

VHFA Loan Origination Center

User Guide

VHFA Loan Origination Center

How to Access

VHFA Loan Origination Center

Where to access

(1) www.VHFA.org Home Page > (2) Business Partners > (3) Loan Origination Center

1

2

3

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Affordable homes for a sustainable Vermont

About News & Events Careers Contact Data & Publications **Business Partners**

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Affordable homes for a sustainable Vermont

About News & Events Careers

Prospective Homebuyers Homeowners Rental Housing

Business partner login

A valid username and password is required to gain access to the following business partner links:

- [Loan Servicing Center](#)
- [Servicer Document Portal](#)
- [Loan Origination Center](#)

Prospective Homebuyers

- > I want to buy a home
- > VHFA Programs
- > Homebuyer Education
- > Interest Rates
- > Income & Purchase Price Limits

>> Get Started

Homeowners

- > VHFA Participating Lenders
- > Frequently Asked Questions
- > VHFA Properties for Sale

>> Pay My Loan

Rental

- > Developers
- > Owners/Managers
- > Need Housing?

>> Get Started

Investors

- > Lenders
- > Consumers
- > Policy & Initiatives

>> Get Started

VHFA Loan Origination Center

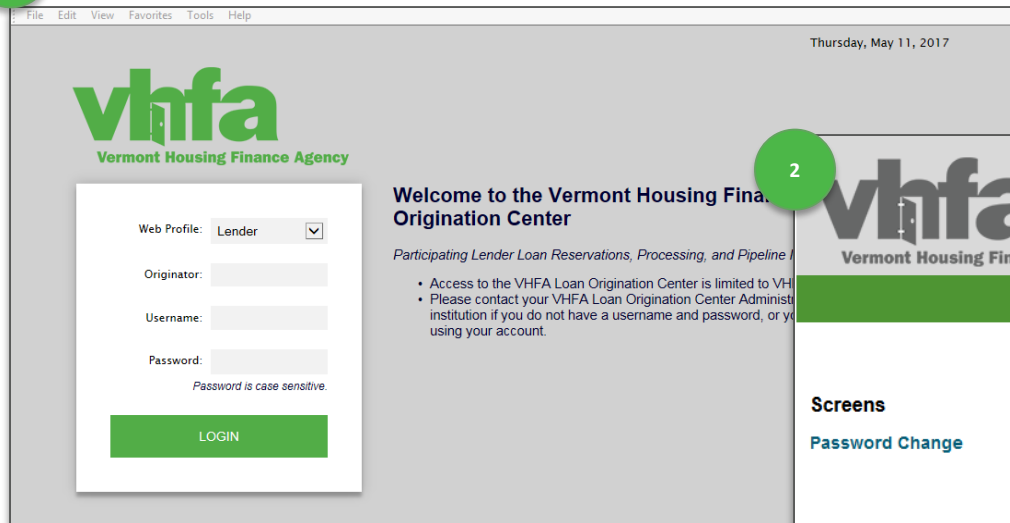
Access & Log In

VHFA Loan Origination Center

First time access

(1) Enter Lender ID, Username and Temporary Password Issued > (2) First Time Access Reset Password

1



File Edit View Favorites Tools Help

Thursday, May 11, 2017

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Web Profile: Lender

Originator:

Username:

Password:
Password is case sensitive.

LOGIN

Welcome to the Vermont Housing Finance Agency Loan Origination Center

Participating Lender Loan Reservations, Processing, and Pipeline

- Access to the VHFA Loan Origination Center is limited to VHFA Lenders.
- Please contact your VHFA Loan Origination Center Administrator if you do not have a username and password, or you are having trouble using your account.

2



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Password Change

O/P WB008 Run: 04/21/2017(11:45)

Screens

Password Change

Options

Submit

MAIN MENU
LOGOFF

Your Password has Expired.

Enter your Original Password, then enter a new password and then retype the password for a consistency check.

If you do not know your old password. Please contact your program administrator.

Original Password:	<input type="password"/>
New Password:	<input type="password"/>
Verify New Password:	<input type="password"/>

VHFA Loan Origination Center

Lender ID, Username, Password and Access Requirements

Lender ID

Use the Lender ID designated for the specific organization.

User Name

There is one administrative account per lender, the individual with access to that administrative account will manage setup of new accounts. The administrator will setup the username as FirstName LastName (i.e. Heather Kvasnak).

Password

The administrator will setup a temporary password. Upon first log-in, the system will prompt for a password change. The following are the password criteria:

- Minimum of 5 characters
- 1 upper case letter
- 1 lower case letter
- 1 numeric digit

Access Requirements

The following are the security and access parameters:

- Passwords expire after 180 days
- Session times out after 90 minutes
- 10 maximum failed logins; the administrator can unlock after 10 failed attempts

VHFA Loan Origination Center

Ongoing Access

(1) Enter Lender ID, Username and Password Issued > (2) if you enter an incorrect password, system will give you the option to E-mail Password, follow email instructions to re-set password:

1

Thursday, May 11, 2017

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Vermont Housing Finance Agency

Web Profile: Lender

Originator:

Username:

Password:

Password is case sensitive.

LOGIN

Welcome to the Vermont Housing Finance Agency Loan Origination Center

Participating Lender Loan Reservations, Processing, and Pipeline Management

- Access to the VHFA Loan Origination Center is limited to VHFA Participating Lenders.
- Please contact your VHFA Loan Origination Center Administrator assigned by your institution if you do not have your username and password, or you need assistance with using your account.

Important: After 10 incorrect log-in attempts system will lock you out; your administrator can reset your password

2

https://ils.vhfa.org/wb002.cbx

Login Error

The information you entered does not match our records.
Please click the 'E-mail Password' button
and a temporary password will be emailed to you,
or click on the 'Back' button for to the login screen.

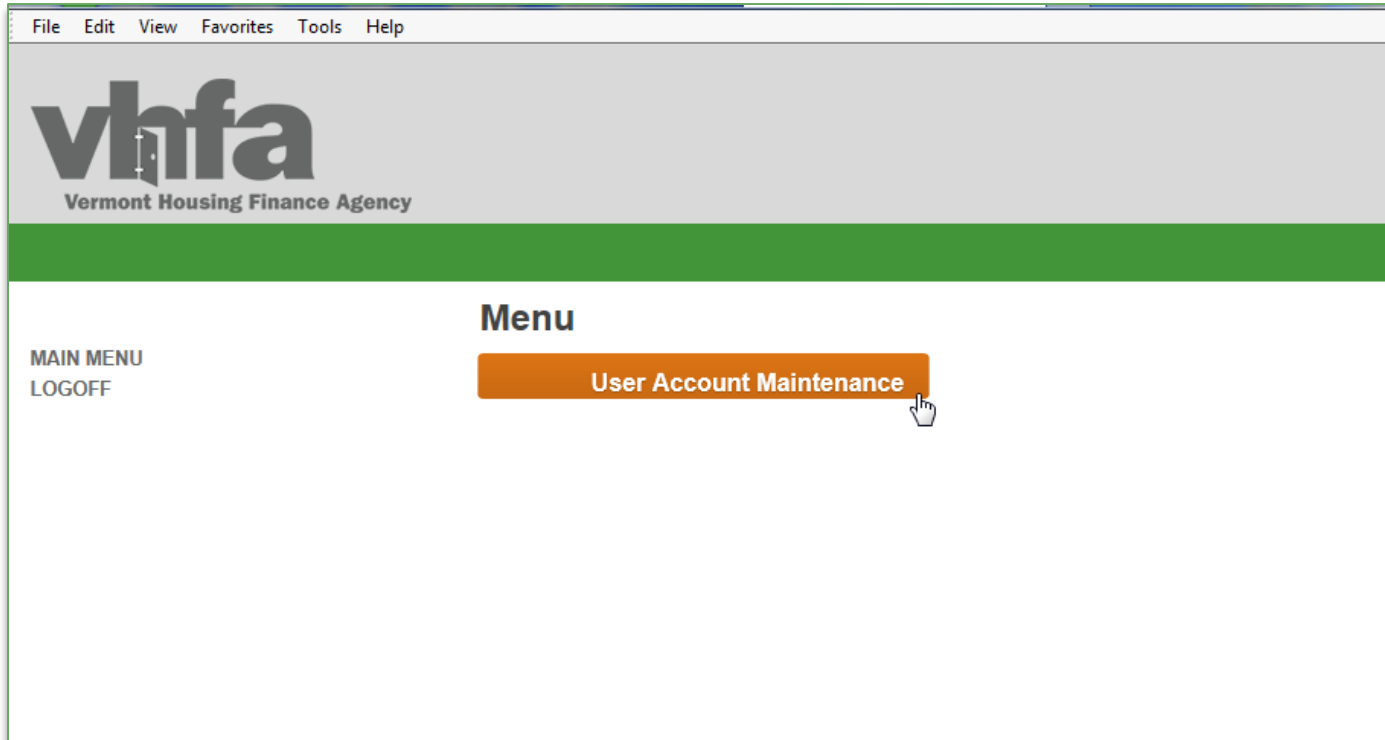
E-mail Password Back

VHFA Loan Origination Center

Lender Administrator

VHFA Loan Origination Center

Administrator and User Setup



VHFA Loan Origination Center

Username and Password Administration

Access to the Lender Administrative Account is through the new portal on www.VHFA.org:

- There is one Administrative Account assigned to a Lender
- Username for the Administrative Account is “Admin”
- The Password will be provided by VHFA

The Administrative Account will be responsible for 4 activities:

- Create new user accounts
- Manage and update user account information
- Activate / Inactivate User Accounts
- Unlock a user account after 10 incorrect login attempts

Note: Lender Administrative Accounts are not able to delete user accounts, delete requests will need to be submitted to VHFA.

VHFA Loan Origination Center

Access the Lender Administrative Account

(1) Enter Lender ID, Username and temporary Password issued > (2) view the User Account Maintenance main menu:

The first screenshot (1) shows the login page of the VHFA Loan Origination Center. It features the VHFA logo and the text "Vermont Housing Finance Agency". Below the logo is a login form with the following fields: "Web Profile" (set to "Lender"), "Originator", "Username", and "Password". A "LOGIN" button is located below the password field. The page also includes a "Welcome to the Vermont Housing Finance Agency Loan Origination Center" message and a list of participating lender services.

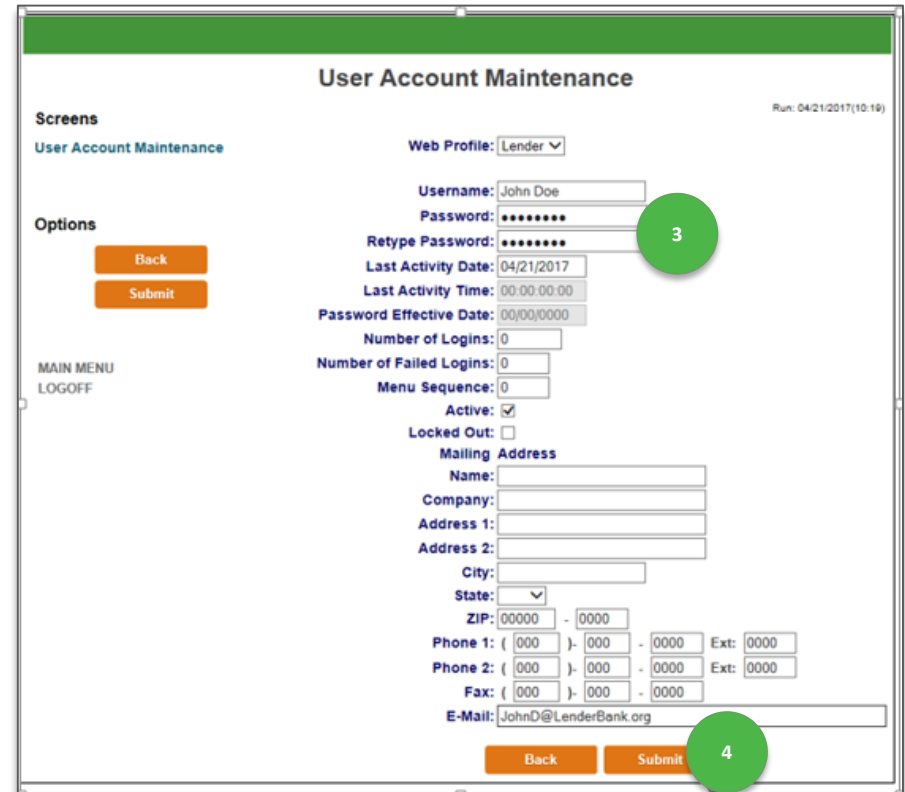
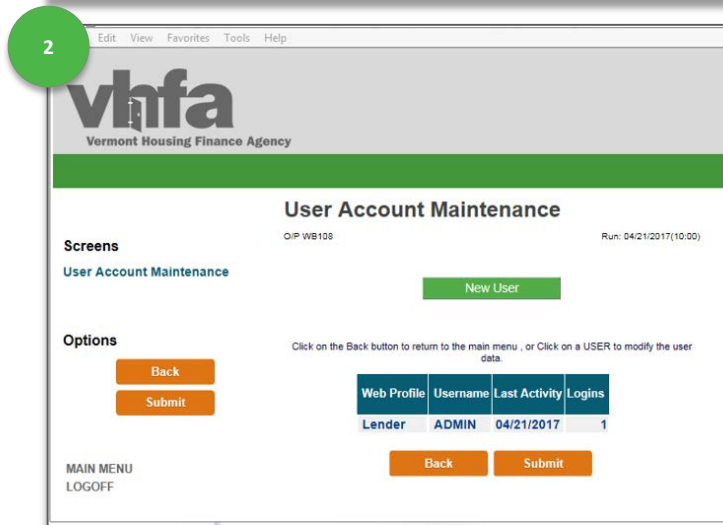
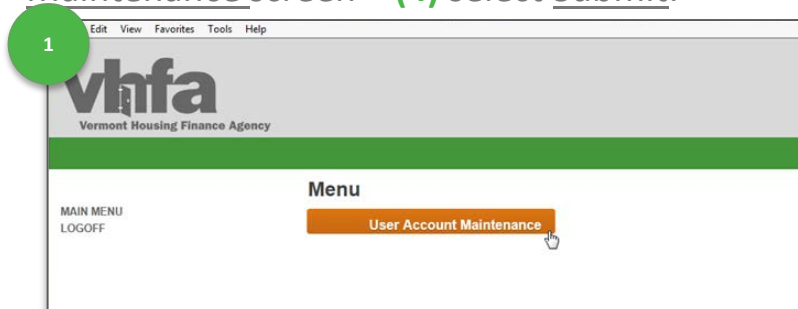
The second screenshot (2) shows the main menu of the VHFA Loan Origination Center. It features the VHFA logo and the text "Vermont Housing Finance Agency". Below the logo is a "Menu" section with a highlighted "User Account Maintenance" button. The menu also includes "MAIN MENU" and "LOGOFF" options.

VHFA Loan Origination Center

Recommended upon first time 'Admin' log in

Reset Lender Administrative Account Password

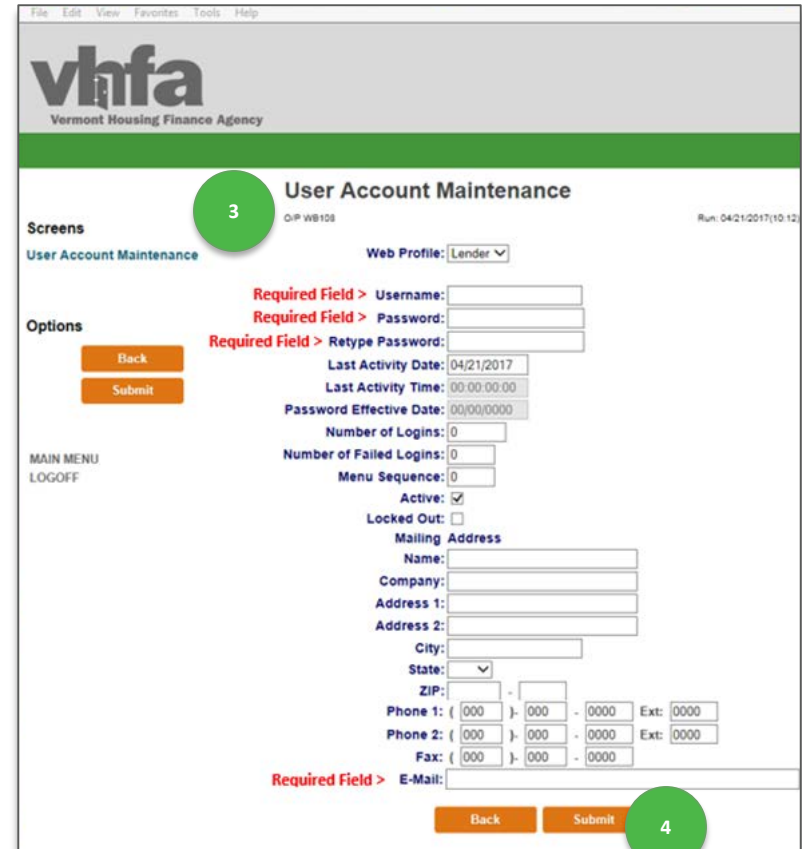
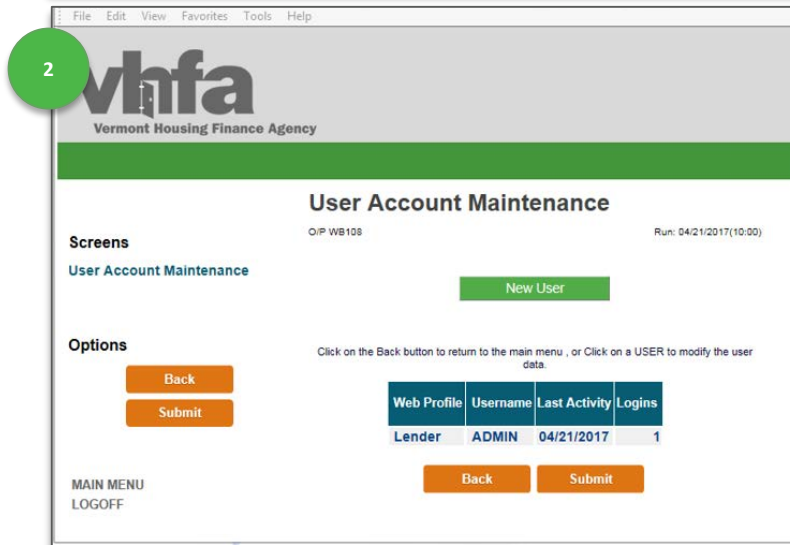
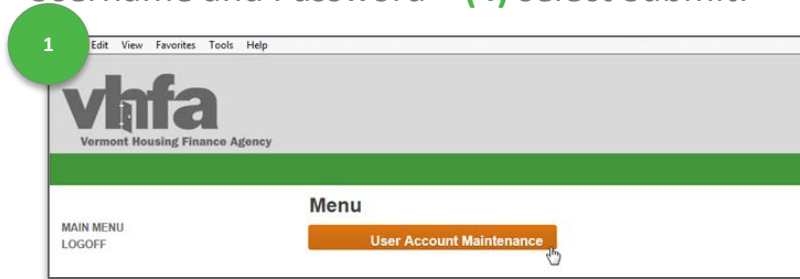
(1) Select User Account Maintenance > (2) Click on 'Admin' account > (3) update the User Account Maintenance screen > (4) select Submit:



VHFA Loan Origination Center

Setup New User Accounts

(1) Select User Account Maintenance > (2) select New User > (3) enter new user information, including Username and Password > (4) select Submit:



VHFA Loan Origination Center

Username & Password Setup and Access Requirements

User Name Setup

User Name setup should follow the same format: FirstName LastName (i.e. Heather Kvasnak).

Password Setup

The following are the password criteria:

- Minimum of 5 characters
- 1 upper case letter
- 1 lower case letter
- 1 numeric digit

Access Requirements

The following are the security and access parameters:

- Inactive accounts will automatically inactivate after 365 consecutive days of inactivity
- Passwords expire after 180 days
- Session times out after 90 minutes
- 10 maximum failed logins; the administrator can reset the password after 10 failed attempts

VHFA Loan Origination Center

Ongoing User Account Management

(1) Select User Account Maintenance > (2) select user name > (3) update information > (4) select Submit:

1

The screenshot shows the VHFA website main menu. The 'User Account Maintenance' button is highlighted with a green circle and a mouse cursor. The menu also includes 'MAIN MENU' and 'LOGOFF'.

2

The screenshot shows the 'User Account Maintenance' page. A table lists users with columns for Web Profile, Username, Last Activity, and Logins. The 'JOHN DOE' user is selected. Buttons for 'Back' and 'Submit' are visible.

Web Profile	Username	Last Activity	Logins
Lender	ADMIN	04/21/2017	11
Lender	JOHN DOE	04/21/2017	0

3

The screenshot shows the 'User Account Maintenance' form for 'JOHN DOE'. The form includes fields for Username, Password, Retype Password, Last Activity Date, Last Activity Time, Password Effective Date, Number of Logins, Number of Failed Logins, Menu Sequence, Active checkbox, Locked Out checkbox, Mailing Address (Name, Company, Address 1, Address 2, City, State, ZIP), Phone 1, Phone 2, Fax, and E-Mail. The 'Submit' button is highlighted with a green circle and a mouse cursor.

4

VHFA Loan Origination Center

Ongoing User Account Management

User Account Maintenance

O/P WB108 Run: 04/21/2017(11:22)

Web Profile: Lender ▼

Username: JOHN DOE

Password:

Retype Password:

Last Activity Date: 04/21/2017

Last Activity Time: 00:00:00:00

Password Effective Date: 10/22/2016

Number of Logins: 0

Number of Failed Logins: 0

Menu Sequence: 0

Active:

Locked Out:

Mailing Address

Name:

Company:

Address 1:

Address 2:

City:

State:

ZIP: -

Phone 1: () - - Ext:

Phone 2: () - - Ext:

Fax: () - -

E-Mail:

Manage and update user account information

- All yellow fields in the screenshot to the left are not editable
- All other fields can be updated by the administrator

Activate / Inactivate User Accounts

Active:

Set the check box labeled Active to designate active or inactive:

- Checked = Active
- Non Checked = Inactive

Unlock a user account after 10 incorrect login attempts

Locked Out:

Set the check box labeled Locked Out to allow/disallow access:

- Checked = user is locked out and cannot log on
- Not Checked = user can log on

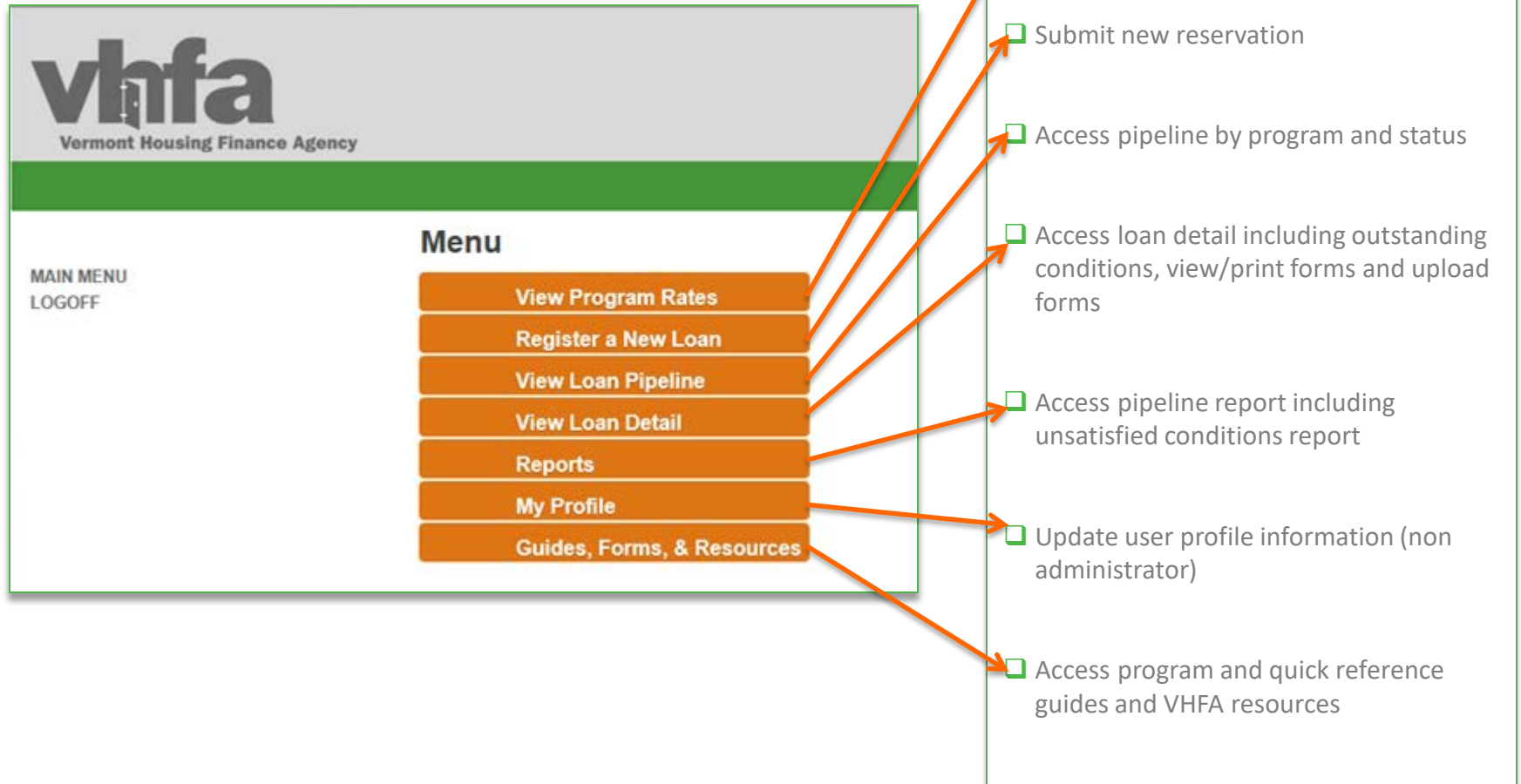
VHFA Loan Origination Center

Main Menu: Access Overview

VHFA Loan Origination Center

Access Overview

Once logged on the **Main Menu** will display:

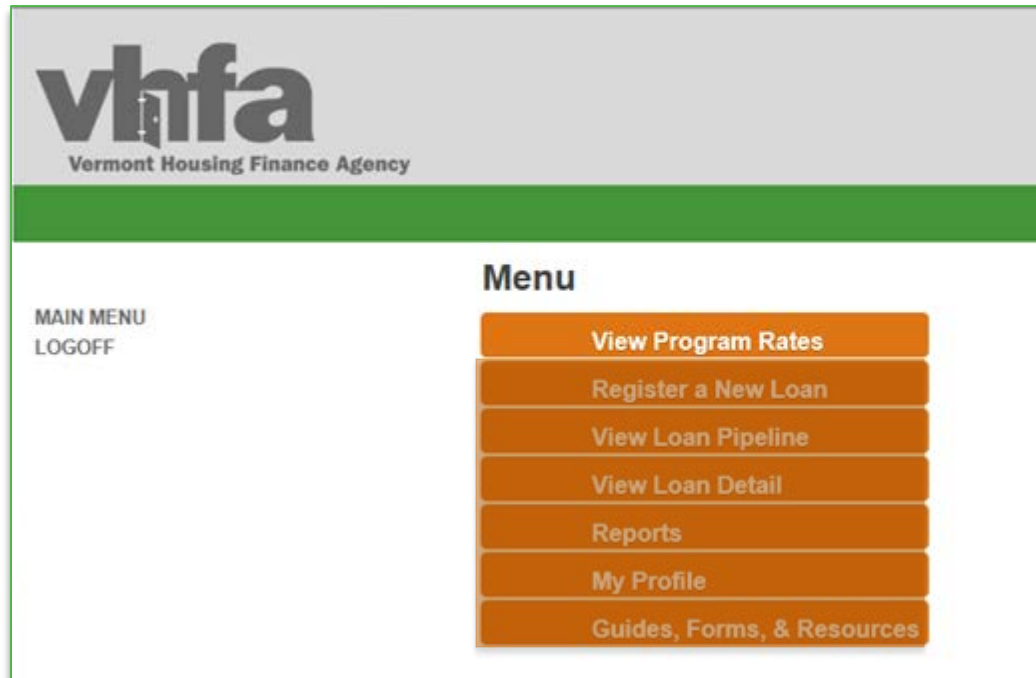


VHFA Loan Origination Center

View Program Rates

VHFA Loan Origination Center


View Program Rates




VHFA Loan Origination Center

View Program Rates

View current **Program Rates** by product type (conventional or government) and VHFA program:

 **Reminders:**

- ✓ No loan level pricing adjustment for VHFA programs.
- ✓ 60 day pricing optimizes revenue opportunity.



Screens

Program Rates

Options

[Back](#)

MAIN MENU
LOGOFF

Program Rates

OP MLV27 Run: 04/05/2018(11:10)

Due to the proposed tax reform bill which eliminates Mortgage Credit Certificates, all loans with Mortgage Credit Certificates must close on or before December 31, 2017. A mortgage Credit Certificate may not be issued for any loan closed after December 31, 2017.

Please click on the Back button to return to the main menu.

Program Type:	Current Rate	60 day pricing	90 day pricing	110 day pricing
Advantage				
FNMA Conventional	4.5000%	102.0000000000%	101.7500000000%	101.2500000000%
Government	4.3750%	102.2500000000%	102.0000000000%	101.5000000000%
Advantage With Assist				
FNMA Conventional	4.5000%	102.0000000000%	101.7500000000%	101.2500000000%
Government	4.3750%	102.2500000000%	102.0000000000%	101.5000000000%
MOVE				
FNMA Conventional	3.8750%	102.0000000000%	101.7500000000%	101.2500000000%
Government	3.6250%	102.2500000000%	102.0000000000%	101.5000000000%
Move With Assist				
FNMA Conventional	3.8750%	102.0000000000%	101.7500000000%	101.2500000000%
Government	3.6250%	102.2500000000%	102.0000000000%	101.5000000000%
MOVE MCC				
FNMA Conventional	4.5000%	102.0000000000%	101.7500000000%	101.2500000000%
Government	4.3750%	102.2500000000%	102.0000000000%	101.5000000000%

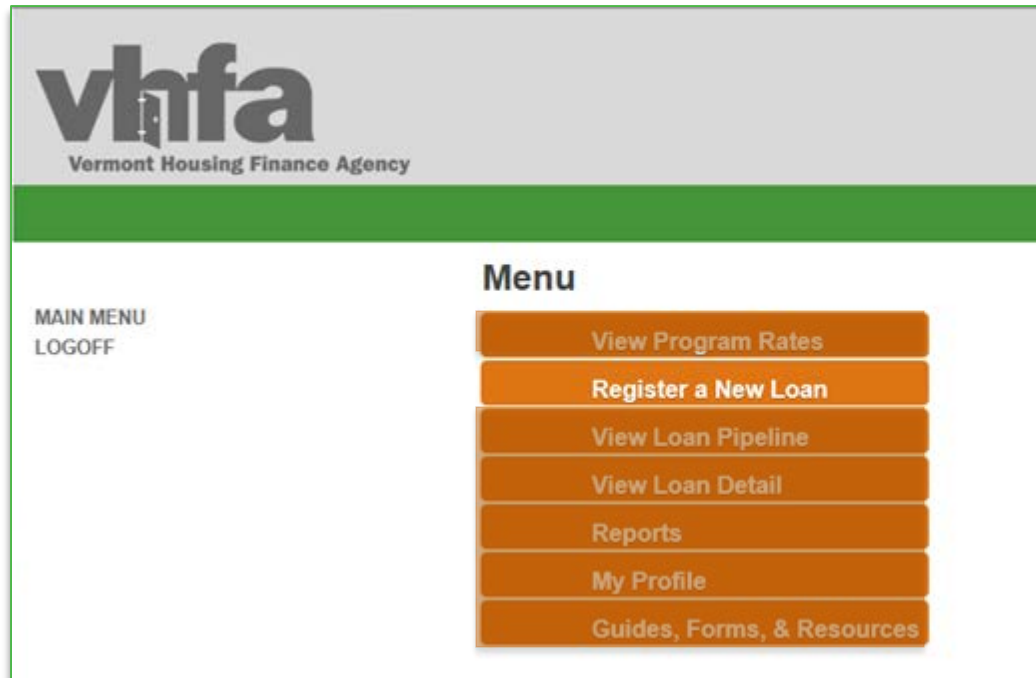
VHFA Loan Origination Center



Register a New Loan

VHFA Loan Origination Center

Register a New Loan



VHFA Loan Origination Center

Register a New Loan

(1) Select Program Type (VHFA Program) > (2) Select Product Type (FNMA Conventional or Government)

Program Selection
O/P MLW220 Run: 04/11/2017(15:38)

Click on the **Back** button to return to the main menu , or click on a Program from the list below, if available.

Program Type:	Current Rate	60 day pricing	90 day pricing	110 day pricing
Advantage				
Advantage With Assist				
MOVE				
Move With Assist				
FNMA Conventional	3.8750%	102.000000000%	101.750000000%	101.250000000%
Government	3.6250%	102.250000000%	102.000000000%	101.500000000%
MOVE MCC				
MOVE MCC With Assist				

Back

MAIN MENU
LOGOFF

VHFA Loan Origination Center

Register a New Loan with ASSIST

(1) Select Program Type > (2a) Select Product Type > (2b) ASSIST Confirmation

File Edit View Favorites Tools Help

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Program Selection

OIP MLW220 Run: 04/11/2017(15:33)

Click on the **Back** button to return to the main menu , or click on a Program from the list below, if available.

Screens
Program Selection

Options
Back

MAIN MENU
LOGOFF

Program Type:	Current day pricing	90 day pricing	110 day pricing	
Advantage				
Advantage With Assist				
MOVE				
Move With Assist				
FNMA Conventional	3.8750%	102.0000000000%	101.7500000000%	101.2500000000%
Government	3.6250%	102.2500000000%	102.0000000000%	101.5000000000%
MOVE MCC				
MOVE MCC With Assist				

Program Options

OIP MLW220 Run: 04/11/2017(15:41)

You have picked the **Move With Assist** program.

An additional mortgage under the **Assist** program will be reserved at the time the first mortgage is reserved.

Please click the '**Continue**' button to proceed with the reservation, or click the '**Back**' button to return to the previous page.

Options
Back Continue

MAIN MENU
LOGOFF

VHFA Loan Origination Center

Complete Loan Registration Information

(3) Complete all Loan Information including Loan Type selection from dropdown, Interest Rate defaults based on VHFA program and product type selected on prior screen:

File Edit View Favorites Tools Help

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3 **Loan Information** O/P: MLW145 Run: 04/11/2017(15:43)

LOAN INFORMATION

Mortgagor First Name & MI:
Last Name & Suffix:
Mortgagor SSN:
Loan Amount:
Purchase Price:
Loan-to-Value:
Loan Type: ▼
Date of Expected Closing: MM/DD/YYYY
Number in Household:
Originator Phone:
Lender 1st Mortgage Loan Number:

INTEREST RATE

Interest Rate:

Next

Screens

Loan Information
Property
Mortgagor
Co-Mortgagor
Other Financing / Non Borrower

Options

Next

MAIN MENU
LOGOFF

- FNMA HFA Preferred
- FNMA Manual Home Ready
- Rural Development
- FHA
- VA
- MCC ONLY – NO VHFA LOAN

VHFA Loan Origination Center

Complete Loan Registration Information

(4) Complete Property Information including County, New/Existing and Building Type:

The screenshot shows the 'Property' registration form in the VHFA Loan Origination Center. The form is titled 'Property' and includes a green circle with the number '4' indicating the current step. The form is divided into two main sections: 'PROPERTY INFORMATION' and 'CONSTRUCTION INFORMATION'. The 'PROPERTY INFORMATION' section includes fields for 'Street Number and Name', 'Street Line 2', 'City/Town', 'State' (set to VT), 'ZIP', and 'County Code'. The 'CONSTRUCTION INFORMATION' section includes a dropdown for 'New, Existing, etc.', a dropdown for 'Building Type', and a text field for 'Number of Units'. There are 'Reset' and 'Next' buttons at the bottom of the form. A 'Please Select' dropdown menu is shown on the left, listing Vermont counties: ADDISON, All County Default, BENNINGTON, CALEDONIA, CHITTENDEN, ESSEX, FRANKLIN, GRAND ISLE, LAMOILLE, ORANGE, ORLEANS, RUTLAND, WASHINGTON, WINDHAM, and WINDSOR. A callout box points to the 'New, Existing, etc.' dropdown, showing options: NEW and EXISTING. Another callout box points to the 'Building Type' dropdown, showing options: CONDOMINIUM, DETACHED SINGLE FAMILY, MANUFACTURED, ATTACHED SINGLE FAMILY, and EXISTING DUPLEX. The form also includes a 'Screens' list on the left with 'Property' selected, and 'Options' with 'Reset' and 'Next' buttons. At the bottom left, there are links for 'MAIN MENU' and 'LOGOFF'.

VHFA Loan Origination Center

Complete Loan Registration Information

(5a) Complete Mortgagor Information including Ethnicity and Marital Status:

Tip: If the borrower has punctuation in their name do not enter (i.e. enter O Connor vs. O'Connor)

5

Mortgagor
O/P MLW147 Run: 04/11/2017(16:05)

PRIMARY MORTGAGOR INFORMATION

Ethnicity: * [dropdown]
 Hispanic or Latino
 Female Male

Gender: * [dropdown]

Marital Status: * [dropdown]

Date of Birth: [text] MM/DD/YYYY

Number of Dependents: [text]

Income Type: [dropdown] Monthly Income [text]

Reset Next

White - Not of Hispanic Origin
Black
American Indian/Alaskan Native
Hispanic
Asian / Pacific Islander
Other, Unknown
Hawaiian/Other Pacific Island

MARRIED
UNMARRIED
SEPARATED

Screens
Loan Information
Property
Mortgagor
Co-Mortgagor
Other Financing / Non Borrower

Options
Reset
Next

MAIN MENU
LOGOFF

VHFA Loan Origination Center

Complete Loan Registration Information

(5b) Complete Co-Mortgagor Information and Second Co-Mortgagor Information if applicable:

The screenshot displays the VHFA Loan Origination Center interface. The main content area is divided into two sections: "CO-MORTGAGOR INFORMATION" and "SECOND CO-MORTGAGOR OR OTHER". Each section contains fields for Co-Mortgagor Name, SSN, Relationship to Mortgagor, Ethnicity, Gender, Marital Status, and Date of Birth. The "Relationship to Mortgagor" dropdown menu is highlighted with a callout box containing the following options: BORROWER, HUSBAND, WIFE, FATHER, MOTHER, CHILD, SIBLING, OTHER RELATIVE, and UNRELATED. The "Ethnicity" dropdown menu is also highlighted with a callout box containing the following options: White - Not of Hispanic Origin, Black, American Indian/Alaskan Native, Hispanic, Asian / Pacific Islander, Other, Unknown, and Hawaiian/Other Pacific Island. The "Marital Status" dropdown menu is highlighted with a callout box containing the following options: MARRIED, UNMARRIED, and SEPARATED. The interface includes a "Screens" sidebar with "Co-Mortgagor" selected, "Options" with "Reset" and "Next" buttons, and a "MAIN MENU" with "LOGOFF".

VHFA Loan Origination Center

Complete Loan Registration Information

(6) Enter Loan Originator NMLS ID and (7) enter borrower email; all other fields are required only when the circumstance applies (see **Important** note to the right):

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Additional Information

O/P MLW148 Run: 12/18/2018(13:01)

6 Loan Originator NMLS ID

Borrower Email **7**

Subordinate Loan Source

Subordinate Loan/Grant \$

Non Borrowing Spouse Name

Non Borrowing Spouse SSN

Submit

Submit

Screens

- Loan Information
- Property
- Mortgagor
- Co-Mortgagor
- Additional Information**

Options

Submit

MAIN MENU
LOGOFF

Important Information

The **Loan Originator NMLS ID** field is required.

The **Borrower Email** field is required, enter email for the borrower only. If you do not have an email address for the borrower enter "None".

The **Subordinate Loan/Grant Source and Subordinate Loan/Grant \$** fields must be completed when there is subordinate financing secured from a source other than VHFA. Do not enter ASSIST or Affordable Subsidy Grant in these two fields.

VHFA Loan Origination Center

Complete Loan Registration Information

(8) Select Submit and > (9) Retrieve Document tab will pop-up to view/print/save VHFA Reservation Confirmation

File Edit View Favorites Tools Help

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Other Financing / Non Borrower

O/P MLW148 Run: 04/11/2017(10:14)

Other Financing / Non Borrower

Subordinate Financing

Total Estimated Amount

Non Borrowing Spouse Name

Non Borrowing Spouse SSN

Options

MAIN MENU
LOGOFF

9

Vermont Housing Finance Agency
184 Saint Paul St. • P.O. Box 400 • Burlington, VT 05402-0400 • 802.864.5743 • 802.863.5422 (fax) • homeownershipdept@vhfa.org

VHFA Reservation Confirmation

Current Loan Status: CONDITIONAL COMMITMENT
Reservation Date: 04/11/2017
Final Purchase Date: 07/30/2017
Lender: Lender Name
User ID: Originator Name
VHFA Loan Number: 12345678
Lender Loan Number: 987654321
Mortgagor Last Name: Borrower Last Name
Mortgagor First Name: Borrower First Name
1st Co-Mortgagor Name:
Non-Borrowing Spouse:
Program Type: MOVE WITH ASSIST
Loan Type: FNMA HFA Preferred 95
LTV: 90.00
Loan Amount: 100,000.00
Loan Terms: 360
Interest Rate: 4.0000
Subordinate Financing: VHCB and ACCT grants

Conditions

- Submission of compliance documents is subject to all requirements set forth in the Compliance Checklist
- The reservation cannot be transferred to a different property or borrower without VHFA approval
- If the reservation is withdrawn restrictions apply for resubmission

Compliance Submission

Required within 30 days from the Reservation Date:

- Retrieve the application loan record from the Loan Detail screen
- Click "Print Documents" at top of the page to access the VHFA Compliance Checklist
- To submit a loan package for review, click "document images" on the top of the Loan Detail screen
- Upload and submit the VHFA Compliance Checklist with the required documents per the checklist

Disclaimer

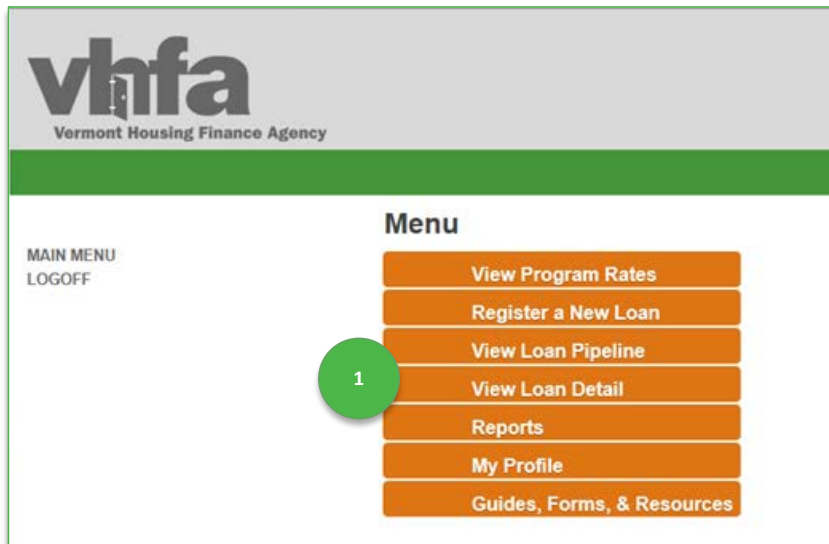
This Reservation Confirmation is conditionally issued based on the information provided by the lender and may be subject to further review by VHFA. The input of incorrect information may result in the terms of this confirmation being void. Additional information and documentation are subject to review and this confirmation does not guarantee future approval, loan purchase, or issuance of a MCC. Please review the information above carefully. For any changes contact us at 802-864-5743 or homeownershipdept@vhfa.org.

VHFA Form #4009 Rev Date: 5/17

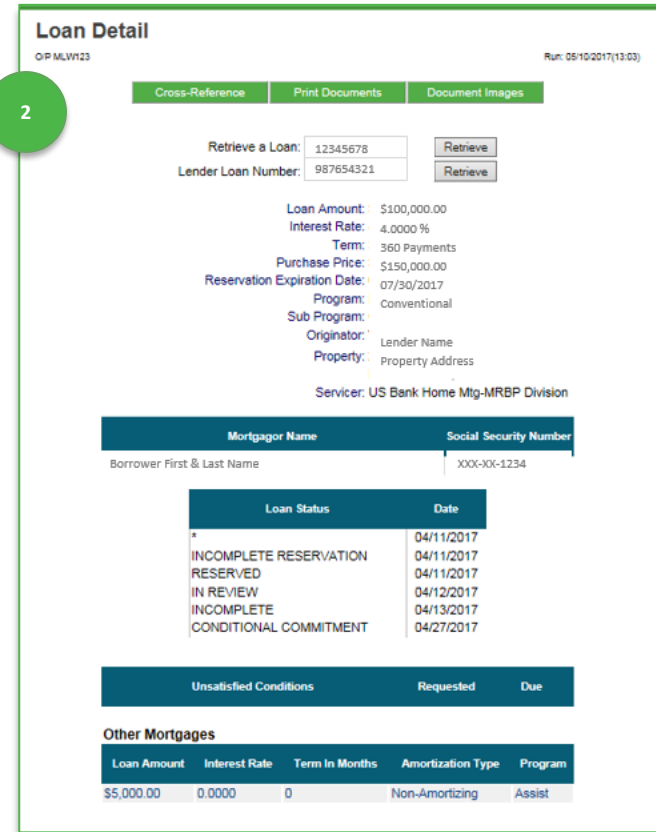
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Print Compliance Checklist

(1) Select View Loan Detail > (2) Select Print Documents:



The screenshot shows the VHFA logo and name at the top. Below it is a green bar. On the left, there are links for 'MAIN MENU' and 'LOGOFF'. On the right, there is a 'Menu' section with several orange buttons: 'View Program Rates', 'Register a New Loan', 'View Loan Pipeline', 'View Loan Detail', 'Reports', 'My Profile', and 'Guides, Forms, & Resources'. A green circle with the number '1' is placed over the 'View Loan Detail' button.



The screenshot shows the 'Loan Detail' page. At the top, it says 'OP MLW23' and 'Run: 05/10/2017(13:03)'. There are three tabs: 'Cross-Reference', 'Print Documents', and 'Document Images'. The 'Print Documents' tab is highlighted. Below the tabs, there are input fields for 'Retrieve a Loan:' (12345678) and 'Lender Loan Number:' (987654321), each with a 'Retrieve' button. A green circle with the number '2' is placed over the 'Print Documents' tab. Below the input fields, there are various loan details: Loan Amount: \$100,000.00, Interest Rate: 4.0000 %, Term: 360 Payments, Purchase Price: \$150,000.00, Reservation Expiration Date: 07/30/2017, Program: conventional, Sub Program: Originator: Lender Name, Property: Property Address. Below this, it says 'Servicer: US Bank Home Mtg-MRBP Division'. There is a table for 'Mortgagor Name' and 'Social Security Number' with 'Borrower First & Last Name' and 'XXX-XX-1234'. Below that is a table for 'Loan Status' and 'Date' with rows: INCOMPLETE RESERVATION (04/11/2017), RESERVED (04/11/2017), IN REVIEW (04/12/2017), INCOMPLETE (04/13/2017), and CONDITIONAL COMMITMENT (04/27/2017). Below that is a table for 'Unsatisfied Conditions', 'Requested', and 'Due'. At the bottom, there is a section for 'Other Mortgages' with a table: Loan Amount (\$5,000.00), Interest Rate (0.0000), Term In Months (0), Amortization Type (Non-Amortizing), and Program (Assist).

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Print Compliance Checklist

(3) Select VHFA Compliance Checklist (4) system will display form and allow for print or save:

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Screens

Options

Print Documents

O/P MLW137 Rev: 04/11/2017,16:28

Forms Not Yet Printed for this Loan
Forms Previously Printed for this Loan that May Be Reprinted
Forms Not Yet Available for Printing for This Loan

Click on a Form to Print

Reservation Confirmation - 04/11/2017
VHFA Compliance Checklist
VHFA - Conditional Commitment

Back

MAIN MENU
LOGOFF

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104 Saint Paul St. • P.O. Box 408 • Burlington, VT 05402-0408 • 802.264.5743 • 802.263.5422 (fax) • homeownership@vhfa.org

COMPLIANCE CHECKLIST

Date: _____ Program: _____
Lender: _____ Loan Type: _____
Reservation Date: _____
Final Purchase Date: _____
US Bank/VHFA 1st Mortgage # _____
Acquisition Cost: _____
Loan Amount: _____
Lender Loan #: _____ Loan to Value: _____
Applicant(s): _____ Interest Rate: _____
Property Type: _____
Property Address: _____

Compliance Submission: 30 days from the Reservation Date above
Final Purchase Date: 120 days from the Reservation Date above
Withdrawals: If the reservation is withdrawn restrictions apply for resubmission
Non-Transferable: Reservations cannot be transferred to a different property or borrower without VHFA Approval

This compliance checklist is issued based on the information provided by the lender for the purpose of outlining the required documentation and does not constitute a guarantee for loan approval, loan purchase, or issuance of a MCC.

Lender is responsible for: (1) determining the applicable condominium eligibility per the requirements of FHMA, FHA, VA or RD; (2) managing the completion of all repairs and the enforcement of the repair escrow agreement; and (3) full and proper underwriting, credit and property, to meet the requirements of U.S. Bank, and FHMA or GNMA.

Lender warrants that: (1) All documentation provided is true and accurate; (2) if there is a non-borrowing spouse all information has been provided; (3) if there is a material change to the information provided the lender will immediately notify VHFA; and (4) Lender has complied in all other matters respect with the requirements of the applicable VHFA Procedures' Guide.

Compliance Documents: VHFA reserves the right to request additional documents. VHFA's review is for VHFA Program Compliance only and does not include underwriting to FHMA or GNMA requirements or guarantee acceptance for purchase by U.S. Bank National Association. For VHFA forms, the most current version must be used. Please submit copies of the required documents, in the order below, for the applicable program(s).

ADVANTAGE Documents:

- ___ Borrower Certification

MOVE Documents:

- ___ VHFA Federal Act Income and Acquisition Cost Worksheet (VHFA Form #5-401)
- ___ VHFA Mortgage Affidavit (VHFA Form #5-407)
- ___ Federal Tax Returns for the three most recent years, when applicable per the Mortgage Affidavit

MOVE MCC Documents:

- ___ VHFA Federal Act Income and Acquisition Cost Worksheet (VHFA Form #5-401)
- ___ MOVE MCC Compliance Affidavit (VHFA Form #5-2014D)
- ___ Federal Tax Returns as applicable per the Mortgage Affidavit

ASSIST Documents:

- ___ ASSIST Affidavit (VHFA Form #5-2012E)
- ___ Federal Tax Returns for the three most recent years

ALL PROGRAMS - Required Documents:

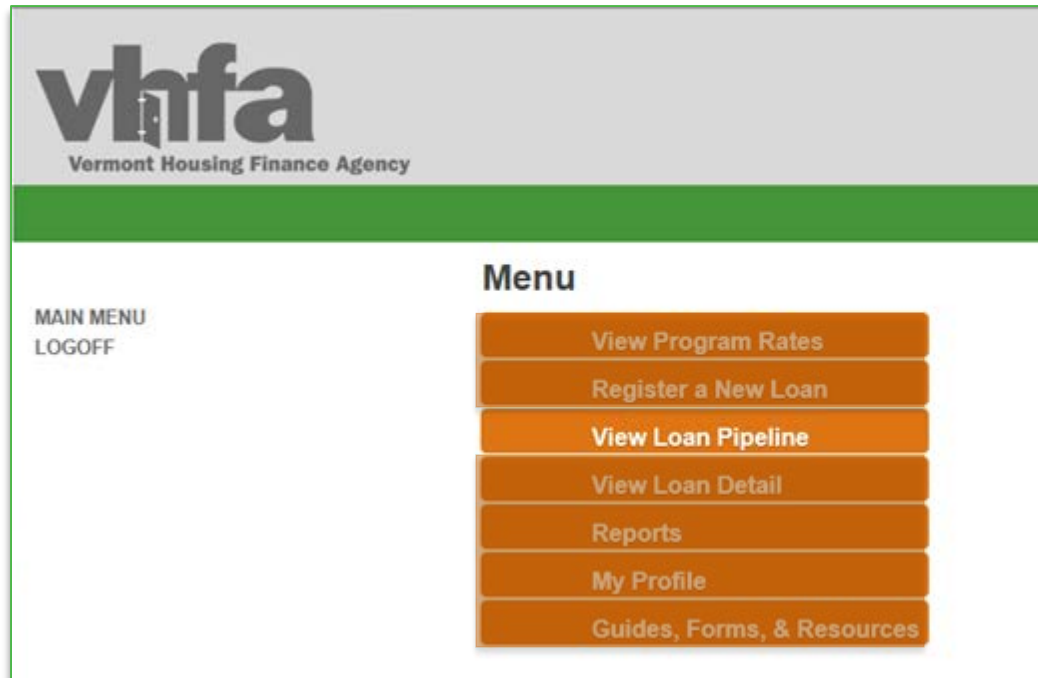
- ___ VHFA Notice to Mortgagee
- ___ FHMA Underwriting Transmittal 1008 or Government equivalent
- ___ Automated Underwriting Systems Findings Report from DU, LP or GUL, as applicable
- ___ Uniform Residential Loan Application (current Fannie/Freddie/FHLMAC Form)
- ___ Updated credit report that includes credit scores for each borrower
- ___ Income verification for each borrower and non-borrowing spouse (paystubs, W2s, VOID, etc.)
- ___ Federal Tax returns for the most recent tax filing year for each borrower and non-borrowing spouse
- ___ Disclosed Purchase and Sale Agreement with all addendums. If a Community Land Trust, include a copy of the Unassigned Lease Agreement or Covenant.
- ___ Appraisal Report (applicable and current FHMA/FHLMAC Form.) If the property is subject to a Land Trust Lease Agreement or Covenant, the appraisal must be completed according to Fannie Mae and VHFA requirements. See the applicable procedural guide for details.

VHFA Loan Origination Center

View Loan Pipeline

VHFA Loan Origination Center

View Loan Pipeline



VHFA Loan Origination Center

View Loan Pipeline

(1) Select VHFA Program Type > (2) Select Loan Status:

Important:

Loan Status = Lender Withdrawn:

- Count will reflect all withdrawals but will only display loan detail for loans withdrawn in the last 30 calendar days.

File Edit View Favorites Tools Help

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Available Programs

O/P MLW120

Listed below are the programs that are currently available.
Click on a program to see your loan pipeline.

Program Type:

- Advantage
- Advantage With Assist
- MOVE
- Move With Assist
- Conventional
- Government
- MOVE MCC
- MOVE MCC With Assist
- Mortgage Credit Certificate
- Assist

Back

Options

Back

MAIN MENU
LOGOFF

File Edit View Favorites Tools Help

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Status for Programs

O/P MLW121

Run: 04/21/2017(13:45)

Listed below are the status summaries of your loan pipeline.
Click on a status to see a list of the individual loans.

MOVE WITH ASSIST Conventional

Tracking Status	Loan Count	Loan Amount
RESERVED	1	\$128,525.00
INCOMPLETE	2	\$185,503.00
LENDER WITHDRAWN	5	\$721,900.00

Options

Back

MAIN MENU
LOGOFF

Back

VHFA Loan Origination Center

View Loan Pipeline

(3) View Loans for a Status > (4) Select a loan by clicking on any of the loan fields to view Loan Detail:

File Edit View Favorites Tools Help

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Loans for a Status

O/P MLW122

Listed below are the loans in this status.
Click on a loan to view detailed information.

**MOVE WITH ASSIST
Conventional
INCOMPLETE**

Loan Number	Mortgagor Last Name	Mortgagor First Name
02599998	SMITH	JOHN
02599999	DOE	JOHN

Back

MAIN MENU
LOGOFF

File Edit View Favorites Tools Help

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Loan Detail

O/P MLW123

Run: 04/11/2017,16:17

Cross-Reference Print Documents Document Images

Retrieve a Loan: Retrieve

Lender Loan Number: Retrieve

Loan Amount: \$149,940.00
Interest Rate: 4.0000 %
Term: 360 Payments
Purchase Price: \$224,000.00
Reservation Expiration Date: 07/30/2017
Program: MOVE WITH ASSIST
Sub Program: Conventional
Originator: ORIGINATOR NAME
Property: PROPERTY ADDRESS
Servicer: US Bank Home Mtg-MRBP Division

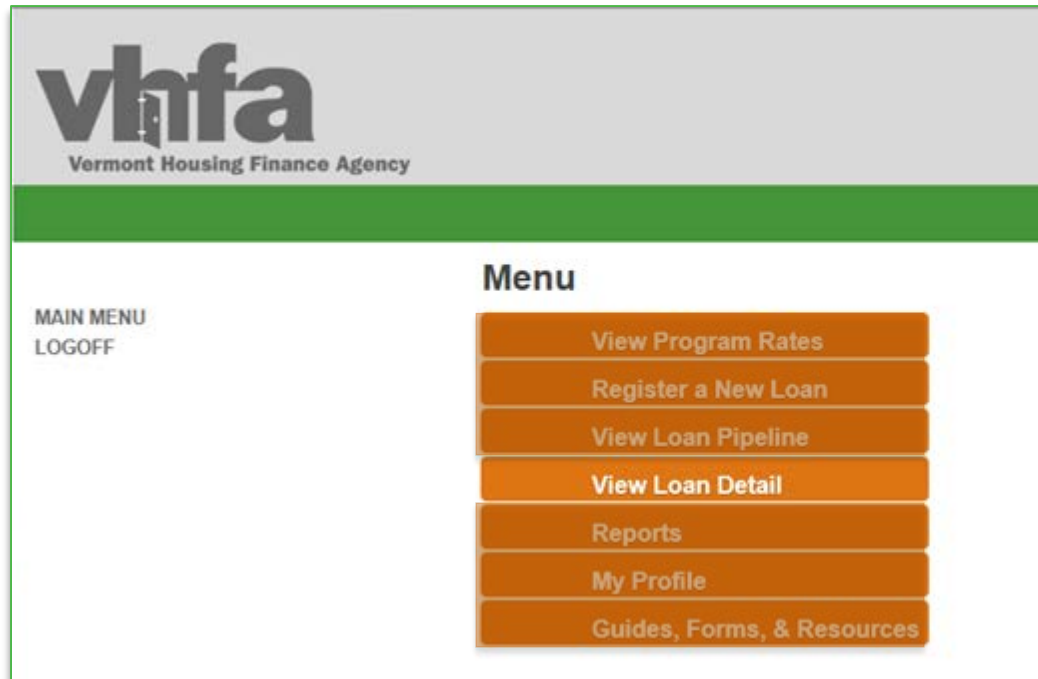
Mortgagor Name Social Security Number

VHFA Loan Origination Center

View Loan Detail

VHFA Loan Origination Center

View Loan Detail



VHFA Loan Origination Center

View Loan Detail

(1) A loan can be accessed by Loan Pipeline (see prior slides for instruction) or accessing View Loan Detail. From the View Loan Detail page there are 3 options to access a loan (a) enter the VHFA loan number in the Retrieve a Loan field and select Retrieve (b) enter the lender loan number in the Lender Loan Number field and select Retrieve or (c) use the Cross-Reference Tool to lookup by Mortgagor First or Last Name:

File Edit View Favorites Tools Help

Loan Detail

OIP MLW123 Run: 04/24/2017(12:17)

Screens
Loan Detail

MAIN MENU
LOGOFF

Cross-Reference

Retrieve a Loan: Retrieve

Lender Loan Number: Retrieve

Loan Amount: \$ 0.00
Interest Rate: 0.0000 %
Term: 0 Payments
Purchase Price: \$ 0.00
Program: *
Sub Program: *
Originator: *
Property: *
Servicer: N/A

Loan Number Does Not Belong to Originator

Mortgagor Name	Social Security Number
	XXX-XX-0000

Loan Status	Date
-------------	------

Unsatisfied Conditions	Requested	Due
------------------------	-----------	-----

File Edit View Favorites Tools Help

Cross Reference by Name

OIP MLW204 Run: 04/24/2017(12:27)

Screens
Cross Reference by Name

Options
Back

Enter part or all of the mortgagor name and click search to begin your search.

Last Name:
First Name: Search

MAIN MENU
LOGOFF

File Edit View Favorites Tools Help

Cross Reference by Name

OIP MLW204 Run: 04/24/2017(12:28)

Screens
Cross Reference by Name

Options
Back

Click on the name below you wish to retrieve.

Mortgagor Name	Loan Number	Loan Status
SMITH, JOHN	02599998	CONDITIONAL COMMITMENT
DOE, JOHN	02599999	RESERVED

VHFA Loan Origination Center

View Loan Detail

(2) View Loan Detail and access navigational buttons for (a) Cross-Reference, (b) Print Documents and (c) Document Images and view (d) Unsatisfied Conditions:

Loan Detail
OPMLV123 Run: 05/10/2017(13:03)

2

a Cross-Reference b Print Documents c Document Images

Retrieve a Loan: 12345678 Retrieve
Lender Loan Number: 987654321 Retrieve

Loan Amount: \$100,000.00
Interest Rate: 4.0000 %
Term: 360 Payments
Purchase Price: \$150,000.00
Reservation Expiration Date: 07/30/2017
Program: Conventional
Sub Program:
Originator: Lender Name
Property: Property Address
Servicer: US Bank Home Mtg-MRBP Division

Mortgagor Name	Social Security Number
Borrower First & Last Name	XXX-XX-1234

Loan Status	Date
* INCOMPLETE RESERVATION	04/11/2017
RESERVED	04/11/2017
IN REVIEW	04/12/2017
INCOMPLETE	04/13/2017
CONDITIONAL COMMITMENT	04/27/2017

d

Unsatisfied Conditions	Requested	Due
------------------------	-----------	-----

e

Other Mortgages

Loan Amount	Interest Rate	Term In Months	Amortization Type	Program
\$5,000.00	0.0000	0	Non-Amortizing	Assist

- a) Cross-Reference will take you back to a search option by Mortgage First and Last Name (see prior slide).
- b) Print Documents will allow you to view and print VHFA forms (Reservation Confirmation, Compliance Checklist and Conditional Commitment).
- c) Document Images will take you to a screen where you can upload loan documents.
- d) Unsatisfied Conditions lists outstanding conditions for both VHFA and U.S. Bank (as applicable).
- e) Other Mortgages lists all VHFA programs for a specific borrower (i.e. if you are viewing the loan detail

VHFA Loan Origination Center

Loan Status Change

When there is a loan status change (Incomplete, Conditional Commitment, Post-Closing Conditions or Post Closing Approval) (1) an email notification will be sent to one common email address (i.e. a group email address is best)> (2) this email will be the primary communication method to prompt a lender to access the Loan Detail page where they can view Unsatisfied Conditions in the case of Incomplete, print the Conditional Commitment letter and receive notification when there are Post-Closing Conditions or Post Closing Approval occurs:

1

Reply Reply All Forward

VHFA <DoNotReply@vhfa.org> Josh Mead Tue 4/18

Loan Status Change Notice for loan reserved with VERMONT HOUSING FIN...

We removed extra line breaks from this message.

Loan Number: 02599999
 Mortgagor: DOE JOHN
 Old Status: RESERVED
 New Status: INCOMPLETE

If you have any questions about the loan please contact Homeownership Department us at Homeownershipdept@vhfa.org

Tip: An email is sent for each loan program (i.e. MOVE with ASSIST status change will result in 2 emails, 1 email for the MOVE loan and a 2nd email for the ASSIST loan)

2

Loan Detail Run: 05/10/2017(13:03)

Cross-Reference Print Documents Document Images

Retrieve a Loan: 12345678 Retrieve
 Lender Loan Number: 987654321 Retrieve

Loan Amount: \$100,000.00
 Interest Rate: 4.0000 %
 Term: 360 Payments
 Purchase Price: \$150,000.00
 Reservation Expiration Date: 07/30/2017
 Program: Conventional
 Sub Program:
 Originator: Lender Name
 Property: Property Address
 Servicer: US Bank Home Mtg-MRBP Division

Mortgagor Name	Social Security Number
Borrower First & Last Name	XXX-XX-1234

Loan Status	Date
INCOMPLETE RESERVATION	04/11/2017
RESERVED	04/11/2017
IN REVIEW	04/12/2017
INCOMPLETE	04/13/2017
CONDITIONAL COMMITMENT	04/27/2017

Unsatisfied Conditions	Requested	Due

Other Mortgages

Loan Amount	Interest Rate	Term In Months	Amortization Type	Program
\$5,000.00	0.0000	0	Non-Amortizing	Assist

VHFA Loan Origination Center

Unsatisfied Conditions

(1) Unsatisfied Conditions for both VHFA and U.S. Bank can be viewed on the Loan Detail page:

Loan Detail
OP MLW23 Run: 05/10/2017(13:03)

[Cross-Reference](#) [Print Documents](#) [Document Images](#)

Retrieve a Loan:
 Lender Loan Number:

Loan Amount: \$100,000.00
 Interest Rate: 4.0000 %
 Term: 360 Payments
 Purchase Price: \$150,000.00
 Reservation Expiration Date: 07/30/2017
 Program: Conventional
 Sub Program:
 Originator: Lender Name
 Property: Property Address
 Servicer: US Bank Home Mtg-MRBP Division

Mortgagor Name	Social Security Number
Borrower First & Last Name	XXX-XX-1234

Loan Status	Date
*	04/11/2017
INCOMPLETE RESERVATION	04/11/2017
RESERVED	04/11/2017
IN REVIEW	04/12/2017
INCOMPLETE	04/13/2017
CONDITIONAL COMMITMENT	04/27/2017

Unsatisfied Conditions	Requested	Due
Copy of a completed 1008. (missing from package)	04/12/2017	00/00/0000
Updated DU to reflect "HFA Preferred verbiage".	04/12/2017	00/00/0000
Copy of an acceptable appraisal.	04/12/2017	00/00/0000

Other Mortgages

Loan Amount	Interest Rate	Term In Months	Amortization Type	Program
\$5,000.00	0.0000	0	Non-Amortizing	Assist

Important Improvement:

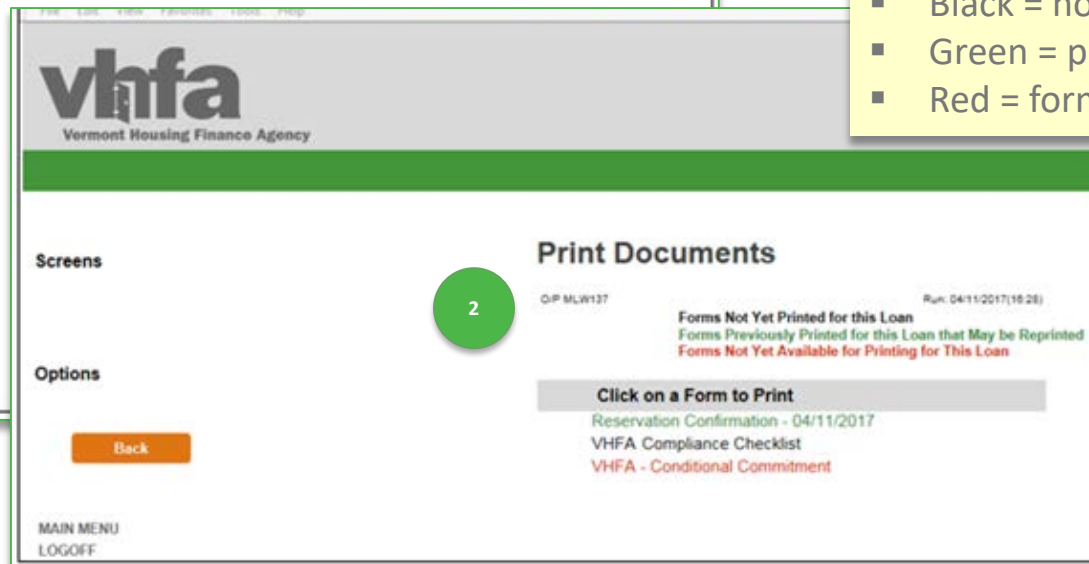
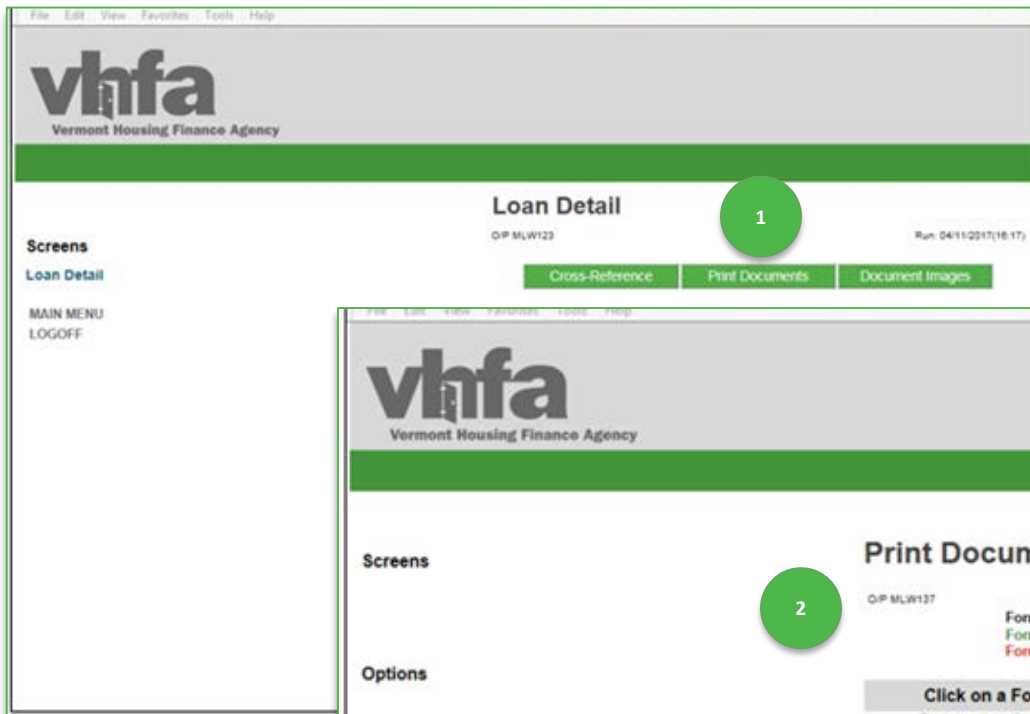
- In the old system, VHFA would upload an unsatisfied conditions list that would have to be accessed in the portal and downloaded, in the new system conditions will be displayed on the Loan Detail page.

Unsatisfied Conditions	Requested	Due
Copy of a completed 1008. (missing from package)	04/12/2017	00/00/0000
Updated DU to reflect "HFA Preferred verbiage".	04/12/2017	00/00/0000
Copy of an acceptable appraisal.	04/12/2017	00/00/0000

VHFA Loan Origination Center

Print Documents

(1) Select Print Documents navigational button > (2) View list of documents:



Important:

Forms are color-coded based on availability and status, key displays on the top of the screen:

- Black = not yet printed
- Green = previously printed
- Red = form is not yet available

VHFA Loan Origination Center

Document Images

(1) Select Document Images navigational button > (2) Access screen to Upload Loan Document(s):

File Edit View Favorites Tools Help

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Loan Detail

O/P MLW123 (11/2017;16-17)

[Cross-Reference](#) [Print Documents](#) [Document Images](#)

Retrieve a Loan:
Lender Loan Number:

Loan Amount: \$149,940.00
Interest Rate: 4.0000 %
Term: 360 Payments
Purchase Price: \$224,000.00
Reservation Expiration Date: 07/30/2017
Program: MOVE WITH ASSIST
Sub Program: Conventional
Originator: ORIGINATOR NAME
Property: PROPERTY ADDRESS
Servicer: US Bank Home Mtg-MRBP Division

Mortgagor Name: Social Security Number:

File Edit View Favorites Tools Help

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Loan Documents

O/P MLW300 Run: 04/24/2017(13:07)

Screens
Loan Documents

This screen allows you to upload completed loan packages or individual loan documents as well as to retrieve and view previously uploaded loan documents.

Options

Upload Loan Document(s)

Lender is responsible for: (1) Determining the applicable Condominium eligibility per the requirements of FNMA, FHA, VA or RD; (2) Managing the completion of all repairs and the enforcement of the repair escrow agreement; and (3) Full and proper underwriting, credit and property, to meet the requirements of U. S. Bank, and FNMA or GNMA.

Lender warrants that: (1) All documentation provided is true and accurate; (2) If there is a non-borrowing spouse all information has been provided; and (3) If there is a material change to the information provided the lender will immediately notify VHFA.

Received button next to the document you would like to view.
Please browse for the document(s) you would like to upload, then click the **Upload** button to upload the document(s).
If you experience problems uploading documents please try uploading fewer documents at a time.

UNDERWRITING

Compliance Documents	<input type="text"/>	<input type="button" value="Browse..."/>
Appraisal Report	<input type="text"/>	<input type="button" value="Browse..."/>
Loan Closing Documents	<input type="text"/>	<input type="button" value="Browse..."/>

VHFA Loan Origination Center

Document Images

(3) Use Browse to select documents to upload > (4) select Upload > (5) select Process Now, the system will return to Loan Documents screen upon successful upload:

Loan Documents
O/P MLW300 Run: 04/24/2017(13:07)

This screen allows you to upload completed loan packages or individual loan documents as well as to retrieve and view previously uploaded loan documents.

Options
Back

Upload Loan Document(s)

Lender is responsible for: (1) Determining the applicable Condominium eligibility per the requirements of FNMA, FHA, VA or RD, (2) Managing the completion of all repairs and the enforcement of the repair escrow agreement, and (3) Full and proper underwriting, credit and property, to meet the requirements of U.S. Bank, and FNMA or GNMA.

Lender warrants that: (1) All documentation provided is true and accurate, (2) If there is a non-borrowing spouse all information has been provided, and (3) If there is a material change to the information provided the lender will immediately notify VHFA.

Received button next to the document you would like to view.
Please browse for the document(s) you would like to upload, then click the Upload button. Please click on the button to upload the document(s).
If you experience problems uploading documents please try uploading fewer documents at a time.

UNDERWRITING

Compliance Documents	m:\Desktop\TEST FILES\doc1.pdf	Browse...
Appraisal Report	op:\TEST FILES\Lender File 2.pdf	Browse...
Loan Closing Documents		Browse...

Upload

Data Upload

Screens
Data Upload
MAIN MENU
SYSTEM HELP
SCREEN HELP
LOGOFF

Files were uploaded successfully!

You must click the "Process Now" or the uploaded files will not be processed.

Process Now

Uploaded Files

Compliance-Documents	doc1.pdf
Appraisal-Report	Lender File 2.pdf



Reminder:

- ✓ You can upload all documents in one single file or groups of files; following the Compliance Checklist order will help make the review process smoother and more efficient.

Note: You cannot reorder documents once uploaded.

VHFA Loan Origination Center

Important Tips

If...	Then...
A reservation was started but the system was exited (i.e. you were kicked out or logged off)...	The system will begin to store the reservation as soon as you complete the <u>Loan Information</u> screen. Use the cross-reference tool to look-up the borrower and complete the reservation started to avoid a duplicate reservation.
The system will not allow you to complete a reservation because of a duplicate social security number...	Contact VHFA, this means that there is a duplicate reservation for that social security number that may be with another lender.
You use the back arrow instead of the menu options and now see a webpage expiration message...	Hit refresh (right click) or F5 to return to the system.
You just completed a reservation and it included ASSIST and/or MCC and there are data elements appearing in the Interest Rate, Term in Months and Amortization Type fields on the Loan Detail screen...	Disregard, this is a system 'glitch' and VHFA corrects upon initial review after the reservation is completed. The information will not display on the Reservation Confirmation or Compliance Checklist.
You need to cancel or withdraw a reservation...	Contact VHFA.

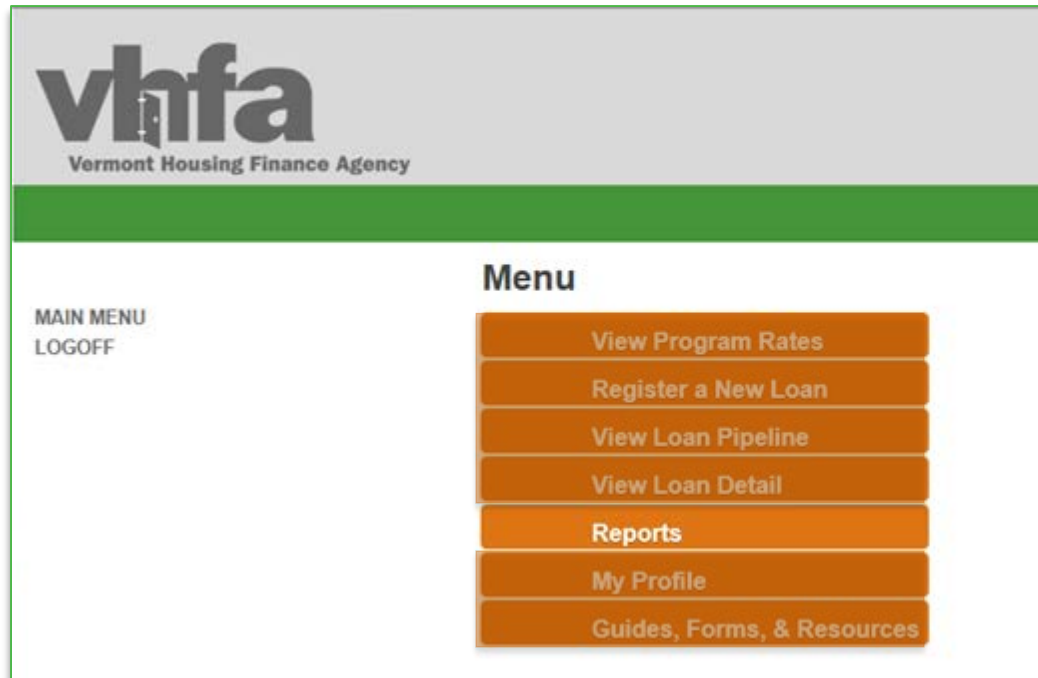
VHFA Homeownership Contact: Homeownershipdept@vhfa.org or 800.339.5866

VHFA Loan Origination Center

Reports

VHFA Loan Origination Center

View Loan Detail



VHFA Loan Origination Center

Reports > Unsatisfied Conditions Report

The new system has 2 operational reports to support pipeline management the Unsatisfied Conditions Report and Lender Pipeline (1) to access the Unsatisfied Conditions report click on the report and > (2) a pop-up window appears to Submit and compile the report:

The image shows two overlapping screenshots of the VHFA Loan Origination Center interface. The left screenshot shows the main menu with a green circle labeled '1' highlighting the 'Unsatisfied Conditions Report' option. The right screenshot shows the 'Unsatisfied Conditions' report page with a green circle labeled '2' highlighting the 'Submit' button. The page includes a header with the VHFA logo, a menu, and a main content area with 'Screens' and 'Options' sections. The 'Options' section contains 'Back' and 'Submit' buttons. The page also displays the report ID 'O/P MLW127' and the run date 'Run: 04/24/2017(14:44)'. A message prompts the user to click the 'Submit' button to compile the report.

VHFA Loan Origination Center

Reports > Unsatisfied Conditions Report Content



Unsatisfied Conditions Report

- Current pipeline
- Sorted by Mortgagor Name then Loan Number
- The following loan level detail is included in the report:
 - Mortgage Last Name, First Name
 - VHFA Loan Number
 - Lender Loan Number
 - Date Requested
 - Program Name
 - Current Loan Status
 - Outstanding condition including whether it is VHFA or U.S. Bank driven condition

VHFA Loan Origination Center

Reports > Lender Pipeline > VHFA Program Filter

The Lender Pipeline can be viewed in entirety (all loans) or filtered by VHFA program by (1) access the Lender Pipeline report by clicking on the report and > (2) a pop-up window will appear > (3) select programs from the dropdown an (4) select Submit:

The image shows two screenshots of the VHFA Loan Origination Center interface. The top screenshot shows the main menu with the 'Lender Pipeline' option highlighted by a green circle labeled '1'. The bottom screenshot shows the 'Lender Pipeline' report page with a green circle labeled '2' over the title. A dropdown menu is open, showing a list of programs with a green circle labeled '3' over the 'All' option. A green circle labeled '4' is over the 'Submit' button on the report page.

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MAIN MENU
LOGOFF

Menu

- Unsatisfied Conditions Report
- Lender Pipeline

File Edit View Favorites Tools Help

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Lender Pipeline
OIP MLWEXP Run: 04/24/2017(15:00)
Choose a Program/Sub-Program and Click the Submit Button to Compile the Export.

Screens
Lender Pipeline

Options

Program/Issue | All

Back Submit

MAIN MENU
LOGOFF

- All
- Advantage - Conventional
- Advantage - Government
- Advantage With Assist - Conventional
- Advantage With Assist - Government
- Assist
- MOVE - Conventional
- MOVE - Government
- MOVE MCC - Conventional
- MOVE MCC - Government
- MOVE MCC With Assist - Conventional
- MOVE MCC With Assist - Government
- Mortgage Credit Certificate
- Move With Assist - Conventional
- Move With Assist - Government

VHFA Loan Origination Center

Reports > Lender Pipeline Content



Lender Pipeline

- Current pipeline
- Can be viewed for entire pipeline or filtered by a specific VHFA Program
- The following loan level detail is included in the report:
 - Loan Status
 - Lender Loan Number
 - VHFA Loan Number
 - Borrower (First and Last Name)
 - Program
 - Loan Type
 - Loan Amount
 - Rate
 - Reservation Date
 - Final Purchase Date

VHFA Loan Origination Center

My Profile

VHFA Loan Origination Center

My Profile

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MAIN MENU
LOGOFF

Menu

- View Program Rates
- Register a New Loan
- View Loan Pipeline
- View Loan Detail
- Reports
- My Profile**
- Guides, Forms, & Resources

VHFA Loan Origination Center

My Profile

(1) Access **User Profile Maintenance** to enter or update your information:

The screenshot shows the VHFA web application interface. At the top left is the VHFA logo and the text "Vermont Housing Finance Agency". Below the logo is a green navigation bar. On the left side, there is a sidebar with "Screens" (User Profile Maintenance) and "Options" (Back and Submit buttons). The main content area is titled "User Profile Maintenance" and contains a form for "NAME, ADDRESS AND PASSWORD MAINTENANCE". The form includes fields for Name, Company Name, Address 1, Address 2, City, State (dropdown), ZIP, Phone, Alternate Phone, Fax, and E-mail. Below the form are fields for Original Password, New Password, and Verify New Password. A red circle with the number "1" is overlaid on the "User Profile Maintenance" title. At the bottom of the form are "Back" and "Submit" buttons.

Important :

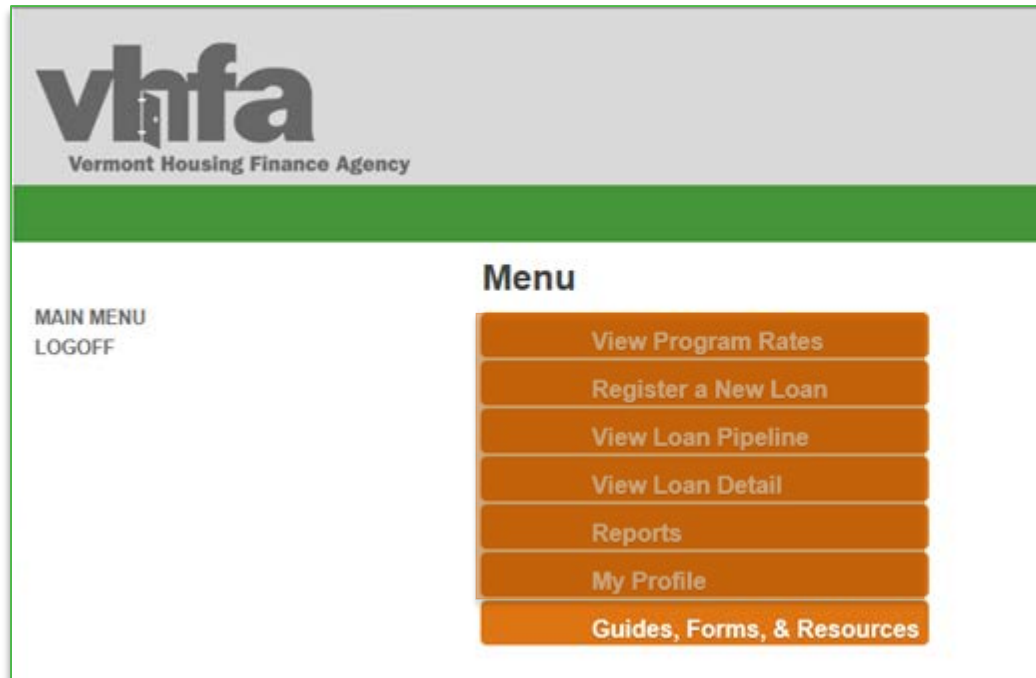
- Ensure your email address is accurate, the email is used to send a temporary password if you forget your password.
- This screen is accessible by individual user and is not restricted to an administrator role.

VHFA Loan Origination Center

Guides, Forms and Resources

VHFA Loan Origination Center

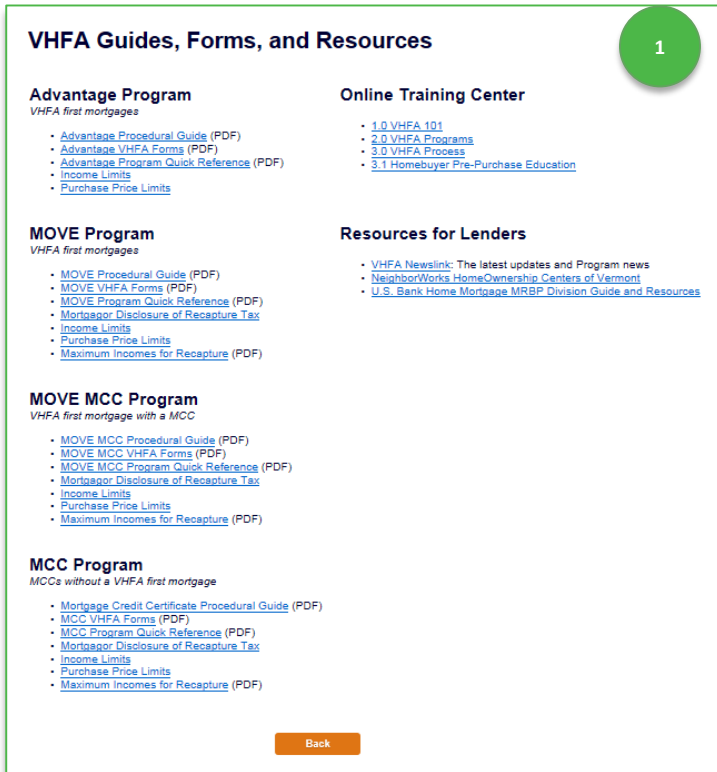
Guides, Forms and Resources



VHFA Loan Origination Center

Guides, Forms and Resources

(1) All VHFA Guides, Forms, and Resources are centrally accessible from the same location that you will submit a reservation or check pipeline:



VHFA Guides, Forms, and Resources

Advantage Program
VHFA first mortgages

- [Advantage Procedural Guide](#) (PDF)
- [Advantage VHFA Forms](#) (PDF)
- [Advantage Program Quick Reference](#) (PDF)
- [Income Limits](#)
- [Purchase Price Limits](#)

MOVE Program
VHFA first mortgages

- [MOVE Procedural Guide](#) (PDF)
- [MOVE VHFA Forms](#) (PDF)
- [MOVE Program Quick Reference](#) (PDF)
- [Mortgage Disclosure of Recapture Tax](#)
- [Income Limits](#)
- [Purchase Price Limits](#)
- [Maximum Incomes for Recapture](#) (PDF)

MOVE MCC Program
VHFA first mortgage with a MCC

- [MOVE MCC Procedural Guide](#) (PDF)
- [MOVE MCC VHFA Forms](#) (PDF)
- [MOVE MCC Program Quick Reference](#) (PDF)
- [Mortgage Disclosure of Recapture Tax](#)
- [Income Limits](#)
- [Purchase Price Limits](#)
- [Maximum Incomes for Recapture](#) (PDF)

MCC Program
MCCs without a VHFA first mortgage

- [Mortgage Credit Certificate Procedural Guide](#) (PDF)
- [MCC VHFA Forms](#) (PDF)
- [MCC Program Quick Reference](#) (PDF)
- [Mortgage Disclosure of Recapture Tax](#)
- [Income Limits](#)
- [Purchase Price Limits](#)
- [Maximum Incomes for Recapture](#) (PDF)

Online Training Center

- [1.0 VHFA 101](#)
- [2.0 VHFA Programs](#)
- [3.0 VHFA Process](#)
- [3.1 Homebuyer Pre-Purchase Education](#)

Resources for Lenders

- [VHFA Newslink: The latest updates and Program news](#)
- [NeighborWorks HomeOwnership Centers of Vermont](#)
- [U.S. Bank Home Mortgage MRBP Division Guide and Resources](#)

[Back](#)