

Exhibit A

Resilience Soft Second Program Loan Confirmation

<p><i>LHC Loan Number:</i></p> <p><i>SMC Loan Number:</i></p> <p style="text-align: center;"><i>Lender:</i></p> <p><i>Loan Officer:</i></p> <p><i>Loan Amount:</i></p> <p><i>Soft Second Amount:</i></p> <p><i>Closing Cost Assistance:</i></p> <p><i>Additional Subsidy:</i></p> <p><i>Acquisition Cost:</i></p> <p style="text-align: center;"><i>Borrower:</i></p> <p><i>Co- Borrower:</i></p> <p><i>Total HH Size:</i></p> <p style="text-align: center;"><i>Income:</i></p> <p><i>Credit Score:</i></p>	<p><i>Last Approved Stage:</i></p> <p style="text-align: center;"><i>Working Stage (The Next Stage):</i></p> <p style="text-align: center;"><i>Status:</i></p> <p style="text-align: center;"><i>Reservation Date/Time:</i></p> <p><i>Compliance Package Due Date:</i></p> <p style="text-align: center;"><i>Closed Loan Delivered Date:</i></p> <p><i>Final Purchase Date:</i></p> <p style="text-align: center;"><i>Interest Rate:</i></p> <p style="text-align: center;"><i>Loan Type:</i></p> <p><i>Property Address:</i></p> <p style="text-align: center;"><i>City:</i></p> <p style="text-align: center;"><i>Parish:</i></p> <p style="text-align: center;"><i>State:</i></p> <p style="text-align: center;"><i>Zip:</i></p> <p style="text-align: center;"><i>Census Tract:</i></p> <p style="text-align: center;"><i>Year Built:</i></p> <p style="text-align: center;"><i>Number of Units:</i></p>
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<i>Stage</i>	<i>Approved Date:</i>	<i>Approved By:</i>	<i>Loan Officer Contact Information:</i>
<i>Reservation:</i>			
<i>Compliance Package Received:</i>			
<i>HQS Inspection Ordered:</i>			
<i>Underwriter Certification:</i>			
<i>Commitment Issued:</i>			
<i>Mortgage Approved / Purchased:</i>			
<i>Delivered to Trustee:</i>			
<i>Draw Request:</i>			
<i>Post-Closing Package Received:</i>			
<i>Post-Closing Package Approved:</i>			

For additional loan details, you can view your loan on line.

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 11/4/2019

Exhibit B

Resilience Soft Second Program Program Reservation Request

(Backup Document – Contact Single Family before Submission)

Lender Name _____

	Name	Phone	Email
Loan Officer	_____	_____	_____
Processor	_____	_____	_____
Manager	_____	_____	_____

Loan Amount _____	Interest Rate _____
Soft Second Amount _____	Acquisition Cost _____
Closing Cost Assistance _____	Estimated Closing Date _____
Additional Subsidy _____	Loan Type _____

Borrower	Social Security Number	Date of Birth	Sex	Race
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Credit Score _____	Number in Household _____	Ethnicity _____
Marital Status _____	Income _____	

Property Address _____

City _____ Parish _____

Zip Code _____ Census Tract _____ Unit _____ Year Built _____

New/Existing _____ Number of Bedrooms _____ Building Type _____

I CERTIFY TO THE BEST OF MY KNOWLEDGE THAT THE INFORMATION ABOVE IS CORRECT.

Date: _____ Preparer's Name: _____

Preparer's Title: _____

Exhibit D
Resilience Soft Second Program
Program Extension Request Form

Please email or fax extension to Louisiana Housing Corporation & upload through Standard Mortgage B2B Website.

Email: SingleFamily@lhc.la.gov Fax: 225-763-8748

SMC Website: https://secure.approvedfast.com/standard/Wholesale_pe595/index

Date _____ Borrower _____

LHC Loan Number _____

SMC Loan Number _____

Property Address _____

Property City _____

Property State _____ Property Zip Code _____

Lender acknowledges that there will be a fee of \$375 assessed at the time of purchase by Standard Mortgage for the 30-day extension lock. The \$375 extension fee will be netted from the First Mortgage Loan when purchased by Standard Mortgage. If the loan does not close, the Lender will be billed by LHC for the extension fee of \$375. Any Lender with total outstanding extension fees of 90 days will not be eligible to continue to participate in the program until the unpaid balance is paid in full.

Lender: _____

Signature: _____

Print Name: _____

Phone: _____ Fax: _____

Email: _____

Exhibit E
Resilience Soft Second Program
Program Requisition Form – Wiring Instructions

Instructions: In order for assistance funds to be provided at the closing, please complete the following information and e-mail to singlefamily@lhc.la.gov and mrbaccounting@lhc.la.gov no later than 24 hours prior to the day of scheduled closing with a cutoff time of 2 PM along with the Title Company Routing Instructions and a copy of the preliminary complete Closing Disclosure clearly indicating the assistance being paid by Louisiana Housing Corporation.

Lender _____

Closing Date _____ Closing Time _____

LHC Loan Number _____ Mortgage Loan Amount _____

SMC Loan Number _____ Soft Second Amount _____

Closing Cost Assistance _____

Total Assistance _____ Additional Subsidy _____

Borrower _____

Title Company _____

Primary Contact Name _____

Primary Contact Telephone _____

Primary Contact Email _____

Bank Name _____

Bank ABA# _____

Bank Account# _____

Bank Account Name _____

Attach Title Company Routing Instructions and a copy of Preliminary Complete Closing Disclosure

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 11/4/2019

Exhibit F(c)
Resilience Soft Second Program
Maximum Permissible Limits per Parish – 2019
State of Louisiana

CDBG Mortgage Limits

All Parishes 1 Unit \$271,164

CDBG Income Limits

Parish	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Acadia	28,650	32,750	36,850	40,900	44,200	47,450	50,750	54,000
Allen	31,550	36,050	40,550	45,050	48,700	52,300	55,900	59,500
Ascension	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
Avoyelles	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
Beauregard	35,150	40,150	45,150	50,150	54,200	58,200	62,200	66,200
Cameron	32,050	36,600	41,200	45,750	49,450	53,100	56,750	60,400
Catahoula	31,750	36,300	40,850	45,350	49,000	52,650	56,250	59,900
East Baton Rouge	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
East Carroll	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
East Feliciana	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
Evangeline	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
Franklin	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
Grant	32,300	36,900	41,500	46,100	49,800	53,500	57,200	60,900
Iberia	30,700	35,100	39,500	43,850	47,400	50,900	54,400	57,900
Iberville	33,150	37,850	42,600	47,300	51,100	54,900	58,700	62,450
Jefferson Davis	32,400	37,000	41,650	46,250	49,950	53,650	57,350	61,050
Lafayette	37,450	42,800	48,150	53,500	57,800	62,100	66,350	70,650
LaSalle	28,850	32,950	37,050	41,150	44,450	47,750	51,050	54,350
Livingston	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
Madison	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
Morehouse	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
Ouachita	28,700	32,800	36,900	40,950	44,250	47,550	50,800	54,100
Pointe Coupee	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
Rapides	32,300	36,900	41,500	46,100	49,800	53,500	57,200	60,900
Richland	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
Sabine	31,150	35,600	40,050	44,500	48,100	51,650	55,200	58,750
St. Helena	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
St. James	37,350	42,650	48,000	53,300	57,600	61,850	66,100	70,400

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 11/4/2019

Parish	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
St. Landry	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
St. Martin	37,450	42,800	48,150	53,500	57,800	62,100	66,350	70,650
St. Tammany	37,750	43,150	48,550	53,900	58,250	62,550	66,850	71,150
Tangipahoa	37,150	42,450	47,750	53,050	57,300	61,550	65,800	70,050
Union	28,700	32,800	36,900	40,950	44,250	47,550	50,800	54,100
Vermilion	34,750	39,700	44,650	49,600	53,600	57,550	61,550	65,500
Vernon	32,400	37,000	41,650	46,250	49,950	53,650	57,350	61,050
Washington	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
West Baton Rouge	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
West Carroll	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
West Feliciana	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
Winn	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750

Exhibit G

Resilience Soft Second Program Compliance Package Submission Checklist

LHC Loan Number _____ Reservation Date _____
 SMC Loan Number _____

Borrower _____

Lender _____

	Name	Phone	Email
Loan Officer	_____	_____	_____
Processor	_____	_____	_____
Underwriter	_____	_____	_____
Manager	_____	_____	_____

Compliance Package Submission:

- 1 ___ **Exhibit G** – Resilience Soft Second Program Compliance Package Submission Checklist
- 2 ___ **Exhibit A** – Resilience Soft Second Program Confirmation Report
- 3 ___ Transmittal Summary **1008**
- 4 ___ Copy of Final FNMA **1003**
- 5 ___ **Loan Estimate** showing Resilience’s Soft Second Assistance, Resilience’s Closing Cost Assistance and Borrower’s contribution of 1% of Sale Price or \$1500 whichever is greater. All other fees charged must be reasonable and customary.
- 6 ___ Fully Executed **Sales Contract**, must be current and signed by buyer and seller; If pre-1978 property, the Purchase Agreement **must** contain the executed “**Lead Based Paint Addendum to Sales Contract for Property Built Prior to 1978**”. Addendum must acknowledge that the borrower has received the pamphlet “Protect Your Family From Lead in Your Home”.
- 7 ___ **Income Documentation:** Verification of Employment (VOE) from all employers for the past 2 (two) years, Year to Date Paystubs (most recent 30 days), if Self Employed provide YTD Profit and Loss Statement (signed and dated), Commission, Child Support, Alimony, Social Security, Retirement, etc. All household members age 18 and older must be taken into account. This will include all divorce decrees, child support decrees, alimony judgements, and school enrollments.
- 8 ___ **Credit Report** with Scores
- 9 ___ **Tax Documentation:** Signed Form 1040 Tax Returns (all pages), W-2’s, 1099’s, etc. for last three (3) years for ALL working household members 18 and older. If unable to locate, Tax Return Transcripts and Form W2 Wage and Income Statement from IRS will be acceptable.
- 10 ___ **Assets:** Most recent statement(s) for all accounts (checking, savings, mutual funds, bonds, CD’s, etc.).
- 11 ___ Signed Property **Appraisal** complete with all addendums and photos.

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 11/4/2019

- 12 ___ **Homebuyer's Education Certificate.** Homebuyer education must be provided by HUD-approved counseling agencies, housing finance agencies (HFAs), or by programs that meet or exceed the National Industry Standards for Homeownership and Counseling (proof of such may be required).
- 13 ___ **Insurance:** Wind/Hail/Flood Declaration Page or quotes with amounts listed. Policy amounts must equal the 1st and 2nd mortgages combined. LHC Soft Second Assistance Mortgage to be listed as 2nd mortgage loss payee with the following Mortgagee Clause: LHC, It's Successors and/or Assigns, As their Interest May Appear.
- 14 ___ **Household Members:** Picture ID & Social Security Card (for each adult), Birth Certificate(s) & Social Security Card(s) for children 17 years old and under. Death Certificate of Spouse (if applicable), Student Status (if applicable need Admissions Documentation), etc.
- 15 ___ **Verification of Rent (VOR),** or if living with family/friend and not paying rent, provide signed statement from borrower.
- 16 ___ **Flood Determination Certificate** issued by a national company.
- 17 ___ **Exhibit H** – Borrower Affidavit, executed.
- 18 ___ **Exhibit I** – Project Summary, executed.
- 19 ___ **Exhibit J** – Duplication of Benefits Certification, executed.
- 20 ___ **Exhibit N** – Consent & Release Form, Nonpublic Personal Information Form, executed.
- 21 ___ **Underwriter Certification** (completed in the Online Reservation System)
- 22 ___ **Other** _____
- 23 ___ **Other** _____

Assistance Wire Request (due after Compliance Approval)

- 24 ___ **Exhibit E** – Requisition Form
- 25 ___ Title Company Issued **Routing Information**
- 26 ___ Preliminary complete **Closing Disclosure**
- 27 ___ **Overnight Shipping Label** for Legal Documentation or Arrangement for **Pickup**

Louisiana Housing Corporation must receive the Loan Package within 15 days from the reservation date.

Exhibit H
Resilience Soft Second Program
Borrower Affidavit and Certification

The undersigned, hereby states under oath that:

Borrower	Social Security Number
_____	_____
_____	_____
_____	_____

1. My Social Security Number is listed above, I am a purchaser, and mortgagor of the Single Family Residence located at

Property Address	_____		
City	_____	State	_____
Parish	_____	Zip Code	_____

and legally described as follows:

2. The residence is being purchased from

Seller _____

(the "Seller") pursuant to an agreement dated _____, which represents the complete and total agreement between the Seller and me with respect to the sale of the residence. I intend to occupy such residence as my principal residence and not as a vacation or second home, no later than sixty (60) days after the date of closing of the Mortgage Loan.

3. The residence contains one unit, all of which will be owned by me.

4. I will use no more than 15% of the total area of the residence for commercial use; provided that I may lease my residence for a period of one year or less; and provided further that I will not fail to occupy my residence for a continuous period of more than one year if, by doing so, an interest deduction on the Mortgage Loan under the 1986 Internal Revenue Code would not be allowable. Commercial use means:

- (a) Use on a regular basis for (i) storage of inventory for use in a trade or business for which the residence is the sole fixed location, or (ii) providing day care services, or
 - (b) Exclusive use on a regular basis as the principal place of business for any other trade or business.
5. I do not intend to:
- (a) Rent the unit I occupy as my principal residence to any other person(s).
 - (b) Sell, assign, or transfer the property at any time within the foreseeable future to any other person (except for rental of units in a two-unit property described in Section 3) or subdivide the property in any way even if allowed by local law; or
 - (c) Move the residence.
6. The land on which the home is located, and which will be financed by the Mortgage Loan.
- (a) Is no more than is needed to maintain the basic livability of the residence.
 - (b) Will not provide me with more than an incidental source of income.
7. Except with respect to a Qualified Rehabilitation Loan, no part of the mortgage loan proceeds is or will be used to acquire or replace an existing mortgage, and I did not have a mortgage (whether or not paid off) on said residence, including the land appurtenant to said residence, at any time prior to the execution of the mortgage (except that I may have a construction period loan or temporary initial financing of 24 months or less with respect to the residence and may use the proceeds of the mortgage to repay such financing).
8. The Acquisition Cost calculated below of the residence is _____ or less.

I understand that for the purpose of the foregoing the Acquisition Cost of the residence is the costs of acquiring the residence from the seller as a completed residential unit. The Acquisition Cost includes:

- (a) All amounts paid, either in cash or in kind, by the purchaser (or a related party or for the benefit of the purchaser) to the seller (or a related party or for the benefit of the seller) as consideration for the residence.
- (b) If a residence is incomplete, the reasonable cost of completing the residence whether or not the cost of completing construction is to be financed with proceeds of the mortgage loan.

The Acquisition Cost does not include:

- (a) The usual and reasonable settlement or financing costs. Settlement costs include titling and transfer costs, title insurance, survey fees, or other similar costs. Financing costs include credit reference fees, legal fees, appraisal expenses, "points" which are paid by the purchaser (but not the seller, even though borne by the purchaser through a higher purchase price) or other costs of financing the residence.
- (b) The value of services performed by any purchaser's family in completing the residence. For purposes of the preceding sentence, the family of an individual includes only the individual's brothers and sisters (whether by whole or half blood), spouse, ancestors, and lineal descendants.
- (c) The costs of land which has been owned by any purchaser for at least two years prior to the date on which construction of the residence begins.

The acquisition cost of the land and dwelling to be acquired by the Purchaser(s) from the Seller(s) is computed as follows:

- (a) Amount paid (in cash, in kind or through assumption of a mortgage loan or other ligation), by the Purchaser(s) to or for the benefit of the Seller(s) for the land and dwelling. (See Note Below) + _____
- (b) Amount paid by any other person to or for the benefit of the Seller(s) for the land and dwelling. (See Note Below) + _____
- (c) Amount paid for fixtures such as light fixtures, curtain rods and wall-to-wall carpeting unless the amount paid for fixtures is part of the cost of the land and dwelling included in (a) or (b) above. + _____
- (d) Amounts paid not included in (a), (b), or (c) above for any purpose by the Purchaser(s) on behalf of the Seller(s) including property taxes in excess of the purchaser(s) pro rata share and settlement and financing cost in excess of the usual and reasonable costs. (See Note Below) + _____
- (e) "Points" paid by the Seller. + _____
- (f) The fair market value of amounts, if any, included in (a) or (b) items which are not fixtures, including refrigerator, washer or dryer, etc. - _____
- (g) Total Acquisition Cost. + _____

9. I ___ have not, ___ have, had a present ownership interest in a principal residence of mine at any time during the three-year period prior to the date on which I am executing the mortgage on said residence, and to the best of my knowledge, the same is true with respect to each other person (if any) purchasing and mortgaging said residence with me.

I understand that for the purposes of the foregoing, examples of interests which constitute present ownership interest (and thus would result in me not meeting such requirements) are the following: (i) A fee simple interest; (ii) A joint tenancy, a tenancy in common or tenancy by the entirety; (iii) The interest of a tenant-shareholder in a cooperative; (iv) A life estate; (v) A land contract (i.e., a contract pursuant to which possession and the benefits and burdens of ownership are transferred although a legal title is not transferred until some later time); and (vi) An interest held in trust for the mortgagor (whether or not created by the mortgagor) that would constitute a present ownership interest if held directly by the mortgagor.

Examples of interests which do not constitute present ownership interests (and thus would not result in me failing to meet the requirements) are the following: (i) A remainder interest; (ii) A lease with or without an option to purchase; (iii) A mere expectancy to inherit an interest in a principal residence; (iv) The interest that a purchaser of a residence acquires on the execution of a purchase contract; and (v) An interest in other than a principal residence during the previous three years.

10. I will not permit any person to assume my obligations under the Mortgage (and related Mortgage Note) unless such person purchasing my home meets the necessary qualifications established by Corporation and is approved by the Corporation. In general, those requirements are that:
- (a) the purchaser intends to occupy the residence as a principal residence within 60 days after the assumption;
 - (b) the purchaser had no present ownership interest in a principal residence at any time during the three-year period prior to the date on which the mortgage is assumed (unless the Single Family Residence is located in a Targeted Area or the Corporation specifically waives this requirement);
 - (c) the purchase price of the residence paid by the purchaser does not exceed the applicable limits set by Corporation for previously occupied residences in accordance with federal guidelines; and

(d) the purchaser has a Family Income which does not exceed the applicable limits set by Corporation in accordance with federal guidelines.

11. I have furnished to lender copies of my signed Federal Income Tax Returns for the three previous years (for non-targeted area residences) or the most recent tax return (for targeted area residences); for the years, I did not and was not required to file such a return in accordance with Section 6012 of the Internal Revenue Code.

<u>YEAR</u>	<u>REASON</u>
_____	_____
_____	_____
_____	_____

12. I understand that in certain circumstances the outstanding principal amount of my Mortgage Loan, and any prepayment penalty with respect thereto, may be forgiven and cancelled, and, of so, the amount so forgiven may be treated as income to me at that time for federal income tax purposes.

13. I hereby certify that my Annualized Monthly Income of _____ was computed in accordance with Section 143 of the 1986 Internal Revenue Code and below and that my Family Income not exceed the Applicable Median Family Income of _____ Parish (where the residence is located) of _____. The information requested below must be provided in order to enable the Corporation to determine your eligibility under these limits for a Mortgage Loan. This information will be used solely to determine your eligibility under the income limits and will not be used for Mortgage Loan underwriting purposes. You must complete this form in addition to the Residential Loan Application because the Code requires that certain sources of income be included when determining income eligibility which you are not required to include when reporting your income for mortgage loan underwriting purposes.

On each line below, include the name, age, relationship and total of all such monthly income if any for **all members of the household:**

<u>Name</u>	<u>Age</u>	<u>Relationship</u>	<u>Monthly Income</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total Monthly Income			_____

1. MONTHLY INCOME FROM EMPLOYER

Primary Wage Earner

Base Pay: _____
Overtime: _____
Bonus: _____
Subtotal: _____

Secondary Wage Earner

Base Pay: _____
Overtime: _____
Bonus: _____
Subtotal: _____

2. OTHER INCOME

Part-time Income: _____
Child Support: _____
Alimony: _____
Unemployment: _____
Social Security: _____
Tips: _____
Net Rental Income: _____

Interest/Dividend: _____
Royalties: _____
Pension: _____
Estate/Trust Income: _____
VA Compensation: _____
Public Assistance: _____
Other: _____
Subtotal: _____

3. SELF EMPLOYMENT INCOME

Schedule C, F, or E from 1040: _____
Add back Depreciation: _____
Sub-Total: _____

14. I hereby certify that _____ individual(s) (including myself) constitute(s) the total number of individuals in my family living in the Single Family Residence.

15. If the Mortgage Loan is being funded under the Resilience Soft Second Program and if the residence was built prior to 1978, I have been given a 10-day period to conduct a risk assessment or inspection for the presence of lead based paint or lead hazards before I executed the purchase contract.

(EXECUTION AT TIME OF LOAN APPLICATION)

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

(EXECUTION AT TIME OF LOAN CLOSING)

THUS DONE AND SIGNED on the _____ day of _____, 20____ before me, the undersigned Notary Public, in the Parish of _____, Louisiana and in the presence of the undersigned competent witnesses who have hereunto signed their names together with said appearers and me, Notary, after due reading of the whole.

BORROWER:

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

WITNESSES:

(Please Type Name): _____

Notary Public
In and for the parish and state aforesaid

(Please Type Name): _____

Please Type Name

Please Type Bar Roll Number

Exhibit I
Resilience Soft Second Program
Project Summary

Program Information:

LHC Loan Number _____ Reservation Date _____
SMC Loan Number _____
Lender _____
Loan Officer _____

Amount of First Mortgage _____
Amount of Soft Second Mortgage _____
Amount of Closing Cost Assistance _____
Amount of Additional Subsidy _____
Total Amount of Assistance _____

Property Information:

Property Address _____
City _____ State _____
Parish _____ Zip Code _____
Census Tract _____ Acquisition Cost _____
Appraised Value _____ Appraisal Date _____ Units _____

Borrower Information:

Borrower _____

Monthly Gross Household Income _____ Front End Ratio (PITI) _____
Annual Gross Household Income _____ Back End Ratio (DTI) _____
Area Median Income (AMI) _____ Credit Score _____
Total Housing Payment (PITI) _____

Household Demographics:

(a) Race/Ethnicity of Head of Household (check one):

- | | |
|---|---|
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> Asian |
| <input type="checkbox"/> American Indian/Alaskan Native &
Black/African American | <input type="checkbox"/> Asian & White |
| <input type="checkbox"/> American Indian/Alaskan Native & White | <input type="checkbox"/> Hispanic |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> Other Multi-racial |
| <input type="checkbox"/> Black/African American & White | <input type="checkbox"/> White |
| <input type="checkbox"/> Native Hawaiian/Other Pacific Islander | <input type="checkbox"/> Missing |
| <input type="checkbox"/> Tenant Declined to Respond | |

(b) Type of Household (check one):

- | | |
|---|--|
| <input type="checkbox"/> Single | <input type="checkbox"/> Single Parent/Elderly/Female Head |
| <input type="checkbox"/> Single/Elderly | <input type="checkbox"/> Two Parent |
| <input type="checkbox"/> Single/Female Head | <input type="checkbox"/> Two Parent/Female Head |
| <input type="checkbox"/> Single/Elderly/Female Head | <input type="checkbox"/> Other |
| <input type="checkbox"/> Elderly | <input type="checkbox"/> Female Head |
| <input type="checkbox"/> Elderly/Female Head | <input type="checkbox"/> Married |
| <input type="checkbox"/> Single Parent | <input type="checkbox"/> Not Applicable |
| <input type="checkbox"/> Single Parent/Elderly | <input type="checkbox"/> Separated |
| <input type="checkbox"/> Single Parent/Female Head | <input type="checkbox"/> Unmarried Couple |

(c) Number of members in Household*: _____

*Household includes all persons occupying the Residential Housing Unit.

Attachment I

Eligibility Requirements

1. Eligible property must meet Property Standards, be a Single Family Housing with one (1) unit, which will be occupied by the Borrower as the Borrower’s principal residence. Property must be located in a disaster designated parish with a Flood Zone of “X” or “X – Protected by Levee”.

2. Eligible Applicant:
 - Household income must be less than or equal to 80% of area median income adjusted by family size,
 - First Time Homebuyer, i.e. must not have owned any own home within prior three (3) year period prior to purchase unless Displaced Homemaker or Single Parent,
 - Credit Score minimum of 640.
 - Interest Rate: The 1st mortgage Market Rate Programs interest rates will be posted daily.
 - Evidence Borrower has contributed Minimum Cash Investment into the transaction - Minimum Cash Investment required is the greater of (i) \$1500 or (ii) one percent (1%) of sales price
 - First Mortgage Loan will be Resilience Soft Second Program loan originated by an approved participating lender.
 - PITI is not less than 30% and not more than 35% of the Monthly Household Income.
 - DTI is not more than 48% of the Monthly Household Income.

3. Computation for Transaction Details that includes the Maximum Resilience Soft Second Program Mortgage and Closing Cost Assistance.
 - a. Acquisition Cost _____
 - b. Estimated Closing Cost _____
 - c. Estimated Prepaid Items _____
 - d. **Total Costs (add items a through c)** _____
 - e. Soft Second Mortgage Amount _____
 - f. Closing Cost Assistance _____
 - g. Additional Subsidy _____
 - h. Other Credits (explain) _____
 - i. Loan Amount _____
 - j. Greater of 1% of Sales Price or \$1500 required from borrower _____
 - k. Deposit on Purchase Contract (documentation required) _____
 - l. Items Paid Outside of Closing by Borrower(s) (POC’s) _____
 - m. **Total e, f, g, h, i, j, k, l** _____
 - n. Cash from / to Borrower (subtract m from d) _____

Attachment II

Household Income Certification Worksheet

The information requested below must be provided with respect to all Mortgagors and all individuals who are expected both to live in the residence being financed and to be secondarily liable on the mortgage loan.

PART I - General Information

LHC Loan Number: _____ Number of Household Members: _____
Maximum Allowed Household Income: _____

PART II - Gross Income for Mortgagor, Co-Mortgagors, and Individuals Who Will Live in the Residence Financed

On each line below, include the total of all such monthly income for all Mortgagors and members of the household and all Co-Mortgagors.

<u>Mortgagors and Household Members</u>	<u>Age</u>	<u>Monthly Income</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total Monthly Income by Source

Gross Pay	_____	Unemployment compensation	_____
Overtime and part-time employment	_____	Sick pay	_____
Bonuses	_____	Alimony and child support	_____
Dividends, interest, royalties and trusts	_____	Public assistance	_____
Business activities or investments	_____	Income from assets	_____
Net rental income	_____	Any other	_____
Pensions and Social Security benefits	_____		
Veterans Administration compensation	_____	TOTAL	_____

PART III - Computation of Household Assets

1. Specify cash balances in all checking, savings, credit union and money market accounts of **all** household members as of application date:

	<u>Financial Institution</u>	<u>Cash Balance</u>
(i)	_____	_____
(ii)	_____	_____
(iii)	_____	_____
(iv)	_____	_____
(v)	_____	_____
	TOTAL CASH:	_____

2. Specify market value of all investments, including real estate and stock, held by **all** household members as of application date:

	<u>Investment</u>	<u>Market Value</u>
(i)	_____	_____
(ii)	_____	_____
(iii)	_____	_____
(iv)	_____	_____
(v)	_____	_____
	TOTAL VALUE:	_____

3. Total all Cash and Investments of **all** household members as of application date:

TOTAL ASSESTS (Total Cash + Total Value): _____

Attachment III

CDBG Project Summary – Application Certification

Under penalty of perjury, the undersigned Applicant or duly authorized representative of the same hereby certifies that the information contained in this CDBG Project Summary, including all Appendices, Attachments and Exhibits attached hereto, is complete and accurate as of the date hereof.

The Applicant represents that he/she will furnish promptly such other supporting information, documents and fees as may be requested and/or required. The Applicant agrees to comply with all applicable federal and state laws regarding unlawful discrimination, will comply with all CDBG Program requirements and restrictions and will abide by all Louisiana Housing Corporation (“LHC”) rules and regulations. The Applicant understands and agrees that LHC is not responsible for actions taken by the Applicant in reliance on a prospective commitment of CDBG Program funds by LHC and the Applicant further agrees that LHC, its employees, agents and/or consultants shall not be responsible or liable in any manner whatsoever for expenses incurred by Applicant or its consultants in applying for CDBG Program funds. By execution of the Application, the Applicant understands and agrees that LHC may conduct its own independent review and analysis of the information contained herein and in the attachments hereto, that any such review and analysis will be made for the protection of LHC. The Applicant acknowledges that submission of the CDBG Project Summary to LHC in no way binds LHC to commit CDBG Program funds to the Applicant. The Applicant further acknowledges that any prospective commitment of CDBG Program funds is subject to and made conditional upon the Applicant complying with all terms and conditions under which the commitment of CDBG Program funds may be made, including but not limited to compliance with 24CFR Part 92, Subpart H.

The Applicant agrees to hold LHC, its employees, agents and/or consultants harmless in connection with any claims of damage which may be filed by the Applicant based upon the processing of this Application by LHC or its agents, employees and/or consultants.

The Applicant further agrees to execute the forms of notes, mortgages, regulatory agreements and such other documents, agreements and/or certificates as may be required by LHC to administer the CDBG Program.

I / We declare under penalty of law that the foregoing representations are true and correct.

(EXECUTION AT TIME OF LOAN APPLICATION)

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

(EXECUTION AT TIME OF LOAN CLOSING)

THUS DONE AND SIGNED on the _____ day of _____, 20____ before me, the undersigned Notary Public, in the Parish of _____, Louisiana and in the presence of the undersigned competent witnesses who have hereunto signed their names together with said appearers and me, Notary, after due reading of the whole.

BORROWER:

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

WITNESSES:

(Please Type Name): _____

Notary Public
In and for the parish and state aforesaid

(Please Type Name): _____

Please Type Name

Please Type Bar Roll Number

Exhibit J
Resilience Soft Second Program
Duplication of Benefits Certification

Did you receive Road Home or Restore funds? Yes No

If yes for Road Home, which option did you choose:

Option 1 (Recipients are eligible if they have met all terms of their Road Home Covenant, sold the property and have not owned a home within the past 3 years.)

Road Home File # _____
Property Address _____
Property City _____
Property Parish _____
Property State _____ Property Zip Code _____

Option 2 or 3 (Option 2 or Option 3 households are ineligible.)

Are you an employee of Louisiana Housing Corporation? Yes No

I certify that I have been asked the above questions and answered truthfully to the best of my knowledge. I further understand that submittal of false information is punishable under Federal Law. I have no objections to the inquiries being made to verify and information listed above.

Date: _____

Borrower
(Please Type Name): _____

Date: _____

Borrower
(Please Type Name): _____

Date: _____

Borrower
(Please Type Name): _____

Exhibit N
Resilience Soft Second Program
Consent and Release Form
Nonpublic Personal Information Form

I (Applicant) do hereby consent to and authorize **Louisiana Housing Corporation**, its partners, affiliates, agents, contractors and their respective assigns (collectively "**SUBRECIPIENT**"), and the Office of Community Development and its employees, agents, and contractors (collectively "**OCD**") as part of my application for the Resilience Soft Second Mortgage Program, to request, access, review, disclose, release and share any and all Nonpublic Personal Information ("**NPI**"), whether provided by me in this application or by additional outside third parties with whom I may or may not have a relationship, as necessary for final determination of my eligibility for and the amount of assistance under the Program. I understand and acknowledge that any party disclosing information to the **SUBRECIPIENT** and **OCD** on my behalf is not responsible for any negligent misrepresentation or omission, and I agree to hold any such disclosing party harmless from and against all claims, actions, suits or other proceedings, and any and all losses, judgments, damages, expenses or other costs (including reasonable counsel fees and disbursements), arising from or in any way relating to their disclosure.

As part of this consent, I further authorize **SUBRECIPIENT**, **OCD**, and any other financial institution, lender, insurer, other government agency (federal or state), credit bureau, financial service provider or any other third party to obtain, use and disclose any of my NPI in their possession, as necessary, to enable **SUBRECIPIENT** and **OCD** to administer the Program and to enable **SUBRECIPIENT** to process my application.

I understand and acknowledge that **OCD** and **SUBRECIPIENT** may obtain, use and disclose any NPI received in its investigation of my application with third parties, including those referenced above, as necessary for final determination of my eligibility for and the amount of assistance under the Program.

I understand and acknowledge that my consent may be revoked at any time with written notice to, as applicable, **OCD** or **SUBRECIPIENT**. I further understand and acknowledge that any such revocation of this consent may affect my ability to receive assistance under the Program.

By completing and signing this application, I acknowledge and agree to the above and agree that this consent may be furnished on my behalf to any financial institution, lender, insurer, government agency (federal or state), credit bureau, financial service provider or other third party.

Signature of Applicant Providing Consent

Phone Number

Printed Name of Applicant Providing Consent

Property Address

Property City

Property State

Property Parish

Property Zip Code

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 11/4/2019

Exhibit O

Resilience Soft Second Program Underwriter Certification Form

(Backup Document – Contact Single Family before Submission)

I have reviewed the Resilience Soft Second Program Compliance Package for the Borrower named herein, and have approved this loan for the purposes of credit and compliance with the Resilience Soft Second Program:

Reservation Date _____ Borrower _____
 LHC Number _____
 SMC Number _____

Property Address _____
 Property City _____
 Property State _____ Property Zip Code _____
 Property Type _____ Property Parish _____

Mortgage Loan Amount _____ Acquisition Cost _____
 Second Mortgage Amount _____ Closing Date _____
 Closing Cost Assistance _____ Loan Product Type _____
 Additional Subsidy _____ Household Size _____
 Total Assistance _____ Dependents Under 18 _____
 Total Household Income _____ Number Employed _____
 First Time Home Buyer _____

	Name	Phone	Email
Loan Officer	_____	_____	_____
Underwriter	_____	_____	_____

I am certifying that I have reviewed the compliance package for the mortgagor named herein, and have approved this application for compliance with the Resilience Soft Second Program in the following areas:

1. Applicant is a First Time Home Buyer.
2. Total Gross Household Income is below the Income Limits set forth by the Program. See **Exhibit F(c)**.
3. Property Acquisition Cost is below the Maximum Permissible Acquisition Cost Limits set forth by the Program. See **Exhibit F(c)**.
4. Property Type is acceptable per Program Guidelines.

 Lender

 Signature of Underwriter

 Date

 Print Name of Underwriter

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 11/4/2019

Exhibit P

Resilience Soft Second Program Post-Closing Review Checklist

LHC Loan Number _____ Closing Date _____

Borrower _____

Lender _____

	Name	Phone	Email
Loan Officer	_____	_____	_____
Processor	_____	_____	_____
Closer	_____	_____	_____
Manager	_____	_____	_____

Closing Package Submission:

Please submit all original signed and executed exhibits to Louisiana Housing Corporation.

- 1 ___ **Exhibit P** – Resilience Soft Second Program Post-Closing File Checklist
- 2 ___ **Exhibit A** – Resilience Soft Second Program Confirmation Report
- 4 ___ Final **1008** Transmittal Summary
- 5 ___ Final signed **1003** Loan Application
- 6 ___ Copy of executed **Closing Disclosure**
- 7 ___ **Exhibit H** – Borrower Affidavit – executed & notarized
- 8 ___ **Exhibit I** – Project Summary – executed & notarized
- 9 ___ Copy of complete second mortgage **Title Policy**
- 10 ___ **Exhibit Q** – Affidavit of Seller – executed & notarized
- 11 ___ **Exhibit R** – Flood Insurance Acknowledgment – executed & notarized
- 12 ___ Certified Recorded Copy of the original signed and executed **Second Mortgage Instrument**
- 13 ___ Original signed and executed **Second Mortgage Promissory Note**
- 14 ___ Original signed and executed **Closing Cost Note**
- 15 ___ Copy of signed and executed **Cash Sale**
- 16 ___ Copy of **Homeowner’s Insurance Declaration Page, Windstorm Policy, and Flood Policy.**
Policy Amounts must equal the 1st and 2nd mortgages combined.
- 17 ___ Copy of **Flood Determination Certificate**

Louisiana Housing Corporation must receive the Closing Package within 45 days from the reservation date. Loans must be purchased by Standard Mortgage Corporation within 70 days.

Exhibit Q
Resilience Soft Second Program
Affidavit of Seller

The undersigned, hereby states under oath that:

Seller _____

1. I am the seller of the single family residence located at:

Property Address _____
Property City _____ Property Parish _____
Property State _____ Property Zip Code _____

and legally described as follows:

2. The residence is being sold to (the "Purchaser") listed below pursuant to an agreement dated _____, which represents the complete and total agreement between the Purchaser and me with respect to the sale of the residence.

Borrower _____

The Acquisition Cost of the residence is _____ or less.

I understand that for the purposes of the foregoing the Acquisition Cost of the residence is the purchaser's costs of acquiring the residence from me as a completed residential unit. The Acquisition Cost includes:

- (a) All amounts paid, either in cash or in kind, by the purchaser (or a related party or for the benefit of the purchaser) to me as seller (or a related party or for the benefit of me, as seller) as consideration for the residence.
- (b) If the residence is incomplete, the reasonable cost of completing the residence whether or not the cost of completing construction is to be financed with proceeds of the purchaser's mortgage loan.

The Acquisition Cost does not include:

- (a) The usual and reasonable settlement or financing costs. Settlement costs include titling and transfer costs, title insurance, survey fees, or other similar costs. Financing costs include credit reference fees, legal fees, appraisal expenses, origination fees which are paid by the purchaser (but not the seller, even though borne by the purchaser through a higher purchase price) or other costs of financing the residence.
 - (b) The value of services performed by any purchaser's family in completing the residence. For purposes of the preceding sentence, the family of an individual includes only the individual's brother and sisters (whether by whole or half blood), spouse, ancestors, and lineal descendants.
 - (c) The cost of land which has been owned by any purchaser for at least two years prior to the date on which construction of the residence begins.
3. The residence contains either (i) no more than one dwelling unit or, (ii) if the residence contains two or more units, the property was initially completed and occupied as a residence at least five years prior to the date of this Affidavit.
4. No part of the proceeds of the Mortgage Loan will be used directly or indirectly to repay an existing mortgage loan made to the Purchaser or to any person acting on behalf of the Purchaser by me, or by any person acting on my behalf other than a construction period loan or temporary initial financing of 24 months or less with respect to the residence.
5. The residence (mark where applicable) is:
- (a) new and has not been previously occupied _____
 - (b) has been previously occupied _____
6. If the residence is new, all areas and facilities required by any (other than on an optional basis) have been provided and are complete.
7. If the residence is not occupied by the Seller, the tenant has been given written notice that relocation assistance is available to assist the tenant to move to a unit of comparable size and with comparable rent previously charged such tenant. If the residence is occupied by the Seller, the Seller acknowledges that the purchaser is being assisted with CDBG Funds, the Sales Price is less than or equal to Appraised Value and that no power of eminent domain has been exercised in financing the sale to the Purchaser.
8. If the residence was built prior to 1978 (a) there are no known lead-based paint hazards in the residence or, if such hazards exist, the purchaser has been provided written notice of such hazards and such purchaser has acknowledged such hazards in writing, (b) the purchaser has been given a ten (10) day opportunity to conduct a risk assessment or inspection for the presence of a lead-based paint and/or lead - based paint hazards before the purchaser was bound under the purchase contract and (c) the purchase contract contains the "Lead Based Paint Addendum to Sales Contract - Property Built before 1978".

(EXECUTION AT CLOSING)

Date: _____
Seller
(Please Type Name): _____

Date: _____
Seller
(Please Type Name): _____

Date: _____
Seller
(Please Type Name): _____

STATE OF LOUISIANA

PARISH OF _____

On this _____ day of _____, before me, a Notary Public within and for said Parish and State, personally appeared

_____, to me known to be the person(s) described in and who, being by me first duly sworn, executed the foregoing Affidavit of Seller, and acknowledged, deposed and said that he/she/they executed the same as his/her/their free act and deed and states that the information and certifications contained therein are true and correct.

(Please Type Name): _____

Notary Public
In and for the parish and state aforesaid

(Please Type Name): _____

Please Type Name

Please Type Bar Roll Number

Exhibit R
Resilience Soft Second Program
Flood Insurance Acknowledgement Form

Borrower _____

The purpose of this form is to notify the borrower that the property being purchased with assistance from Resilience Soft Second Mortgage Program must be insured flood insurance in an amount equal to the first and second mortgage balances. Prior to closing, proof of the mortgagee clause on this policy listing LHC as second (2nd) position lien holder must be received and approved by LHC.

TO BE EXECUTED BY THE BORROWER AT CLOSING:

By my signature below, I agree to purchase and maintain flood insurance identifying LHC as second (2nd) position lien holder as Loss Payee.

THUS DONE AND SIGNED on the _____ day of _____, 20____
before me, the undersigned Notary Public, in the Parish of _____,
Louisiana and in the presence of the undersigned competent witnesses who have hereunto signed their names together with said appearers and me, Notary, after due reading of the whole.

BORROWER:

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

Date: _____
Borrower
(Please Type Name): _____

WITNESSES:

(Please Type Name): _____

(Please Type Name): _____

Notary Public
In and for the parish and state aforesaid

Please Type Name

Please Type Bar Roll Number

Resilience Soft Second Program Closing Instructions

Closing Instructions:

- Louisiana Housing Corporation (LHC) Second Mortgage Promissory Note, Second Mortgage Instrument, and Closing Cost Assistance Promissory Note must be executed simultaneously with the first (1st) mortgage.
- LHC must be listed as a secondary loss payee on all Homeowner's Insurance policy/Windstorm Policy/Flood Policy, and borrower(s) must sign all policies and/or binders. LHC's loss payee clause "Louisiana Housing Corporation, 2415 Quail Drive, Baton Rouge, LA 70808, its successors and assigns as their interest may appear".

Important Notes for Closing:

Email Final Closing Disclosure and **Exhibit E**, Program Requisition Form, and Wire Instructions to singlefamily@lhc.la.gov 24 hours prior to closing with 2:00 pm cutoff.

- Borrower is required to make a personal contribution of 1% of the purchase price or \$1500 whichever is greater. Must be reflected on the Closing Disclosure as either earnest money, POC(B) items, or Funds from Borrower. **Borrower may be reimbursed for any POC items as long as they have made the minimum personal contribution.**
- Borrower must sign and date the bottom of the **Exhibit R** Flood Insurance Acknowledgment Form that is sent with each closing package agreeing to purchase and maintain flood insurance identifying the Louisiana Housing Corporation as secondary loss payee.
- Second Mortgage Assistance will be funded by the first mortgage lender and the Closing Cost Assistance will be wired to the title company from LHC's Trustee, Hancock-Whitney Bank.
- A separate title policy is required for LHC's second mortgage (mortgage amount only).
- A gift letter will be issued for the Freddie additional subsidy, if applicable.

Post-Closing Instructions:

The Second Mortgage Promissory Note, Second Mortgage Instrument with the executed original signature page, and Closing Cost Assistance Promissory Note will be completed and provided to the lenders from LHC. Lenders will be required to provide a completed overnight label prior to the package being sent or arrangements made to pick up the legal documentation from the agency.

Original Closing Documents:

- The Executed and Recorded Second Mortgage Instrument with Recorder's Receipt and stamped "Certified" must be delivered to:

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 11/4/2019

Please send via Certified or Express Mail w/return receipt (Fed Ex, etc.) to the addresses below:

Louisiana Housing Corporation
2415 Quail Drive
Baton Rouge, Louisiana 70808
Attention: Single Family Department

Standard Mortgage Corporation
701 Poydras #300 Plaza
New Orleans, Louisiana 70139
Attention: Jack Kitchen and Rosa St. Clair

NOTE: All signatures must be contained on the executed Corporation signature page provided to the title company.

- The Executed Original Second Mortgage Promissory Note and the Executed Original Closing Cost Assistance Promissory Note must be delivered to:

Please send via Certified or Express Mail w/return receipt (Fed Ex, etc.) to the addresses below:

Original to:

Copy to:

Louisiana Housing Corporation
2415 Quail Drive
Baton Rouge, LA 70808
Attention: Single Family Department

Standard Mortgage Corporation
701 Poydras #300 Plaza
New Orleans, LA 70139
Attention: Jack Kitchen and Rosa St. Clair

Additional Closing Documentation Required from Lenders:

The following documents are to be uploaded in the online HDS system and a notification of upload email sent singlefamily@lhc.la.gov within ten days (10) days of the loan closing. Please review the **Exhibit P Post-Closing Checklist** prior to closing to ensure all items listed below are completed.

1. Copy of all executed Notes
2. Copy of all executed Mortgages
3. Copy of final executed Closing Disclosure
4. Copy of Warranty Deed (with Deed Restrictions, if applicable)
5. Copy of Homeowner's Insurance Declaration Page; Windstorm Policy; and Flood Policy signed by borrower(s).
6. Copy of Flood Determination Certificate
7. Copy of signed and dated Exhibit R - Flood Acknowledgement Form.

If you have any questions, please contact singlefamily@lhc.la.gov or contact a member of the Single Family staff.

Failure to comply with these procedures may result in your office being ineligible to participate in this program.