

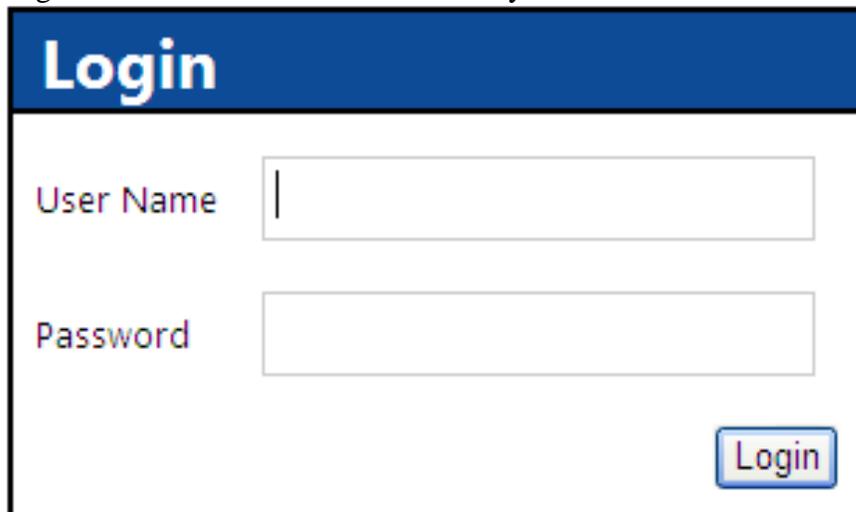
Exhibit E

Market Rate GNMA Program Reservation Guide

This is a comprehensive guide to the LHC Market Rate GNMA Program reservation process for Louisiana Housing Corporation – Single Family. If at any time assistance is needed, please contact Single Family at (225) 763-8700.

Steps:

1. Go to website:
<https://webapps4.lhfa.state.la.us/Default.htm>
2. Log into the LHC Online Reservation System.



The screenshot shows a login interface with a blue header containing the word "Login" in white. Below the header, there are two input fields: "User Name" and "Password". To the right of the "Password" field is a blue button labeled "Login".

[Register](#)

Version: 12.0.0

Note: If you need a User ID & Password, please follow the instructions in Attachment 1 (page 11) prior to login.

3. Select [Single Family Web Management] from the system menu by double clicking on it.



4. Select [Reserve Loan] from the Main Menu.



- Select [Market Rate GNMA Program] in the Program Selection Screen by double clicking on the program name.

Program Name	Code	Program Type	Start Date	HAF Loan
2012A SF MRB PROGRAM	39		05/02/2012	N
Market Rate GNMA Program	41	First Mortgage	03/19/2013	N

- Complete the reservation using the LHC Reservation Guide. Excerpts are shown below.

a. Click on the [Loan Info] Tab

Loan Info | Origination | Property Info | Borrowers | Incomes | Finance | Other

Loan Number:

Lender Loan Number:

Lender Case Number:

Reservation Date:

Initiative:

Interest Rate: 4.5300 % - GNMA 7/2/13 Rate

Discount Rate:

Amortization: Fixed Rate

Assistance Percent: 3.0000 %

Assistance Amount: \$0.00

Loan Type:

Product Type:

MERS

Original ID:

Check Digits:

Allotment / Allocation: Market Rate GNMA Program | Market Rate GNMA Program

Approved / Working Stages: |

Status:

Estimated Closing Date:

Loan Amount: \$0.00

Term in Months: 360

Discount Amount: \$0.00

P&I: \$0.00

Purchase Price: \$0.00

Rehab Cost: \$0.00

Additional Acquisition Cost: \$0.00

Acquisition Price: \$0.00

Loan Sequence Number:

MOM Document:

Ⓞ Required value

Yellow Arrows: These are required fields. Ⓞ Required value

Green Arrows: Lender numbers. These are for lender's tracking only.

Notes:

- Enter the total loan amount. Base Loan Amount + UFMIP.
If unsure of total, please over estimate.
- Button next to [P&I] will auto fill [P&I].

b. Click on the [Origination] Tab

Yellow Arrows: Make sure that the correct [Lender] name is shown & choose the name of the [Loan Officer] in the drop down. If the loan officer is not found, please notify LHC Single Family Department.

c. Click on the [Property Info] Tab

Ⓞ Required value

Yellow Arrows: Required Fields. Ⓞ Required value

Notes:

- When the [City] is selected in the drop down, the [State] & [Parish] will auto populate.
- [Census Tract] is required. You can get it from the appraisal or the website listed below:
<http://www.ffiec.gov/geocode/default.aspx>
- If [Census Tract] cannot be found, please enter 9999.99 for unknown. This can be changed once the appraisal is received.
- [Target/Non Target] goes with the [Census Tract] number for the property. Refer to Exhibit L – Qualified Census Tracts for comparison.

d. Click on the [Borrowers] Tab

Φ Required value

Yellow Arrows: Required Fields. Φ Required value

Notes:

- The main borrower holds the first line by default.
- Double click on the text [Borrower Individual] to open the borrower detailed screen.
- If any co-borrowers are needed, then click the [Add] button for a new line then double click on the new line to open the detailed borrower screen.
- Do not worry about income at this time. The [Income] Section is coming up.

e. Detailed Borrower Data Screen

Type: Borrower	Owner Type: Individual
⓪ Last Name: [text box]	⓪ First Name: [text box]
Middle Initial: [text box]	⓪ Social Security: -- [text box]
⓪ Date of Birth: [text box]	Age: [text box]
⓪ Sex: [dropdown]	⓪ Marital Status: [dropdown]
On Title: <input type="checkbox"/>	Last Occupancy Date: [text box]
First Time Buyer: <input type="checkbox"/>	Years Employed: [text box] 0
Extra Medical Expenses: \$0.00	
⓪ Race: <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaii or Other Pacific Islander
⓪ Ethnicity: [dropdown]	
Business Phone: () - [text box]	Extension: [text box]
Home Phone: () - [text box]	
Current Address: [text box]	City: [text box]
[text box]	State: [dropdown]
ZIP Code: - [text box]	
Mailing Address: [text box]	City: [text box]
[text box]	State: [dropdown]
ZIP Code: - [text box]	
Total Income: \$0.00	Income Category: [dropdown]
Meets Asset Limit: <input type="checkbox"/>	Homebuyer Counseling Agency: [text box]
Counseling Class Completed: [text box]	Credit Report Agency: [dropdown]
Credit Score: 0	Credit Risk: <input type="checkbox"/>
Credit Report Date: [text box]	

OK Cancel

Yellow Arrows: Required Fields. ⓪ Required value

Notes:

- [Age] will auto populate when the [Date of Birth] is entered.
- This screen has a lot of space for information not required. Please enter what information you can.
- Do not worry about income at this time. The [Income] Section is coming up.
- Click [OK] to save & close the borrower detailed screen.

f. Click on the [Income] Tab

Notes:

- To enter income, select the [Borrower] by once clicking on the borrower's name, then once click [Add].
- [Income] is entered as components. Each [Income Source] will have its own line.
 - IE. Federal Wage, Commission, Child Support, SSI, etc.

g. Detailed Income Entrée Screen

Yellow Arrows: Required Fields. ⓧ Required value

Notes:

- Select the [Income Type] in the dropdown box.
- [Annual Amount] will auto populate when [Frequency Rate] & [Periodic Amount] is completed as well as in all other income sections of the reservation.
- [Frequency Rate] is “how often the income is received”.
 - IE. Monthly = 12, Bi monthly = 24, Bi weekly = 26, etc.
- [Periodic Amount] is “amount paid per pay period”.
- Repeat steps for each [Income Source] & each [Borrower].

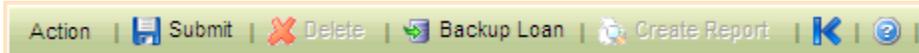
h. Click on the [Other] Tab

Loan Info	Origination	Property Info	Borrowers	Incomes	Finance	Other
Number of Borrowers		<input type="text"/>				
SELLER NAME		<input type="text"/>				
SELLER ADDRESS		<input type="text"/>				
SELLER CITY		<input type="text"/>				
SELLER STATE		<input type="text"/>				
SELLER ZIP		<input type="text"/>				
SELLER PHONE NUMBER		<input type="text"/>				
SELLER REALTOR FIRM		<input type="text"/>				
SELLER REALTOR NAME		<input type="text"/>				
SELLER REALTOR PHONE NUMBER		<input type="text"/>				
BORROWER REALTOR FIRM		<input type="text"/>				
BORROWER REALTOR NAME		<input type="text"/>				
BORROWER REALTOR PHONE NUMBER		<input type="text"/>				
COMPLIANCE FEE CHECK / MO #		<input type="text"/>				

Notes:

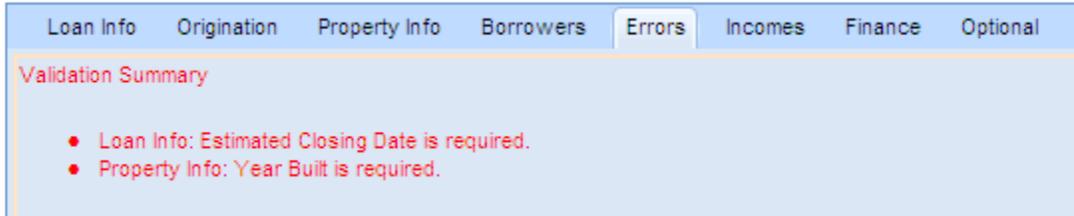
- This is a page of information capture.
 - Seller info, Realtor info, etc.

i. Submission



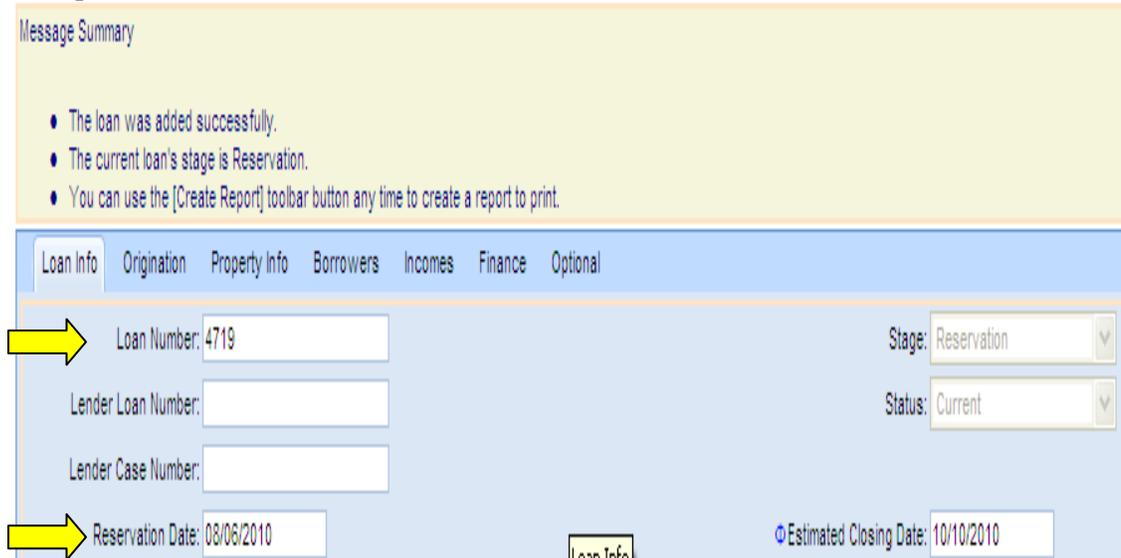
Click on the [Submit] button. This will save & submit the reservation to LHC. Once the request is submitted, one of two things will happen.

1. Error Code



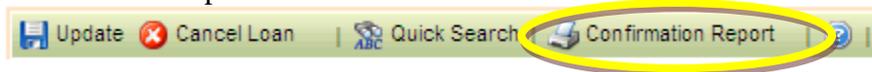
- The system will identify the location & the error.
- Correct the errors & re click [Submit].

2. Acceptance



- Once accepted, the [Loan Number] & [Reservation Date] will auto populate.

j. Loan Confirmation Report



Once the reservation is accepted, click on [Confirmation Report].

Loan Confirmation

Agency: LHC	Last Approved Stage: Reservation
Program: Market Rate GNMA Program	Working Stage (The Next Stage): Lender Certification
Program Loan Number: GNM1	Status: Current

Notes:

- This is a 1 page report that confirms the information entered into the system & that the reservation has been made.
- Lenders will need 2 copies of this report.
 1. Submit a copy with the compliance package to LHC.
 2. Submit a copy to underwriting.

Congratulations!!

The reservation process is now complete.

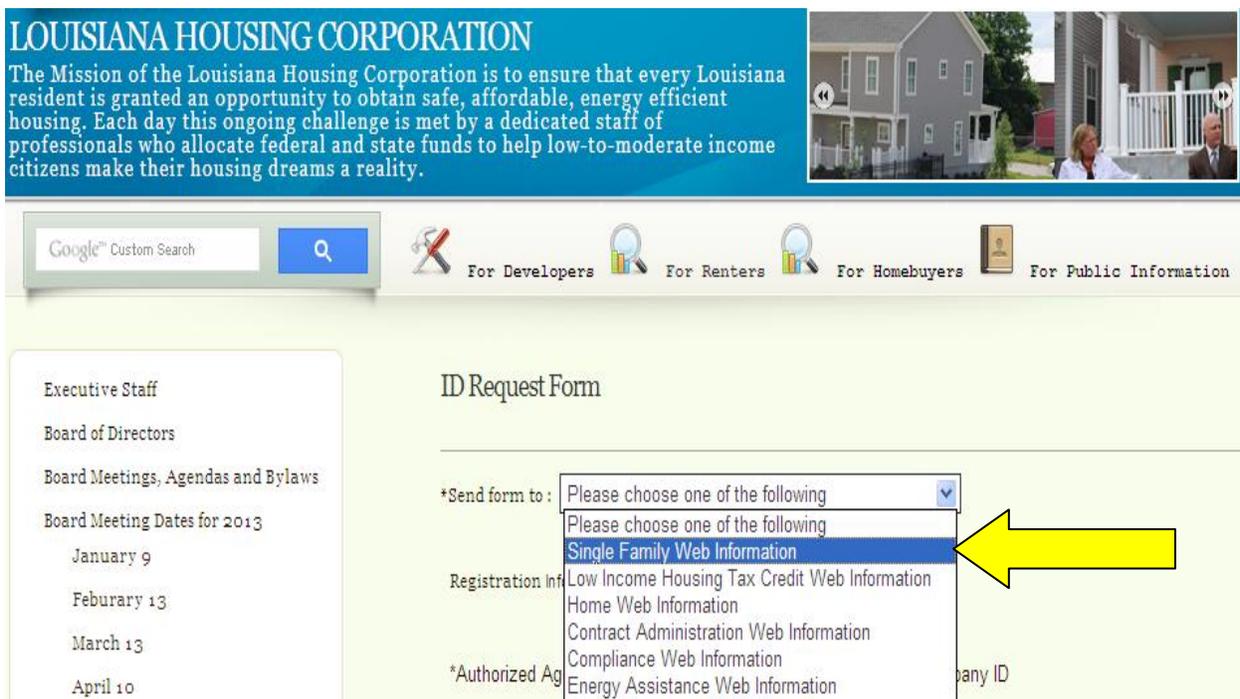
ATTACHMENT 1 – Requesting a User ID & Password.

I. To request an ID & password, please go to the following website:

<http://www.lhc.la.gov/idrequest.aspx>

II. Requesting a User ID & Password

- Select [Single Family Web Information] in the drop down box.
This is very important to ensure processing in a timely manner.



LOUISIANA HOUSING CORPORATION
The Mission of the Louisiana Housing Corporation is to ensure that every Louisiana resident is granted an opportunity to obtain safe, affordable, energy efficient housing. Each day this ongoing challenge is met by a dedicated staff of professionals who allocate federal and state funds to help low-to-moderate income citizens make their housing dreams a reality.

Google™ Custom Search [Search]

For Developers For Renters For Homebuyers For Public Information

ID Request Form

*Send form to: Please choose one of the following
Please choose one of the following
Single Family Web Information
Low Income Housing Tax Credit Web Information
Home Web Information
Contract Administration Web Information
Compliance Web Information
Energy Assistance Web Information

Registration Information
*Authorized Agent
Company ID

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 07/01/12

ID Request Form

*Send form to :

Registration Information:

*Authorized Agency Representative

Company ID

*Title

*Agency Name

*Address

Suite

*City

*State/ Zip Code

 /

*Telephone Number

Fax Number

*E-mail Address

*Confirm E-mail Address

*Desired Username (up to 12 characters)

*Desired Password (between 6 & 8 characters)

Confirmation of user name is accomplished via e-mail address. Usernames are not configured for invalid/ rejected e-mail addresses (i.e. Hot Mail, Yahoo!, etc. are not considered valid e-mail addresses).

Contact Type:

- Loan Officer, Processor, Closer, Post Closer, Shipper
- Branch Manager, Corporate, Administrative
- Underwriter
- Contact for Clearing Exceptions
- Developer

Enter your comments below:

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 07/01/12

- Some fields can be omitted & other need clarification.
 - Yellow Arrows: Misunderstood fields.
 - Authorized Agency Representative = Your Name
 - Title = Your Position
 - Agency Name = Company Name
 - Red Arrow: Fields not required.
 - Black Arrow: Enter username to complete submission, see comment below:
 - This will be assigned to you.
 - Blue Arrow: Please provide a password.
 - Orange Arrow: Underwriters, please enter your Chums #.

When entering the address, phone & fax numbers, please enter your actual location, not the home office.

Once everything is completed, click [Submit Request] at the bottom.

Once the request is submitted, you will receive two emails.

1. An automated email confirming submission.
2. Email from Sonja Smith (ssmith@lhc.la.gov) or Cody Henderson (chenderson@lhc.la.gov) with your user ID & password in it. Once you receive this email, you are able to log into the system & place your reservation.

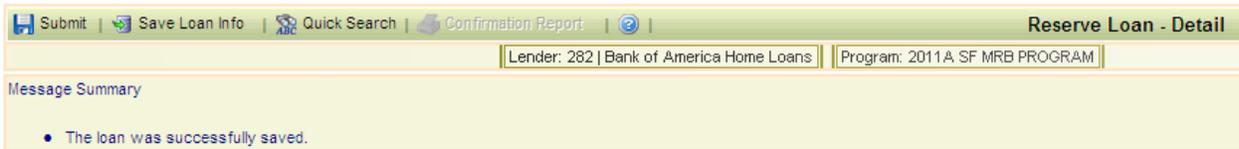
ATTACHMENT 2 – Caching a new reservation.

- I. To save a reservation in progress. Each reservation has a time limit of 30 minutes to complete. In the event that you must leave the computer, you can use this Save Cache function.

Just click on [Save Loan Info]. This will save your current reservation as is on the current machine that you are using. **It does NOT submit the info to LHC.**



Once the system has saved the loan, you will receive this message.



- II. To restore a saved loan.

Click on [Reserve Loan] in the Main Menu.



III. Loan Cache Screen.

This is the next screen that will appear. Just double click on the loan from the list.

Reserve Loan - Cache					
Current Loans in Cache					
Last Name ▲	First Name ▲	Reservation Date	Loan Amount	Program	Lender/Originator
		05/25/2011	\$100,000.00	2011A SF MRB PROGRAM	
			\$100,000.00		

Next, the system will ask you to confirm the issuance & the program. It's done the same way as a new reservation.

Reserve Loan - Available Programs			
Programs			
Expands [+] to view program rates			
Program Name ▲	Code	Start Date	
2011A SF MRB PROGRAM	37	05/28/2010	

Funds by Program:					
Row with green text: Funds Allocation is required					
Allotment Name ▲	Priority ▲	Current Funds	Available Funds	Reserved \$	
2011A HOME/MRB		\$8,491,563.00	\$483,422.90	\$2,677,276.00	
2011A MRB Assisted		\$29,140,628.00	\$1,343,758.30	\$3,650,820.00	
Allocation Name ▲	Priority ▲	Current Funds	Available Funds	Reserved \$	
2011A MRB Assisted		\$29,140,628.00	\$1,343,758.30		
2011A MRB Unassisted		\$1,206,309.00	\$559,004.00	\$0.00	

When the detail screen appears, the saved information will be populated. Then just pick up where the loan was stopped & complete as normal.