

## THE TDHCA PARTNERSHIP TEAM



### **TDHCA**

Issues the bonds, creates the first mortgage and down payment assistance options, sets the rate, term and points, oversees lender activity and markets the program.

### **Participating Lenders**

Take applications, reserve in eHousingPlus system, process, underwrite, approve, fund, close and sell qualified loans to the program. Check with your company on how to reserve a bond loan in your own system so that you have funds available for closing. Lenders are responsible for servicing first and second program loans in accordance with Agency requirements until they're purchased by the Master Servicer.

### **U S Bank Master Servicer**

Provides information and training concerning the mortgage loan file including acceptable loan products and delivery and funding, receives all mortgage files, reviews mortgage files, notifies lenders of mortgage file exceptions, approves mortgage files, purchases first and second mortgage loans.

### **eHousingPlus Program Administration**

Maintains the program reservation system and related website, posts guidelines, provides auto-fill forms, provides training on compliance issues and system, answers bond compliance questions, receives compliance files, reviews, posts and notifies of exceptions and approves compliance file.