

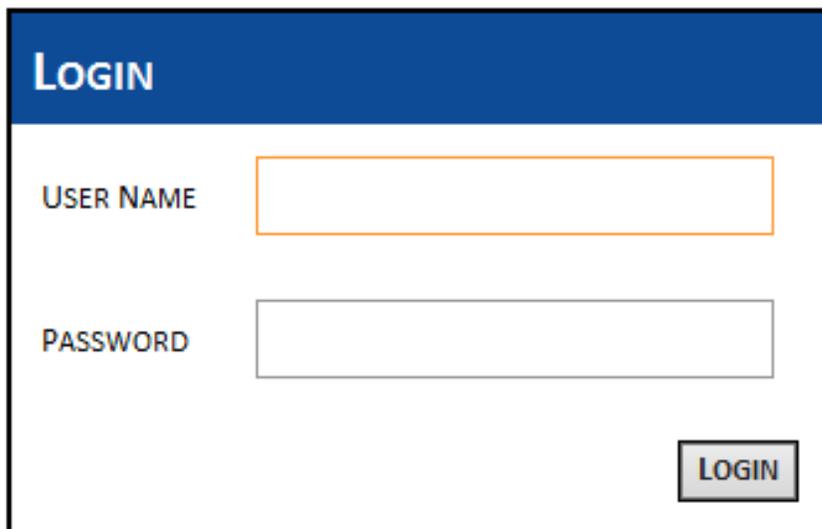
Exhibit G

Fannie Mae HFA Preferred Program Reservation Guide

This is a comprehensive guide to the Fannie Mae HFA Preferred Program reservation process for Louisiana Housing Corporation – Single Family. If at any time assistance is needed, please contact Single Family at (225) 763-8700.

Steps:

1. Go to website:
<https://webapps4.lhc.la.gov>
2. Log into the LHC Online Reservation System.



[REGISTER](#)

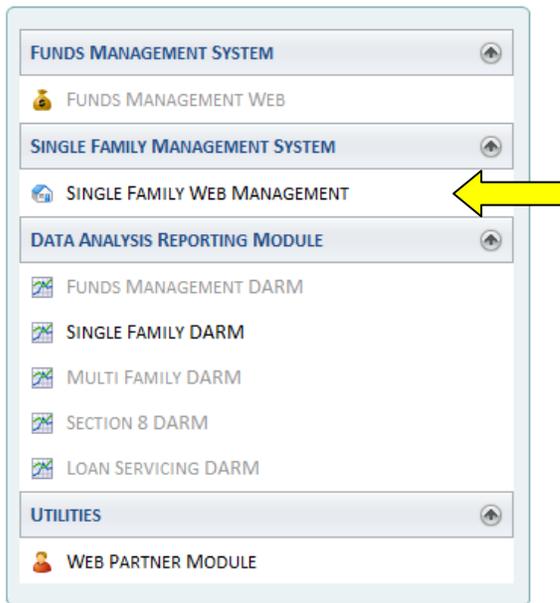
[RESET PASSWORD](#)

VERSION: 12.0.11

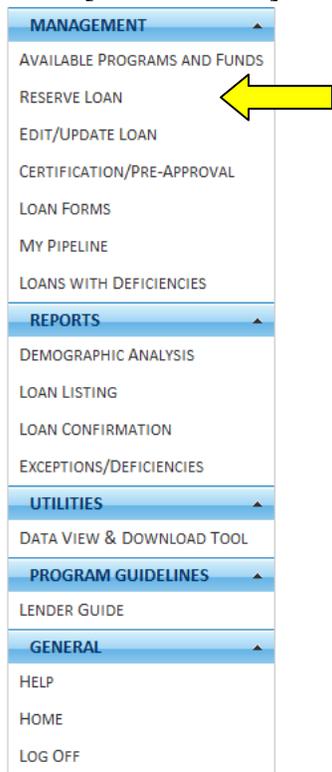
Note: If you need a User ID & Password, please follow the instructions in Attachment 1 (page 11) prior to login.

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 02/25/15

3. Select [Single Family Web Management] from the system menu by double clicking on it.



4. Select [Reserve Loan] from the Main Menu.



- Select the desired program in the Program Selection Screen by clicking on the name then clicking on [New Loan].

	PROGRAM NAME	CODE	PROGRAM TYPE	START DATE	MCC ELECTION DATE	FINAL PURCHASE NON TARGET DATE	FINAL PURCHASE TARGET DATE	SECOND MORTGAGE	HAF LOAN
▶	[REDACTED]		First Mortgage	5/2/2012					N
▶	[REDACTED]		First Mortgage	7/17/2014					N
▶	[REDACTED]		First Mortgage	7/9/2013					N

- Confirm the [Lender] and click on [New Loan].

MAIN MENU PREVIOUS NEW LOAN ?

PROGRAM: [REDACTED]

LENDER: [REDACTED]

Validation Summary

- Loan: Lender/Originator is required.

Yellow Arrows: These are required fields. Ⓞ Required value

- Upload Fannie 3.2 file. *****NEW FEATURE*****



The system now has the ability to take your Fannie 3.2 file & fill most of the reservation.

Just click on the [Upload 1003] button.

MAIN MENU ?

FNMA 1003 File To Upload

Browse...

Upload File

Select your file & click [Upload File]. Afterwards, go through the tabs & double check to ensure all items are completed.

8. Complete the reservation using the LHC Reservation Guide. Excerpts are shown below.

a. Click on the [Loan Info] Tab

The screenshot shows the 'LOAN INFO' tab of a reservation system. The form includes the following fields and annotations:

- Green Arrows (Lender numbers):** Point to 'LOAN NUMBER', 'LENDER LOAN NUMBER', and 'LENDER CASE NUMBER'.
- Yellow Arrows (Required fields):** Point to 'ESTIMATED CLOSING DATE', 'LOAN AMOUNT', 'TERM IN MONTHS', 'PURCHASE PRICE', and 'LOAN TYPE'.
- Other fields:** 'INITIATIVE' (with a 'Loan Info' dropdown), 'INTEREST RATE' (4.3750%), 'ASSISTANCE PERCENT' (3.0000%), 'ASSISTANCE AMOUNT' (\$0.00), 'DISCOUNT RATE', 'DISCOUNT AMOUNT' (\$0.00), 'AMORTIZATION' (Fixed Rate), 'P&I' (\$0.00), 'REHAB COST' (\$0.00), 'ADDITIONAL ACQUISITION COST' (\$0.00), 'ACQUISITION PRICE' (\$0.00), 'ORIGINAL ID', 'CHECK DIGITS', 'LOAN SEQUENCE NUMBER', and 'MOM DOCUMENT'.
- MERS:** A label on the left side of the form.

Yellow Arrows: These are required fields. Φ Required value
Green Arrows: Lender numbers. These are for lender's tracking only.

Notes:

- Enter the total loan amount. Base Loan Amount + UFMIP.
If unsure of total, please over estimate.
- Button next to [P&I] will auto fill [P&I].

b. Click on the [Origination] Tab

Lender: [REDACTED] Program: [REDACTED]

LOAN INFO | **ORIGINATION** | PROPERTY INFO | BORROWERS | INCOMES | FINANCE | OTHER

LENDER: [REDACTED] LENDER CITY: [REDACTED]

LOAN OFFICER: [REDACTED] OFFICER ASSIGNED DATE: [REDACTED]

LOAN PROCESSOR: [REDACTED] PROCESSOR ASSIGNED DATE: [REDACTED]

DATES

CLOSING: [REDACTED] EXPIRATION: [REDACTED]

CANCEL: [REDACTED] LAST CANCEL DATE: [REDACTED]

REINSTATE: [REDACTED]

Yellow Arrows: Make sure that the correct [Lender] name is shown & choose the name of the [Loan Officer] in the drop down. If the loan officer is not found, please notify LHC Single Family Department.

c. Click on the [Property Info] Tab

Lender: [REDACTED] Program: [REDACTED]

LOAN INFO | ORIGINATION | **PROPERTY INFO** | BORROWERS | INCOMES | FINANCE | OTHER

ZIP CODE: -

ADDRESS: [REDACTED]

CITY: [REDACTED]

COUNTY: [REDACTED]

STATE: [REDACTED]

CENSUS TRACT: [REDACTED]

LEGAL DESCRIPTION: [REDACTED]

MOBILE HOME PARK:

VALUE AMOUNT: \$0.00

BUILDING TYPE: [REDACTED]

NUMBER OF BEDROOMS: [REDACTED]

NUMBER OF UNITS: 1

TITLE TO BE HELD BY: [REDACTED]

TITLE HELD IN MANNER: [REDACTED]

CITY MSA: [REDACTED]

COUNTY FIPS: [REDACTED]

STATE FIPS: [REDACTED]

TARGET / NON TARGET: [REDACTED]

PARCEL NUMBER (APN): [REDACTED]

LEAD PAINT INSPECTION REQUIRED:

VALUATION METHOD: [REDACTED]

YEAR BUILT: [REDACTED]

CATEGORY: [REDACTED]

C.O. DATE: [REDACTED]

Yellow Arrows: Required Fields. Φ Required value

Notes:

- When the [City] is selected in the drop down, the [State] & [Parish] will auto populate.
- [Census Tract] is required. You can get it from the appraisal or the website listed: <http://www.ffiec.gov/geocode/default.aspx>
- If [Census Tract] cannot be found, please enter 9999.99 for unknown. This can be changed once the appraisal is received.
- [Target/Non Target] goes with the [Census Tract] number for the property. Refer to Exhibit L – Qualified Census Tracts for comparison.

d. Click on the [Borrowers] Tab

Yellow Arrows: Required Fields. Ⓞ Required value

Notes:

- The main borrower holds the first line by default.
- Click on the line [Borrower] to select & then [Edit] to open the borrower detailed screen.
- If any co-borrowers are needed, then click the [Add] button for a new line then double click on the new line to open the detailed borrower screen.
- Do not worry about income at this time. The [Income] Section is coming up.

e. Detailed Borrower Data Screen

Borrower

TYPE: Borrower

OWNER TYPE: Individual

⓪ LAST NAME: []

MIDDLE INITIAL: []

⓪ FIRST NAME: []

⓪ DATE OF BIRTH: []

AGE: []

⓪ SEX: []

⓪ SOCIAL SECURITY: []

⓪ MARITAL STATUS: []

ON TITLE:

FIRST TIME BUYER:

LAST OCCUPANCY DATE: []

EXTRA MEDICAL EXPENSES: [] \$0.00

YEARS EMPLOYED: [] 0

⓪ ETHNICITY: []

⓪ RACE: []

COUNSELING CLASS COMPLETED: []

HOMEBUYER COUNSELING AGENCY: []

⓪ CREDIT SCORE: [] 0

CREDIT REPORT AGENCY: []

CREDIT REPORT DATE: []

CREDIT RISK:

BUSINESS PHONE: () - []

EXTENSION: []

HOME PHONE: () - []

CURRENT ADDRESS: []

CITY: []

STATE: []

ZIP CODE: [] - []

MAILING ADDRESS: []

CITY: []

STATE: []

ZIP CODE: [] - []

TOTAL INCOME: [] \$0.00

INCOME CATEGORY: []

MEETS ASSET LIMIT:

OCCUPATION: []

OK CANCEL

Yellow Arrows: Required Fields. ⓪ Required value

Notes:

- [Age] will auto populate when the [Date of Birth] is entered.
- This screen has a lot of space for information not required. Please enter what information you can.
- Do not worry about income at this time. The [Income] Section is coming up.
- Click [OK] to save & close the borrower detailed screen.

f. Click on the [Income] Tab

Notes:

- To enter income, click [Add].
- [Income] is entered as components. Each [Income Source] will have its own line.
 - IE. Federal Wage, Commission, Child Support, SSI, etc.

g. Detailed Income Entry Screen

Yellow Arrows: Required Fields. ⓪ Required value

Notes:

- Select the borrower for the income in the first drop down box. The borrowers have to be entered under the borrower tab for them to appear here.
- Select the [Income Type] in the dropdown box.
- [Annual Amount] will auto populate when [Frequency Rate] & [Periodic Amount] is completed as well as in all other income sections of the reservation.
- [Frequency Rate] is “how often the income is received”.
 - IE. Monthly = 12, Bi monthly = 24, Bi weekly = 26, etc.
- [Periodic Amount] is “amount paid per pay period”.
- Repeat steps for each [Income Source] & each [Borrower].

h. Click on the [Other] Tab

MAIN MENU SUBMIT ADD ADDITIONAL SAVE INFO QUICK SEARCH CONFIRMATION UPLOAD 1003

Lender: [REDACTED] Program: [REDACTED]

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE OTHER

! AMI [REDACTED]

NUMBER OF BORROWERS
SERVICER LOAN NUMBER
SELLER NAME
SELLER ADDRESS
SELLER CITY
SELLER STATE
SELLER ZIP
SELLER PHONE NUMBER
SELLER REALTOR FIRM
SELLER REALTOR NAME
SELLER REALTOR PHONE NUMBER
BORROWER REALTOR FIRM
BORROWER REALTOR NAME
BORROWER REALTOR PHONE NUMBER
COMPLIANCE FEE CHECK / MO #
TITLE COMPANY
FIRST MORTGAGE LOAN AMOUNT
SOFT SECOND AMOUNT
CLOSING COST AMOUNT

Notes:

- Enter the number of borrowers.
- Enter the Servicer's Loan Number.
- Select the AMI percentage.

i. Submission



Click on the [Submit] button. This will save & submit the reservation to LHC. Once the request is submitted, one of two things will happen.

1. Error Code

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE OTHER ERRORS

Validation Summary

- Loan Info: Loan Type is required.
- Property Info: Building Type is required.

- The system will identify the location & the error.
- Correct the errors & re click [Submit].

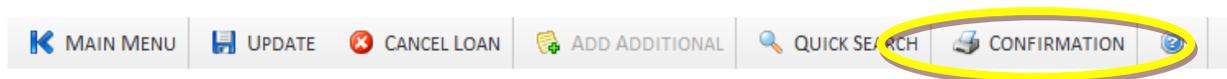
2. Acceptance

Message Summary

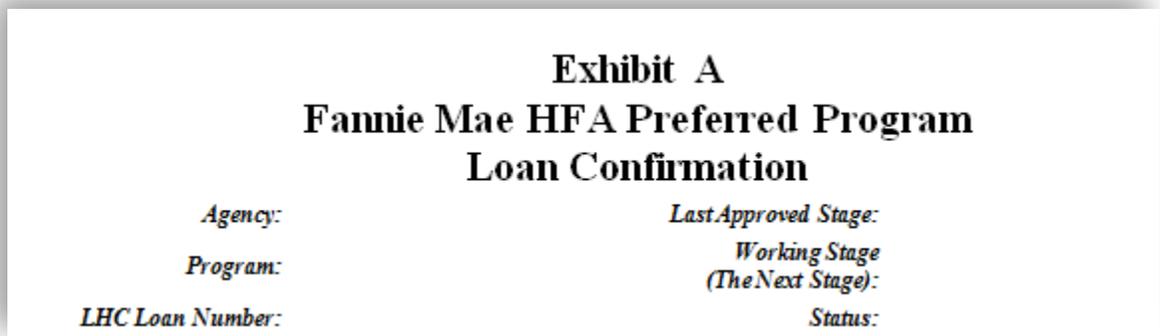
- The loan was added successfully.
- The current loan's stage is Reservation.
- You can use the [Confirmation Report] toolbar button any time to create a report to print.

- Once accepted, the [Loan Number] & [Reservation Date] will auto populate.

j. Loan Confirmation Report



Once the reservation is accepted, click on [Confirmation Report].



Notes:

- This is a 1 page report that confirms the information entered into the system & that the reservation has been made.
- Lenders will need 2 copies of this report.
 1. Submit a copy with the reservation package to LHC.
 2. Submit a copy to underwriting.

Congratulations!!

The reservation process is now complete.

ATTACHMENT 1 – Requesting a User ID & Password.

To request an ID & password, please email the following information to singlefamily@lhc.la.gov.

- Name
- Position
- Company Name
- Physical Address
- Phone Number
- Fax Number
- Email Address
- Chums # (if underwriter)

When entering the address, phone & fax numbers, please enter your actual location, not the home office.

Once you are set up in the system, you will received an email from Sonja Andrews (ssmith@lhc.la.gov) or Cody Henderson (chenderson@lhc.la.gov) with your user ID & password in it. Once you receive this email, you are able to log into the system & place your reservation.

ATTACHMENT 2 – Caching a new reservation.

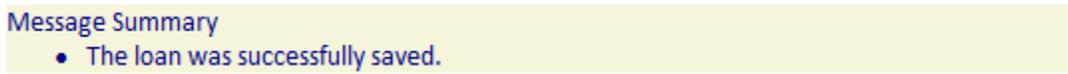
- I. To save a reservation in progress. Each reservation has a time limit of 30 minutes to complete. In the event that you must leave the computer, you can use this Save Cache function.

Just click on [Save Loan Info]. This will save your current reservation as is on the current machine that you are using. **This will NOT SUBMIT the info to LHC.**

FYI – Do not hit this button after every section. Only click it if you want to step away.

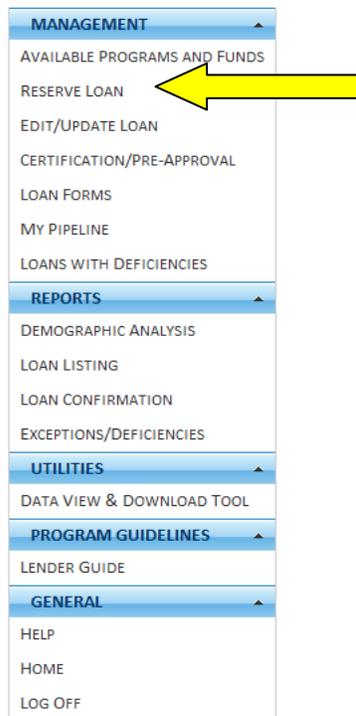


Once the system has saved the loan, you will receive this message.



- II. To restore a saved loan.

Click on [Reserve Loan] in the Main Menu.



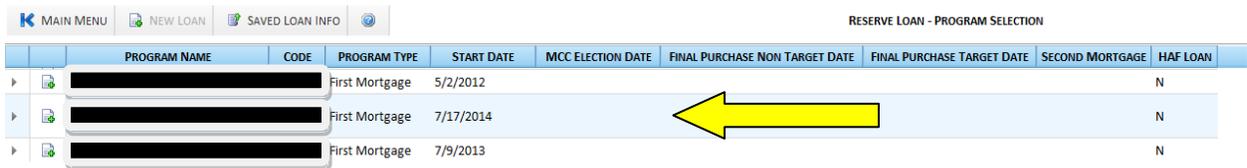
III. Loan Cache Screen.

This is the next screen that will appear. Just double click on the loan from the list.



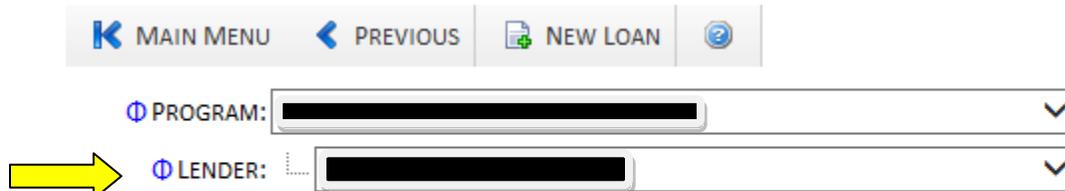
LAST NAME	FIRST NAME	DATE	LOAN AMOUNT	AGENCY	PROGRAM	LENDER/ORIGINATOR	ENTITY TYPE
		7/17/2014	\$100,000.00	LHC			

Next, the system will ask you to confirm the issuance & the program. It's done the same way as a new reservation.



PROGRAM NAME	CODE	PROGRAM TYPE	START DATE	MCC ELECTION DATE	FINAL PURCHASE NON TARGET DATE	FINAL PURCHASE TARGET DATE	SECOND MORTGAGE	HAF LOAN
		First Mortgage	5/2/2012					N
		First Mortgage	7/17/2014					N
		First Mortgage	7/9/2013					N

Confirm the [Lender] and click on [New Loan].



MAIN MENU PREVIOUS NEW LOAN

PROGRAM: [Redacted]

LENDER: [Redacted]

Validation Summary

- Loan: Lender/Originator is required.

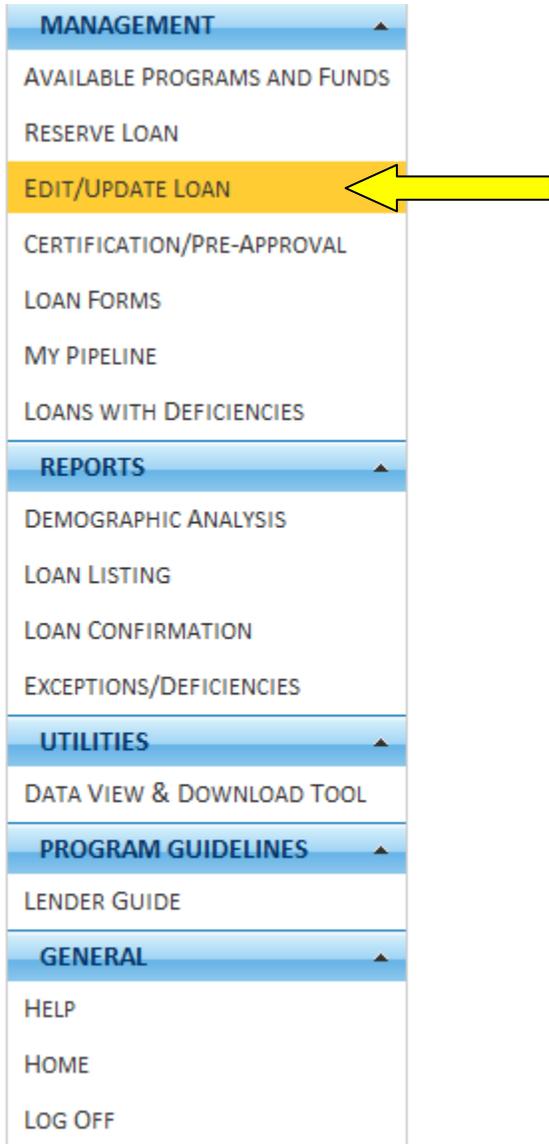
Yellow Arrows: These are required fields. Φ Required value

When the detail screen appears, the saved information will be populated. Then just pick up where the loan was stopped & complete as normal.

ATTACHMENT 3 – Uploading Attachments. *NEW FEATURE*****

Lenders have the ability to upload the loan documents to the system for submission. No longer will the lender have to mail or email the documents to LHC. Log in & use the Attachment Function.

- I. From the [Main Menu], click on [Edit/Update Loan].



II. Search for the loan that the attachments belong.

The screenshot shows a search interface with a navigation bar at the top containing 'MAIN MENU', 'CLEAR', 'SEARCH LOANS', 'ADVANCED SEARCH', and a help icon. Below the navigation bar are four input fields: 'LOAN NUMBER:', 'LENDER LOAN NUMBER:', 'LAST NAME:', and 'FIRST NAME:'. Each field is represented by a rectangular text box.

III. Click on [Attachments] Tab.

The screenshot shows the 'Attachments' tab selected in a loan management system. The navigation bar includes 'MAIN MENU', 'UPDATE', 'CANCEL LOAN', 'ADD ADDITIONAL', 'QUICK SEARCH', and 'CONFIRMATION'. Below the navigation bar, there are fields for 'Borrower:', 'Lender:', and 'Program:'. The 'Attachments' tab is highlighted, and the 'UPLOAD DOCUMENT' section is visible. It contains a 'DESCRIPTION:' field, a 'SELECTED DOCUMENT:' field with a 'Browse...' button, and 'Clear' and 'Upload' buttons. Below this is a 'DOCUMENTS' section with a table listing documents.

#	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
Delete Download	Lender Cert	[Redacted]

Name the document in the [Description] area & select the file using the [Browse...] button.

After the document to upload is selected, click on the [Upload] button to send the file to LHC.

Once the upload is complete, you will see it in the bottom section under [Documents]. You can come back at anytime & retrieve any submitted document.

By clicking the [Download] link next to the document that is needed, you can retrieve the document.

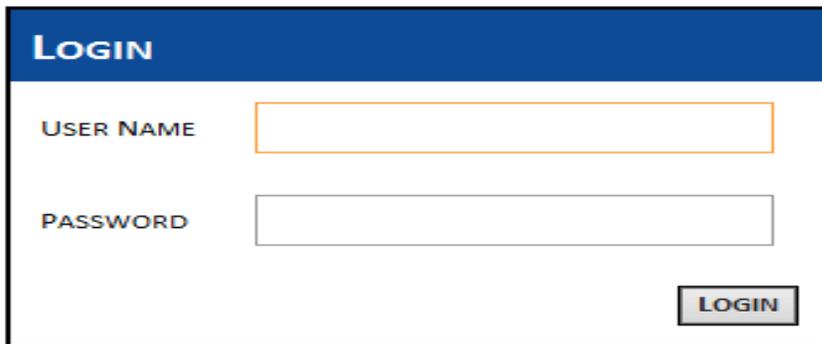
Clicking [Delete] will remove the document from the system.

ATTACHMENT 4 – Finding the Loan Confirmation Report.

The Exhibit A - Loan Confirmation Report is available at anytime by pulling the document from the system.

Steps:

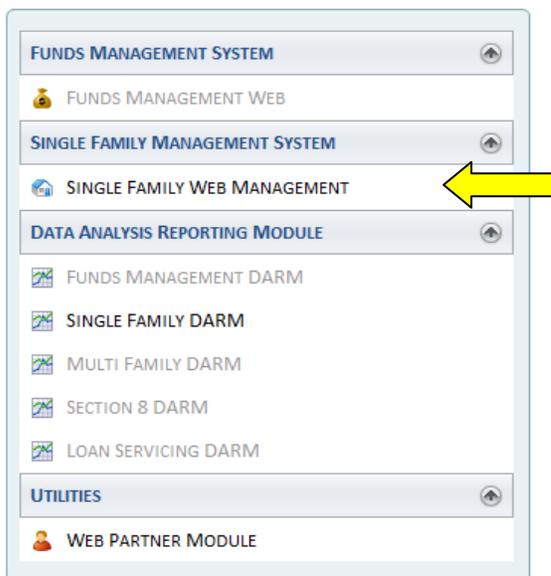
- I. Go to website: <https://webapps4.lhc.la.gov>
- II. Log into the LHC Online Reservation System.



[REGISTER](#)
[RESET PASSWORD](#)

VERSION: 12.0.11

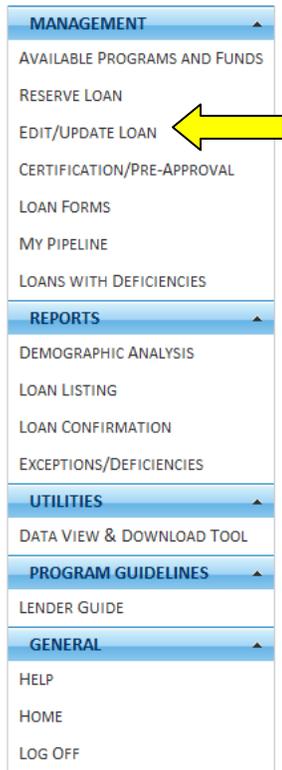
- III. Select [Single Family Web Management] from the system menu by double clicking on it.



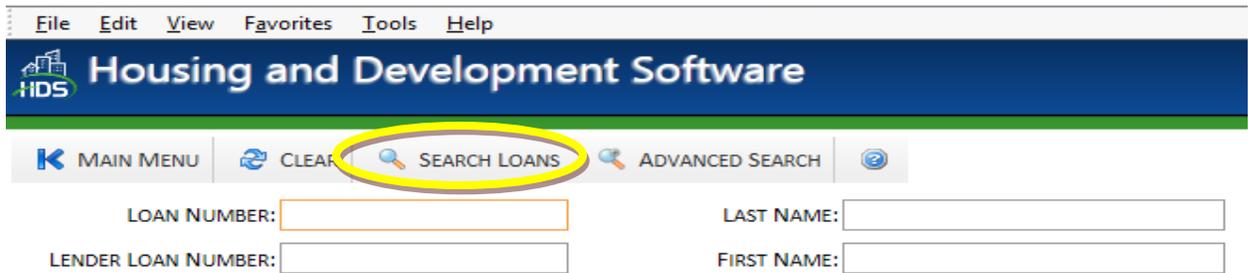
VERSION: 12.0.11.6

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 02/25/15

IV. Select [Edit/Update Loan] from the Main Menu.



V. Search by the loan number or the borrower's name by clicking [Search Loans]. The [Advanced Search] will give you more searching parameters.



VI. When the reservation loads up, you will find the confirmation report button in the top menu bar on the right.

