wilkerson@escambiahfa.com](mailto:randy.wilkerson@escambiahfa.com)

Patt Denihan  
Sue Denihan  
eHousingPlus  
(954) 430-6072 (Patt)  
(813) 579-6293 (Sue)  
[patt@ehousing.cc](mailto:patt@ehousing.cc)  
[sue@ehousing.cc](mailto:sue@ehousing.cc)

**Eligible Lending Institutions:**

Every lending institution (including commercial banks, savings and loan associations and mortgage bankers) which (i) is currently participating in the local private home lending market within the Counties (ii) with respect to GNMA eligible mortgage loans, is an FHA approved mortgagee, and/or a RD approved lender, if applicable, and if a VA approved lender, with automatic approval authority preferred, if applicable, (iii) with respect to Freddie Mac eligible mortgage loans, is a Freddie Mac approved lender, (iv) can make the representations and warranties and covenants set forth in the Master Mortgage Origination Agreement (the "Master Origination Agreement"), among the Master Servicer (as hereinafter defined), the Program Administrator (as hereinafter defined), the Issuer and the Participating Lenders (as hereinafter defined) and is willing to originate fixed rate First Mortgage Loans in conformity with the mortgage origination standards of Conventional, FHA, VA, and/or RD and (v) meets the requirements set forth in the Master Origination Agreement in the Issuer's Program.

**Program Overview:**

The Issuer hereby invites Participating Lenders (as hereinafter defined) to participate in its Program, by execution and delivery to the Issuer of this Invitation. The Issuer has found and determined that the terms, conditions and parameters outlined in the Master Origination Agreement dated as of July 1, 2012, among the Issuer, the lending institutions participating in the program described herein (collectively, the "Participating Lenders"), U.S. Bank National Association, as the Master Servicer (the "Master Servicer"), Housing and Development Services, Inc., d/b/a eHousingPlus (the "Program Administrator"), and U. S. Bank, National Association, as Trustee (the "Trustee") and the Administrator's Guidelines shall be applicable to and effective for the origination of First Mortgage Loans. The undertaking and agreement to be bound by the Master Origination Agreement and the Program Parameters herein described and further set forth in the Administrator's Guidelines and Servicer's Guidelines (collectively, the "Lender's Guide") is evidenced by the execution thereof and hereof by each party hereto. Except, as expressly provided herein, the provisions of the Master Origination Agreement are hereby incorporated by reference.

## **Program Terms and Conditions:**

**First Mortgage Loans.** The Issuer plans to make available first mortgage financing for qualifying households purchasing residences anywhere in the Participating Counties. The Issuer expects to finance First Mortgage Loans from sources of debt or capital available to the Issuer or with proceeds of Bonds. First Mortgage Loans may only be made to home buyers who meet the Income Limits set forth below and where the purchase price of the residence is within the Purchase Price Limits set forth below. Purchasers must be first time homebuyers unless the home is located in a designated targeted area census tract listed on **Page 5**, the buyer a qualified veteran as defined on **Page 5**, **or the buyer** otherwise meets the requirements for an exemption as set forth in the Lender's Guide. In addition, buyers must have a minimum FICO credit score of **640** for Conventional, FHA, USDA-RD and VA Loans (the mid score must be **640** or above). **No manual underwriting shall be permitted for FHA Loans.**

**Mortgage Interest Rate.** The First Mortgage Loan terms are set forth below. **The Program is a market-driven program and mortgage interest rates may be changed\* at any time by the Issuer at its sole discretion:**

- ❖ **2012 Single Family (Governmental) Program Option - 4.125% with an Origination Fee or Discount Point or a combination of both not exceeding 1.00% in total.**
- ❖ **Freddie Mac HFA Advantage (Conventional) Program Option – 4.75% with an Origination Fee not exceeding 1.00% in total.**

**\*The loans that are in the System and comply with the Timely Delivery Procedures will not be affected by rate changes. Mortgage Interest Rates and loan terms will be on the eHousingPlus system which will be updated whenever such terms are changed.**

**First Mortgage Term.** All First Mortgage Loans shall bear a fixed rate of interest, have level payments, and be fully amortizing over a 30-year term. The first mortgage may be prepaid fully or partially at any time without penalty.

**Mortgage Insurance.** All First Mortgage Loans must be insured by Freddie Mac, FHA, VA or RD.

### **Master Down Payment Program:**

### **Current Down Payment and/or Closing Cost Assistance Option:**

**30-Year Deferred (0%, non-amortizing) Second Mortgage up to \$7,500.00.** The Issuer will provide up to a \$7,500.00, 0%, non-amortizing, 30-year Deferred Second Mortgage (the "Second Mortgage"). The Second Mortgage is **not forgivable** and must be repaid upon **sale, refinancing, transfer of title, or rental if done within the first 30 years**. The Second Mortgage may not be assumed except under extraordinary circumstances described in the Lender's Guide; however, partial prepayments are allowed at any time without penalty. The Second Mortgage is available to be used exclusively with the Authority's First Time Homebuyer Program First Mortgage Loans. Maximum income and purchase price limits for the Second Mortgage are the same as the limits for applicable First Mortgage Loans. **The Authority's Down Payment Assistance ("DPA") can**

provide up to 100% of the homebuyer’s cash to close (as long as there is no cash back to the borrower). The Lender must size the DPA based on the estimated cash to close obtained from the Loan Estimate (LE) (if the First Mortgage Loan is originated through the Governmental Program Option) or based on the estimated cash to close obtained from the Loan Product Advisor (LP) (if the First Mortgage Loan is originated though the Conventional Program Option). DPA proceeds may be used for any eligible use associated with the Mortgage Loan closing process, including but not limited to closing costs, Lender fees, Servicer fees, prepaids, mortgage insurance premiums, discounts, and the reimbursement of earnest money and pre-close fees, such as credit report and appraisal fees. **DPA proceeds may not be used to pay off debt, nor may any surplus funds from the DPA proceeds be paid to the homebuyer over and above any reimbursable fees paid prior to the close of escrow.**

**Down Payment Assistance Funding.** The DPA is table funded by the Authority directly to the closing agent. The Lender **MAY NOT** advance DPA funds. Lenders request DPA funds following Underwriter Certification of loans by submitting a CHECK/ACH Transfer/DPA Funding Request Form (located in the eHousingPlus Lender Portal) to the Authority. Following verification of information contained in the CHECK/ACH Transfer/DPA Funding Request Form, the Authority will initiate the Transfer and provide Lender and Closing Agent with a written confirmation of DPA funding.

**Targeted Area Census Tracts.** Homes located within the following census tracts are federally designated Targeted Areas, and are exempt from the first-time homebuyer requirement:

- Alachua            0002, 0006, 0008.09, 0009.01, 0009.02, 0015.16, 0015.17, 0015.20, 0019.02 and 0022.19
- Escambia        0004, 0015, 0017, 0018, 0019, 0020, 0021 and 0027.03
- Indian River    0504.01
- Leon             0003.03, 0005, 0010.01, 0011.01, 0014.02, 0020.03, 0020.04, 0020.05, 0021.03, 0021.04 and 0025.09
- Marion           0005.02 and 0017
- St. Lucie        3801, 3802, 3803 and 3804

**Veteran’s Exception.** Veterans need not be first-time homebuyers. For the Veterans Exception, “veteran” is defined as “a person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.” Details of the veteran’s exception are set forth in the Lender’s Guide.

**Maximum Current Annual Household Income Limits**

Maximum Current Annual Household Income limits are set forth below, *which amounts may be periodically re-determined by the Issuer and provided to the Master Servicer and Program Administrator for dissemination to Participating Lenders*, from applicable median income figures published by the United States Department of Housing and Urban Development from time to time.





requirements for the County. Acquisition Price limits are also **subject to the applicable Conventional/FHA/VA/RD limits** for the County. No Participating Lender may impose a requirement for a minimum loan amount.

**2012 SINGLE FAMILY (GOVERNMENTAL) PROGRAM OPTION**

	<b><u>Non-Targeted Areas</u></b>	<b><u>Targeted Areas</u></b>
Alachua County	\$253,809	\$310,211
Bradford County	\$253,809	N/A
Escambia County	\$253,809	\$310,211
Gadsden County	\$253,809	NA
Indian River County	\$253,809	\$310,211
Jackson County	\$253,809	\$310,211
Leon County	\$253,809	\$310,211
Marion County	\$253,809	\$310,211
Martin County	\$291,176.10	N/A
Okaloosa County	\$314,470.80	N/A
Santa Rosa County	\$253,809	N/A
St. Lucie County	\$291,176.10	\$355,881.90
Wakulla County	\$253,809	N/A
Walton County	\$314,470.80	N/A

**FREDDIE MAC HFA ADVANTAGE (CONVENTIONAL) PROGRAM OPTION**

Alachua County	\$310,211
Bradford County	\$310,211
Escambia County	\$310,211
Gadsden County	\$310,211
Indian River County	\$310,211
Jackson County	\$310,211
Leon County	\$310,211
Marion County	\$310,211
Martin County	\$355,881.90
Okaloosa County	\$384,353.20
Santa Rosa County	\$310,211
St. Lucie County	\$355,881.90
Wakulla County	\$310,211
Walton County	\$384,353.20

**Loan Documentation.** 2012 Single Family (Governmental) Program Option First Mortgage Loans must meet all applicable GNMA underwriting guidelines and must further be eligible to be securitized in GNMA Certificates. Freddie Mac HFA Advantage (Conventional) Program Option First Mortgage loans must meet all applicable Freddie Mac underwriting guidelines and must further be eligible to be securitized in Freddie Mac Securities.

**Closing Costs and Charges.** The Participating Lender shall collect from the borrower or seller an

Application fee of \$300 payable to the Program Administrator, and a Tax Service Fee of \$58 and a Funding Fee of \$400, both payable to the Master Servicer and netted at loan purchase. A Second Mortgage Application Fee of \$75 may be charged and retained by Lender. Please note these fees are subject to change so, refer to the Administrator's Guidelines in the eHousingPlus Lender Portal for the most current version.

### **Total Lender Profit and Loan Delivery Requirements:**

First Mortgage Loans delivered, cleared of all exceptions and eligible for purchase within 60 days of the Reservation Date ("Timely Purchase"), will be purchased by the Master Servicer at a price that results in a **net lender profit of 2.50%** of the par amount of Conventional/FHA/VA/RD Loans. Since the program has **CONTINUOUS FUNDING** and strict penalties, the Lenders are encouraged not to reserve funds until it's assured the loan can be closed and delivered within 40 days. **Following this procedure will help insure timely purchase.** First Mortgage Loans not delivered, cleared of all exceptions, and eligible for purchase within 60 days of the Reservation Date will be automatically cancelled unless the Participating Lender requests an extension of time in writing to the Program Administrator prior to the expiration date ("Late for Purchase"). Extensions of up to 20 days will be considered by the Program Administrator. A penalty in the amount of \$500 will be imposed if the extension is approved, whether or not the First Mortgage Loan is closed and presented for purchase. The penalty will be deducted from the Mortgage Loan purchase price at the time of purchase by the Master Servicer. For any First Mortgage Loan in which an extension has been approved but the First Mortgage Loan is not delivered for purchase, the Participating Lender shall be required to pay the penalty directly to the Issuer within 15 days from date of notice. The Participating Lender will be unable to make additional reservations in the Program until all extension penalties have been paid to the Issuer. First Mortgage Loans that are late for purchase and not delivered within the authorized extension period will be cancelled. U.S. Bank Home Mortgage HFA Division will **no longer approve** requests for refunding of late fees or extension fees. This includes all loan types in all programs.

Program funds available for First Mortgage Loans will be made available through the Timely Delivery Procedures described below. Participating Lenders may utilize a reservation for either Existing or New Construction residences, provided however, the First Mortgage Loan is expected to be closed and a closed loan file delivered to the Master Servicer within the timeframes described below.

Prior to accepting reservations for First Mortgage Loans a Participating Lender must **execute and return this Invitation, the Master Origination Agreement to the Issuer and the Lender New Account Approval Package to the Servicer to the respective addresses shown on Page 2. Lenders must receive approval from the Servicer and Issuer, plus complete Lender training and submit a copy of the "eHousingPlus University" Certificate of Completion to [fran.jones@escambiahfa.com](mailto:fran.jones@escambiahfa.com) and [randy.wilkerson@escambiahfa.com](mailto:randy.wilkerson@escambiahfa.com)** To obtain the Master Origination Agreement, please visit <http://www.escambiahfa.com/system/files/mmoa-escambiamastermortgage.pdf> or contact the Authority (contact info provided on page 2).

**Timely Delivery Procedures**

**(60 days from Reservations to First Mortgage Loan Purchase)**

**Mortgage Rate is not guaranteed and/or locked until loan is reserved on eHousingPlus Lender Portal**

**IMPORTANT: YOU DO NOT NEED TO MAKE A RESERVATION UNTIL IT IS REASONABLY CERTAIN THAT THE LOAN CAN CLOSE WITHIN 40 DAYS. REMEMBER THIS PROGRAM IS CONTINUOUS FUNDING.**

**Number of Days Allowed from:**

Reservation to Underwriter Certification .....	20 days
Reservation to Closed & Delivered First Mortgage Loan .....	40 days
Reservation to Exceptions Cleared & First Mortgage Loan Purchased .....	60 days

Notice Addresses are as provided in the Master Origination Agreement and as set forth for each Participating Lender in Exhibit A hereto.

**Closing and Purchase of First Mortgage Loans:**

Purchase Dates shall occur daily as advised by the Master Servicer. First Mortgage Loans shall be purchased by the Master Servicer based upon a price that is comprised of the par amount of the loan and payment of the lender profit.

100.00% + 2.50% 102.50%	Par Amount of First Mortgage Loan Participating Lender Profit
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**INDEMNIFICATION**

The Participating Lender shall protect, indemnify, and hold Issuer and Master Servicer harmless from and in respect to, any and all losses, liabilities, reasonable costs, and expenses (including attorney’s fees) that may be incurred by Issuer or Master Servicer with respect to, or proximately resulting from any breach of, any representation, warranty, or covenant of the Participating Lender hereunder. Issuer and Servicer shall be entitled to rely upon the Participating Lender as assembler and preparer of all First Mortgage Loan documents, and is under no duty whatsoever to investigate or confirm any of the information set forth therein as to its honesty, accuracy, or completeness. Participating Lender hereby agrees to indemnify and hold the Issuer and Servicer harmless from any claim, loss or other damage to the Issuer or Servicer including reasonable attorney fees resulting in whole or in part from any inaccuracy or incompleteness in the First Mortgage Loan documents or any act or omission by the Participating Lender, its agents and employees, including but not limited to failure to comply with applicable state, federal and local statutes or regulations. To the extent the Participating Lender, its agents or employees, commits an actual wrong, or makes some error or omission in the preparation of any First Mortgage Loan or its documents and as a result thereof, and based thereon, the Issuer or Servicer commits an act or omission for which it becomes liable to the Mortgage(s) or any third party and/or a claim or cause of action is instituted against the Issuer or Master Servicer, the Participating Lender shall and hereby agrees to indemnify and hold Issuer and Servicer harmless from any such loss or damage, including reasonable attorney fees, resulting therefrom.

This Program Invitation and Parameters are made and this statement thereof is duly executed as of **August 1, 2017**.

**ESCAMBIA COUNTY HOUSING  
FINANCE AUTHORITY**

By: \_\_\_\_\_

**Patricia D. Lott  
Executive Director**

**THE DESCRIPTIONS OF ALL TERMS OF THE PROGRAM HEREIN ARE QUALIFIED IN THEIR ENTIRETIES BY THE MASTER ORIGINATION AGREEMENT AND THE ACCOMPANYING EXHIBITS AND THE LENDER’S GUIDE. THE ISSUER RESERVES THE RIGHT TO REJECT ANY AND ALL OFFERS TO ORIGINATE MORTGAGE LOANS.**

**MASTER SERVICER'S ACKNOWLEDGMENT AND ACCEPTANCE**

The undersigned, on behalf of U.S. Bank Home Mortgage, Housing Finance Agency Division (the "Master Servicer"), being duly organized under the laws of the United States, a national banking association and qualified to do business in the State of Florida, hereby acknowledges that it is the Master Servicer under that certain Master Mortgage Origination and Servicing Agreement, (the "Master Origination Agreement"), in respect of the Escambia County Housing Finance Authority (the "Issuer") Program expected to be financed by the Issuer's Bonds, and further hereby acknowledges and accepts the terms of the foregoing Program Parameters, as may be amended from time to time by the Authority Directives applicable to the Servicer with respect to the Program and the Bonds.

Executed as of this \_\_\_\_ day of \_\_\_\_\_, 2017.

**U.S. BANK HOME MORTGAGE, HOUSING  
FINANCE AGENCY DIVISION  
as Servicer**

**By: \_\_\_\_\_  
First Vice President**

**TRUSTEE’S ACKNOWLEDGMENT AND ACCEPTANCE**

The undersigned, on behalf of U. S. Bank National Association (the “Trustee”), being duly organized under the laws of the United States, a national banking association and qualified to do business in the State of Florida, hereby acknowledges that it is the Trustee under that certain Master Mortgage Origination and Servicing Agreement, (the “Master Origination Agreement”), in respect of the Escambia County Housing Finance Authority (the “Issuer”) Program expected to be financed by the Issuer’s Bonds, and further hereby acknowledges and accepts the terms of the foregoing Program Parameters, as may be amended from time to time by the Authority Directives applicable to the Trustee with respect to the Program and the Bonds.

Executed as of this \_\_\_\_ day of \_\_\_\_\_, 2017.

**U.S. BANK NATIONAL ASSOCIATION  
as Trustee**

**By: \_\_\_\_\_  
First Vice President**

**PARTICIPATING LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE**

The undersigned, on behalf of \_\_\_\_\_ (the "Participating Lender"), being duly organized under the laws of the State of \_\_\_\_\_ and qualified to do business in the State of Florida, hereby acknowledges that it is a Participating Lender under that certain Master Mortgage Origination (the "Master Origination Agreement"), in respect of the Escambia County Housing Finance Authority (the "Issuer") Program expected to be financed by the Issuer, and further hereby acknowledges and accepts the terms of the foregoing Program Parameters, as may be amended from time to time by Authority Directives applicable to the Participating Lender with respect to the Program and the Bonds.

**IN WITNESS WHEREOF**, this Participating Lender's Acknowledgment and Acceptance is executed as of this \_\_\_\_ day of \_\_\_\_\_, 2017.

(SEAL)

By: \_\_\_\_\_  
as Participating Lender

**EXHIBIT A – PARTICIPATING LENDER INFORMATION**

Company Name: \_\_\_\_\_  
Point of Contact: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

Approval Numbers  
FHA / VA: \_\_\_\_\_  
RD: \_\_\_\_\_

Circle each County your institution will be originating loans in: **Alachua, Bradford, Escambia, Gadsden, Indian River, Jackson, Leon, Marion, Martin, Okaloosa, Santa Rosa, St. Lucie, Wakulla and Walton**

Please include the following information for each Participating Loan Originators who will participate in this Program:

Individual / Originator's Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone Number: (\_\_\_\_\_) \_\_\_\_\_  
Email: \_\_\_\_\_

Individual / Originator's Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone Number: (\_\_\_\_\_) \_\_\_\_\_  
Email: \_\_\_\_\_

Individual / Originator's Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone Number: (\_\_\_\_\_) \_\_\_\_\_  
Email: \_\_\_\_\_

Contact Info for Person  
Responsible for Exceptions: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
Email: \_\_\_\_\_



**EXHIBIT "B"**

**U.S. Bank Home Mortgage's New Account Approval Package  
and the Participating Lender Agreement**