

For CalHFA loans rate locked on or before 03/02/2020



CALIFORNIA HOUSING FINANCE AGENCY

CalPLUSSM

Conventional Loan Program

LAST REVISED: JANUARY 1, 2020

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Program Summary

The CalPLUSSM Conventional program is a Fannie Mae HFA PreferredTM fully amortized thirty (30) year fixed interest rate first mortgage. This loan is combined with the CalHFA Conventional Zero Interest Program (ZIP) for closing cost and/or prepaid items only. The Conventional ZIP second loan is only available with CalPLUS and is a silent second loan for either 2.00% or 3.00% of the first mortgage loan amount. The interest rate is zero percent (0.00%) and the payment(s) are deferred for the life of the first mortgage or until the property is transferred or the first mortgage loan is refinanced.

The CalPLUS loan is not subject to Recapture Tax.

Eligibility

Borrower Requirements

Each borrower must

- Be a first-time homebuyer
- Be either a citizen or other National of the United States, or a “Qualified Alien” as defined at 8 U.S.C § 1641
- Meet the credit, income and loan requirements detailed in this program handbook, as well as CalHFA Lender Manual, Fthe CalHFA-approved lender, the mortgage insurer and CalHFA’s master servicer’s requirements

Homebuyer Education

Homebuyer Education counseling is required for one occupying first-time homebuyer. Homebuyer Education is not required for non-first-time homebuyer(s).

- Online Homebuyer Education through [eHometm](#)
- Face-to-Face Homebuyer Education through [NeighborWorks America](#) or through one of the [HUD approved Housing Counseling Agencies](#)

First-Time Homebuyer Definition

To qualify for the CalPLUS Conventional loan program, all borrowers, including co-borrowers must reside in the home and meet the definition of a first-time homebuyer.

For CalHFA purposes a first-time homebuyer is a borrower who has not had an ownership interest in any principal residence during the previous three years.

Owner Occupancy

- All borrowers must occupy the property as their primary residence within sixty (60) days of closing
- Non-occupant co-borrowers are not allowed
- Non-occupant co-signers are not allowed

Property Requirements

- Sales price of the home cannot exceed [CalHFA’s sales price limits](#) established for the county in which the property is located.
- Property must be a single-family, one-unit residence, including

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Eligibility (cont.)

condominium/PUDs which are Fannie Mae eligible and meet CalHFA’s master servicer, Lakeview Loan Servicing’s (LLS) guidelines. It is the responsibility of the lender and not the master servicer to meet these guidelines.

- Use [Fannie Mae’s HomeReady® Lookup tool](#) for eligibility
 - › The borrower’s income must be less than or equal to the HomeReady® 80% Area Median Income (AMI) LI income limit to be eligible for the lower rate.
 - › All borrowers must still meet CalHFA’s income limits.

Additional Property Guidelines

- Accessory Dwelling Units (ADU), Guest houses, “granny” units, and “in-law” quarters are eligible
 - › The property must be defined as a one-unit property
 - › Multiple accessory units are not permitted
 - › Must meet investor guidelines and city/county zoning ordinances
- Per investor guidelines – If rental income from the ADU is used for credit qualifying, CalHFA will also use the gross rental income for the compliance income calculation
- Leasehold Estates
 - › Must follow Fannie Mae guidelines
 - › Not permitted with Manufactured Homes

- › All Leasehold Estate documentation must be submitted to CalHFA’s Master Servicer with purchase package for review and approval
- Manufactured homes are permitted per [Fannie Mae MH Advantage and Fannie Mae Standard MH guidelines](#) with the following parameters:
 - › Singlewide manufactured homes are not eligible
 - › Fannie Mae Desktop Underwriter® (DU®) with Approve/Eligible Findings only
 - › Leaseholds are not permitted
 - › Appraisal for MH Advantage requires picture of [MH Advantage Sticker](#)

Fannie Mae MH Advantage	Fannie Mae Standard MH
Max LTV/CLTV: 97%/105%	Max LTV/CLTV: 95%/105%
Desktop Underwriter® (DU®)	
Use with Fannie Mae HFA Preferred™ only	
Select <i>MH Advantage</i> in the Subject Property Type field	Select <i>Manufactured Home</i> or <i>Manufactured Home: Condo/PUD/Co-op</i> in the Subject Property Type field

- Land Trusts and Co-ops are not permitted
- Non-permitted additions/alterations must follow Fannie Mae guidelines
- Lot size cannot exceed five (5) acres maximum
- Properties must meet the requirements of Fannie Mae and the California Health and Safety Code
- Refer to the Lakeview program matrix for their Disaster Policy

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Eligibility (cont.)

- › See [Lakeview Correspondent Lending website](#) for details
- Escrow Holdbacks will be allowed for minor outstanding repairs not completed prior to loan closing
 - › The Property must be habitable and safe for occupancy at the time of loan closing
 - › Lenders and/or closing agent will be responsible for managing and disbursing holdbacks
 - › Lender must deliver loans that were originated in accordance with FHA and Fannie Mae guidelines
 - » Please see [Lakeview Loan Servicing website](#) for required documents

Property Flipping

- Follow the Fannie Mae first-mortgage underwriting guidelines

CalHFA requires a copy of all appraisals as required by Fannie Mae.

When multiple appraisals are required, CalHFA will base the subordinate loan amount(s) on the lesser of the sales price or lowest appraised value.

Lender Eligibility Requirements

To be eligible for this program lenders must be approved by:

- CalHFA
- Fannie Mae
- Lakeview Loan Servicing (LLS), CalHFA's master servicer. To seek LLS approval contact the the Counterparty Risk Management team at CRM@Lakeviewloanservicing.com

Broker Eligibility Requirements

Mortgage brokers can find a list of participating CalHFA-approved wholesale lenders on [CalHFA's mortgage broker webpage](#)

Underwriting & Compliance

Transaction type

Purchase transactions only

Term

Up to 30 years

LTV and CLTV

Loan-to-Value (LTV) cannot exceed 97.00%

Combined Loan-to-Value (CLTV) cannot exceed 105.00%

Additional subordinate loan(s) and grants may also be eligible to be layered with the CalPLUS Conventional loan.

CalHFA Zero Interest Programs (ZIP)

The CalHFA Conventional Zero Interest Program (ZIP) can only be used with the CalPLUS Conventional loan for closing cost and/or prepaid items only. ZIP funds may not be used to pay off borrower debt. Any excess ZIP funds must be applied as a principal reduction to the first mortgage or ZIP loan; cash back to the borrower from this loan is prohibited. Credit underwriting guidelines and details are inclusive within this program handbook.

- Interest rate: 0.00%
- For first-time homebuyers; unless the borrower has been affected by a California natural disaster as described below
 - › See Subordinate Financing Section below for full details
- The maximum ZIP loan amount options are based on [daily rate sheet pricing](#)

- › Either 2.00% or 3.00% of the CalPLUS Conventional first mortgage loan amount

Example: \$200,000 loan amount = \$4,000 2% ZIP

Example: \$200,000 loan amount = \$6,000 3% ZIP

- Term matches the term of the first mortgage. Payments on the ZIP are deferred for the life of the CalPLUS Conventional first mortgage
- ZIP must be in second position or may be in third position when combined with the MyHome Assistance or School Teacher and Employee Assistance Program only
- Repayment of the principal on the Conventional ZIP shall be due and payable at the earliest of the following events:
 - › Transfer of title
 - › Payoff or refinance of the CalPLUS Conventional first mortgage
 - › Formal filing and recording of a Notice of Default (unless rescinded)

Maximum Loan Amount

The maximum first mortgage loan amount cannot exceed current Fannie Mae loan limits.

Fannie Mae High-Balance Loan Limits

All loans with a loan amount exceeding current Fannie Mae loan limits will be subject to an additional fee. See [CalHFA rate sheet](#) for applicable fees.

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Underwriting & Compliance (cont.)

All Fannie Mae High Balance Loan fees will be net funded at the time of first mortgage purchase by the master servicer.

Maximum LTV for Fannie Mae High Balance Loan Limits: 95.00%

Maximum Sales Price Limits

The Sales Price of the home cannot exceed CalHFA [Sales Price Limits](#) for the county in which the property is located.

Income & Sales Price Limits

The following reference materials disclose income and sales price limits by county:

1. [CalHFA Income Limits](#)
2. [Sales Price Limits](#)

Income Requirements

Lenders are required to calculate income to qualify borrower(s) for loan approval using Fannie Mae guidelines. CalHFA will use the lender's credit qualifying income to determine if the loan exceeds the maximum program income limit. Income not used by the lender for credit qualifying will not be used by CalHFA.

MAXIMUM PROGRAM INCOME LIMITS

The income of all borrowers cannot exceed the published [CalHFA income limits](#) established for the county in which the property is located.

- Borrowers with income less than or equal to the HomeReady 80% Area Median Income (AMI) LI income limit may be eligible for a lower rate.

Qualifying Ratios

The maximum total Debt-to-Income (DTI) ratio cannot exceed 45.00% regardless of automated underwriting decision or compensating factors.

Minimum Credit Score

- The minimum credit score is 680 for borrowers with income greater than the HomeReady 80% Area Median Income (AMI) LI income limit
- The minimum credit score is 660 for borrowers with income less than or equal to HomeReady [80% AMI LI income limit](#).
- Borrower(s) with no credit score are not permitted
 - › Non-traditional credit is not accepted
- All borrowers must meet the minimum representative credit score requirement. The middle score of the lowest-scoring borrower should be used to determine eligibility
 - › If a tri-merged credit report is used, use the middle score
 - › If a merged credit report only returns two scores, use the lower score
 - › If a merged credit report only returns one score, that score must be used

Automated Underwriting

Acceptable Automated Underwriting Systems:

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Underwriting & Compliance (cont.)

- Fannie Mae Desktop Underwriter (DU[®]) with an Approve/Eligible recommendation
 - › HFA Preferred must be selected in the Community Lender Product Field
 - » CalHFA subordinate loans must be entered as Community Seconds
 - › Freddie Mac Loan Product Advisor (LPA[®]) and other customized automated underwriting systems are not acceptable
- Manual Underwriting is not permitted
- › Include all necessary documents in support of the underwriting decision
- Tax transcripts are required for all years that income is used for credit qualifying
- Non-arm's length transactions must be fully disclosed
- Appraiser must meet all master servicer guidelines, see [Lakeview Correspondent Lending website](#) for details
 - › UCDP submission Summary Reports from both Fannie Mae and Freddie Mac are required. Lakeview Loan Servicing will not purchase any loan that includes the recently added proprietary messages that indicate 100% of the loans submitted with appraisals from an identified appraiser will be reviewed or Fannie Mae will not accept appraisals from an identified appraiser
- 2-1 temporary buydowns are permitted as per Fannie Mae and master servicer guidelines
 - › Loan must be credit qualified at Note rate

Sales Concessions/Contributions

Concessions/contributions are permitted per Fannie Mae guidelines except for the following:

- Payment of condominium fees
- Personal property
- Down payment assistance
- See [Lakeview Correspondent Lending website](#) for additional requirements

Miscellaneous Lakeview Loan Servicing Underwriting Guidelines

- Credit Underwriting is the responsibility of the originating lender
- Underwriters should:
 - › Make sound credit decisions
 - › Assure data integrity

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 CalHFA, Fannie Mae, mortgage insurer, lender or master servicer.

All loans are subject to audit by both CalHFA and Lakeview Loan Servicing.

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Underwriting & Compliance (cont.)

Mortgage Insurance

- Mortgage insurance is required for all loans that are 80.01% LTV or higher
- Mortgage insurance must be ordered through a Mortgage Insurance Company approved by Fannie Mae using Housing Finance Agency (HFA) MI rates
- Per DU Findings, Borrowers with income less than or equal to the HomeReady 80% Area Median

Income (AMI) LI income limit are eligible for HFA Preferred Charter MI discounted coverage and MI rates

Mortgage Insurance Options

- Either borrower paid monthly, split premium or single premium mortgage insurance is acceptable
 - › Financed mortgage insurance premium must be included in the LTV and CLTV

Subordinate Financing

CalHFA Subordinate Financing

This program may be layered with the following down payment and/or closing cost assistance options for first-time homebuyers only; unless the borrower has been affected by a California natural disaster as described below.

- MyHome Assistance Program
 - › May be used for closing cost and/or downpayment assistance
 - › In the case of conflicting guidelines, the lender must follow the more restrictive
 - › Must be recorded in Second Lien Position
 - › For full MyHome underwriting guidelines and details see the [MyHome Program Handbook](#)
- School Teacher and Employee Assistance Program (School Program)

- › May be used for down payment assistance and/or closing cost
- › In the case of conflicting guidelines, the lender must follow the more restrictive
- › Must be recorded in Second Lien Position
- › For full School Program underwriting guidelines and details see the [School Program Handbook](#)

MyHome and School Program may not be combined.

Borrowers affected by natural disasters in California

To be eligible for CalHFA Financing:

- Previous property must be located in an area declared as a Major Disaster and posted on the Federal Emergency Management Agency (FEMA) website

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Subordinate Financing (cont.)

- Previous property must have been the borrower's primary residence
- Previous property must have been destroyed and/or declared uninhabitable with supporting documentation supplied from either (i) the insurance company or (ii) the local government jurisdiction
- Borrowers affected by a declared Major Disaster are eligible to purchase a new home using CalHFA loan programs within three (3) years of that Major Disaster's declaration date
- The locality subordinate loan must meet Fannie Mae Community Seconds guidelines
- The maximum CLTV must meet CalHFA requirements
- In the case of conflicting guidelines, the lender must follow the more restrictive
- Must be recorded in subordinate lien position to CalHFA Subordinate Financing

Non-CalHFA Subordinate

This program may be layered with a Fannie Mae approved Community Seconds program used for closing costs and/or down payment assistance per individual requirements.

Other Programs and Assistance

This program may be layered with a Mortgage Credit Certificate (MCC). The MCC credit may not be used for credit qualifying purposes. In the case of conflicting guidelines, the lender must follow the more restrictive.

CalHFA Loan Process (Submission, Approval & Purchase)

The lender must upload to CalHFA's [MAS](#) a fully approved loan package per CalHFA's [Loan Submission Checklist](#) for program policy, compliance review and desktop underwriting validation.

CalHFA will review loan files on a first-come, first-served basis. CalHFA reviewers will notify lenders of each conditional loan approval, suspension and/or rejection via MAS.

Suspended loan files will not be reviewed until all suspense items are uploaded to MAS.

Upon receipt of the Notice of Commitment, the lender is authorized to close the loan(s).

After closing, the lender will upload a closed first mortgage purchase package to Lakeview Loan Servicing and any CalHFA subordinate loan (i.e. ZIP, MyHome or School Program) purchase package(s) to CalHFA for purchase.

Lenders must submit applicable ZIP, MyHome or School Program purchase packages to CalHFA at the same time the first mortgage is submitted to the master servicer to ensure that the purchase of all loans meet the rate lock expiration.

All loans must meet the rate lock expiration date.

Fees

Loan Level Price Adjustment (LLPA)

- There are no LLPAs when using HFA Preferred™

Servicing Release Premium (SRP)

- Lenders will earn a 1.00% Service Release Premium to release servicing to Lakeview Loan Servicing (LLS) at time of purchase
- LLS will purchase loans directly from lender on a daily basis

Lender Allowable Fees (Origination & Processing)

- Customary lender origination fees not to exceed the greater of 3% of the loan amount or \$3,000
- Other customary third party fees such as credit report fee, appraisal fee, insurance fee or similar settlement or financing cost
- Lender may charge a maximum total processing fee of \$50 on the ZIP

- In all cases the lender must meet federal and California lending laws regarding fees and charges

Master Servicer Fees

- LLS funding fee is \$250 per loan
- Tax Service fee to LLS is \$75 per loan
- Life of Loan Flood Certificate fee to LLS is \$10 per loan
- Funding fees paid by the borrower or seller must be disclosed and documented on the final Closing Disclosure
- Other customary master servicer fees may apply
- LLS will not purchase High Cost Loans
- Lenders should refer to their legal/compliance department on how to disclose fees

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Reservations, Rate Locks, & Extensions

Interest rates are available on the CalHFA [Interest Rate page](#). Interest rates are subject to change at any time without notice.

Reservations and Rate Locks

- Reservations with a floating rate will be accepted from 6:00 a.m. to 11:59 p.m. Pacific Time, seven days a week
- Rate locks will only be accepted between the hours of 8:00 a.m. to 3:00 p.m. Pacific Time, Monday through Friday, excluding state-recognized holiday, and days that the U.S. financial markets are closed for business. Only lenders with full MAS access may lock the interest rate
- Lenders will have the option to float (90 days for existing/resale properties or 120 days for new construction properties) or lock the interest rate for sixty (60) days for both existing/resale properties and new construction properties
- CalHFA ZIP loans will be reserved and locked at the time the CalPLUS first mortgage is locked. The ZIP will receive the same reservation, lock and purchase periods as the first mortgage
- All CalHFA subordinate loan(s) will receive the same reservation, lock and purchase periods as the CalHFA first mortgage
- Lender should factor in its own processing/underwriting time frames, as well as CalHFA compliance

review, and master servicer review for purchase time frames when locking interest rates and submitting loan files

- Lenders may not lock a loan in MAS with an interest rate that is higher than the interest rate reflected on the CalHFA Notice of Commitment
 - › If the current rate is higher than the rate on the CalHFA Notice of Commitment, please resubmit all updated loan documents at the higher rate including Approved/Eligible DU[®] findings, lender-signed HUD 92900-LT, and final underwriting approval for CalHFA re-approval

Delivery Timeframes and Extensions:

- Files should be received by the master servicer by the 45th day or earlier, to ensure time to clear conditions and purchase prior to rate lock expiration
- CalHFA offers rate lock extensions in 15 day increments up to a maximum of 120 days from the original expiration date
- Under no circumstances will CalHFA extend a rate lock period longer than 120 days for both existing properties or new construction properties from the original expiration date
- Please see the [Rates & Reservation](#) page for full details and FAQs

Basic Home Protection Coverage

Mandatory Home Warranty Insurance Coverage

- CalHFA requires that all first-time homebuyer(s) obtain a one-year home warranty protection policy
 - › Non first-time homebuyers are not required to obtain a home warranty protection
- The insurance must cover the following items at a minimum:
 - › Water Heater(s)
 - › Air Conditioning
 - › Heating
 - › Oven/Stove/Range
- Home Warranty to be paid through close of escrow
- Home Warranty must be disclosed on Final Closing Disclosure or copy of insurance declaration page will be required
- Exception to Home Warranty:
 - › If borrower is purchasing a new construction property from a builder and the builder is providing the home warranty
 - › Borrower is not a First Time Homebuyer

Pre-Closing Loan Submission

A lender makes reservations through [CalHFA's Mortgage Access System \(MAS\)](#). Refer to the [Loan Submission Checklist](#) for minimum documentation requirements.

CalPLUSConventional loan submission packages are to be sent electronically through [MAS](#).

Forms

The following forms will be needed when submitting a CalPLUS Conventional Loan to CalHFA:

1. [CalHFA Borrower Affidavit](#)
2. [ZIP Interest Rate Disclosure](#)

Post-Closing Loan Delivery & Purchase

All CalHFA First Loans:

- Use the master servicer Loan Purchase Checklist located on the [Lakeview Correspondent Lending website](#) to ensure you are submitting a complete and accurate package.
- Notes are to be endorsed to Lakeview Loan Servicing, LLC
- Deed of Trust to be assigned to Lakeview Loan Servicing, LLC
 - › All loans must be registered with Mortgage Electronic Registration Systems (MERS) at the time of delivery to Lakeview Loan Servicing, LLC, and MERS transfer of beneficial rights of servicing rights must be initiated by the Lender, to Lakeview Loan Servicing, LLC within 24 hours of loan purchase
 - › Register via MERS:
 - » Investor: 1010298 Lakeview Loan Servicing
 - » Servicer: 1010298 Lakeview Loan Servicing
 - » Subservicer: 1000723 LoanCare LLC
- CalPLUS Conventional closed loan files are to be sent electronically to the master servicer via the [Lakeview Correspondent Lending website](#) within ten (10) business days
- Logon link will be in the top right section of the website
- Loss Payee Clause:

Lakeview Loan Servicing, LLC c/o LoanCare, LLC

ISAOA/ATIMA
PO Box 202049
Florence, SC 29502-2049

- All loan deficiencies will be posted on the client facing website which is accessible 24 hours a day
- All loans must be program approved and deficiency free before they can be purchased

All CalHFA Subordinate Loan(s):

- All CalHFA subordinate loans must be funded, delivered and purchased by CalHFA concurrently with the first mortgage
- CalHFA subordinate loan purchase packages are to be sent electronically through [MAS](#)
 - › Use the [Loan Purchase Checklist](#) to ensure you are submitting a complete and accurate package
- Subordinate loan documents are to be drawn in lender's name
 - › Note to be endorsed to CalHFA
 - » Register via MERS:
 - Investor: 1000645 California Housing Finance Agency
 - Servicer: 1000645 California Housing Finance Agency
 - » After loans are purchased transfer via Mortgage Electronic Registration System (MERS)

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Post-Closing Loan Delivery & Purchase (cont.)

- Loss Payee Clause:

California Housing Finance Agency

Its successor and/or assigns

Single Family

Loan Administration – MS 350

500 Capitol Mall, Suite 400

Sacramento, CA 95814

ZIP Lien Position:

The ZIP must be in second position or may be recorded in third position behind a MyHome Assistance or School Teacher and Employee Assistance Program only

Forms

Lender must use the following forms:

1. Most current version of standard Conventional Fixed Rate Note
2. Most current version of standard Conventional Deed of Trust
3. Lender must also use other applicable documents (e.g., PUD Rider, etc.)
4. [Subordinate Promissory Note](#)
5. [Subordinate Deed of Trust](#)

Sales Tools and Marketing Materials

1. [Conventional Program Matrix](#)
2. [Conventional Program Frequently Asked Questions](#)
3. [Scenario Calculator](#)
4. [Loan Submission, Review and Purchase Flow Chart](#)
5. [CalPLUS w/ZIP Flyer](#)
6. [CalPLUS w/ZIP Fillable Flyer](#)
7. [CalPLUS w/ZIP Spanish Flyer](#)
8. [CalPLUS w/ZIP Spanish Fillable Flyer](#)
9. [Lending Heroes Flyer](#)
10. [Lending Heroes Fillable Flyer](#)
11. [Lending Heroes Spanish Flyer](#)
12. [Lending Heroes Spanish Fillable Flyer](#)
13. [Lending Heroes Korean Flyer](#)
14. [5 Easy Steps to Buying Your First Home Flyer](#)
15. [5 Easy Steps to Buying Your First Home Spanish Flyer](#)
16. [CalHFA and Listing Agents: a Great Team! Flyer](#)

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