



Home In Five Conventional Program



MARICOPA
COUNTY

IDA



PHOENIXIDA

The Home in Five Conventional Program is a partnership program between Lakeview Loan Servicing; Maricopa County IDA and the Phoenix IDA aimed at assisting low to moderate income individuals and families buy a home in Maricopa County.

Home in Five Conventional Program



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Home in Five Conventional Fixed Rate Purchase Program				
Occupancy	Number of Units	Maximum LTV/CLTV	FICO	DTI
Primary Residence	1 Unit	97% /105%	640	Lesser of 50% or AUS
	Manufactured Homes ¹	97% /105% ² MH Advantage (FNMA only)	660	45%

¹ See Eligible Property section for full requirements on Manufactured Homes

² Maximum LTV/CLTV for Freddie Mac Manufactured Homes is 95%/95%

Loan Product

- 30 Year Fixed Rate Only

Home in Five Advantage - No DPA* Fannie Mae HFA Preferred or Freddie Mac HFA Advantage First Mortgage product codes	
CPX400 – 30 year No DPA qualifying income ≤80% AMI	CPX500 – 30 year No DPA qualifying income > 80% AMI

Fannie Mae HFA Preferred or Freddie Mac HFA Advantage	
Home in Five Advantage Program First Mortgage Product Codes With 30 year Forgivable DPA	
CPX403 – 30 year 3%, ≤80% AMI	CPX503 – 30 year 3%, > 80% AMI
CPX404 – 30 year 4%, ≤80% AMI	CPX504 – 30 year 4%, > 80% AMI
CPX405 – 30 year 5%, ≤80% AMI	CPX505 – 30 year 5%, > 80% AMI

30-year Forgivable Second Mortgage Product Code (see Home In Five down payment assistance guidelines for full details)	
EPX 300 – 3%, 4% or 5% assistance	

Home in Five Advantage Program First Mortgage Product Codes With 7-Year Forgivable DPA <u>For Borrowers ≤ 80%</u>	
CPX473 - 30 year 3% <u>≤ 80% AMI</u>	
CPX474 - 30 year 4% <u>≤ 80% AMI</u>	
CPX475 - 30 year 5% <u>≤ 80% AMI</u>	
CPX476 - 30 year 6% <u>≤ 80% AMI</u>	

7-Year Forgivable Second Mortgage Product Code (see Home In Five down payment assistance guidelines for full details)	
EPX 700 – 3%, 4%, 5% or 6% assistance	

Eligible Products/Terms



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	<table border="1"> <tr> <th colspan="2">Home in Five Advantage Program First Mortgage Product Codes With 10-Year Amortizing DPA</th> </tr> <tr> <td>CPX413 - 10 year 3% ≤80% AMI</td> <td>CPX513 - 10 year 3% >80% AMI</td> </tr> <tr> <td>CPX414 - 10 year 4% ≤80% AMI</td> <td>CPX514 - 10 year 4% >80% AMI</td> </tr> <tr> <td>CPX415 - 10 year 5% ≤80% AMI</td> <td>CPX515 - 10 year 5% >80% AMI</td> </tr> <tr> <td>CPX416 - 10 year 6% ≤80% AMI</td> <td>CPX516 - 10 year 6% >80% AMI</td> </tr> <tr> <td colspan="2" style="text-align: center;"> 10-Year Amortizing Second Mortgage Product Code (see Home In Five down payment assistance guidelines for full details) </td> </tr> <tr> <td colspan="2" style="text-align: center;"> EPX200 - 4%, 5% 6% or 7% assistance </td> </tr> </table>	Home in Five Advantage Program First Mortgage Product Codes With 10-Year Amortizing DPA		CPX413 - 10 year 3% ≤80% AMI	CPX513 - 10 year 3% >80% AMI	CPX414 - 10 year 4% ≤80% AMI	CPX514 - 10 year 4% >80% AMI	CPX415 - 10 year 5% ≤80% AMI	CPX515 - 10 year 5% >80% AMI	CPX416 - 10 year 6% ≤80% AMI	CPX516 - 10 year 6% >80% AMI	10-Year Amortizing Second Mortgage Product Code (see Home In Five down payment assistance guidelines for full details)		EPX200 - 4%, 5% 6% or 7% assistance	
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Income Limits	<ul style="list-style-type: none"> Refer to Home in Five guidelines for current income limits. All stable and verifiable income used for underwriting qualification as reported in the Fannie Mae / Freddie Mac Underwriting and Transmittal Summary must be applied against the Program Income Limits. Household income does not apply. 														
Ineligible Product Types	<ul style="list-style-type: none"> Homestyle Renovation Standard Fannie Mae HomeReady Standard Freddie Mac Home Possible High Balance /Super Conforming loans 														
Purchase Price Limits	The Current Fannie Mae/ Freddie Mac loan limit applies. Non-conforming Loans are not eligible														
Loan Purpose	Purchase														
Occupancy	<ul style="list-style-type: none"> Primary residence, owner occupied only Borrowers and spouses must reside in the U.S and occupy the property as their primary residence within 60 days of closing 														
Temporary Buy Downs	<ul style="list-style-type: none"> <u>2/1, 1/1 and 1/0 Permitted</u> <u>Allowable Buydown Contributors: Builder/ Seller; Lender; or Other Interested 3rd Party (as permitted per agency)</u> <u>Borrower Funded Buydowns are not permitted</u> Purchase Transaction Only Owner Occupied Buydown Agreement required to be in the file Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Service Guide as applicable for all other eligibility requirements 														



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Eligibility

Borrower Eligibility	<ul style="list-style-type: none"> • Acceptable Residency statuses: <ul style="list-style-type: none"> ○ US Citizen(s) ○ Follow Fannie Mae or Freddie Mac guidelines and documentation requirements for non-US Citizens as applicable. Note: Freddie Mac does not permit DACA borrowers. ○ Note: <i><u>If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses</u></i> • Not limited to first-time homebuyers • <i><u>Borrowers may not have an ownership interest in another residential property at the time of the loan closing unless the property is currently listed for sale or under contract.</u></i> • <i><u>Loans to Limited Liability Corporations are not permitted.</u></i>
Exclusionary List	<p><i><u>Lakeview has established an Exclusionary List identifying certain individuals and businesses. Lakeview will not purchase a loan where an individual or company on the Lakeview Exclusionary List was directly or indirectly involved in the transaction. The Exclusionary List can be found on the Lakeview LoanDock portal. To proceed, the loan actors must be checked against the comprehensive exclusionary list.</u></i></p>
Homebuyer Education Requirements	<ul style="list-style-type: none"> • All homebuyers must attend an 8-hour homebuyer education course. • See Home in Five Homebuyer Education page for full details on how to meet this requirement • The applicable certificate(s) of completion must be delivered with the loan file. • The Homebuyer Education course must: <ul style="list-style-type: none"> ○ meet Home in Five guidelines AND ○ meet the standards defined by the National Industry Standards for Homeownership Education and Counseling or be a HUD approved course AND ○ meet Fannie Mae or Freddie Mac's guidelines as applicable per AUS utilized
Co-Signers/non-Occupant co-borrowers/Non-purchasing Spouse	<ul style="list-style-type: none"> • Co-Signers and Non-occupant Co-Borrowers are not permitted • A non-purchasing spouse is allowed on title to the property as long as they also sign the Second Deed of Trust. They are not required to sign the second Promissory Note.
Non-Arm's Length Transactions	<p>Per Fannie Mae Selling Guide or Freddie Mac Seller/Service Guide as applicable</p>



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Credit	
AUS	<ul style="list-style-type: none"> Fannie Mae DU Approve/Eligible or Freddie Mac Loan Prospect Advisor (LPA) Accept/Eligible is required. <u>Manual underwriting is not permitted</u>
Underwriting Authority	<ul style="list-style-type: none"> Delegated underwriting only <ul style="list-style-type: none"> Non-delegated underwriting not permitted
FICO Requirements	<ul style="list-style-type: none"> All borrowers must have a <u>640</u> minimum credit score subject to a DU Approve/ Eligible or LPA Accept/Eligible as applicable <u>If any of the borrowers do not have a usable credit score, the loan is NOT eligible.</u>
Non-Traditional Credit	<u>Not permitted</u>
Significant Derogatory Credit	Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable
DTI	<ul style="list-style-type: none"> The lesser of 50% or AUS approval LPA ONLY - Effective for all purchases on or after 11/22/19: <ul style="list-style-type: none"> For the subject property and all other real estate owned, flood insurance and special assessments with more than 10 monthly payments remaining must be included in the DTI To exclude a monthly student loan payment from the DTI ratio, the Mortgage file must contain documentation indicating that the Borrower is eligible or approved for the student loan forgiveness, cancelation, discharge, or employment-contingent repayment program. Evidence of eligibility or approval must come from the student loan program or the employer, as applicable
Employment/Income	
Employment/Income Verification	<ul style="list-style-type: none"> Employment and income documentation must comply with the requirements of the AUS findings and the Fannie Mae Seller Guide or Freddie Mac Seller/Servicer Guide as applicable, including all additional investor COVID guidelines and diligence requirements for income and employment verification that are still in place. <ul style="list-style-type: none"> Approved third party suppliers and distributors that generate employment and income verification reports are permitted for the purpose of verifying income and/or employment. <u>Request for Verification of Employment, Form 1005 is not permitted as a standalone document for income verification.</u> <ul style="list-style-type: none"> <u>When using Form 1005, the borrower's most recent paystub or IRS W-2 form covering the most recent one-year period must be obtained.</u> All sources of qualifying income must be legal in accordance with all applicable federal, state, and local laws, rules, and regulation, without conflict.
Tax Transcripts	<ul style="list-style-type: none"> Form 4506-C or Form 8821 is required <u>to be signed at closing</u> for all transactions. Transcript Requirements: <ul style="list-style-type: none"> W2/1099 transcripts will not be required for a borrower when all income for that borrower is derived from W-2 wage earner and /or 1099 fixed income sources.



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	<ul style="list-style-type: none"> o <u>Tax return transcripts (personal and/or business) are required in the following circumstances:</u> <ul style="list-style-type: none"> ▪ <u>When tax returns are used to qualify the borrower's income (i.e., self-employment income, rental income, etc.). The number of years provided must be based on the AUS findings.</u> ▪ <u>When a borrower is employed by family members.</u> ▪ <u>When amended tax returns have been filed. Record of Account transcripts are required and must support the amended income.</u> o Note: If the current tax return has been filed but the corresponding tax transcript is unavailable due to IRS processing delays, the prior year's transcripts are required (as determined by AUS requirements) along with the current tax return, and a transcript request for the current year showing "No Record Found." <ul style="list-style-type: none"> ▪ Additional documentation, such as copies of cancelled IRS payment/refund checks, or electronic filing receipts that display the SID and AGI matching the return, may be required on a case-by-case basis. o In FEMA declared disaster areas, the IRS may grant tax filing extensions to citizens of specific Counties and Parishes. If a tax payer takes advantage of these extensions, a copy of the extension, the "No Record Found" result, and the prior year's transcripts are required (based on AUS finding).
Assets/Reserves	
Asset Documentation	<ul style="list-style-type: none"> • Asset documentation must comply with the requirements of AUS findings and the Fannie Mae Seller Guide or Freddie Mac Seller/Servicer Guide as applicable <ul style="list-style-type: none"> o Approved third party suppliers and distributors that generate asset verification reports are permitted for the purpose of verifying assets
Financing Concessions	Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable
Borrower Contribution	Per Fannie Mae HFA Preferred or Freddie Mac HFA Advantage guidelines as applicable
Subordinate Financing	
Subordinate Financing/Down Payment Assistance	<p>Home In Five Advantage Second Loan options:</p> <ul style="list-style-type: none"> • 3%, 4% or 5% Second mortgage, 30-year term, deferred principal, due upon sale, transfer, or refinance. Forgiven after 30 years • 3%, 4%, 5% or 6% Second mortgage, 7-year term, deferred principal, due upon sale, transfer, or refinance. Forgiven 1/84th per full month over 7 years • 3%, 4%, 5% or 6% Second mortgage, 10-year fully amortizing P&I payment <ul style="list-style-type: none"> o Second Loans and repayment terms must be accurately reflected as a Community Second within DU or LPA <p>**Refer to Home In Five Advantage down payment assistance guidelines for all second mortgage requirements**</p>

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Property/Appraisal	
Eligible Property Types	<ul style="list-style-type: none"> • 1- unit primary residence • Townhomes • PUDs • Condominiums • Leaseholds • Manufactured Homes permitted subject to the following: <ul style="list-style-type: none"> ○ <u>45% DTI</u> ○ LTV/CLTV per Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable ○ <u>Minimum FICO of 660</u> ○ <u>Manufactured home must not have been constructed prior to 1994</u> • <u>Leaseholds not permitted</u>
Ineligible Property Types	<ul style="list-style-type: none"> • <u>Cooperatives</u> • Mobile Homes • 2-4 units • Community Land Trusts • Land trusts where the beneficiary is an individual
Appraisal Requirements	<ul style="list-style-type: none"> • Determined by AUS findings • <u>Appraisal Condition rating of C5/C6 or Quality rating of Q6 is not permitted</u> • <u>Lakeview will require successful UCDP Submission Summary Reports (SSRs) from both Fannie Mae and Freddie Mac. Lakeview will not purchase loans that include the proprietary messages that indicate 100% of the loans submitted with appraisals from the identified appraiser or supervisory appraiser will be reviewed, or that Fannie Mae or Freddie Mac will not accept appraisals from the identified appraiser or supervisory appraiser as applicable.</u>
Appraisal Transfers	Appraisal transfers are permitted in accordance with the Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable
Appraisal Re-Use	The re-use of an appraisal is permitted in accordance with the Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable
Construction Conversion Transactions	Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable
Disaster Area Requirements	<ul style="list-style-type: none"> • Refer to the Disaster Guidelines in the Lakeview Loan Servicing Seller Guide for requirements pertaining to properties impacted by a disaster in: <ul style="list-style-type: none"> ○ FEMA Major Disaster Declarations with designated counties eligible for individual assistance (IA). ○ Areas where FEMA has not made a disaster declaration, but Lakeview Loan Servicing or an Investor (Fannie Mae, Freddie Mac, FHA, USDA, or the Veterans Administration) has determined that there may be an increased risk of loss due to a disaster. ○ Areas where the Seller has reason to believe that a property might have been damaged in a disaster • Correspondent lenders are responsible for monitoring the Disaster Declaration File and the FEMA Website including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster.



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<p>Escrow Holdbacks</p>	<ul style="list-style-type: none"> Escrow holdbacks are permitted for outstanding minor repairs for incomplete construction or for alterations and repairs that cannot be completed prior to loan closing provided the subject property is habitable and safe for occupancy at the time of closing Follow Freddie Mac /Fannie Mae guidelines regarding reason, type of improvements, time to complete, quality, disbursements, and post-closing documentation It is the Seller’s responsibility to forward final completion documents to Lakeview Loan Servicing per Freddie Mac/ Fannie Mae guidelines Loans with outstanding escrow repairs must not impact Lakeview Loan Servicing’s ability to deliver/sell the loan The correspondent lender or designated escrow company will be responsible for managing and disbursing the escrows The correspondent lender shall deliver loans that were originated in accordance with the Freddie Mac Seller/Service Guide or Fannie Mae Selling Guide as applicable. Correspondent lender or designated escrow company is to retain the escrow funds until all improvements have been completed. Lender to provide Lakeview Loan Servicing confirmation of all work completed and that escrow funds have been released. 										
<p>Conversion of Primary Residence</p>	<p>Not Permitted</p>										
<p>Geographic Restrictions</p>	<p>Property must be within Maricopa County</p>										
<p>Special Restrictions</p>											
<p>High-Cost Loans</p>	<p><u>Lakeview will not purchase High-Cost Loans.</u></p>										
<p>Higher Priced Mortgage Loans (HPML)</p>	<p>Lakeview will purchase HPML in accordance with Fannie Mae/Freddie Mac guidelines</p>										
<p>Assumptions</p>	<p>May not be assumed by a subsequent buyer</p>										
<p>Multiple Financed Properties</p>	<p>Not Permitted</p>										
<p>Insurance</p>											
<p>Mortgage Insurance</p>	<ul style="list-style-type: none"> The following MI types are permitted: <ul style="list-style-type: none"> Borrower paid monthly premium Borrower paid single premium Split Premium MI Financed mortgage insurance premium must be included in the LTV and CLTV are subject to High-Cost loan calculations <p><u>Mortgage Insurance Requirements</u></p> <p>Loans Equal to or Below 80% AMI</p> <table border="1" data-bbox="423 1581 834 1822"> <thead> <tr> <th>LTV</th> <th>Coverage</th> </tr> </thead> <tbody> <tr> <td>95.01-97%</td> <td>18%</td> </tr> <tr> <td>90.01-95%</td> <td>16%</td> </tr> <tr> <td>85.01-90%</td> <td>12%</td> </tr> <tr> <td>80.01-85%</td> <td>6%</td> </tr> </tbody> </table>	LTV	Coverage	95.01-97%	18%	90.01-95%	16%	85.01-90%	12%	80.01-85%	6%
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	Loans Over 80% AMI	
	LTV	Coverage
	95.01-97%	35%
	90.01-95%	30%
	85.01-90%	25%
	80.01-85%	12%

Other Considerations

Age of Documents	<ul style="list-style-type: none"> All credit documents must be dated within 120 days of the Note date Preliminary title policies must be no more than 180 days old on the date the Note is signed
Assignment of Mortgage	All loans must be registered with MERS at the time of delivery to Lakeview. The MERS transfer of beneficial rights and transfer of servicing rights must be initialed by the Seller within 7 calendar days of purchase date. Refer to selling guide for transfer requirements.
Seasoning	See Lakeview Loan Servicing Seller Guide
Escrow Waivers	<u><i>Escrow accounts for property taxes, homeowner’s insurance and flood insurance (if applicable) are required on all loans.</i></u>
Fees	<ul style="list-style-type: none"> Refer to the Lakeview Quick Reference Guide and the Hi5 Program Guide(s) as applicable
Forbearance	Lakeview Loan Servicing will not purchase any loan where the borrower is actively seeking a forbearance or any loan that is in an “active” forbearance status prior to purchase by Lakeview Loan Servicing.

Seller shall deliver loans that were originated in accordance with Freddie Mac or Fannie Mae guidelines as applicable, unless otherwise stated with this product matrix. ****In the case of conflicting guidelines, lender must follow the more restrictive to meet the credit, income limits, total debt-to-income ratio and loan and property requirements of Home in Five, Fannie Mae or Freddie Mac,(as applicable), Mortgage Insurer, Lender, or Lakeview Loan Servicing.**



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Version Control			
Author	Section	Date	Update
MS	Employment/ Income Verification	3.27.24	Added: o <u>Third party suppliers and distributors that generate asset verification reports are not permitted for the purpose of verifying employment or income.</u>
SG	Income Limits	4.4.24	Removed the following: <ul style="list-style-type: none"> o Lender must attempt to verify all income listed on the Uniform Residential Loan Application, Any discrepancies, including underreported income, must be corrected and submitted to DU or LPA as applicable. o All reported income that is verified and meets the criteria for stable monthly income must be used to qualify the borrower.
SG	Employment/ Income Verification	7.1.24	o Lender must attempt to verify all income listed on the Uniform Residential Loan Application, Any discrepancies, including underreported income, must be corrected and submitted to DU or LPA as applicable.
DM	Borrower Eligibility	9.16.24	Removed residency overlays for all loans including pipeline and added: Follow FNMA or FHLMC guidelines and documentation requirements for non-US Citizens as outlined in the applicable Guide.
DM	Eligible Products/ Terms	10.16.24	Removed the additional Targeted assistance codes
SG	Fees	2.26.25	Removed specific fee details and replace with "Refer to QRG and Hi5"
SG	Employment/ Income	6.18.25	Removed overlay: <u>Third party suppliers and distributors that generate asset verification reports are not permitted for the purpose of verifying employment or income</u>
SG	Exclusionary List	9.10.25	Added Exclusionary List section
BB	Employment/ Income	05.06.26	Updated Employment/Income Verification section: <ul style="list-style-type: none"> • Removed Request for Verification of Employment as a tax transcript overlay and added related guidance. • Removed tax transcript guidance from this section.
BB	Employment/ Income	05.06.26	Created Tax Transcripts section: <ul style="list-style-type: none"> • Added Form 8821 as another option tax transcript request option. • Updated tax transcript requirements guidance.
BB	Version Control	05.06.26	Removed versioning prior to 2024.
JF	Manufactured Housing	05.06.26	Removed Overlay Bullet 'Double Wide' from Eligible Property section under Manufactured Housing



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