



Travis County Housing Finance Corporation Hill Country Home Down Payment Assistance Program

eHousingPlus Administrator's Guidelines

Dated 12/16/14

Revised 05/19/17

UPDATES are shown on Page 4



Time Zones

eHousingPlus offices are all located in the Eastern Time Zone.

http://www.timetemperature.com/tzus/time_zone.shtml

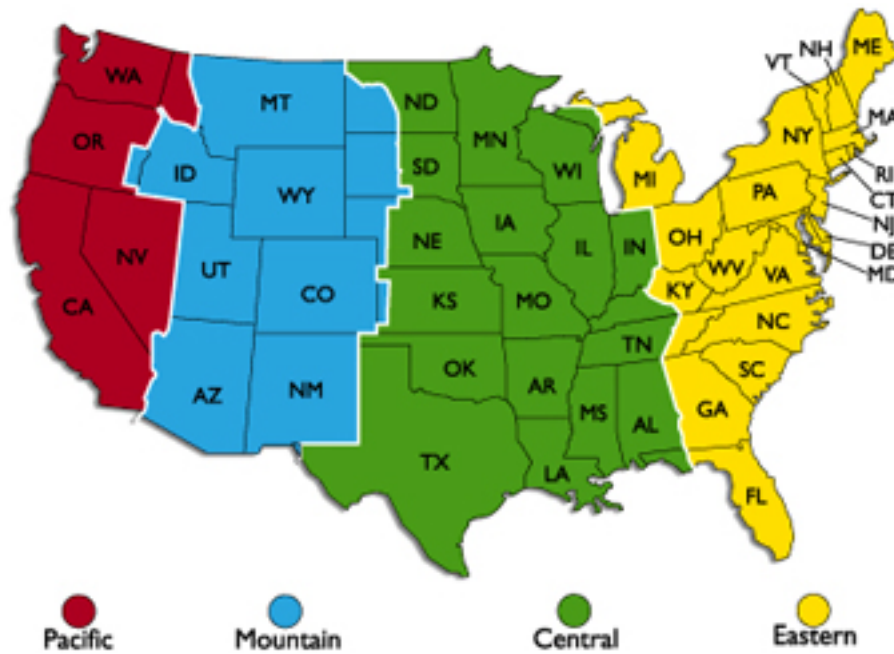


TABLE OF CONTENTS

UPDATES	4
TRAVIS COUNTY HFC	5
WHO TO CONTACT	6
THE PRODUCTS	7
FIRST MORTGAGE RATE WITH ASSISTANCE GRANT	7
THE REQUIREMENTS	9
BORROWER REQUIREMENTS	9
Minimum Credit Score	9
PROPERTY REQUIREMENTS	9
ELIGIBLE AREA	9
PROGRAM FEATURES (permitted and not permitted)	10
SUMMARY OF THE COMPLIANCE ORIGINATION PROCESS	11
REQUEST DOWN PAYMENT ASSISTANCE FUNDS	12
PROGRAM TIMETABLE	14
Loan Processing, Delivery and Purchase Timetable	14
PROGRAM FEES	15
FIRST MORTGAGE FEES	15
LENDER COMPENSATION	16
PROGRAM FORMS	17
DOCUMENTS REQUIRED FOR THE COMPLIANCE FILE	17
U.S. BANK WEBSITE	18

UPDATES

Date	Update (effective immediately for new reservations unless otherwise noted)	Page
12-16-14	DPA Funding Process finalized	10
7-1-15	Income Limit Increased for loans reserved on or after 7-1-15	9
9-23-15	Added Contact Directory	6 & 7
9-28-15	Added 1003 and Tax Returns to Program Features	10
9-28-15	Reformatted Compliance Process	11 - 13
9-28-15	Reformatted eHP and US Bank Program Fees	15
9-28-15	Reformatted Documents Required for Compliance File	16
10-14-15	Added eHP fee information & revised US Bank fees	15
10-15-15	Added disclaimer regarding not reproducing program forms	16
12-1-15	Product Chart Added Manual Underwriting Revised Manufactured Housing Revised	9 11 11
04-18-16	Additional DPA options available effective 4/18/16 Revised Income Limit for loans reserved on or after 4/18/16	9 10
08-22-16	Clarified eHousingPlus Fees	16
01-26-17	Added a purchase price limit	10
01-26-17	Added program end date	15
05-19-17	Revised Who To Contact directory Added Agency & US Bank overlay to Borrower requirements Added US Bank overlay to Tax Transcripts Revised US Bank Tax Service Fee Revised US Bank Web Site link	6 9 10 15 18

**TRAVIS COUNTY HFC
HILL COUNTRY HOME DPA PROGRAM TEAM**



Travis County HFC

Creates and directs implementation of the first mortgage and down payment assistance programs, sets the interest rate, term and points, provides down payment assistance and markets the program.

Participating Lenders

Take applications, reserve in their own systems, process, underwrite, approve, fund, close and sell qualified loans to the program. Lenders are responsible for servicing program loans in accordance with Agency (FHA, VA, RHS) requirements until they are purchased by the Master Servicer.

U.S. Bank

Master Servicer

Provides information on acceptable loan products and delivery and funding first mortgage, receives all first mortgage files, reviews first mortgage files, notifies lenders of first mortgage file exceptions, approves first mortgage files, purchases pools and delivers loans, delivers certificate.

eHousingPlus

Program Administration

Maintains the program reservation system, websites, and posts Administrator's Guidelines, forms, training materials, provides program and system training, answers program and system questions, receives compliance files, reviews, posts and notifies of exceptions and approves compliance file.

WHO TO CONTACT

(Rev 05/19/17)

Question	Direct Questions to:	Contact Information
General Program Compliance Questions	eHousingPlus (eHP)	813-415-3549 support@ehousingplus.com
Assistance with eHP Lender Portal	eHousingPlus (eHP)	(954) 217-0817 support@ehousingplus.com
Assistance with User Credentials for eHP Lender Portal		Ashlynn Mosher (954) 217-0817 ext 261 ashlynn.Mosher@ehousingplus.com
Update an Underwriter Certified Loan	eHousingPlus (eHP)	Anyone at eHP Compliance Office services@ehousingplus.com 954-217-0817
Program Training	eHousingPlus (eHP)	Click on this link to attend Program training.
Program Training Issues	eHousingPlus (eHP)	813-415-3549 support@ehousingplus.com
System Software Training for eHP Lender Portal	eHousingPlus (eHP)	Click on this link for the once weekly Live Webinar: http://www.ehousingplus.com/ehp-system-trainings/
System Software Issues	eHousingPlus (eHP)	813-415-3549 support@ehousingplus.com
Program Rates	eHousingPlus (eHP)	Click on this link: to view the Travis County HFC Program rate Then click on the RATES tab.
Credit Underwriting questions	Participating Lenders need to refer to internal Underwriting Department or Manager	US Bank does not re-underwriter loans. For general questions, contact US Bank at hfa.programs@usbank.com or 800-562-5165 Option 2 (for general questions) Please note: US Bank answers underwriting questions from the underwriter of a lender for whom US Bank provides underwriting services ONLY.
Questions regarding the shipping of closing loan files	eHousingPlus (eHP) for questions regarding the program compliance file US Bank for questions regarding the first mortgage closed loan file	services@eHousingPlus.com 954-217-0817 hfa.programs@usbank.com 800-562-5165 hfa.exceptions@usbank.com
Questions regarding exceptions	eHousingPlus (eHP) for questions regarding exceptions on the program compliance file US Bank for questions regarding exceptions on the first mortgage closed loan file	Debbie Kerr eHP.exceptions@ehousingplus.com 954-217-0817 X216 hfa.communications@usbank.com 800-562-5165 hfa.exceptions@usbank.com

THE PRODUCTS

Please note that mortgage interest rates and assistance grant percentages are subject to change at any time. With respect to reserved loans, the rate and assistance will not change as long as loans are delivered according to the timetable included in this Guide.

Current program mortgage interest rates are available in the reservation system. All loans will be 30-year, fixed, assisted rate loans and are fully amortizing.

DAILY RATE LOCK RESERVATION AVAILABILITY

Reservations in this program are available Monday - Friday 9:00 a.m. - 7:00 p.m. Central Time excluding holidays. There is one first mortgage rate option available in the program.

MORTGAGE PRODUCTS

The following mortgage products are offered in this program:

- FHA
- VA
- USDA Rural Housing Service (RHS) Loans
- No conventional loans permitted

U.S. Bank provides the types of government loans permitted.

It is expected that lenders have reviewed some preliminary documentation and believe that applicants will also qualify for credit. Excessive cancellations will be reviewed to assure that program funds are not being utilized inappropriately.

FIRST MORTGAGE RATE WITH ASSISTANCE GRANT

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as an assistance grant payment equal to a percentage of the note amount to apply toward down payment or closing cost percentage of the Note amount. Current rates and assistance are available online within the system. **See next page for products that will be offered in this program effective 04-18-16.** Certain income limits and purchase price maximum amounts apply.

ASSISTANCE GRANT

The Assistance is calculated on the Note amount. Travis County HFC advances the Assistance at closing. See directions for completion and delivery of Wire Requests to guarantee timely delivery of Assistance to closing. The Assistance may be used for down payment (including in excess of the any Agency required minimum) and/or closing costs and prepaids and does NOT include payoffs or similar items. While there is no cash back in this program, the borrower may be reimbursed for any overpayment of escrow to the extent permitted by Agency (FHA, VA) guidelines. Remember to document your files. Because the Assistance is a fixed percentage, any remaining Assistance must be applied as a principal reduction. Assistance is in the form of a non-repayable grant. It is not repayable under any circumstances. When the first mortgage is reserved, the Assistance is automatically reserved. There is no additional reservation necessary. When loans are closed, there are no second mortgages, second notes, deed restrictions or liens. There is no repayment of the Assistance unless there is fraud or similar circumstances. (Rev. 9/23/15)

Effective with new loan reservations dated 04/18/16, the following products will be available in this program:

LOAN PRODUCT	FICO REQUIREMENT	ASSISTANCE AMOUNT
USDA-RD or VA	640	6%
FHA	660	6%
FHA	640 - 659	5%
USDA-RD or VA	640	5%
FHA	660	5%
FHA	640 - 659	4%

THE REQUIREMENTS

BORROWER REQUIREMENTS

- There is no first-time homebuyer requirement in this program.
- Borrowers must follow Agency (FHA, VA, USDA: RHS) guidelines regarding ownership of other property.
- Follow Agency (FHA, VA, USDA-RD, Freddie Mac) and U.S. Bank guidelines for non-citizens.
- Buyers must occupy the property within 60 days of closing. Applicants must be considered irrespective of age, race, color, religion and national origin.
- Contact eHousingPlus (services@ehousingplus.com or 954-217-0817) with questions regarding eligibility. For questions that may affect purchase eligibility, please consider asking the question in writing so that you receive a written response that may be printed and put in your file.

Minimum Credit Score

The program requires a **minimum credit score (mid score must be at least the minimum)**. Different minimums apply to different products as shown on the previous page. If Agency guidelines (FHA, VA etc) or a participating lender's own requirements, are higher, then the highest requirement must be used. (Rev 12/01/15)

MAXIMUM DEBT-TO-INCOME RATIO

The maximum DTI (debt-to-income) ratio for this program is 45%.

MAXIMUM INCOME LIMIT Rev 04/18/16 (Effective with new loan reservations 04/18/16)
\$108,920 (all household sizes)

CALCULATION OF INCOME

Use income shown on the 1003 — Only the income shown on the 1003.

PURCHASE PRICE LIMIT Rev 01/16/17 (Effective with new loan reservations 02/01/17)
\$314,458 This total must include everything paid by the buyer and on the buyer's behalf.

PROPERTY REQUIREMENTS

- New or existing, 1-4 units detached or attached, condos, town homes, manufactured homes that meet servicer/insurer/guarantor requirements.
- Homes are considered new if never previously occupied.
- Mobile, recreational, seasonal or other types of vacation or non-permanent homes are not permitted.
- Land may not exceed the size required to maintain basic livability.
- Properties purchased in the program must be residential units.

HOME BUYER EDUCATION

Required only for first-time homebuyers. Buyers may choose any HUD-approved education course or the online MGIC course. Some HUD-approved education providers offer an online course through eHomeAmerica. See <http://www.ehomeamerica.org> for a list of local providers.

ELIGIBLE AREA

Properties located anywhere within Travis County, including the City of Austin. Properties that are in the City of Austin but in Williamson County are not eligible. **(Added 9/23/15)**

PROGRAM FEATURES (permitted and not permitted)

Appraisal must indicate that the home has at least a 30 year remaining useful life.

Assumptions - follow Agency guidelines.

Buydowns - follow Agency guidelines.

Cash Back to the borrower is NOT permitted. However, borrowers are permitted a reimbursement of prepaids and overage of earnest money deposit as permitted by Agency guidelines and to the extent any minimum contribution, if any, has been satisfied.

Construction to perm is NOT permitted.

Cosigners permitted for FHA loans. Follow FHA guidelines for credit purposes. Cosigners cannot reside in the property being purchased and cannot have ownership interest in the property.

Final Typed Loan Application (1003) - The typed application signed and dated by all parties is required. Loan interviewer must complete and sign page 3 of 4 of the 1003. If this is not possible, then an Officer must sign in place of the interviewer. All persons taking title to the property must execute all program documents. The purchase price, loan amount, and other financial details must be the same as shown on all other documents.

Manual Underwriting - See U.S. Bank bulletin 2015-07 but with new reservations as of December 1, 2015, no FHA loans may be manually underwritten. Rev 12-1-15

Manufactured Homes - As of December 1, 2015, U. S. Bank will not purchase loans for manufactured housing. U.S. Bank considers manufactured housing to be a mobile home built entirely offsite on a permanent chassis that is pulled on the highway to a permanent location. Modular, panelized or prefabricated homes are not considered manufactured housing. **Rev 12-1-15**

Minimum loan amount. There is NO minimum loan amount in this program.

Prepayments. The first mortgage may be prepaid at any time without penalty.

Recapture Tax. There is no Recapture Tax in this program.

Refinances are not permitted in this program. However, a temporary, bridge or construction loan with a term of 2 years or less may be taken out with a program loan.

Remaining reserves are NOT established by the program. Follow Agency Guidelines.

Tax Returns or Tax Transcripts - Not required for program compliance purposes. However, contact US Bank HFA Division regarding any overlays. (Added 05/19/17)

SUMMARY OF THE COMPLIANCE ORIENTATION PROCESS

(Revised 9/28/15)

MANDATORY PROGRAM TRAINING

Lender training is mandatory for anyone working with this program. eHousingPlus and US Bank provide program training online 24/7. [To attend click on this link.](#)

eHousingPlus LENDER PORTAL SYSTEM TRAINING

Conducted once a week via live WebEx with the eHousingPlus Compliance Office. We highly encourage anyone who will reserve funds, complete an underwriter certification, print forms or clear exceptions to attend this 30 minute training. [Click here to register to attend.](#)

LENDER PORTAL USER CREDENTIALS

Following completion of Program training at eHP University training, an email will be sent to lenders giving directions on how to apply for User Credentials for the lender portal. These instructions are for both new users of system and existing users looking to add programs to their profile.

QUALIFY

Lenders use program requirements to qualify applicants for the program. Buyers must present an executed sales agreement before being entered into the program reservation system.

RESERVE

To reserve funds in program's online system [click on this link.](#) Log in and reserve the first mortgage that automatically provides Assistance. You will receive a loan number and a message that you've completed the reservation successfully.

PROCESS

Lenders process the loan as they would normally keeping in mind the program timelines.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. Servicer does not re-underwrite loans. Following credit approval AND WITHIN 15 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the eHousingPlus Lender Portal.

REQUEST DOWN PAYMENT ASSISTANCE FUNDS
Minimum of Two (2) Business Days Prior to Loan Closing Date

DPA funds MUST be provided directly to the Closing Agent by Travis County HFC. Lenders may not advance these funds. These requirements apply to all loan types.

Once a loan has received final credit approval internally, the Lender's Underwriter will execute the Underwriter's Certification online.

After the Underwriter Certification has been completed, and with a scheduled closing date, the Lender's authorized representative completes the DPA Requisition form available in the eHousingPlus system, under LOAN FORMS.

The form must be printed, signed, and scanned in .pdf format.

Two business days (2) days prior to date of closing DPA Grant is to be wired, email completed form to:

Andrea.Shields@traviscountytexas.gov AND Karen.thigpen@traviscountytexas.gov

Please make sure that instructions are provided to internal Processor/Closer and to the Title Company/Closing Agent.

If the Mortgage Loan closing does not occur, or if the DPA Grant funds otherwise must be returned to the Authority, please have such funds returned to the **Authority WITHIN 1 BUSINESS DAY OF THE ORIGINAL CLOSING DATE** using the following wire instructions

Bank of Texas

ABA: 103-900-036

Acct Name: Trust Funds

Account Number: 600024642

Attn: Courtney Miller 817-348-5703

F/c: Travis Co HFC DPA 82-9951-011 Escrow Acct

NOTE: The Lender will be required to repay the DPA Grant to the Authority if the mortgage loan is not ultimately pooled into a GNMA Certificate sold to the Authority under the program.

Please make sure that the following email addresses are added to your white lists/contacts as emails related to the DPA Requisition may be sent: Andrea.Shields@traviscountytexas.gov AND Karen.thigpen@traviscountytexas.gov

CLOSE

It's important to provide accurate closing instructions to closing agents. All program docs must be returned to you. At closing the borrower will sign **the Notice of Down Payment/Closing Cost Assistance Grant Letter. The originals remain with Lender, copy to borrower, US Bank (with USB002) and in FHA Case Binder.** Find all forms behind security at the eHousingPlus web site. (Rev. 7/1/13) T'S IMPORTANT that lenders have the borrower(s) sign the letter that meets requirements of 2013-14 (appears in the auto-fill Forms available for closing labeled as 2013-14) and retain original with copies to borrower, US Bank and a copy in the FHA Case Binder.

SHIP / SUBMIT

There are two (2) files shipped post closing:

File #1 is the Compliance File and it is sent to eHousingPlus. The Compliance File Checklist is found within the eHousingPlus Lender Portal in the Loan Forms section.

File #2 is the Mortgage File including Credit Package and it is sent to US Bank. The US Bank Delivery and Funding Checklist is found within the US Bank web site. To locate the US Bank Checklist click on this link: www.mrbp.usbank.com

Click on US Bank Lending Manuals.

Pop-up box will appear, click on Continue.

Web page will be redirected to US Bank All Regs site.

Click on Housing Finance Authority folder.

EXCEPTIONS

Lenders are notified by eHousingPlus and US Bank of exceptions. Exceptions for both eHousingPlus and U.S. Bank are available in the eHousingPlus web-based system.

PROGRAM TIMETABLE

Buyers must have a fully executed sales contract for a specific property in order to have funds reserved. The contract may be dated prior to the date of the loan application. Buyers may be pre-qualified. However, if the buyer does not have a contract on a property, program funds cannot be reserved for the buyer until such time as the buyer presents a valid contract.

To assure that loans are purchased, please follow the Processing, Delivery and Purchase Timetable below. Please **DO NOT** reserve loans that cannot meet the timetable. **This is particularly important with respect to new construction, foreclosures and short sales. Please wait to reserve funds.** Loans not purchased within the timeframe below, may not be accepted for purchase.

Loan Processing, Delivery and Purchase Timetable

Please wait to reserve funds until certain that the loan will meet the calendar below. Once a loan is reserved in the eHousingPlus system and is provided the Servicer's Loan number, the loan must be:

- 1. Underwriter certified within 15 days of loan reservation;**
- 2. Closed and delivered to the Servicer within 45 days of loan reservation; and**
- 3. Purchased within 70 days of loan reservation.**

Any loan not purchased within 70 days is ineligible for purchase unless the lender chooses a one-time only 30-day extension. The cost of the extension is \$375. The extension fee is due whether or not loans are ultimately delivered and/or purchased. The extension fee will be netted by the Servicer when loans are purchased. If an extension is permitted, but the loan is not purchased, the originating lender will be billed for the extension fee. Any outstanding fees owed by the Lender may result in that Lender becoming ineligible to participate in the program.

At 101 days, a loan that hasn't been delivered is cancelled. Reinstatement is not guaranteed and, if allowed, is subject to additional penalties in addition to the extension fee.

Again, the extension is offered once per loan and no further extensions will be allowed. Furthermore, regardless of choosing an extension, any loan not purchased within the approved timeframe may become the liability of the originating lender, including any down payment assistance provided at closing.

An extension request is available on the Travis County HFC web page at <http://www.ehousingplus.com/>. See "Summary" and find "Extension". The **Extension Request** form is completed and submitted online. Remember that the form must be submitted BEFORE the 70th day following loan reservation.

The program end date is December 31, 2018. (Added 01/26/17)

PROGRAM FEES

FIRST MORTGAGE FEES

The lender may charge a total of 1.50% as Origination and/or Discount. It may be called either or split and charged as both BUT in total can't exceed 1.50%. The buyer or seller are permitted to pay the fees if permitted by Agency (FHA, VA, RHS) Guidelines. No additional origination or discount fees are allowed.

eHousingPlus Fees

The program includes a first mortgage Compliance/Admin Fee of \$250 and a penalty fee of \$100 for files that are chronically deficient. The Compliance/Admin Fee is collected at closing, payable to eHousingPlus and submitted with the Compliance File. ONLY Cashier's or Corporate checks are acceptable and the fee may not be financed. (Rev 9/28/15)

The **Compliance/Admin Fee** is the fee charged by the Program Administrator/Compliance Agent to process the applicant/borrower from Origination to Compliance Approval, and to assess that the lenders originating such loans are following Program guidelines for the benefit of the eligible borrower(s). The Program Administrator/Compliance Agent tracks the loan via its web-based system, and assists the lender in processing the loan ensuring eligibility to the program available offerings, which can include various rate options, and down payment assistance. (Added 10/14/15)

The Compliance/Admin fee includes the review of information and documents delivered in the form of a Compliance File by the originating lender, on behalf of the borrower. Additionally the Compliance review verifies that the lender has charged only the fees allowed by the Program. Contrary to this, approval may be denied and/or fees may have to be reimbursed to the borrower. The compliance file processing consists of required affidavits, application, closing documents, certain non-mortgage documents, tax returns where applicable and other pre-defined Program documents that are disclosed to the potential borrower(s). This is required to ultimately receive Compliance Approval. These documents can support both the first mortgage and any down payment assistance available, and are required to ensure eligibility to the Program, Federal, State and Local requirements, where applicable. The Compliance review verifies that the data and documents submitted meet all requirements, and may include those for first-time homebuyer, income limits, sales price limits, targeted areas, homebuyer education, rate, term, points, fee limits, LTV, FICO score, special state, city, county program requirements for qualified military, first responders, teachers, etc.). (Rev 08/22/16)

US Bank Fees

LOAN RESERVATIONS PRIOR TO APRIL 17, 2017 - \$85 Tax Service Fee and \$400 Funding Fee. These fees will be netted out at time of purchase by U.S. Bank.

LOAN RESERVATIONS APRIL 17, 2017 AND AFTER - \$58.00 Tax Service Fee and \$400 Funding Fee. These fees will be netted out at time of purchase by US Bank. See US Bank Bulletin L-2017-011 TAX SERVICE FEE REDUCTION for further details. (Rev 05/19/17)

Lenders are permitted to charge reasonable and customary charges for out of pocket expenses and costs. Other financing costs such as legal fees and underwriting fees may be charged and courier fees may be charged if such fees are normally charged. Lenders may charge the usual and reasonable settlement costs. Settlement costs include titling and transfer costs, title insurance, survey fees or other similar costs. Other allowable fees include doc prep fees, notary fees, hazard, mortgage and life insurance premiums, recording or registration charges, prepaid escrow deposits and other similar charges allowable by the insurer/guarantor. "Junk" fees are not a defined term and may not be charged. Excessive fees are not permitted in the program. Ancillary fees collected may not exceed the amount collected on the Lenders' similar non-Program loans.

LENDER COMPENSATION

Total lender compensation is the 1.50% origination/discount fee and 1.00% SRP for a total of 2.50% for FHA/USDA-RHS loans and .50% SRP for a total of 2.00% for VA loans.

PROGRAM FORMS

The program forms are generated directly from the eHousingPlus Lender Portal at the loan level. The program forms **MUST** be printed from the Lender Portal. It is not acceptable to re-create program forms. (Added 10/15/15)

PRE-CLOSING DOCUMENTS

Extension Request Form

An extension request is [available here](#). Click on the SUMMARY tab and scroll down to the area titled - EXTENSION. The extension request will be completed and submitted online.

DPA Grant Requisition Form

Underwriter Certification must be completed prior to submission of the Requisition Form. The Requisition Form is available in the eHousingPlus Lender Portal behind security, [click on this link](#).

CLOSING DOCUMENT

Notice of Down Payment and Closing Cost Assistance fulfills 2013-14 requirements. Auto-fills from Forms on website. Prints ready for signature. Original to Lender, copies to Borrower, US Bank (follow most recent Bulletin) and one copy for the FHA case binder.

DOCUMENTS REQUIRED FOR THE COMPLIANCE FILE

(Rev 10/15/15)

(Effective for loan applications dated 10/03/15 and after)

eHousingPlus has developed a checklist to be utilized after closing to assemble the Compliance File that is delivered to eHousingPlus. The checklist is located in the eHP Lender Portal in the Loan Forms area.

PLEASE SUBMIT ONLY COMPLETE FILES IN AN ACCO-BOUND FILE FOLDER IN THE EXACT ORDER SHOWN BELOW. INCOMPLETE AND NON ACCO-BOUND FILES WILL BE RETURNED AT LENDER EXPENSE.

- The Compliance Checklist
- Compliance/Admin Fee

COPIES OF THE FOLLOWING:

- Homebuyers Education Certificate
- **FINAL SIGNED** 1003
- **FINAL SIGNED** CLOSING DISCLOSURE (TRID form)
- Warranty Deed

THE COMPLETE ACCO-BOUND COMPLIANCE FILE FOLDER IS SUBMITTED TO:

eHousingPlus
3050 Universal Blvd., Suite 190
Weston, FL 33331

PLEASE NOTE: MORTGAGE FILE, INCLUDING CREDIT PACKAGE ARE SENT TO U S BANK.

U.S. BANK WEBSITE

US Bank HFA Division Help Desk 800-562-5165

Use the U.S. Bank All Regs website for:

Underwriting, delivery and funding information

Training

U.S. Bank Manuals

U.S. Bank Bulletins

Delivery Checklists

Click on this link: https://hfa.usbank.com/HFA_Division.html

Click on ***U.S. Bank Lending Manuals***.

Pop-up box will appear, click on ***Continue***.

Web page will be redirected to ***U.S. Bank All Regs*** site.

Click on ***Housing Finance Authority*** folder.

Click on ***Travis County***.