

Exhibit E

Market Rate GNMA Program Reservation Guide

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

Steps:

1. Go to website:
<https://webapps4.lhc.la.gov>
2. Log into the LHC Online Reservation System.

LOGIN

USER NAME

PASSWORD

LOGIN

[REGISTER](#)

[RESET PASSWORD](#)

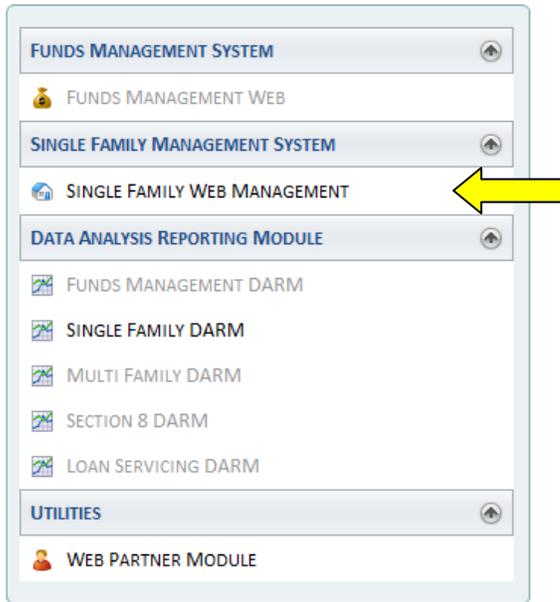
[REGISTER](#)
[RESET PASSWORD](#)

VERSION: 12.0.11

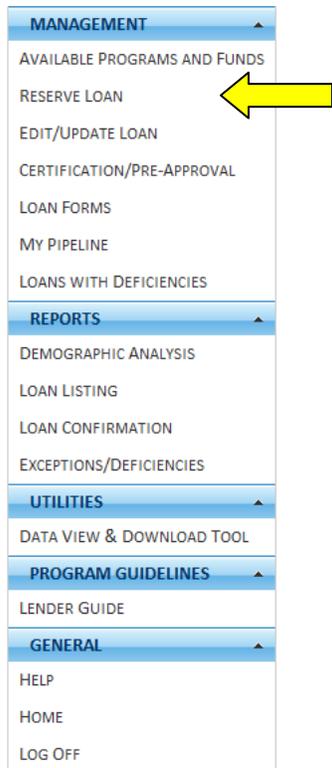
Note: If you need a User ID & Password, please follow the instructions in Attachment 1 (page 11) prior to login.

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



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



5. Select the desired program in the Program Selection Screen by clicking on the name then clicking on [New Loan].

MAIN MENU **NEW LOAN** SAVED LOAN INFO

		PROGRAM NAME	CODE	PROGRAM TYPE	START DATE
▶		2012A SF MRB PROGRAM	39	First Mortgage	5/2/2012
▶		MARKET RATE GNMA PROGRAM	41	First Mortgage	7/9/2013

6. Confirm the [Lender] and click on [New Loan].

MAIN MENU PREVIOUS **NEW LOAN**

PROGRAM: MARKET RATE GNMA PROGRAM

LENDER:

Yellow Arrows: These are required fields. Required value

7. Upload Fannie 3.2 file. *****NEW FEATURE*****

MAIN MENU SUBMIT ADD ADDITIONAL SAVE INFO QUICK SEARCH CONFIRMATION **UPLOAD 1003**

The system now has the ability to take your Fannie 3.2 file & fill most of the reservation.

Just click on the [Upload 1003] button.

MAIN MENU

FNMA 1003 File To Upload

Browse...

Upload File

Select your file & click [Upload File]. Afterwards, go through the tabs & double check to ensure all items are complete.

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

a. Click on the [Loan Info] Tab

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

Yellow Arrows: Required Fields. Φ 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: <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.

d. Click on the [Borrowers] Tab

Yellow Arrows: Required Fields. Φ Required value

Notes:

- The main borrower holds the first line by default.
- Click on the line [Borrower] to select & then [Edit] 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

The screenshot shows a 'Borrower' data entry form. Yellow arrows point to the following fields, which are marked as required with a blue circle containing a white phi symbol (ϕ):

- TYPE: Borrower (dropdown)
- OWNER TYPE: Individual (dropdown)
- LAST NAME: (text box)
- FIRST NAME: (text box)
- DATE OF BIRTH: (text box)
- SEX: (dropdown)
- ETHNICITY: (dropdown)
- RACE: (dropdown)
- CREDIT SCORE: (text box, value 0)
- CREDIT REPORT AGENCY: (dropdown)
- CREDIT REPORT DATE: (text box)
- CREDIT RISK: (checkbox)
- CURRENT ADDRESS: (text box)
- CITY: (text box)
- STATE: (dropdown)
- MAILING ADDRESS: (text box)
- CITY: (text box)
- STATE: (dropdown)
- TOTAL INCOME: (text box, value \$0.00, with a red prohibition sign over the value)
- INCOME CATEGORY: (dropdown)
- OCCUPATION: (dropdown)

Other fields include: MIDDLE INITIAL, AGE, MARITAL STATUS, LAST OCCUPANCY DATE, YEARS EMPLOYED, HOMEBUYER COUNSELING AGENCY, COUNSELING CLASS COMPLETED, BUSINESS PHONE, HOME PHONE, ZIP CODE (for both current and mailing addresses), and MEETS ASSET LIMIT (checkbox). Buttons for 'OK' and 'CANCEL' are at the bottom.

Yellow Arrows: Required Fields. ϕ 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.
- You will do this process for each borrower.
- 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 [Incomes] Tab

Notes:

- To enter income, 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 Entry Screen

Yellow Arrows: Required Fields. P Required value

Notes:

- Select the borrower for the income in the first drop down box. The borrowers should have been entered under the borrower tab for them to appear here.
- 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

MAIN MENU SUBMIT ADD ADDITIONAL SAVE INFO QUICK SEARCH CONFIRMATION UPLOAD 1003

Lender: [REDACTED] Program: MARKET RATE GNMA PROGRAM

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE **OTHER**

NUMBER OF BORROWERS

SERVICER LOAN NUMBER

SELLER NAME

SELLER ADDRESS

SELLER CITY

SELLER STATE

SELLER ZIP

SELLER PHONE NUMBER

SELLER REALTOR FIRM

SELLER REALTOR NAME

SELLER REALTOR PHONE NUMBER

BORROWER REALTOR FIRM

BORROWER REALTOR NAME

BORROWER REALTOR PHONE NUMBER

COMPLIANCE FEE CHECK / MO #

Notes:

- Enter the number of borrowers.
- Enter the Servicer's Loan Number.

i. Submission

MAIN MENU **SUBMIT** ADD ADDITIONAL SAVE INFO QUICK SEARCH CONFIRMATION UPLOAD 1003

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

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE OTHE **ERRORS**

Validation Summary

- Loan Info: Loan Type is required.
- Property Info: Building Type is required.

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

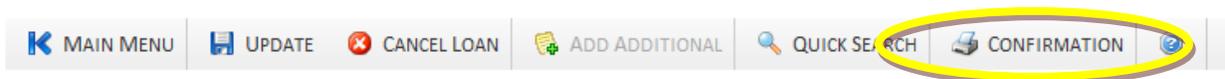
2. Acceptance

Message Summary

- The loan was added successfully.
- The current loan's stage is Reservation.
- You can use the [Confirmation Report] toolbar button any time to create a report to print.

- 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 to the servicer with the daily term sheet.
 2. Submit a copy to underwriting.

Congratulations!!

The reservation process is now complete.

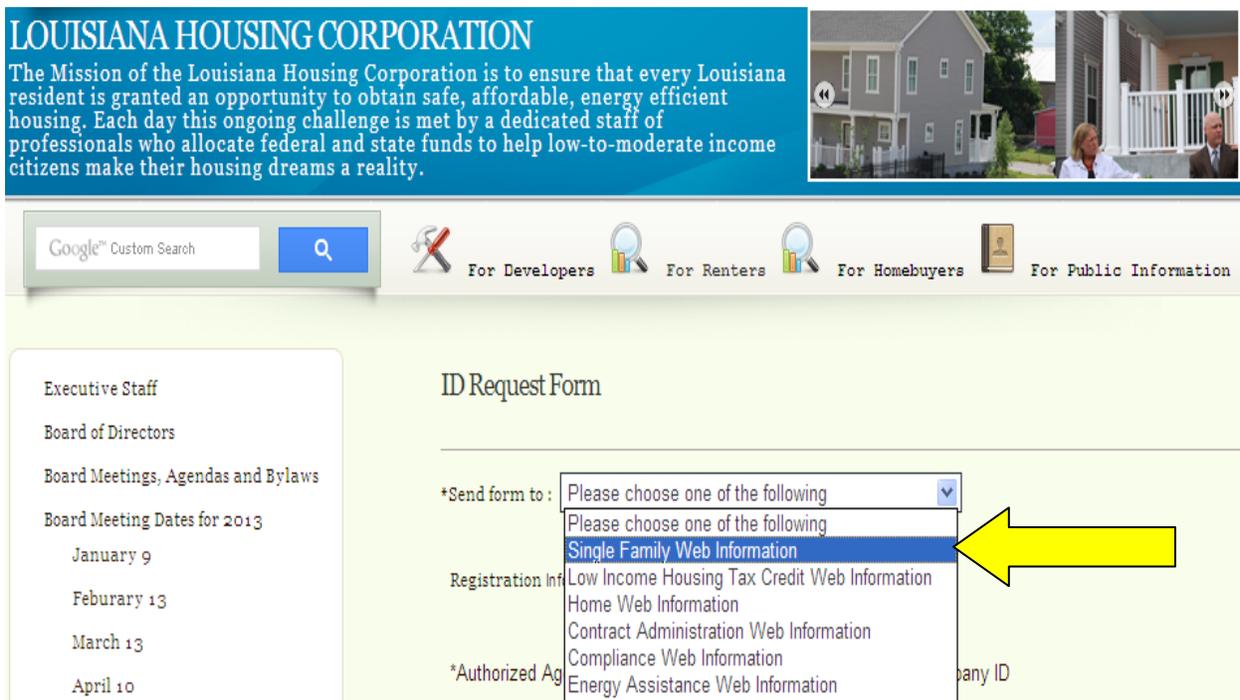
ATTACHMENT 1 – Requesting a User ID & Password.

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

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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 09/17/14

- Some fields can be omitted & others need clarification.
 - Yellow Arrows: Misunderstood fields.
 - Authorized Agency Representative = Your Name
 - Title = Your Position
 - Agency Name = Your 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.

- I. An automated email confirming submission.
- II. 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 Info]. This will save your current reservation as is on the current computer that you are using. **This will NOT SUBMIT the info to LHC.**

FYI – Do not hit this button after every section. Only click it if you want to step away.

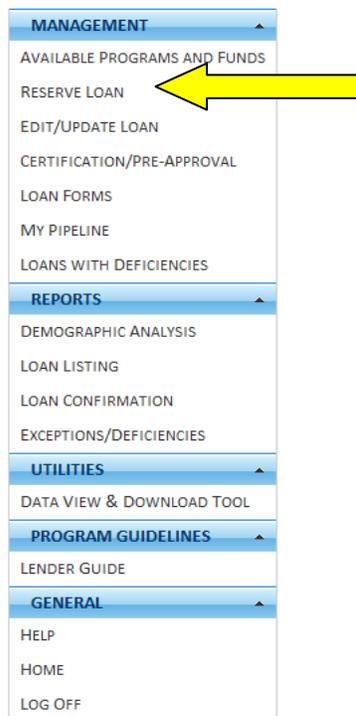


Once the system has saved the loan, you will receive this message.



- II. To restore a saved loan. This process begins the same way a new reservation begins.

Click on [Reserve Loan] in the Main Menu.



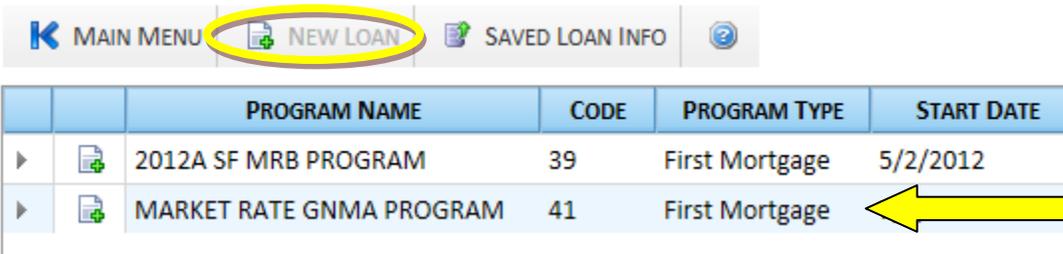
III. Loan Cache Screen.

This is the next screen that will appear. Just click on the loan from the list, and then click [Create Loan].

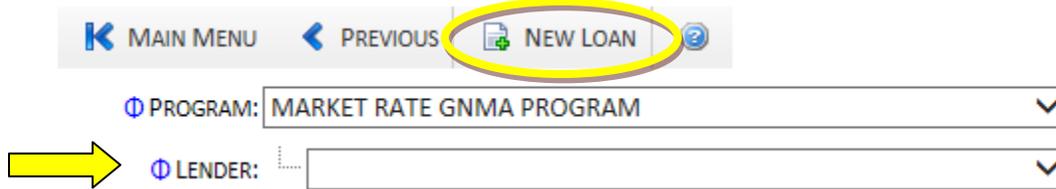


Next, the system will ask you to confirm the issuance & the program. It's done the same way as a new reservation.

IV. Select the program and click on [New Loan].



V. Confirm the [Lender] and click on [New Loan].



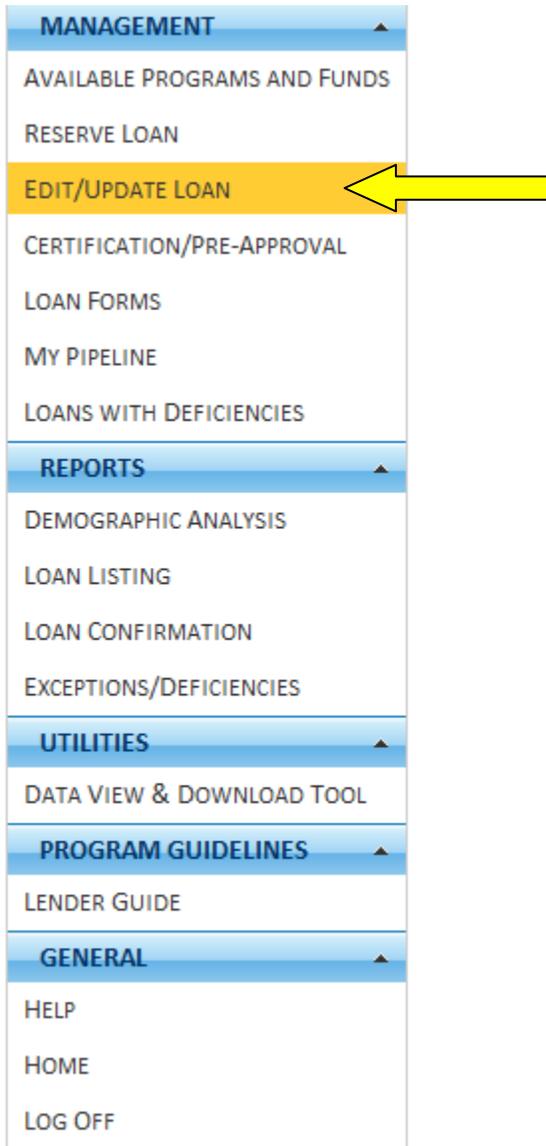
Yellow Arrows: These are required fields. ⓪ Required value

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

ATTACHMENT 3 – Uploading Attachments. *NEW FEATURE*****

Lenders have the ability to upload the loan documents to the system for submission. No longer will the lender have to mail or email the documents to LHC. Log in & use the Attachment Function.

- I. From the [Main Menu], click on [Edit/Update Loan].



II. Search for the loan.

MAIN MENU CLEAR **SEARCH LOANS** ADVANCED SEARCH

LOAN NUMBER: LAST NAME:

LENDER LOAN NUMBER: FIRST NAME:

[Advanced Search] will give you more search parameters.

III. Click on [Attachments] Tab.

MAIN MENU UPDATE CANCEL LOAN ADD ADDITIONAL QUICK SEARCH CONFIRMATION

Borrower: [redacted] Lender: [redacted] Program: MARKET RATE GNMA PROGRAM

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS INCOMES FINANCE INSURANCES TIMELINE **ATTACHMENTS** OTHER

UPLOAD DOCUMENT

DESCRIPTION:

SELECTED DOCUMENT: Browse...

Clear Upload

DOCUMENTS

#	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
Delete Download	Lender Cert	Z:\singlefamily\Market Rate GNMA Program\Files\ [redacted]

Name the document in the [Description] area & select the file using the [Browse...] button.

After the document to upload is selected, click on the [Upload] button to send the file to LHC.

Once the upload is complete, you will see it in the bottom section under [Documents]. You can come back at anytime & retrieve any submitted document.

By clicking the [Download] link next to the document that is needed, you can retrieve the document.

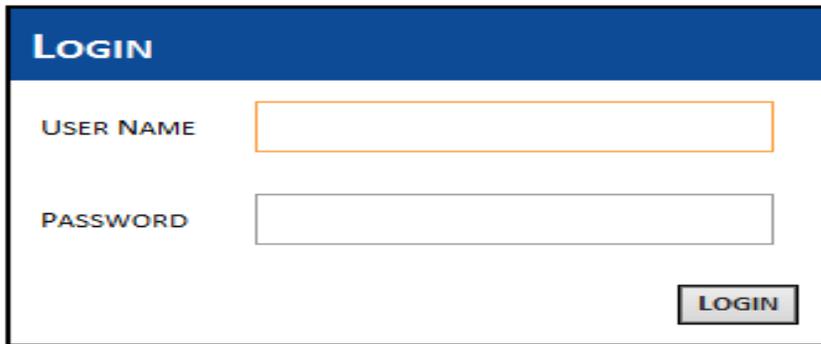
Clicking [Delete] will remove the document from the system.

ATTACHMENT 4 – Finding the Loan Confirmation Report.

The Exhibit A Loan Confirmation Report is available at anytime by pulling the document from the system.

Steps:

- I. Go to website: <https://webapps4.lhc.la.gov>
- II. Log into the LHC Online Reservation System.



[REGISTER](#)
[RESET PASSWORD](#)

VERSION: 12.0.11

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



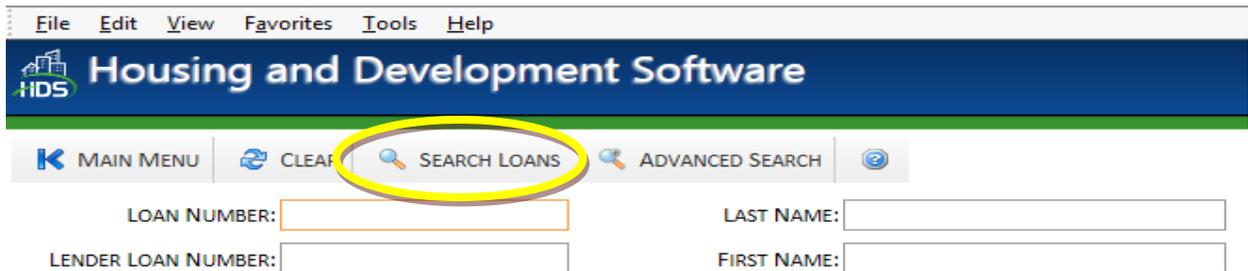
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IV. Select [Edit/Update Loan] from the Main Menu.



V. Search by the loan number or the borrower's name by clicking [Search Loans]. The [Advanced Search] will give you more searching parameters.



VI. When the reservation loads up, you will find the confirmation report button in the top menu bar on the right.

