# Home In Five Conventional Program

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

# Home in Five Conventional Program

**Red indicates a change from previous matrix.**
***Overlays to Freddie Mac guidelines are underlined and in italics***

| Home in Five Conventional Fixed Rate Purchase Program | | | | |
|---|---|---|---|---|
| **Occupancy** | **Maximum LTV/CLTV** | **Number of Units** | **FICO** | **DTI** |
| Primary Residence | 97% /105% | 1 Unit | 640 | Lesser of 50% or AUS |
| | | Manufactured Homes[1] | 660 | 45% |

[1] See Eligible Property section for full requirements on Manufactured Homes

## Loan Product

**Eligible Products/Terms**

- 30 Year Fixed Rate Only

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

| Fannie Mae HFA Preferred or Freddie Mac HFA Advantage | |
|---|---|
| **Home in Five Advantage Program First Mortgage Product Codes With 30 year Forgivable DPA** | |
| **CPX403** – 30 year 3%, ≤80% AMI | **CPX503** – 30 year 3%, > 80% AMI |
| **CPX404** – 30 year 4%, ≤80% AMI | **CPX504** – 30 year 4%, > 80% AMI |
| **CPX405** – 30 year 5%, ≤80% AMI | **CPX505** – 30 year 5%, > 80% AMI |
| | |
| **30-year Forgivable Second Mortgage Product Code**<br>(see Home In Five down payment assistance guidelines for full details) | |
| **EPX 300** – 3%, 4% or 5% assistance | |
| | |
| **Home in Five Advantage Program First Mortgage Product Codes With 7-Year Forgivable DPA**<br>For Borrowers ≤ 80% | |
| **CPX473** - 30 year 3% ≤ 80% AMI | |
| **CPX474** - 30 year 4% ≤ 80% AMI | |
| **CPX475** - 30 year 5% ≤ 80% AMI | |
| **CPX476** - 30 year 6% ≤ 80% AMI | |
| | |
| **7-Year Forgivable Second Mortgage Product Code**<br>(see Home In Five down payment assistance guidelines for full details) | |
| **EPX 700** – 3%, 4%, 5% or 6% assistance | |

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|---|---|
| | **Home in Five Advantage Program First Mortgage Product Codes With 10-Year Amortizing DPA**<br>**CPX413** - 10 year 3% ≤80% AMI<br>**CPX513** - 10 year 3% >80% AMI<br>**CPX414** - 10 year 4% ≤80% AMI<br>**CPX514** - 10 year 4% >80% AMI<br>**CPX415** - 10 year 5% ≤80% AMI<br>**CPX515** - 10 year 5% >80% AMI<br>**CPX416** - 10 year 6% ≤80% AMI<br>**CPX516** - 10 year 6% >80% AMI<br>**10-Year Amortizing Second Mortgage Product Code**<br>(see Home In Five down payment assistance guidelines for full details)<br>**EPX200** - 4%, 5% 6% or 7% assistance |
| **Income Limits** | • Refer to Home in Five guidelines for current income limits.<br>• All stable and verifiable income used for underwriting qualification as reported in the Fannie Mae / Freddie Mac Underwriting and Transmittal Summary must be applied against the Program Income Limits. Household income does not apply. |
| **Ineligible Product Types** | • *Homestyle Renovation*<br>• *Standard Fannie Mae HomeReady*<br>• *Standard Freddie Mac Home Possible*<br>• *High Balance /Super Conforming loans* |
| **Purchase Price Limits** | • The Current Fannie Mae/ Freddie Mac loan limit applies. Non-conforming Loans are not eligible |
| **Loan Purpose** | • Purchase |
| **Occupancy** | • Primary residence, owner occupied only<br>• Borrowers and spouses must reside in the U.S and occupy the property as their primary residence within 60 days of closing |
| **Temporary Buy Downs** | • *2/1, 1/1 and 1/0 Permitted*<br>• *Allowable Buydown Contributors: Builder/ Seller; Lender; or Other Interested 3rd Party (as permitted per agency)*<br>• *Borrower Funded Buydowns are not permitted*<br>• Purchase Transaction Only<br>• Owner Occupied<br>• Buydown Agreement required to be in the file<br>• Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable for all other eligibility requirements |


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| Eligibility | |
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| **Borrower Eligibility** | • Acceptable Residency Statuses:<br>o US Citizen(s)<br>o Non-US Citizen(s) lawfully residing in the United States as permanent or non-permanent resident borrowers are eligible<br>o Follow agency guidelines for borrower eligibility requirements<br>• Note: *If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses*<br>• Not limited to first-time homebuyers<br>• *Borrowers may not have an ownership interest in another residential property at the time of the loan closing unless the property is currently listed for sale or under contract.*<br>• *Loans to Limited Liability Corporations are not permitted.* |
| **Exclusionary List** | • *Lakeview has established an Exclusionary List identifying certain individuals and businesses. Lakeview will not purchase a loan where an individual or company on the Lakeview Exclusionary List was directly or indirectly involved in the transaction. The Exclusionary List can be found on the Lakeview LoanDock portal. To proceed, the loan actors must be checked against the comprehensive exclusionary list.* |
| **Homebuyer Education Requirements** | • All homebuyers must attend an 8-hour homebuyer education course.<br>• See Home in Five Homebuyer Education page for full details on how to meet this requirement<br>• Homebuyer Education must be completed prior to note date/loan closing and lender must retain the certificate of completion in the loan file<br>• The Homebuyer Education course must:<br>o **meet Home in Five guidelines** AND<br>o meet the standards defined by the National Industry Standards for Homeownership Education and Counseling or be a HUD approved course AND<br>o meet Fannie Mae or Freddie Mac's guidelines as applicable per AUS utilized |
| **Co-Signers/non-Occupant co-borrowers/Non-purchasing Spouse** | • *Co-Signers and Non-occupant Co-Borrowers are not permitted*<br>• A non-purchasing spouse is allowed on title to the property as long as they also sign the Second Deed of Trust. They are not required to sign the second Promissory Note. |
| **Non-Arm's Length Transactions** | • Per Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable |

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| Credit | |
|---|---|
| **AUS** | • Fannie Mae DU Approve/Eligible or Freddie Mac Loan Prospect Advisor (LPA) Accept/Eligible is required.<br>• *Manual underwriting is not permitted* |
| **Underwriting Authority** | • Delegated underwriting only<br>o Non-delegated underwriting not permitted |
| **FICO Requirements** | • All borrowers must have a 640 minimum credit score subject to a DU Approve/ Eligible or LPA Accept/Eligible as applicable<br>• *If any of the borrowers do not have a usable credit score, the loan is NOT eligible.* |
| **Non-Traditional Credit** | • *Not permitted* |
| **Significant Derogatory Credit** | • Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable |
| **DTI** | • The lesser of 50% or AUS approval<br>• **LPA ONLY-** *Effective for all purchases on or after 11/22/19:*<br>o For the subject property and all other real estate owned, flood insurance and special assessments with more than 10 monthly payments remaining must be included in the DTI<br>o To exclude a monthly student loan payment from the DTI ratio, the Mortgage file must contain documentation indicating that the Borrower is ***eligible or approved for*** the student loan forgiveness, cancelation, discharge, or employment-contingent repayment program. Evidence of eligibility or approval must come from the student loan program or the employer, as applicable |
| **Employment/Income** | |
| **Employment/Income Verification** | • Employment and income documentation must comply with the requirements of the AUS findings and the Fannie Mae Seller Guide or Freddie Mac Seller/Servicer Guide as applicable, including all additional investor COVID guidelines and diligence requirements for income and employment verification that are still in place.<br>o Approved third party suppliers and distributors that generate employment and income verification reports are permitted for the purpose of verifying income and/or employment.<br>• *Request for Verification of Employment, Form 1005 is not permitted as a standalone document for income verification.*<br>o *When using Form 1005, the borrower's most recent paystub, IRS W-2 form, or IRS tax return transcripts covering the most recent one-year period must be obtained.*<br>• All sources of qualifying income must be legal in accordance with all applicable federal, state, and local laws, rules, and regulation, without conflict. |
| **Self-Employment/ Income Verification** | • In addition to the standard employment/income verification guidance above:<br>o For self-employed borrowers, the verbal verification of employment must be completed within 120 calendar days prior to the note date.<br>o When evaluating self-employed borrower income, Lakeview may, at its discretion, request additional documentation if excessive deductions--such as depreciation--are added back to the borrower's net income. The purpose of this documentation is to validate the |

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| | borrower's cash flow and confirm the historical consistency of the income used for qualification.<br>o Provide a written analysis of the income used to qualify the borrower on the Transmittal Summary or like document(s) in the file. An income analysis must be completed for self-employed borrowers. |
| **Tax Transcripts** | • Form 4506-C or Form 8821 is required *to be signed at closing* for all transactions.<br>• **Transcript Requirements:**<br>o W2/1099 transcripts will not be required for a borrower when all income for that borrower is derived from W-2 wage earner and /or 1099 fixed income sources.<br>o *Tax return transcripts (personal and/or business) are required in the following circumstances:*<br>▪ *When tax returns are used to qualify the borrower's income (i.e., self-employment income, rental income, etc.). The number of years provided must be based on the AUS findings.*<br>▪ *When a borrower is employed by family members.*<br>▪ *When amended tax returns have been filed. Record of Account transcripts are required and must support the amended income.*<br>o Note: If the current tax return has been filed but the corresponding tax transcript is unavailable due to IRS processing delays, the prior year's transcripts are required (as determined by AUS requirements) along with the current tax return, and a transcript request for the current year showing "No Record Found."<br>▪ Additional documentation, such as copies of cancelled IRS payment/refund checks, or electronic filing receipts that display the SID and AGI matching the return, may be required on a case-by-case basis.<br>o In FEMA declared disaster areas, the IRS may grant tax filing extensions to citizens of specific Counties and Parishes. If a tax payer takes advantage of these extensions, a copy of the extension, the "No Record Found" result, and the prior year's transcripts are required (based on AUS finding). |
| **Assets/Reserves** | |
| **Asset Documentation** | • Asset documentation must comply with the requirements of AUS findings and the Fannie Mae Seller Guide or Freddie Mac Seller/Servicer Guide as applicable<br>o Approved third party suppliers and distributors that generate asset verification reports are permitted for the purpose of verifying assets |
| **Financing Concessions** | • Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable |
| **Borrower Contribution** | • Per Fannie Mae HFA Preferred or Freddie Mac HFA Advantage guidelines as applicable |

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| Subordinate Financing | |
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| **Subordinate Financing/Down Payment Assistance** | Home In Five Advantage Second Loan options:<br>• 3%, 4% or 5% Second mortgage, 30-year term, deferred principal, due upon sale, transfer, or refinance. Forgiven after 30 years<br>• 3%, 4%, 5% or 6% Second mortgage, 7-year term, deferred principal, due upon sale, transfer, or refinance. Forgiven 1/84th per full month over 7 years<br>• 3%, 4%, 5% or 6% Second mortgage, 10-year fully amortizing P&I payment<br>o Second Loans and repayment terms must be accurately reflected as a Community Second within DU or LPA<br><br>**Refer to Home In Five Advantage down payment assistance guidelines for all second mortgage requirements** |
| **Property/Appraisal** | |
| **Eligible Property Types** | • 1- unit primary residence<br>• Townhomes<br>• PUDs<br>• Condominiums<br>• Leaseholds<br>• Manufactured Homes (see Manufactured Home section below for additional requirements). |
| **Ineligible Property Types** | • *Cooperatives*<br>• *2-4 units*<br>• *Community Land Trusts*<br>• *Land trusts where the beneficiary is an individual*<br>• Group Homes<br>• Mobile Homes<br>• Working Farms and Ranches<br>• Unimproved Land<br>• Timeshares<br>• Condotels<br>• Hotel Condominiums<br>• Geodesic Domes |
| **Manufactured Homes** | • **Manufactured Homes permitted subject to the following:**<br>o *45% DTI*<br>o LTV/CLTV per Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable<br>o *Minimum FICO of 660*<br>o *Singlewide or greater are eligible*<br>o *Manufactured home must not have been constructed prior to 1994*<br>o *Leaseholds not permitted* |

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| **Appraisal Requirements** | • Determined by AUS findings<br>• *Appraisal Condition rating of C5/C6 or Quality rating of Q6 is not permitted*<br>• *Lakeview will require successful UCDP Submission Summary Reports (SSRs) from both Fannie Mae and Freddie Mac. Lakeview will not purchase loans that include the proprietary messages that indicate 100% of the loans submitted with appraisals from the identified appraiser or supervisory appraiser will be reviewed, or that Fannie Mae or Freddie Mac will not accept appraisals from the identified appraiser or supervisory appraiser as applicable.* |
| **Appraisal Transfers** | • Appraisal transfers are permitted in accordance with the Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable |
| **Appraisal Re-Use** | • The re-use of an appraisal is permitted in accordance with the Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable |
| **Construction Conversion Transactions** | • Refer to Fannie Mae Selling Guide or Freddie Mac Seller/Servicer Guide as applicable |
| **Disaster Area Requirements** | • Refer to the Disaster Guidelines in the Lakeview Seller Guide for requirements pertaining to properties impacted by a disaster in:<br>o FEMA Major Disaster Declarations with designated counties eligible for individual assistance (IA).<br>o Areas where FEMA has not made a disaster declaration, but Lakeview Loan Servicing or an Investor (Fannie Mae, Freddie Mac, FHA, USDA, or the Veterans Administration) has determined that there may be an increased risk of loss due to a disaster.<br>o Areas where the Seller has reason to believe that a property might have been damaged in a disaster<br>• Correspondent lenders are responsible for monitoring the Disaster Declaration File and the FEMA Website including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster. |
| **Escrow Holdbacks** | • Escrow holdbacks are permitted for outstanding minor repairs for incomplete construction or for alterations and repairs that cannot be completed prior to loan closing provided the subject property is habitable and safe for occupancy at the time of closing<br>• Follow Freddie Mac /Fannie Mae guidelines regarding reason, type of improvements, time to complete, quality, disbursements, and post-closing documentation<br>• It is the Seller's responsibility to forward final completion documents to Lakeview Loan Servicing per Freddie Mac/ Fannie Mae guidelines<br>• Loans with outstanding escrow repairs must not impact Lakeview Loan Servicing's ability to deliver/sell the loan<br>• **The correspondent lender or designated escrow company will be responsible for managing and disbursing the escrows**<br>• The correspondent lender shall deliver loans that were originated in accordance with the Freddie Mac Seller Guide or Fannie Mae Selling Guide as applicable.<br>• Correspondent lender or designated escrow company is to retain the escrow funds until all improvements have been completed. Lender to provide Lakeview Loan Servicing confirmation of all work completed and that escrow funds have been released. |

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| **Conversion of Primary Residence** | • Not Permitted |
| **Geographic Restrictions** | • Property must be within Maricopa County |
| **Special Restrictions** | |
| **High-Cost Loans** | • *Lakeview will not purchase High-Cost Loans.* |
| **Higher Priced Mortgage Loans (HPML)** | • Lakeview will purchase HPML in accordance with Fannie Mae/Freddie Mac guidelines |
| **Assumptions** | • May not be assumed by a subsequent buyer |
| **Multiple Financed Properties** | • *Not Permitted* |
| **Insurance** | |
| **Mortgage Insurance** | • The following MI types are permitted:<br>o Borrower paid monthly premium<br>o Borrower paid single premium<br>o Split Premium MI<br>• Financed mortgage insurance premium must be included in the LTV and CLTV are subject to High-Cost loan calculations<br>**Mortgage Insurance Requirements**<br>Loans Equal to or Below 80% AMI<br>LTV / Coverage: 95.01-97% / 18%; 90.01-95% / 16%; 85.01-90% / 12%; 80.01-85% / 6%<br>Loans Over 80% AMI<br>LTV / Coverage: 95.01-97% / 35%; 90.01-95% / 30%; 85.01-90% / 25%; 80.01-85% / 12% |

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| Other Considerations | |
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| **Age of Documents** | • All credit documents must be dated within 120 days of the Note date<br>• Preliminary title policies must be no more than 180 days old on the date the Note is signed |
| **Assignment of Mortgage** | • All loans must be registered with MERS at the time of delivery to Lakeview. The MERS transfer of beneficial rights and transfer of servicing rights must be initialed by the Seller within 7 calendar days of purchase date. Refer to selling guide for transfer requirements. |
| **Seasoning** | • See Lakeview Seller Guide |
| **Escrow Waivers** | • *Not Permitted*<br>• *Escrow accounts for property taxes, homeowner's insurance and flood insurance (if applicable) are required on all loans.* |
| **Fees** | • Refer to the Lakeview Quick Reference Guide **and** the Hi5 Program Guide(s) as applicable |
| **Forbearance** | • Lakeview Loan Servicing will not purchase any loan where the borrower is actively seeking a forbearance or any loan that is in an "active" forbearance status prior to purchase by Lakeview Loan Servicing. |

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

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## Version Control

| Author | Section | Date | Update |
|---|---|---|---|
| MS | Employment/ Income Verification | 3.27.24 | Added: o *Third party suppliers and distributors that generate asset verification reports are not permitted for the purpose of verifying employment or income.* |
| SG | Income Limits | 4.4.24 | Removed the following:<br>o Lender must attempt to verify all income listed on the Uniform Residential Loan Application, Any discrepancies, including underreported income, must be corrected and submitted to DU or LPA as applicable.<br>o All reported income that is verified and meets the criteria for stable monthly income must be used to qualify the borrower. |
| SG | Employment/ Income Verification | 7.1.24 | o Lender must attempt to verify all income listed on the Uniform Residential Loan Application, Any discrepancies, including underreported income, must be corrected and submitted to DU or LPA as applicable. |
| DM | Borrower Eligibility | 9.16.24 | Removed residency overlays for all loans including pipeline and added: Follow FNMA or FHLMC guidelines and documentation requirements for non-US Citizens as outlined in the applicable Guide. |
| DM | Eligible Products/ Terms | 10.16.24 | Removed the additional Targeted assistance codes |
| SG | Fees | 2.26.25 | Removed specific fee details and replace with “Refer to QRG and Hi5” |
| SG | Employment/ Income Verification | 6.18.25 | Removed overlay: *Third party suppliers and distributors that generate asset verification reports are not permitted for the purpose of verifying employment or income* |
| SG | Exclusionary List | 9.10.25 | Added Exclusionary List section |
| BB | **Employment/ Income Verification** | 05.06.26 | Removed:<br>• Request for VOE, Form 1005 is not permitted as a standalone document for income verification from the **tax transcript overlay requirements**.<br>• Tax Transcript Requirements (moved from Employment/Income Verification to Tax Transcript Section).<br>Added:<br>• Request for VOE, Form 1005 is not permitted as a standalone document for income verification as an overlay with additional guidance. |
| BB | **Tax Transcripts** | 05.06.26 | Created Tax Transcripts section<br>Added:<br>• Form 8821.<br>• Tax transcript requirements and updated language. |
| BB | Version Control | 05.06.26 | Removed versioning prior to 2024. |
| JF | Manufactured Homes | 05.13.26 | Removed bullet ‘double wide or greater’ from Eligible Property Types and ‘Mobile Homes’ from Ineligible Property Types |
| JF | Borrower Eligibility | 06.24.26 | Removed Bullet<br>• Follow Fannie Mae or Freddie Mac guidelines and documentation requirements for non-US Citizens as applicable. Note: Freddie Mac does not permit DACA borrowers.<br>Added Bullet<br>• Non-US Citizen(s) lawfully residing in the United States as permanent or non-permanent resident borrowers are eligible<br>o Follow agency guidelines for borrower eligibility requirements |
| JF | Homebuyer Education Requirements | 06.24.26 | Removed Bullet<br>• The applicable certificate(s) of completion must be delivered with the loan file.<br>Added Bullet<br>• Homebuyer Education must be completed prior to note date/loan closing and lender must retain the certificate of completion in the loan file |
| JF | Self-employment/Income Verification | 06.24.26 | Added Section for additional guidance on calculating self-employed income |


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| JF | Ineligible Property Types | 09.23.26 | Added Property Types<br>• Group Homes<br>• Mobile Homes<br>• Working Farms and Ranches<br>• Unimproved Land<br>• Timeshares<br>• Condotels<br>• Hotel Condominiums<br>• Geodesic Domes |

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