



FHA 100% CLTV Combo Program Guidelines

Correspondent

Revised 1/2/2025 rev. 103

Summary	Plaza's FHA 100% CLTV Combo program is designed to increase homeownership opportunities for low-to moderate income individuals and families by offering 100% financing in the form of an FHA first lien at 96.5% and a second lien of up to 3.5% to cover down payment and/or closing costs. There is no borrower income cap and borrowers do not need to be first-time homebuyers in order to qualify. Plaza's FHA 100% CLTV first lien and second lien products must be closed concurrently under this program. This program is offered in all states except New York. All loans must meet Plaza and FHA Guidelines.																					
Products	<table border="1"> <thead> <tr> <th>Product Name</th> <th>Product Code</th> <th>Available Term In Months</th> </tr> </thead> <tbody> <tr> <td>FHA 100% CLTV Combo First 30 Year Fixed</td> <td>FHA300ZD</td> <td>360</td> </tr> <tr> <td>FHA 100% CLTV Combo First 30 Year Fixed w/2-1 Buydown</td> <td>FHA300ZDBD21</td> <td>360</td> </tr> <tr> <td>FHA 100% CLTV Combo Second 10 Year Fixed</td> <td>SFFHA120ZD</td> <td>120</td> </tr> </tbody> </table>	Product Name	Product Code	Available Term In Months	FHA 100% CLTV Combo First 30 Year Fixed	FHA300ZD	360	FHA 100% CLTV Combo First 30 Year Fixed w/2-1 Buydown	FHA300ZDBD21	360	FHA 100% CLTV Combo Second 10 Year Fixed	SFFHA120ZD	120									
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Eligibility Matrix	<table border="1"> <thead> <tr> <th colspan="6">Conforming Balance – Primary Residence</th> </tr> <tr> <th>Purpose</th> <th>LTV</th> <th>CLTV</th> <th>Underwriting Method</th> <th>Min Credit Score</th> <th>Max DTI</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Purchase</td> <td rowspan="2">96.5%</td> <td rowspan="2">100%</td> <td>AUS Approved</td> <td>600</td> <td>Per AUS</td> </tr> <tr> <td>Manual</td> <td>660</td> <td>45%</td> </tr> </tbody> </table>	Conforming Balance – Primary Residence						Purpose	LTV	CLTV	Underwriting Method	Min Credit Score	Max DTI	Purchase	96.5%	100%	AUS Approved	600	Per AUS	Manual	660	45%
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4506-C / Tax Transcripts	<ul style="list-style-type: none"> All transactions require a signed and dated IRS Form 4506-C for all borrowers completed prior to closing. Refer to Plaza's Delegated Correspondent Credit Overlay Matrix for tax transcript requirements 																					
Appraisal	<p>Appraisal required in the first lien loan file. Second lien loan file does not require an appraisal.</p> <p>Refer to 4000.1.II.D.1-Appraiser and Property Requirements.</p>																					
ARM Adjustments	Not applicable																					
Borrower Eligibility	<p>Homebuyer Education is Required:</p> <ul style="list-style-type: none"> Homebuyer's Education for at least one borrower is required. Education to be provided by a Fannie Mae or Freddie Mac or HUD approved non-profit counseling agency. <ul style="list-style-type: none"> HUD Participating Housing Counseling Agencies Fannie Mae HomeView Certificate Course for First Time Homebuyers Freddie Mac CreditSmart Homebuyer U Framework Homebuyer Course <p>Non-occupant Borrowers:</p> <ul style="list-style-type: none"> All borrowers, including non-occupant borrowers, must be family members as defined in 4000.1.II.A.2.B-Maximum LTV for Non-Occupying Borrower Transaction. The following transactions are ineligible: <ul style="list-style-type: none"> A family member selling to a family member who will be a non-occupying co-borrower A parent selling to a child where the parent is a co-borrower with the child on the new mortgage Non-occupant borrowers on a 2-unit property All borrowers, regardless of occupancy status, must sign the security instrument and mortgage Note. 																					

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	<p>Deferred Action for Childhood Arrivals (DACA) program recipients:</p> <ul style="list-style-type: none"> • Must be borrower's principal residence; • Borrower must have a valid Social Security Number (SSN), except for those employed by the World Bank, a foreign embassy, or equivalent employer identified by HUD; • Borrower must be eligible to work in the U.S. as evidenced by the Employment Authorization Document issued by USCIS, and • The borrower satisfies the same requirements, terms and conditions as those for U.S. citizens. <p>The Employment Authorization Document is required to substantiate work status. If the Employment Authorization Document will expire within one year and a prior history of residency status renewals exists, the lender may assume that continuation will be granted. If there are no prior renewals, the lender must determine the likelihood of renewal based on information from the USCIS.</p> <p>A borrower residing in the U.S. by virtue of refugee or asylee status granted by the USCIS is automatically eligible to work in this country. The Employment Authorization Document is not required, but documentation substantiating the refugee or asylee status must be obtained.</p> <p>Social Security Number:</p> <ul style="list-style-type: none"> • Each borrower on the loan transaction must have a valid Social Security number. • ITIN (IRS Tax Identification Numbers) are not allowed. <p>Ineligible Borrowers:</p> <ul style="list-style-type: none"> • Partnerships • Corporations • Guardianships • Life Estates • LLCs • Non-Revocable Inter Vivos Trusts • Foreign nationals • Borrowers with diplomatic immunity • Charitable organizations • Non-profit agencies • State or local government agencies
Credit	<p>Credit report required in the first lien loan file. Second lien loan file does not require a credit report.</p> <p>Minimum Credit Score:</p> <ul style="list-style-type: none"> • 600: AUS approval required • 660: Manual underwriting
Down Payment / Gifts	<p>Asset documentation, if applicable, is required in the first lien loan file. Second lien loan file does not require Asset documentation.</p> <p>Down Payment:</p> <ul style="list-style-type: none"> • The 3.5% down payment is covered by the concurrent second lien. • All funds that are used for the purpose of qualifying for or closing a Mortgage must be documented, including closing costs and funds to satisfy debt or pay costs outside of closing. • The existence of and amounts in the borrower's checking and savings accounts must be documented and verified. • For recently opened accounts and recent individual deposits of more than 50% of the Adjusted Value, documentation of the deposits must be obtained and it must also be verified that no new debts were incurred. <p>Requirement for Federal Tax Identification:</p> <p>Plaza will enter the Federal Tax Identification Number of NHF (or IHFC for Washington properties) into the CHUMS system in conjunction with secondary financing assistance. Failure to do this will result in the loan not being insured by FHA.</p> <ul style="list-style-type: none"> • NHF's EIN is 42-1549314 (all states except WA) • IHFC's EIN is 87-1968327 (properties in the state of WA)

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	<p>Gift Funds: Gifts Funds, including gifts of equity are allowed. Refer to 4000.1.II.A-Gifts (Personal and Equity).</p>
Escrow Accounts	<ul style="list-style-type: none"> • Escrow/impound accounts are required for property taxes and insurance. • The impound account will be established with the first lien. • The amount must be included in qualifying ratios.
Geographic Restrictions	<p>Alaska: Maximum 2nd lien interest rate of 10%.</p> <p>Hawaii:</p> <ul style="list-style-type: none"> • Properties in Lava Flow Zones 1 or 2 are not allowed. • Manufactured housing not eligible. <p>Iowa: An attorney’s opinion of title is acceptable in lieu of a title policy, or a title policy may be ordered through the Title Guaranty Division (TGD) of the Iowa Financial Authority.</p> <p>Kentucky: Maximum 2nd lien interest rate in KY is 8% regardless of the interest rate of the 1st lien. Second liens in KY are not required to be 2% over the 1st lien interest rate and should be closed at a rate of 8%.</p> <p>Massachusetts: Septic system inspection required when a property is transferred to a different owner (purchase money). All systems must be inspected within 2 years prior to the transfer of title to the property served by the system. Inspections conducted up to 3 years before the purchase may be eligible when accompanied by records demonstrating that the system was pumped at least once a year during that time.</p> <p>Montana: Lot size of the property may not exceed 40 acres.</p> <p>New York: Ineligible.</p> <p>Rhode Island: Manufactured housing not eligible.</p> <p>West Virginia: Delegated deliveries only.</p>
Identity of Interest	<p>The terms Identity of Interest and Non-Arm’s Length describe certain transactions between parties with family or business relationships that may pose increased risk and warrant additional precautions when evaluating that risk.</p> <p>Refer to 4000.1.II.A.2.b-Limitations Based on Identity of Interest.</p> <p>Conflicts of Interest: Participants that have a direct impact on the mortgage approval decision are prohibited from having multiple roles or sources of compensation, either directly or indirectly, from a single FHA-insured transaction. These participants are:</p> <ul style="list-style-type: none"> • Underwriters • Appraisers • Inspectors • Engineers <p>Indirect compensation includes any compensation resulting from the same FHA-insured transaction, other than for services performed in a direct role. Examples include, but are not limited to:</p> <ul style="list-style-type: none"> • Compensation resulting from an ownership interest in any other business that is a party to the same FHA-insured transaction; or • Compensation earned by a spouse, domestic partner, or other Family Member that has a direct role in the same FHA-insured transaction. <p>Participants that do not have a direct impact on the mortgage approval decision may have multiple roles and/or sources of compensation for services actually performed and permitted by HUD, provided that the FHA-insured transaction complies with all applicable federal, state, and local laws, rules, and requirements.</p>

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Income and Employment	<p>Income and employment documents are required in the first lien loan file. Second lien loan file does not require income and employment documents.</p> <p>Refer to 4000.1.II.A-Income Requirements.</p>												
Ineligible	<ul style="list-style-type: none"> • One-time close construction • Borrower may not act as an interested party to a sales transaction for the subject if the builder and/or property seller is a company owned by the borrower or where the borrower is a principal agent, sales agent, loan originator, mortgage broker or partner for the builder or property seller. • Realtor/loan broker acting as the listing agent as well as the mortgage originator/broker. • Borrower is a principal of the title company and/or settlement agent for the subject transaction. 												
Insurance	<p>First lien mortgagee clause required on insurance. Second lien mortgagee clause not required.</p>												
Loan Limits	<p>Loan amounts cannot exceed the standard conforming loan limit. High Balance loan amounts are ineligible.</p> <p>For most single-family mortgage insurance programs, the maximum insurable amount is the lesser of:</p> <ul style="list-style-type: none"> • The Nationwide Mortgage Limit for the area, usually a county or metropolitan statistical area (MSA), or • The applicable LTV limit, determined by a fixed percentage of the lesser of the sales price or the appraised value. <table border="1" data-bbox="431 674 1500 789"> <thead> <tr> <th colspan="3">Maximum Base Loan Amount</th> </tr> <tr> <th>Unit</th> <th>Contiguous States</th> <th>Hawaii</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$806,500</td> <td>\$1,209,750</td> </tr> <tr> <td>2</td> <td>\$1,032,650</td> <td>\$1,548,975</td> </tr> </tbody> </table> <p>Maximum base loan amounts are county specific and may be lower in a particular county. HUD's website contains a complete schedule of FHA Nationwide Mortgage Limits.</p>	Maximum Base Loan Amount			Unit	Contiguous States	Hawaii	1	\$806,500	\$1,209,750	2	\$1,032,650	\$1,548,975
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Unit	Contiguous States	Hawaii											
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Manufactured Housing	<ul style="list-style-type: none"> • Must be classified as Real Property • Must be double-wide (single-wide are ineligible) • Manufactured homes must have been built on or after June 15, 1976 • Leasehold properties are ineligible • Condo projects, including site condos, comprised of manufactured homes are ineligible • The manufactured home may not have been previously installed or occupied at another location • All manufactured housing must meet FHA guidelines, restrictions in these Program Guidelines, and Plaza's Manufactured Housing Guidelines • Manufactured housing not eligible in states of Hawaii and Rhode Island 												
Maximum Loans	<p>A maximum of four Plaza loans permitted to one borrower.</p>												
Mortgage Insurance Premiums	<p>MIP is only required for the first lien.</p> <p>Base loan amounts less than or equal to \$726,200:</p> <ul style="list-style-type: none"> • Up-front MIP: 1.75% • Annual MIP: .55% <p>Base loan amounts greater than \$726,200:</p> <ul style="list-style-type: none"> • Up-front MIP: 1.75% • Annual MIP: .75% 												

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Property Eligibility	<p>Eligible Properties:</p> <ul style="list-style-type: none"> • Attached/detached SFRs • Attached/detached PUDs • FHA-approved Condos • Single Unit Approved (SUA) Condos • Manufactured Housing (double-wide only) • 2 Units <p>New Construction – Refers to Proposed Construction, Properties Under Construction and Properties Existing less than One Year:</p> <p>FHA treats the sale of an occupied Property that has been completed less than 1 year from the issuance of the Certificate of Occupancy or local authority equivalent as an “existing” Property.</p> <ul style="list-style-type: none"> • New Construction must comply with the minimum documentation requirements per Sections II.A.8.i.i.i-v of the 4000.1 Handbook. • Refer to Plaza’s FHA New Construction Documentation Requirements document. <p>Ineligible Properties:</p> <ul style="list-style-type: none"> • 3-4 Unit properties • Commercial property • Cooperatives • Condotels • Geothermal homes • Geodesic Domes • Mobile homes • Non-warrantable condos • Single-wide manufactured homes • Timeshares • Working farms, ranches, orchards • Properties with C6 quality rating • Properties with C5 or C6 condition rating • Properties secured with PACE obligations or PACE like assessments
Qualifying Ratios	<ul style="list-style-type: none"> • AUS Approved: Per AUS • Manual Underwriting: 45%
Repair Escrows	Escrow holdbacks are not allowed.
Single Unit Approved (SUA) Condos	<ul style="list-style-type: none"> • TOTAL Scorecard Accept required • HUD Form 9991 along with all documents required per the FHA Single-Unit Approval Document Checklist (FM-530) must be sent to Project Standards department for approval • General SUA requirements are listed below. Refer to Plaza’s Project Standards for full SUA requirements. <ul style="list-style-type: none"> ○ Must be an established project with 5+ units ○ Project with manufactured homes are not eligible ○ 50% or more owner occupancy required ○ Single Entity Ownership maximum of 10% for projects with 20+ units and maximum 1 unit for projects with fewer than 20 units ○ FHA Concentration maximum of 10% for projects with 20+ units and maximum 2 units for projects with fewer than 20 units

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Subordinate Financing	<p>This program provides a concurrent second mortgage of up to 3.5% to cover down payment and/or closing costs. The second mortgage is sponsored by National Homebuyers Fund (NHF) in all states except Washington, and by Interagency Home Finance Cooperative (IHFC) in the state of Washington.</p> <p>Second Mortgage:</p> <ul style="list-style-type: none"> • 10-year fully amortized second mortgage (monthly payment required) • Note rate of second mortgage is 2.0% greater than the note rate of the FHA first mortgage (see Geographic Restrictions section for exception in Kentucky) <ul style="list-style-type: none"> ○ The second mortgage does not need to be locked by the client ○ Plaza will lock the second lien when the first lien is locked ○ All second liens are priced at par • Proceeds may be used for down payment and/or closing costs • There must be no cash back to the borrower in the transaction • No additional subordinate financing is allowed • If the first lien (subject loan) is paid off, the second lien must be paid off as well; the second lien holder will not subordinate in the case of a refinance. <p>Loan File / Documents:</p> <ul style="list-style-type: none"> • Separate first lien and second lien loan files are required • 2nd lien specific URLA required • 2nd lien must be fully disclosed (LE, COC, CD, state specific disclosures, etc.) • NHF (or IHFC for Washington properties) Registration Confirmation (obtained by Plaza prior to the note date) • NHF (or IHFC for Washington properties) Program DPA Funding Commitment Notice (obtained by Plaza prior to the note date) • Homebuyer Education Certificate (see info in Borrower Eligibility section) • Separate appraisal is not required for the second lien • Title policy is not required for the second lien <p>Fees:</p> <ul style="list-style-type: none"> • No originator or lender fees can be charged on the second • Only settlement costs related to closing the second lien are allowed
Temporary Buydowns	<p>2-1 Temporary Buydowns are eligible subject to the following:</p> <ul style="list-style-type: none"> • Buydown offered on first lien only • 2-1 buydown • Qualify at the note rate • Funds may come from the lender, borrower, seller or other eligible interested party • Interested Party Contribution (IPC) limits apply when the source of funds is a party to the transaction • The simultaneous second lien is not an eligible source of funds for the buydown • Buydown Agreement must be included in the loan file
Transactions	Purchase transactions only
Underwriting Method	<p>Delegated and non-delegated submissions are allowed; however, all loans must be submitted to Plaza and receive Plaza approval prior to the client closing the loan.</p> <p>AUS approved and manually underwritten first liens are allowed. Regardless of underwriting method, all first liens must be decisioned through FHA TOTAL Scorecard. Provide a copy of the TOTAL Scorecard recommendation from DU or LPA. Note: Regardless of first lien underwriting method, all second liens are considered manually underwritten.</p> <p>Manual Underwriting: For loans that receive an AUS Refer or that otherwise require a downgrade to manual underwriting, refer to 4000.1.II.A.4-Accept Risk Classifications Requiring a Downgrade to Manual Underwriting (TOTAL) and to 4000.1.II.A.5-Manual Underwriting of the Borrower.</p>

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Additional Information	<p>Maximum Fees:</p> <ul style="list-style-type: none">• First Lien: Customary and reasonable closing costs and fees with full disclosure in accordance with loan agency and federal, state and local laws and regulations.• Second Lien: Only settlement costs related to closing the second lien are allowed. No other fees may be charged. <p>92900-LT: The secondary financing must be reflected on the 92900-LT.</p> <ul style="list-style-type: none">• NHF's EIN is 42-1549314 (all states except WA)• IHFC's EIN is 87-1968327 (properties in the state of WA)• Must be used in conjunction with secondary financing assistance. <p>Loan Documents:</p> <ul style="list-style-type: none">• First lien: Standard FHA loan documents.• Second Lien: Approved loan documents must be used. Lenders may obtain State Specific Security Instrument and Note via DocMagic or ICE Technologies.<ul style="list-style-type: none">○ DocMagic - NHFESS_HBA – NHF 10YR FIXED RATE SECOND with ESSEX MORTGAGE AS SERVICER, or○ ICE Technologies – 10870016• Second lien Note and First Payment letter must reflect the payment address as: Essex Mortgage 1417 N Magnolia Avenue Ocala, FL 34475 888-892-0881 <p>DPA Funding Commitment Notice:</p> <ul style="list-style-type: none">• Plaza will obtain. Client must submit loan to Plaza prior to closing.• Must be obtained prior to the Note date.
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