

Section E. Other Loan Program Exhibits

Overview

In This Section This section contains the topics listed in the table below.

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1. Exhibit 1: Single-Family Homeownership Center Jurisdictions

Change Date May 10, 2009

4155.2 12.E.1.a HOC Information The table below lists the Homeownership Center (HOC) jurisdictions and representative states.

HOC	Representative States		
Atlanta	Alabama Florida Georgia Illinois	Indiana Kentucky Mississippi North Carolina	Puerto Rico South Carolina Tennessee Virgin Islands
Denver	Arkansas Colorado Iowa Kansas Louisiana Minnesota	Missouri Montana Nebraska New Mexico North Dakota Oklahoma	South Dakota Texas Utah Wisconsin Wyoming
Philadelphia	Connecticut Delaware District of Columbia Maine Maryland Massachusetts	Michigan New Hampshire New Jersey New York Ohio	Pennsylvania Rhode Island Vermont Virginia West Virginia
Santa Ana	Alaska Arizona California	Guam Hawaii Idaho	Nevada Oregon Washington

2. Exhibit 2: Single Family Originating Lending Areas

Change Date May 10, 2009

4155.1 12.E.2.a Lending Areas The table below lists the Single Family originating lending areas.

Location of Lender Office	Lending Areas
Alabama	Alabama Florida Georgia Mississippi Tennessee
Alaska	Alaska
Arizona	Arizona California Nevada New Mexico
Arkansas	Arkansas Louisiana Tennessee Texas
California	Arizona California Nevada
Colorado	Colorado Kansas Nebraska New Mexico Utah Wyoming
Connecticut	Connecticut New York Maine Massachusetts New Hampshire New Jersey Pennsylvania Rhode Island Vermont

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2. Exhibit 2: Single Family Originating Lending Areas, Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
District of Columbia	Delaware District of Columbia Maryland New Jersey Pennsylvania Virginia West Virginia
Delaware	Delaware District of Columbia Maryland New Jersey New York Pennsylvania Virginia
Florida	Alabama Florida Georgia Mississippi
Georgia	Alabama Florida Georgia South Carolina Tennessee
Hawaii	America Samoa Guam Hawaii Northern Marianas
Idaho	Idaho Montana Oregon Utah Washington

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2. Exhibit 2: Single Family Originating Lending Areas,
Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
Indiana	Illinois Indiana Kentucky Michigan Ohio Tennessee
Illinois	Illinois Indiana Kentucky Michigan Missouri Tennessee Wisconsin
Iowa	Iowa Kansas Minnesota Nebraska South Dakota Wisconsin
Kansas	Colorado Iowa Kansas Nebraska Missouri Oklahoma
Kentucky	Illinois Indiana Kentucky Ohio Tennessee Virginia
Louisiana	Arkansas Louisiana Mississippi Texas

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2. Exhibit 2: Single Family Originating Lending Areas, Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
Maine	Connecticut Maine Massachusetts New Hampshire Vermont
Maryland	Delaware District of Columbia Maryland New Jersey Pennsylvania Virginia West Virginia
Massachusetts	Connecticut Maine Massachusetts New Hampshire New Jersey New York Rhode Island Vermont
Michigan	Illinois Michigan Indiana Ohio
Minnesota	Iowa Minnesota North Dakota South Dakota Wisconsin
Mississippi	Arkansas Alabama Florida Louisiana Mississippi Tennessee

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2. Exhibit 2: Single Family Originating Lending Areas,
Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
Missouri	Illinois Kansas Missouri
Montana	Idaho Montana Wyoming
Nebraska	Colorado Iowa Kansas Nebraska South Dakota
Nevada	Arizona California Nevada Utah
New Hampshire	Connecticut Maine Massachusetts New Hampshire New York Vermont Rhode Island
New Jersey	Connecticut Delaware District of Columbia Maryland Massachusetts New Jersey New York Pennsylvania Rhode Island Virginia
New Mexico	Arizona Colorado New Mexico Texas

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2. Exhibit 2: Single Family Originating Lending Areas, Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
New York	Connecticut Delaware Massachusetts New Hampshire New Jersey New York Ohio Pennsylvania Rhode Island Vermont
North Carolina	North Carolina South Carolina Tennessee Virginia
North Dakota	North Dakota Minnesota South Dakota
Ohio	Indiana Kentucky Michigan New York Ohio Pennsylvania West Virginia
Oklahoma	Kansas Oklahoma Texas
Oregon	Idaho Oregon Washington

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2. Exhibit 2: Single Family Originating Lending Areas,
Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
Pennsylvania	Connecticut Delaware District of Columbia Maryland New Jersey New York Ohio Pennsylvania Virginia West Virginia
Puerto Rico	Puerto Rico Virgin Islands
Rhode Island	Connecticut Massachusetts New Hampshire New Jersey New York Rhode Island
South Carolina	Georgia North Carolina South Carolina Tennessee
South Dakota	Iowa Minnesota Nebraska North Dakota South Dakota

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2. Exhibit 2: Single Family Originating Lending Areas, Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
Tennessee	Alabama Arkansas Georgia Illinois Indiana Kentucky Mississippi North Carolina South Carolina Tennessee
Texas	Arkansas Louisiana New Mexico Oklahoma Texas
Utah	Colorado Idaho Nevada
Vermont	Connecticut Maine Massachusetts New Hampshire New York Vermont
Virgin Islands	Puerto Rico Virgin Islands
Virginia	Delaware District of Columbia Maryland New Jersey North Carolina Pennsylvania Virginia West Virginia

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2. Exhibit 2: Single Family Originating Lending Areas,
Continued

4155.1 12.E.2.a Lending Areas (continued)

Location of Lender Office	Lending Areas
Washington	Idaho Oregon Washington
West Virginia	District of Columbia Kentucky Maryland Ohio Pennsylvania Virginia West Virginia
Wisconsin	Illinois Iowa Minnesota Wisconsin
Wyoming	Colorado Idaho Utah Wyoming

3. Exhibit 3: Request for MIC Correction Format, Continued

**4155.2 12.E.3.a
Format for
Requesting an
MIC
Correction
(Cont.)**

Request Correction To:			Required Documentation
		Address Correction	URAR and Note
		Borrower Names(s)	
		ADP Code	Other supporting documentation, such as <ul style="list-style-type: none"> • Buydown Agreement • 203(k) Worksheet
		Maturity Date	Note
		First Payment Date	Note
		P & I	<ul style="list-style-type: none"> • Note • HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary
		Interest Rate	<ul style="list-style-type: none"> • Note • HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary
Request Correction To:			Required Documentation
		Addition of Coborrower	<ul style="list-style-type: none"> • Note • URLA • HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary
		Social Security Number	Social Security Card, Pay Stub, or W-2
		Other (Identify)	Appropriate Supporting Documentation

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3. Exhibit 3: Request for MIC Correction Format, Continued

4155.2 12.E.3.a Format for Requesting an MIC Correction (Cont.) (continued)

Request Correction To:			Required Documentation
		Increased Mortgage Amount	<ul style="list-style-type: none"> • Note • HUD-1 • HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary Full Payment History
		FHA Case Number	<ul style="list-style-type: none"> • Note • URLA • HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary
		ADP Code for a Major Change, such as 703 to 704	<ul style="list-style-type: none"> • Note • URLA • HUD-92900-LT, FHA Loan Underwriting and Transmittal Summary

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3. Exhibit 3: Request for MIC Correction Format, Continued

4155.2 12.E.3.b Additional Instructions for MIC Correction The table below describes additional instructions to follow when requesting an MIC correction.

Type of Correction	Instruction
Address Correction	<ul style="list-style-type: none"> • Some states require that the Deed of Trust be submitted. • Contact the appropriate HOC for additional information.
<ul style="list-style-type: none"> • Increased Mortgage Amount • FHA Case Number • ADP Code Major Change 	Requires <ul style="list-style-type: none"> • recalled case binders from a Records Holding Center, and • additional processing time.
Increased Mortgage Amount	<ul style="list-style-type: none"> • Check Payment History for a Principal Reduction. • Requests for an additional mortgage amount require payment of the difference in UFMIP, before the correction can be made.
ADP Code, including a major change	<ul style="list-style-type: none"> • The LTV cannot be changed because CHUMS <ul style="list-style-type: none"> – computes the LTV, and – does not allow manual overrides, and • ADP code 748 is <i>only</i> for purchases with a value of \$50,000 or less.