

## OWNOPTION™ EIN / TIN NUMBERS

State	List Symbol	Tax ID Number	Full Name of Agency partner
AZ	<b>IHFC Arizona, LLC</b>	83-1260503	IHFC Arizona, LLC / Industrial Development Authority of the County of Pima (AZ)
AZ	<b>Pima HSG (AZ)</b>	83-1289165	Pima County Housing, LLC / Industrial Development Authority of the County of Pima (AZ)
CA	<b>IHFC California, LLC</b>	82-2255421	IHFC California, LLC / Regional Housing Authority (CA)
CO	<b>IHFC Colorado, LLC</b>	84-5135942	IHFC Colorado, LLC
TN	<b>IHFC Tennessee, LLC</b>	87-0958545	IHFC Tennessee, LLC / Columbia Housing & Redevelopment Corporation
TX	<b>IHFC Texas, LLC</b>	83-2778223	IHFC Texas, LLC / Rowlett Housing Finance Corporation
AZ, CO, ID, NM, NV, UT, and WY	<b>Cedar Band HFA</b>	87-0893146	Cedar Band of Paiutes Housing Finance Agency
AL, AR, CA, CT, DC, DE, FL, GA, LA, MD, MN, MS, NC, NJ, OR, PA, SC, TN, TX, VA, WA, WI	<b>Choctaw American Insurance, Inc.</b>	87-1968327	Choctaw American Insurance, Inc.

See below for helpful tips on how to enter data into FHA Connection.

## TIN NUMBER / FHA CONNECTION FOR OWNOPTION™.

Please follow the images below in regard to entering the TIN number for instrumentality of Government in FHA connection for OwnOption™.

**FHA Connection**

Home | Main Menu | ID Maintenance | E-mail Us | Contact Us | Sign Off

**Welcome**

The FHA Connection provides FHA-approved lenders and business partners with direct, secure, online access to computer systems of the U.S. Department of Housing and Urban Development (HUD).

**Getting Started**

[About This Site](#)  
[Registering a New User](#)  
[Hours of Operation](#)  
[Contact Us](#)

**References**

[Frequently Asked Questions](#)  
[Quick Start Guide](#)  
[FHA Connection Guide](#)

**Warning!** This computer system, including all related equipment, networks, and network devices (specifically including Internet access) contains data belonging to the U.S. Government, and is provided for authorized U.S. Government use only. Access requires the use of an authorized user account number and password, which is sensitive and must never be shared with anyone at any time. Doing so increases the risk of access by an unauthorized person posing as you. Authorized personnel will treat information about HUD computing resources (i.e., system names, technologies employed, etc.) as sensitive and will not reveal it to unauthorized personnel. This computer may be monitored for all lawful purposes, including ensuring that its use is authorized, to facilitate protection against unauthorized access, and to verify operational security. During monitoring, information may be examined, recorded, copied and used for authorized purposes. All activities and information, including personal information, associated with the use of this system may be monitored. Use of this computer system, authorized or unauthorized, constitutes consent to monitoring. Misuse or unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system implies understanding of these terms and conditions. Authority: U.S. Federal Criminal Code (18 USC 1030 - Fraud and Related Activity with Computers) and HUD Information Technology Security Policy 2400.25.

HSG/FHA Home Page | HUD Single Family Housing Page  
 HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters  
 HUD Single Family Housing Policy Handbook 4000.1

**ownoption™**  
 mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

## TIN NUMBER / FHA CONNECTION FOR OWNOPTION™. (CONTINUED)

**FHA Connection**

**Welcome**

The FHA Connection provides FHA-approved lenders and business partners with direct, secure, online access to computer systems of the U.S. Department of Housing and Urban Development (HUD).

User ID: [REDACTED]  
Password: [REDACTED]

**Getting Started**

About This Site  
Registering a New User  
Hours of Operation  
Contact Us

**References**

Frequently Asked Questions  
Quick Start Guide  
FHA Connection Guide

**Warning!** This computer system, including all related equipment, networks, and network devices (specifically including Internet access) contains data belonging to the U.S. Government, and is provided for authorized U.S. Government use only. Access requires the use of an authorized user account number and password, which is sensitive and must never be shared with anyone at any time. Doing so increases the risk of access by an unauthorized person posing as you. Authorized personnel will treat information about HUD computing resources (i.e., system names, technologies employed, etc.) as sensitive and not share it with unauthorized personnel. This system may be monitored for security purposes, including ensuring that its use is authorized, to facilitate protection against unauthorized access, and to verify operational security. During monitoring, information may be examined, recorded, copied and used for authorized purposes. All activities and information, including personal information, associated with the use of this system may be monitored. Use of this computer system, authorized or unauthorized, constitutes consent to monitoring. Misuse of computing resources is subject to you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, disciplinary, or other adverse action. Use of this system implies understanding of these terms and conditions. Authority: U.S. Federal Criminal Code (18 USC 1030 - Fraud and Related Activity with Computers) and HUD Information Technology Security Policy 2400.25.

**HSG/FHA**  
HUD Multifamily Housing

**FHA Connection**

Home | Main Menu | ID Maintenance | E-mail Us | Contact Us | Sign Off

**Single Family FHA**  
Provides access to the online business areas used to originate, process, insure and service FHA loans. | [MORE](#)

**Multifamily FHA**  
Provides access to CNA e-Tool, MDDR, PASS, and the Web-based eLOCSS system. | [MORE](#)

**Lender Functions**  
Provides access to lender-related functions. | [MORE](#)

**FHA Connection Resources**

**HUDCLIPS:** The HUD Client Information and Policy System (HUDCLIPS) offers HUD clients free access to HUD's official repository of policies, procedures, announcements, and other materials using full-text online searches.

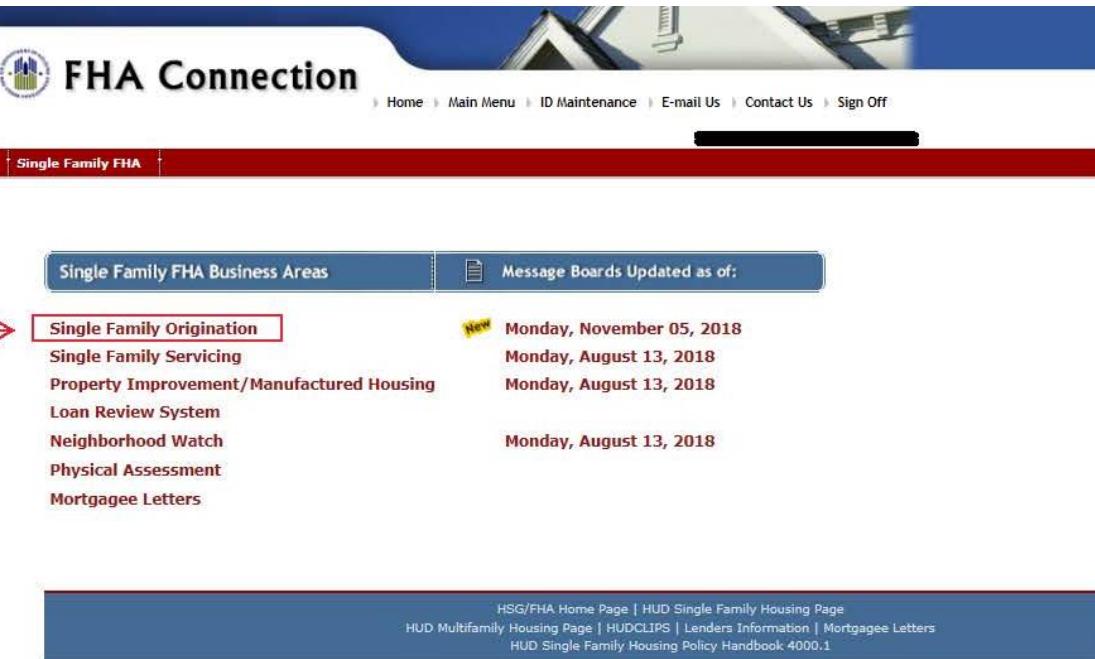
**Lenders Information:** The Lenders page located on HUD's Internet Web site provides access to information originated and maintained by HUD's Office of Housing on how to become an FHA lender, what FHA lenders need to know, and a comprehensive index of FHA-related information.

**Mortgagee Letters:** For case numbers assigned before September 14, 2015, the FHA Mortgagee Letters page on HUD's Internet Web site enables you to view online and/or print all mortgagee letters issued since 1976.

**HUD Single Family Housing Policy Handbook 4000.1:** The Federal Housing Administration's (FHA) Single Family Housing Policy Handbook (SF Handbook; HUD Handbook 4000.1) is a consolidated, consistent, and comprehensive source of FHA Single Family Housing policy.

[HSG/FHA Home Page](#) | [HUD Single Family Housing Page](#)  
[HUD Multifamily Housing Page](#) | [HUDCLIPS](#) | [Lenders Information](#) | [Mortgagee Letters](#)  
[HUD Single Family Housing Policy Handbook 4000.1](#)

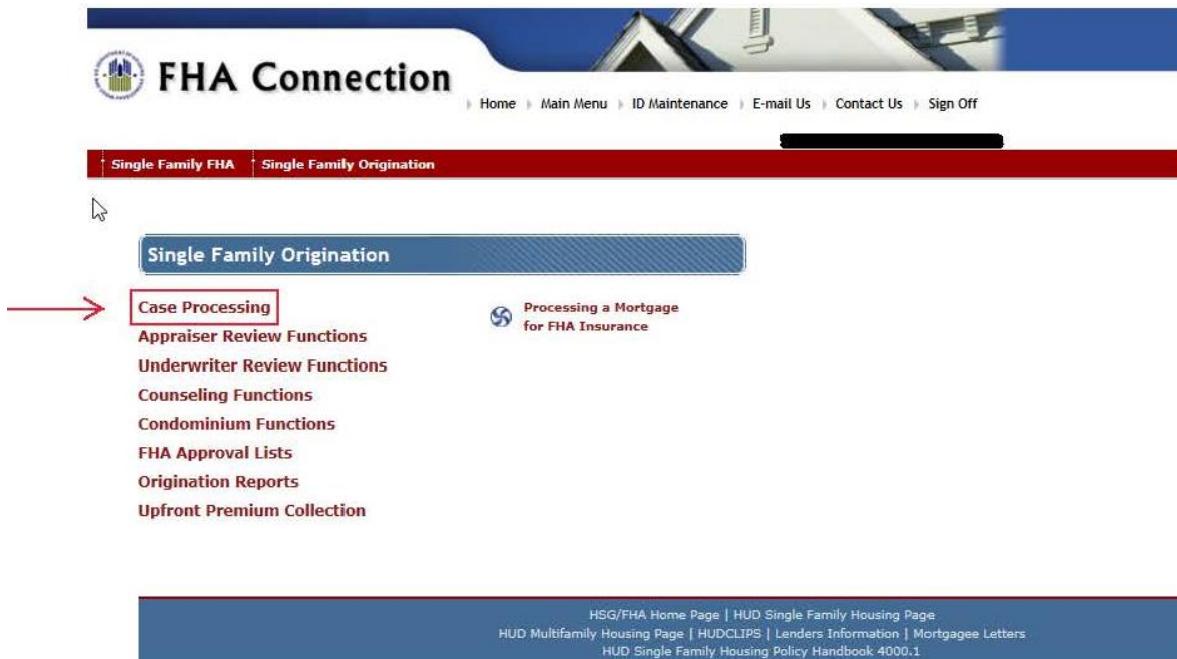
**TIN NUMBER / FHA CONNECTION FOR OWNOPTION™. (CONTINUED)**



The screenshot shows the "Single Family FHA Business Areas" menu. A red arrow points to the "Single Family Origination" option. To the right, a "New" icon is next to the date "Monday, November 05, 2018". Below this, other menu items are listed with their last update dates:

- Single Family Servicing: Monday, August 13, 2018
- Property Improvement/Manufactured Housing: Monday, August 13, 2018
- Loan Review System
- Neighborhood Watch
- Physical Assessment
- Mortgagee Letters

At the bottom of the page, there is a footer with links to HSG/FHA Home Page, HUD Single Family Housing Page, HUD Multifamily Housing Page, HUDCLIPS, Lenders Information, Mortgagee Letters, and HUD Single Family Housing Policy Handbook 4000.1.



The screenshot shows the "Single Family Origination" sub-menu. A red arrow points to the "Case Processing" option. To the right, there is a "Processing a Mortgage for FHA Insurance" icon. Below this, other sub-menu items are listed:

- Appraiser Review Functions
- Underwriter Review Functions
- Counseling Functions
- Condominium Functions
- FHA Approval Lists
- Origination Reports
- Upfront Premium Collection

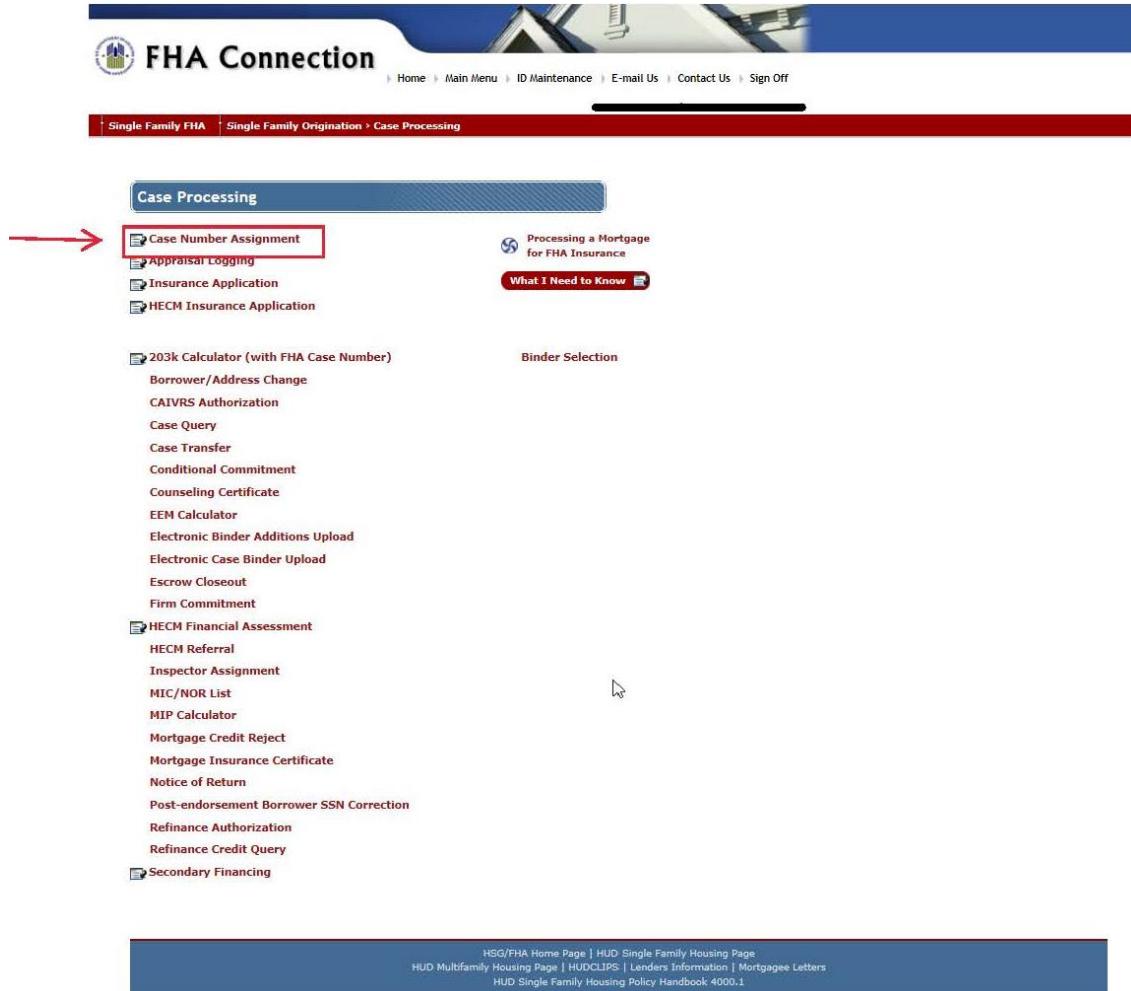
At the bottom of the page, there is a footer with links to HSG/FHA Home Page, HUD Single Family Housing Page, HUD Multifamily Housing Page, HUDCLIPS, Lenders Information, Mortgagee Letters, and HUD Single Family Housing Policy Handbook 4000.1.

**ownoption™**  
 mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

## TIN NUMBER / FHA CONNECTION FOR OWNOPTION™. (CONTINUED)



**FHA Connection**

Home | Main Menu | ID Maintenance | E-mail Us | Contact Us | Sign Off

Single Family FHA | Single Family Origination > Case Processing

**Case Processing**

Case Number Assignment (highlighted with a red box)

Appraisal Logging  
Insurance Application  
HECM Insurance Application

203k Calculator (with FHA Case Number)  
Borrower/Address Change  
CAIVRS Authorization  
Case Query  
Case Transfer  
Conditional Commitment  
Counseling Certificate  
EEM Calculator  
Electronic Binder Additions Upload  
Electronic Case Binder Upload  
Escrow Closeout  
Firm Commitment  
HECM Financial Assessment  
HECM Referral  
Inspector Assignment  
MIC/NOR List  
MIP Calculator  
Mortgage Credit Reject  
Mortgage Insurance Certificate  
Notice of Return  
Post-endorsement Borrower SSN Correction  
Refinance Authorization  
Refinance Credit Query  
Secondary Financing

Processing a Mortgage for FHA Insurance  
What I Need to Know

Binder Selection

HSG/FHA Home Page | HUD Single Family Housing Page  
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters  
HUD Single Family Housing Policy Handbook 4000.1



**FHA Connection**

Home | Main Menu | ID Maintenance | E-mail Us | Contact Us | Sign Off

Single Family FHA | Single Family Origination > Case Processing > Case Number Assignment

**Case Number Assignment**

Establish a New Case (highlighted with a red box)  
Update an Existing Case  
Holds Tracking

HSG/FHA Home Page | HUD Single Family Housing Page  
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters  
HUD Single Family Housing Policy Handbook 4000.1

ownoption™  
mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

**TIN NUMBER / FHA CONNECTION FOR OWNOPTION™. (CONTINUED)**



# FHA Connection

Home > Main Menu > ID Maintenance > E-mail Us > Contact Us > Sign Off

Single Family FHA > Single Family Origination > Case Processing > Case Number Assignment > Validate Borrower/Address

Validate Borrower/Address for Case Number Assignment

Help Links ?

**\* Property Address \***

Hse No	Unit	Pre	Street Name	Type	Post
<input type="text"/>					
City	State	Zip Code	County	Lot	Blk/Plat
<input type="text"/>					
		Select State	<input type="text"/>		

**\* Borrower Data \***

HECM Case:  No

Borrower Name (Last, First Mi)	SSN/TIN	Enter Entity TIN	Date of Birth (MM - DD - YYYY)
Borr1 <input type="text"/>	<input type="text"/> N/A <input type="text"/> SSN <input type="text"/> NP TIN <input type="text"/> GE TIN	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Borr2 <input type="text"/>	<input type="text"/> N/A	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Borr3 <input type="text"/>	<input type="text"/> N/A	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Borr4 <input type="text"/>	<input type="text"/> N/A	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Borr5 <input type="text"/>	<input type="text"/> N/A	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Please Re-enter SSN/TIN:

I certify that the lender associated with this case number request has an active loan application for this property address and listed borrower(s):

Send  Reset

New Message Board Monday November 05, 2018

HSG/FHA Home Page | HUD Single Family Housing Page  
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters  
HUD Single Family Housing Policy Handbook 4000.1

ownoption<sup>TM</sup>  
mortgage

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

**TIN NUMBER / FHA CONNECTION FOR OWNOPTION™. (CONTINUED)**

Enter LHFS Loan data

**\* General Information \***

Field Office: Sacramento, CA  
 Is this a Sponsored Originator Case? No  
 Originator ID: 7245500008  
 LAND HOME FINANCIAL SERVICES,  
 CONCORD CA 945208113  
 NMLS ID: 1796

Loan Officer Name: [REDACTED] MI: [REDACTED] Suffix: [REDACTED]  
 Loan Officer NMLS ID: [REDACTED]

Case Type: Regular DE  
 Construction Code: New (Less than 1 Year)  
 Processing Type: N/A  
 Financing Type: N/A

Is this a HUD Approved Secondary Residence? No  
 ADP Code: 703 Living Units: 01 Program ID: (00)-Default Loan Term: 360

ADP Code Characteristics:  
 Amortization Type: Fixed Housing Program: FHA Standard Mortgage Program (203b)  
 Special Program: No Special Program Property Type: Not a condominium  
 Buydown: No Principal Write-down: Not a principal write-down

Type of Case: Forward Purchase  
 If Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)?  Yes  No  
 If Refinance: Specify type of refinance: Not a Refinance

**\* As Required \***

All Refinances: (a) Select FHA to FHA Refinance Type: Not Streamline - N/A  
 (b) Is this a Cash-out Refinance: Yes No

Prior FHA and prior REO cases: Enter case number of previous case: [REDACTED]

203k Consultant ID: [REDACTED] 203k Type: N/A

PUD/Condo Indicator: N/A PUD/Condo ID: [REDACTED] Submission: N/A Site Condo: N/A

Month/Year Completed: 02/2018 VA CRV Expiry Date: [REDACTED] VA CRV Number: [REDACTED]

HECM Counseling Certificate Number: [REDACTED] HECM Counsel Date: [REDACTED]

Prior FHA (Forward) Case: Enter the following for new case:  
 Projected Closing Date: [REDACTED] Contact Phone: [REDACTED]

Contact Name: [REDACTED]

**\* Property Address \***

Hse No: [REDACTED]	Unit: [REDACTED]	Pre: [REDACTED]	Street Name: [REDACTED]	Type ST	Post: [REDACTED]	Lot: [REDACTED]	Bld/Plat: [REDACTED]
City: [REDACTED]	St: CA	Zip Code: 95691-0000	County: 113				

**\* Compliance Inspection Fields \***

Assignment Choice: N/A Assignment ID: [REDACTED]

**\* Borrower Information \***

I certify that the lender associated with this case number has an active loan application for this property address and listed borrower(s):

Borrower Name: LLC, IHFC CALIFORNIA	GE TIN: 822-25-5421	Birth Date: Not Entered
Coborrower Name: Not Entered		Birth Date: Not Entered
Coborrower Name: Not Entered		Birth Date: Not Entered
Coborrower Name: Not Entered		Birth Date: Not Entered
Coborrower Name: Not Entered		Birth Date: Not Entered

→

Message Board Monday November 05, 2018  
 HSD/FHA Home Page | HUD Single Family Housing Page  
 HUD Multifamily Housing Page | HUCDCLPS | Lenders Information | Mortgagee Letters  
 HUD Single Family Housing Policy Handbook 4000.1



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

**TIN NUMBER / FHA CONNECTION FOR OWNOPTION™. (CONTINUED)**

11/2/2018

Case Number Assignment



**FHA Connection**

Case Number Assignment Results

SUCCESS

CASE NUMBER HAS BEEN SUCCESSFULLY ASSIGNED

Case Number Assigned on: 11/02/2018

**\* General Information \***

Field Office: Sacramento, CA

Is this a Sponsored Originator Case? No

Originator ID: 724550008

LAND HOME FINANCIAL SERVICES,

CONCORD CA 945208113

NMLS ID: 1796

Loan Officer Name: [REDACTED]

Loan Officer NMLS ID: [REDACTED]

Case Type:

Construction Code:  
New (Less than 1 Year)

Processing Type:  
N/A

Financing Type:  
N/A

Regular DE

Is this a HUD Approved Secondary Residence? No

ADP Code: 703

Living Units: 01

Program ID: (00)-Default

Loan Term: 360

ADP Code Characteristics:

Amortization Type

Fixed

Housing Program

FHA Standard Mortgage Program

(203b)

Property Type

Not a condominium

Special Program

No Special Program

Buydown

No

Principal Write-down

Not a principal write-down

This is a Forward Purchase case.

**\* As Required \***

FHA to FHA Refinance Type: Not Streamline - N/A

Prev Case No: Not Entered

203k Consultant ID: Not Entered

203k Type: N/A

PUD/Condo Indicator:  
N/A

PUD/Condo ID:

Submission:

Site Condo:  
N/A

Month/Yr

VA CRV Expire Date: Not Entered

Completed: 02/2018

VA CRV Number: Not Entered

HECM Counseling Certificate Number: Not Entered

HECM Counsel Date: Not Entered

Projected

Contact Name: Not Entered

Closing Date: Not Entered

Contact Phone: Not Entered

**ownoption™**  
 mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

**TIN NUMBER / FHA CONNECTION FOR OWNOPTION™. (CONTINUED)**

11/2/2018

Case Number Assignment

<b>* Property Address *</b>							
Hse No	Unit	Pre	Street	Type ST	Post	Lot	Blk/Plat
██████████			██████████				
City ██████████		St CA	Zip Code 95691-0000		County 113		

**\* Compliance Inspection Fields \***

Assignment Choice: N/A

Inspector ID: Not Entered

**\* Borrower Information \***

I certify that the lender associated with this case number has an active loan application for this property

address and listed borrower(s):

Borrower Name: LLC, IHFC CALIFORNIA

GE TIN: 822-25-5421 Birth Date: Not Entered

Coborrower Name: Not Entered

Birth Date: Not Entered

**\* CAIVRS Claim/Default Data \***

GE TIN: 822-25-5421

Authorization: A306482208

No Claims/Defaults on file

**\* Lender Notes \***

Lender Notes:

██████████

**New Request**

HSG/FHA Home Page | HUD Single Family Housing Page  
 HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters  
 HUD Single Family Housing Policy Handbook 4000.1

**ownoption™**  
 mortgage

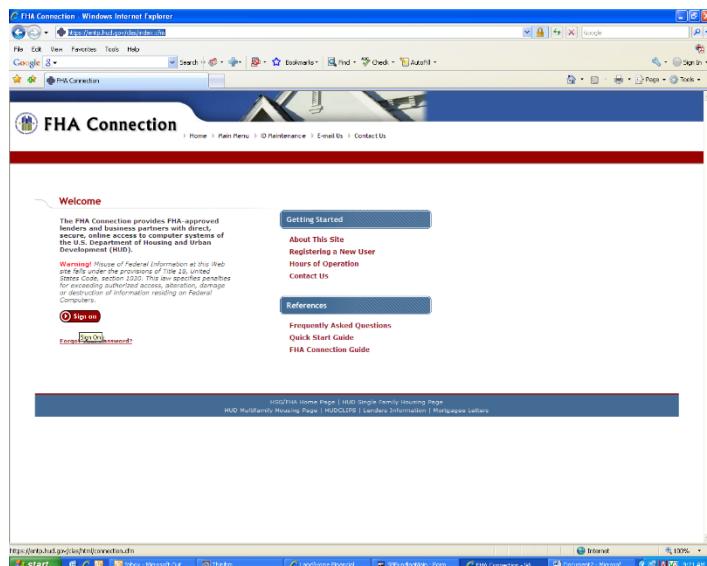


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

## INSURING VIA FHA CONNECTION

Visit: <https://entp.hud.gov/clas/index.cfm>

- SIGN ON:
- ENTER USER, NAME AND PASSWORD



- Select “Single family FHA”

▶ Single Family FHA	Provides access to the online business areas used to originate, process, insure and service FHA loans.	<a href="#">MORE</a>
▶ Multifamily	Provides access to CNA e-Tool, MDDR, PASS, and the Web-based LOCCS system.	<a href="#">MORE</a>
▶ Lender Functions	Provides access to lender-related functions.	<a href="#">MORE</a>

**ownoption™**  
 mortgage

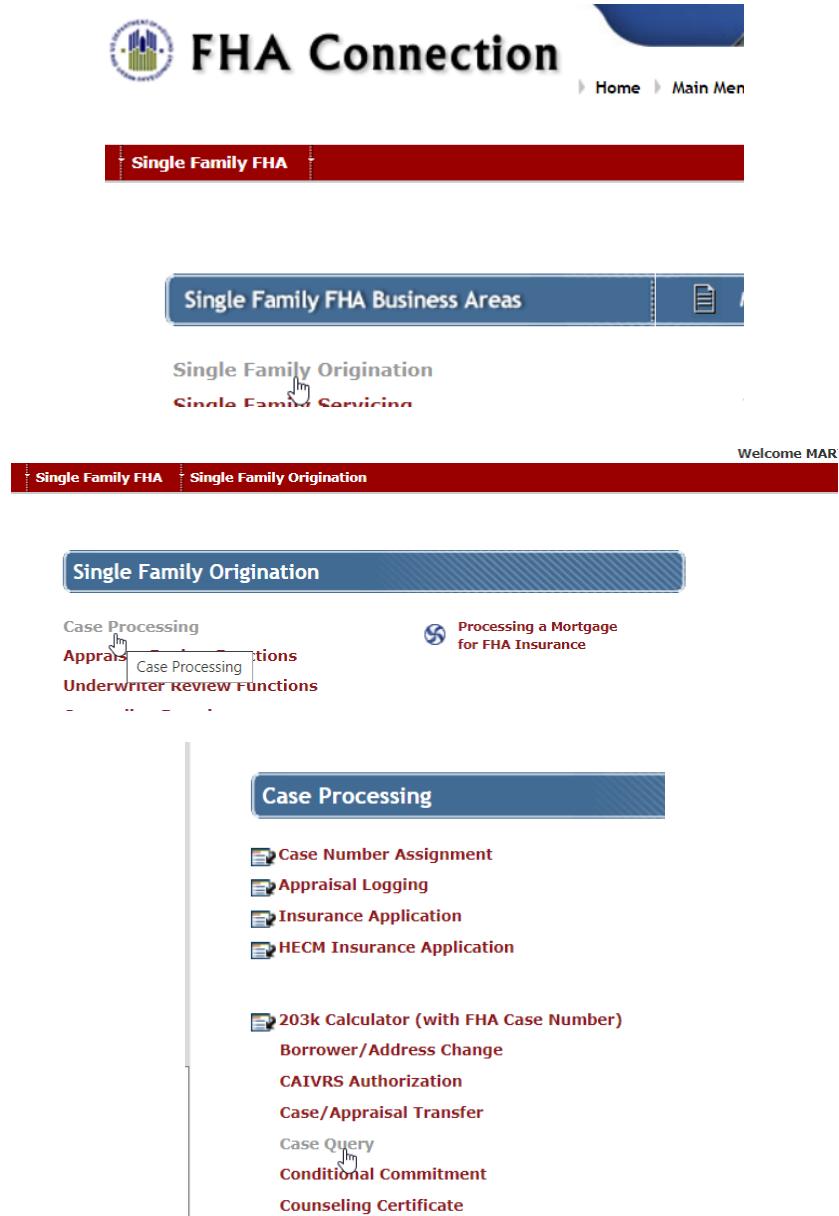


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

## INSURING VIA FHA CONNECTION (CONTINUED)

Select the following:

1. "Single family Origination"
2. "Case Processing"
3. "Case Query"



The screenshot displays the FHA Connection software interface. At the top, there is a navigation bar with a logo on the left and 'FHA Connection' in the center. Below the logo, there are links for 'Home' and 'Main Men'. A red banner across the top says 'Single Family FHA'. The main content area has a title 'Single Family FHA Business Areas' with a 'Print' icon. Below this, there are two buttons: 'Single Family Origination' (which is highlighted with a cursor icon) and 'Single Family Servicing'. A red banner at the bottom of the content area says 'Welcome MAR'. The 'Single Family Origination' module is expanded, showing sub-options: 'Case Processing', 'Appraisals', 'Underwriter Functions', 'Case Processing Options', and 'Underwriter Review Functions'. The 'Case Processing' section is further expanded, listing: 'Case Number Assignment', 'Appraisal Logging', 'Insurance Application', 'HECM Insurance Application', '203k Calculator (with FHA Case Number)', 'Borrower/Address Change', 'CAIVRS Authorization', 'Case/Appraisal Transfer', 'Case Query', 'Conditional Commitment', and 'Counseling Certificate'.

**ownoption™**  
 mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

## INSURING VIA FHA CONNECTION (CONTINUED)

- Enter the case number and click "Send"

[Return to the Homepage.](#) | [Single Family FHA](#) | [Single Family Origination](#) > [Case Processing](#) > [Case Query](#)

We

Case Query
Help

Field Office:

Choose one of the following:

FHA Case Number:

Address:	Hse No	Street Name	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Name:	Last Name	First Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

SSN/TIN:  -  -

## INSURING VIA FHA CONNECTION (CONTINUED)

Go to other functions (located towards the right-hand side)

**Case Query Results**

✓ **SUCCESS**

CASE QUERY SUCCESSFULLY COMPLETED  
ALL BORROWERS PASSED SSN VALIDATION -NAME, SSN OR DOB CHANGES WILL REVALIDATE

**Help Links** ?

**Other Functions** ↻

*FHA Case Number:* 049- [REDACTED]

*Borrower Name:* LLC, IHFC CALIFORNIA

*Property Address:* [REDACTED]

### Insurance applications – Confirm Data

- Make certain the information is correct (this information can be found on the URLA)

<b>* General Information *</b>			
Property Address:	[REDACTED]	PUD/Condo:	N/A
Originator/Principal ID:	[REDACTED]	County Code:	067
NMLS ID:	LAND HOME FINANCIAL SE		
Loan Officer Name:	[REDACTED]		
Loan Officer NMLS ID:	[REDACTED]		
ADP Code:	703	Program ID:	(00)-Default
ADP Code Characteristics			

- This information is entered manually and can be found on the 92900LT

ADP Code:	703	Program ID:	(00)-Default
ADP Code Characteristics			
Amortization Type	Housing Program	Property Type	
Fixed	FHA Standard Mortgage Program (203b)	Not a condominium	
Special Program	Buydown	Principal Write-down	
No Special Program	No	Not a principal write-down	
Borrower Type:	Government Agency/Nonprofit	Living Units:	01
Loan Purpose:	Existing Occupied	Construction Code:	Existing Construction
203k Type:	N/A	HUD Approved Secondary Residence:	No
Cash-out:	No	Construction to Permanent:	No

**ownoption™**  
mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

## INSURING VIA FHA CONNECTION (CONTINUED)

- This information is entered manually and can be found on the 92900LT and on the final CD

### \* Worksheet Information \*

Appraised Value:	401000.00	Sales Price:	399999.00
Current Housing Expense:	0.00	Unpaid Principal Balance:	
Borrower Paid Appraiser Required Repairs:		Principal Write-off Amount:	
Total Requirements:	+13469.00	Total Income:	
Total Mortgage Payment:	2719.00	Total Fixed Payment:	2719.00
UFMIP Paid in Cash:	.98		
Borrower Funds to Close			
Required Investment:	+13469.00	Verified Assets:	
Borrower Paid Closing Costs:		Months in Reserve:	
Interested Party Contributions (%):		Interested Party Contributions Amount:	
Gift Letters		Inducements to Purchase:	
Letter 1 Amount:			
Source:	N/A		

- This information is entered manually, data can be found on the 92900LT and the approval date on the 92900a (pages 3-4)

### Insurance Application Results

Letter 2 Amount:	N/A	EIN Name:
Source:		
EIN:		
Secondary Financing		
Secondary Financing Exists:	No	
Energy Efficient Mortgage:	No	Home Energy Score:
EEM Improvement Amount:	N/A	Manual Underwrite Stretch Ratios (EEM): No
Back to Work:	N/A	
Underwriters		
Underwriter Approval Date:	12/16/21	Name:
Underwriter ID:		Name:
Appraisal Underwriter:		Decision Date:
Scorecard Decision:	Not Scored	

- No data entries are required under "Borrower Information" if the loan type is a purchase or a streamline as the information is automatically displayed

### \* Borrower Information \*

**Borrower 1**  
 Name: LLC, IHFC CALIFORNIA

GE TIN: 822- [REDACTED]

Date of Birth: Not Entered

Credit Scores: Experian/FICO: Not Entered Equifax/Beacon®: Not Entered TransUnion/Empirica®: Not Entered

Ethnicity: None Entered

Race: None Entered

Sex: None Entered

For loan applications taken in person:

**ownoption™**  
 mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.



## INSURING VIA FHA CONNECTION (CONTINUED)

- Upon completion of the endorsement information and insurance decision:
  - Enter NO, the system will provide a Warning notification or state successfully completed:
    - If completed successfully, go back again and go to "Insurance Decision" and enter YES, the system will provide a warning and will inform user that they must send the file within 10 days to HUD through the Catalyst system.

### \* Endorsement Information \*

Technical Review  
Processing HOC:

27/22, 7:55 AM

Insurance Decision:  
Insured by:

Yes  
HOC

Insurance Application Results

Insurance Date:

02/09/22

ownoption™  
mortgage



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to <http://www.nmlsconsumeraccess.org>. Corp NMLS #1796.

## SELLER LOAN ORIGINATION SYSTEM (LOS) PROCEDURES

Please make certain the fields within the Loan Origination system reflect the following:

### General Information:

- Borrower Information
  - Borrower Name:
    - Example (enter applicable entity)
      - First Name: Choctaw American
      - Last Name: Insurance, Inc.
  - Address: 10900 NE 4<sup>th</sup> St., Ste. 2300
  - City: Bellevue
  - State: WA
  - Zip Code: 98004
- Case Number: Enter Case Number
- MERS: Enter MERS Number

### Subject Property:

- Enter standard address information
- Occupancy must reflect: Investment

### Address History – Mailing Address:

- Must reflect Borrower address above (10900 NE 4th St., Ste. 2300, Bellevue, WA 98004)

### Closing Docs:

- Submit to the mailing address (10900 NE 4th St., Ste. 2300, Bellevue, WA 98004)

Borrower Information	First <input type="text" value="Choctaw American"/>	Last <input type="text" value="Insurance, Inc"/>
	Middle <input type="text"/>	Title <input type="text"/>
Address	<input type="text" value="10900 NE 4th Street"/>	Generation <input type="text"/>
City	<input type="text" value="Bellevue"/>	Type <input type="text" value="Borrower"/>
Home Phone	<input type="text" value=" (855)873-8746"/>	Unit <input type="text"/>
	... <input type="text"/>	State <input type="text" value="WA"/>
	Work Phone <input type="text" value=" (855)873-8746"/>	Zip <input type="text" value="98004-"/>
	Ext. <input type="text"/>	Country <input type="text" value="US"/>
		Preferred <input type="text"/>