Home in Five Government Programs

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

Red indicates a change from previous matrix.
Overlays to FHA & VA guidelines are underlined and in italics

Home in Five Government Program

Fixed Rate Purchase

Occupancy	Maximum LTV (CLTV per investor guidelines)	Units	FICO	DTI
Primary residence	**FHA:** 96.5%	1-Unit	640	Lesser of 50% or AUS approval[1]
		2-4 Units[2]		
		Manufactured Homes[3]	660	Lesser of 45% or AUS approval
	VA: 100%	1-Unit	640	Lesser of 50% or AUS approval[1]
		2-4 Units[2]		
		Manufactured Homes[3]	660	Lesser of 45% or AUS approval

[1] FHA Manual downgrades are limited to 43% DTI, (see AUS section for full details)
[2] 2-4 Units permitted for Home in Five Platinum Bond Program Only. See Home in Five Platinum program guidelines for full details.
[3] See Eligible Property section for full requirements on Manufactured Homes

Loan Product

Eligible Products/Terms

- 30 Year Fixed Rate Only

Home in Five Platinum Bond Program
FHA, HUD 184* and VA First Mortgage Bond Product Codes With 7 Year Forgivable DPA

FHA/HUD 184*	VA
FPX774 – **FHA 30-year Bond** - 7-year w/ 4% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX774** – **VA 30-year Bond** - 7-year w/ 4% DPA

7 Year Second Mortgage Bond Product Code
(See Home in Five Platinum program guidelines for full details)

FHA/HUD 184* and VA
EPX400 – 4% down payment assistance

Home in Five Advantage Program
FHA, HUD 184* and VA First Mortgage Product Codes With 3 Year Forgivable DPA

FHA/HUD 184*	VA
FPX303 – **FHA 30 year** - 3-year w/ 3% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX303** – **VA 30 year** - 3-year w/ 3% DPA
FPX304 – **FHA 30 year** - 3-year w/ 4% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX304** – **VA 30 year** - 3-year w/ 4% DPA

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FPX305 – **FHA 30 year** - 3-year w/ 5% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX305** – **VA 30 year** - 3-year w/ 5% DPA

*See AUS section for HUD 184 requirements

3 Year Forgivable Second Mortgage Product Codes (see Home in Five Advantage guidelines for full details)
Home in Five Advantage
EPX300 - 3%, 4%, or 5% assistance

Home in Five Advantage Program FHA, HUD 184* and VA First Mortgage Product Codes With 7 Year Forgivable DPA For Borrowers ≤ 120% AMI	
FHA/HUD 184*	**VA**
FPX373 - **FHA 30 year** - 7-year w/ 3% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX373** - **VA 30 year** - 7-year w/ 3% DPA
FPX374 - **FHA 30 year** – 7-year w/ 4% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX374** - **VA 30 year** - 7-year w/ 4% DPA
FPX375 - **FHA 30 year** – 7-year w/ 5% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX375** - **VA 30 year** – 7-year w/ 5% DPA
FPX376 - **FHA 30 year** – 7-year w/ 6% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX376** - **VA 30 year** – 7-year w/ 6% DPA

7 Year Forgivable Second Mortgage Product Codes (see Home in Five Advantage guidelines for full details)
Home in Five Advantage
EPX700 - 3%, 4%, 5% or 6% assistance

Home in Five Advantage Program FHA, HUD 184* and VA First Mortgage Product Codes With 10 Year Amortizing DPA	
FHA/HUD 184*	**VA**
FPX313 - **FHA 30 year** -10-year w/ 3% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX313** - **VA 30 year** – 10-year w/ 3% DPA
FPX314 - **FHA 30 year** – 10-year w/ 4% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184	**VPX314** - **VA 30 year** – 10-year w/ 4% DPA

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	FPX315 - FHA 30 year – 10-year w/ 5% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184
	VPX315 - VA 30 year – 10-year w/ 5% DPA
	FPX316 - FHA 30 year – 10-year w/ 6% DPA ▪ 203b ▪ 203k Limited ▪ HUD 184
	VPX316 - VA 30 year – 10-year w/ 6% DPA

10 Year Amortizing Second Mortgage Product Codes (see Home in Five Advantage guidelines for full details)
Home in Five Advantage
EPX200 - 3%, 4%, 5% or 6% assistance

Income/Purchase Price Limits	• **Advantage:** Refer to Home in Five Advantage guidelines for current Income and Purchase Price limits. All stable and verifiable income used for underwriting qualification as reported in the Transmittal Summary must be applied against the Program Income Limits. • **Platinum:** Refer to Home in Five Platinum guidelines for maximum Household Income and Purchase Price Limits and complete requirements.
Ineligible Product Types	• **FHA** o *Standard 203(k)loans* o *Good Neighbor Next Door* o *HUD $100 Down with Repair Escrows* • **VA** o *Alteration and Repair Loans*
Loan Limits	• Current FHA and VA loan limits apply. • *High Balance loans not permitted*
Loan Purpose	• Purchase
Occupancy	• Primary residence, owner occupied only. • Borrowers and spouses must reside in the U.S and occupy the property as their primary residence within 60 days of closing
Temporary Buydowns	• *2/1, 1/1 and 1/0 permitted* • *Allowable Buydown Contributors: Builder/ Seller; Lender; or Other Interested 3rd Party (as permitted per FHA and VA)* • *Borrower Funded Buydowns are not permitted.* • *Purchase Transaction Only* • Owner Occupied • Buydown Agreement required to be in the file • Refer to HUD Handbook 4000.1 or VA Lenders Handbook as applicable for all other eligibility requirements • Not permitted on Home in Five Platinum Bond

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Eligibility	
Borrower Eligibility	• Acceptable Residency statuses: o US Citizen(s) o FHA, VA & USDA: Borrower must be a lawful permanent resident. Refer to the US Citizenship and Immigration Services (USCIS) for list of lawful permanent resident documents. o Non-permanent resident borrowers are ineligible. • Note: *If closing in a Trust, the Trust beneficiaries must meet one of the above residency statuses* • *Borrowers may not have an ownership interest in another residential property at the time of the loan closing unless the property is listed for sale or under contract.* • *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.*
First Time Homebuyer Requirements	• **Advantage:** Not limited to first-time homebuyers • **Platinum:** All borrowers must be first-time buyers (except for buyers using the Veterans Exception and buyers purchasing in a Federally Designated Targeted Area). Refer to Home in Five Platinum guidelines for complete details
Homebuyer Education Requirements	• All homebuyers must attend an 8-hour homebuyer education course. • See Home in Five Homebuyer Education page on the Home in Five website for full details on how to meet this requirement
Co-Signers/Non-Occupant co-borrowers/Non-purchasing Spouse	• **Advantage:** Co-Signers and Non-Occupant Co-Borrowers are permitted per investor guidelines. • **Platinum:** Co-Signers are permitted. Non-Occupant Co-Borrowers are **not** permitted. Refer to Home in Five Platinum guidelines for complete details. • 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 Investor Guidelines
Credit	
AUS	• **FHA:** o Fannie Mae Desktop Underwriter (DU) with 'Approve / Eligible' or Freddie Mac Loan Prospect Advisor (LPA) with 'Accept' recommendation. o *Manual Underwriting for FHA loans is permitted subject to the following:*

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	▪ *as long as the overall insurability and/or eligibility of the loan is not affected.* ▪ *the loan receives an approve or accept/eligible recommendation, but it requires a downgrade due to additional information not considered in the AUS* ▪ *43% maximum DTI* ▪ *660 FICO for all borrowers* • **HUD 184:** o Manual underwriting is permitted subject to all HUD 184 processes and guidelines • **VA:** o *Fannie Mae Desktop Underwriter (DU) with 'Approve / Eligible' or Freddie Mac Loan Prospect Advisor (LPA) with 'Accept' recommendation.* o *Manual underwriting is not permitted* • Other customized automated underwriting systems are not permitted.
Underwriting Authority	• Delegated underwriting only • Non-delegated underwriting not permitted
FICO Requirements	• All borrowers must have a 640 minimum credit score subject to an AUS approval • *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 Investor Guidelines
DTI	• *The lesser of 50% or AUS approval* • *Manufactured Homes: The lesser of 45% or AUS approval*
Employment/Income	
Employment/Income Verification	• Follow AUS and first mortgage program guidelines, including all additional investor COVID guidelines and diligence requirements for income and employment verification that are still in place. • *Request for Verification of Employment, Form 1005 is not permitted as a standalone document for income verification.* 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.*

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	• 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: o For self-employed borrowers, the verbal verification of employment must be completed within 120 calendar days prior to the note date. 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 borrower's cash flow and confirm the historical consistency of the income used for qualification. 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. • **Transcript Requirements:** 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. o *Tax return transcripts (personal and/or business) are required in the following circumstances:* ▪ *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.* ▪ *When a borrower is employed by family members.* ▪ *When amended tax returns have been filed. Record of Account transcripts are required and must support the amended income.* 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." ▪ Additional documentation, such as copies of cancelled IRS payment/refund checks, or electronic filing receipts that display the SID and AGI matching the return, may be required on a case-by-case basis. o In FEMA declared disaster areas, the IRS may grant tax filing extensions to citizens of specific Counties and Parishes. If a tax payer takes advantage of these extensions, a copy of the extension, the "No Record Found" result, and the prior year's transcripts are required (based on AUS finding).
Assets/Reserves	
Asset Documentation	• Asset documentation must comply with the requirements of AUS findings and the FHA and VA Handbooks as applicable
Financing Concessions	• Permitted in accordance with FHA or VA guidelines as applicable

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Borrower Contribution	• Per Investor guidelines
Subordinate Financing	
Subordinate Financing/Down Payment Assistance	**Home In Five Platinum Second Loan options:** • 4% Second mortgage, 7-year term, deferred principal, due upon sale, transfer, or refinance. Forgiven after 7 years. Refer to Home in Five Platinum guidelines for all bond second mortgage requirements. **Home In Five Advantage Second Loan options:** • 3%, 4% or 5% Second mortgage, 3-year term, deferred principal, due upon sale, transfer, or refinance. Forgiven 1/36th per full month over 3 years • 3%, 4%, 5% or 6% Second mortgage, 7-year term, deferred principal, due upon sale, transfer, or refinance. Forgiven 1/84th per full month over 7 years • 3%, 4%, 5% or 6% Second mortgage, 10-year fully amortizing P&I payment o Second Loans and repayment terms must be accurately reflected as a Community Second within DU or LPA o **Refer to Home in Advantage down payment assistance guidelines for second mortgage requirements**
Property/Appraisal	
Eligible Property Types	• 1-unit primary residence • 2-4 units permitted for Home in Five Platinum only • Townhomes • PUDs in accordance with FHA/VA guidelines • Condominiums in accordance with investor guidelines • Manufactured Homes (see Manufactured Home section below for additional requirements).
Ineligible Property Types	• *Cooperatives* • *2-4 units* • *Community Land Trusts* • Group Homes • Mobile Homes • Working Farms and Ranches • Unimproved Land • Timeshares • Condotels • Hotel Condominiums • *Geodesic Domes*
Manufactured Homes	• **Manufactured Homes FHA and VA:** o *Minimum 660 FICO* o Approve/Eligible or Accept findings required o Manual underwrite/downgrade not permitted

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	○ *Doublewide or greater manufactured homes only* ○ *Leaseholds not eligible* ○ *45% maximum DTI* • *Must not have been constructed prior to 1994*
Appraisal Requirements	Appraisal Condition Rating of C5/C6 or a Quality Rating of Q6 is not permitted. • **FHA** - Refer to HUD Handbook 4000.1 ○ Appraisers must be on FHA Connection with State Certification designation of Certified General or Certified Residential ○ Appraiser must comply with the FHA Appraisal Independence Policy • **VA** - Refer to the VA Lender's Handbook ○ All appraisals must be ordered through VA's WebLGY (The Appraisal System), which will assign the order to a VA approved Appraiser -include an interior and exterior inspection of the subject property ○ A notice of value for property appraised as existing or new construction is valid for six months. Rapidly fluctuating real estate market conditions may temporarily dictate the use of a shorter validity period. ○ No new Appraisal can be requested on a property which already has a valid VA value determination (No duplicate appraisals)
Appraisal Transfers	• **FHA** ○ Appraisal transfers must be executed in accordance with HUD Handbook 4000.1 • **VA** ○ Appraisal transfers must be executed in accordance with the VA Lender's Handbook
Appraisal Re-Use	• **FHA** ○ The re-use of an appraisal under another case number is not permitted • **VA** ○ The re-use of an appraisal under another loan identification number is not permitted
Limited 203(k)	• Follow FHA Handbook 4000.1 203k Limited guidelines regarding reason, type of improvements, time to complete unless an approved FHA exception to the timeframe is present in loan file), maximum amount of repairs, quality, disbursements, and post-closing documentation • *Lenders must handle all disbursements and are responsible for release of escrow and closing out the loans in FHA Connection* • *Manufactured homes not permitted*
Disaster Area Requirements	• Refer to the Disaster Guidelines in the Lakeview Loan Servicing Seller Guide for requirements pertaining to properties impacted by a disaster in: ○ FEMA Major Disaster Declarations with designated counties eligible for individual assistance (IA). ○ Areas where FEMA has not made a disaster declaration, but Lakeview Loan Servicing or an Investor (Fannie Mae, Freddie Mac, FHA, USDA or the Veterans Administration) has determined that there may be an increased risk of loss due to a disaster.

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	o Areas where the Seller has reason to believe that a property might have been damaged in a disaster. Correspondent lenders are responsible for monitoring the Disaster Declaration File and the FEMA Website including the FEMA Declarations Summary on an ongoing basis to ensure that the property is not located in an area impacted by a disaster.
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. o ***VA Loans:*** *Escrow holdbacks are not permitted for Minimum Property Requirements (MPR) and/or any repair that delays the guarantee of the loan file.* • Follow investor guidelines regarding reason, type of improvements, time to complete, quality, disbursements, and post-closing documentation. • It is the Seller's responsibility to forward final completion documents to Lakeview Loan Servicing per investor guidelines. • Loans with outstanding escrow repairs must not impact Lakeview Loan Servicing's ability to deliver/sell the loan to Ginnie Mae • **The correspondent lender or designated escrow company will be responsible for managing and disbursing the escrows.** • The correspondent lender shall deliver loans that were originated in accordance with the first mortgage investor guidelines. • 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.
Conversion of Primary Residence	• Not Permitted
Geographic Restrictions	• Maricopa County • **Platinum:** Properties located in Paradise Valley are not permitted.
Special Restrictions	
High-Cost Loans	• *Lakeview will not purchase High-Cost Loans.*
Higher Priced Mortgage Loans (HPML)	• Lakeview will purchase HPML in accordance with investor guidelines
Assumptions	• Permitted in accordance with investor and Home in Five guidelines.
Multiple Financed Properties	• *Not Permitted*
Insurance	

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Mortgage Insurance	• Per Investor guidelines

Other Considerations	
Age of Documents	• All credit documents must be dated within 120 days of the note date. • Preliminary title policies must be no more than 180 days old on the date the note is signed
Assignment of Mortgage	• All loans must be registered with MERS at the time of delivery to Lakeview. The MERS transfer of beneficial rights and transfer of servicing rights must be initialed by the Seller within 7 calendar days of purchase date. Refer to selling guide for transfer requirements.
Seasoning	• See Lakeview Loan Servicing Seller Guide
Escrow Waivers	• *Not Permitted* • *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 FHA or VA 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, FHA or VA,(as applicable), Lender or Lakeview Loan Servicing.	

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Version Control

Author	Section	Date	Update
SG	Income/Purchase Price Limits	4.4.24	Removed from Platinum & Added under Advantage: All stable and verifiable income used for underwriting qualification as reported in the Transmittal Summary must be applied against the Program Income Limits.
SG	Eligibility Grid	7.29.24	Added expanded eligibility for the 7 year forgivable DPA to >80% AMI
DM	Borrower Eligibility	9.16.24	Removed residency overlays for all loans including pipeline, and added: Follow FHA, or VA guidelines and documentation requirements for non-US Citizens as outlined in the applicable Handbook. Note: FHA loans with non-permanent resident borrowers must be insured prior to Lakeview purchase.
DM	Eligible Product/ Terms	10.16.24	Removed additional assistance codes
DM	Limited 203k	11.20.24	Clarified section to: Follow FHA Handbook 4000.1 203k Limited guidelines regarding reason, type of improvements, time to complete unless an approved FHA exception to the timeframe is present in loan file), maximum amount of repairs, quality, disbursements, and post-closing documentation • Lenders must handle all disbursements and are responsible for release of escrow and closing out the loans in FHA Connection • Manufactured homes not permitted
SG	Fees	2.26.25	Removed specific fee details and replace with “Refer to QRG and Hi5”
BB	Borrower Eligibility	05.23.25	Removed: FHA loans with non-permanent resident borrowers must be insured prior to Lakeview purchase.
SG	Exclusionary List	9.10.25	Added Exclusionary List section
BB	Employment/Income Verification	05.06.26	Removed: • Request for VOE, Form 1005 is not permitted as a standalone document for income verification from the **tax transcript overlay requirements**. • Tax Transcript Requirements (moved from Employment/Income Verification to Tax Transcript Section). Added: 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 Added: • Form 8821. • Tax transcript requirements and updated language.
BB	Version Control	05.06.26	Removed versioning prior to 2024.
JF	Borrower Eligibility	06.24.26	Removed bullet • Follow FHA, or VA guidelines and documentation requirements for non-US Citizens as outlined in the applicable Handbook. Added bullet • FHA, VA & USDA: Borrower must be a lawful permanent resident. Refer to the US Citizenship and Immigration Services (USCIS) for list of lawful permanent resident documents. • Non-permanent resident borrowers are ineligible.
JF	Self-employment/Income Verification	06.24.26	Added Section for additional guidance on calculating self-employed income
JF	Ineligible Property Types	09.23.26	Added property Types • Group Homes • Hotel condominiums

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