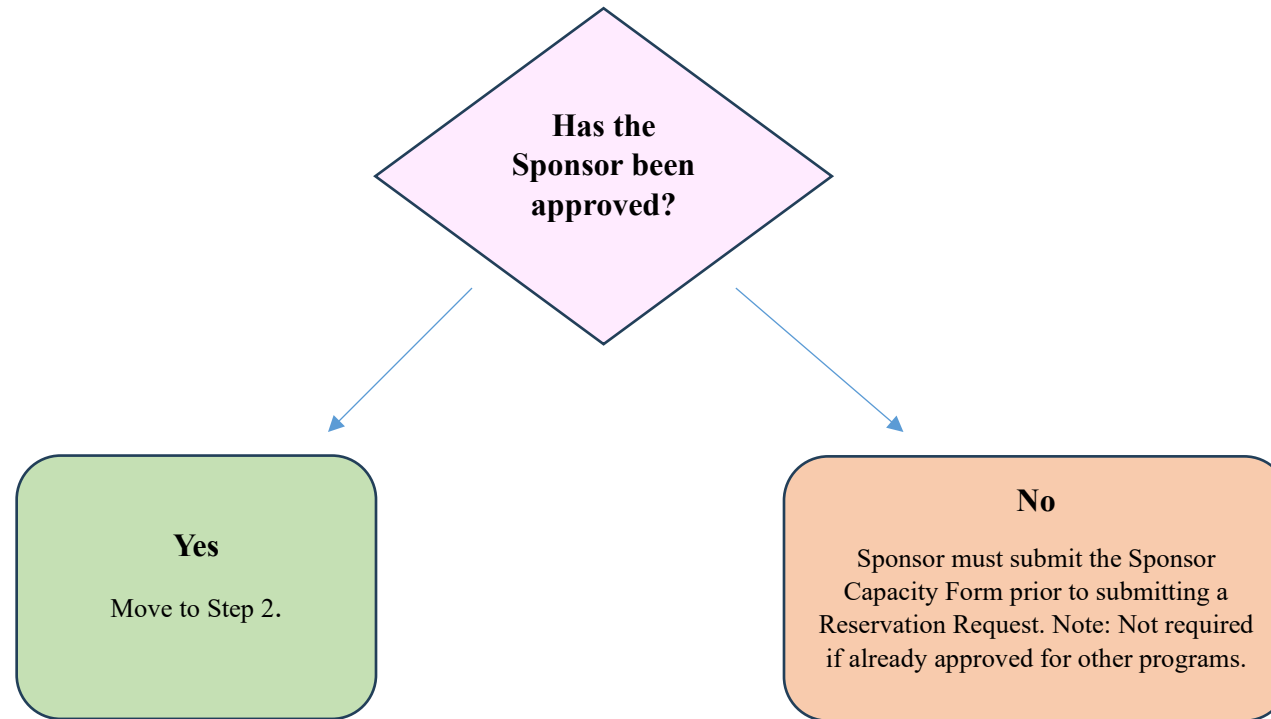
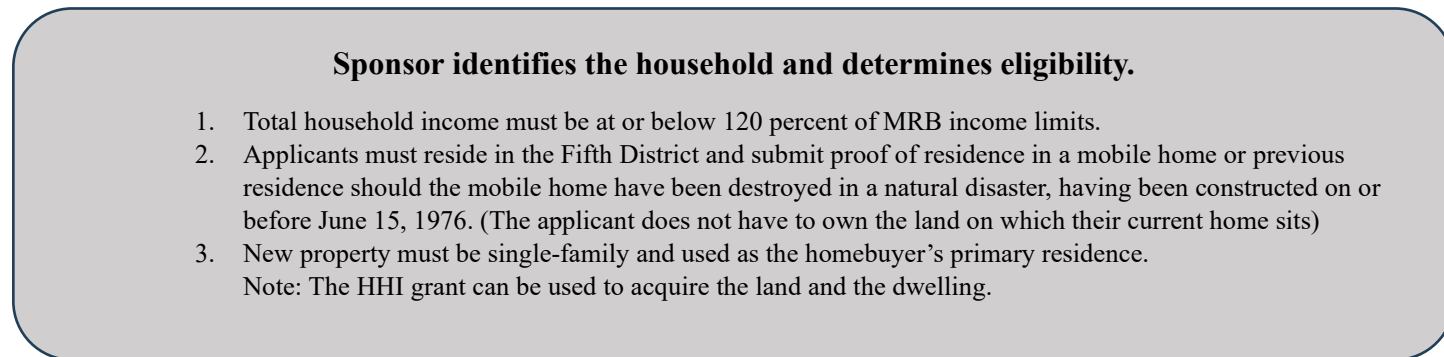


HHI Process for Sponsors

Step 1



Step 2



HHI Process for Sponsors

Step 3

Sponsor sends documentation to FHLB Member who then submit the online Reservation Request with the following documents:

1. Certification of Income Eligibility;
2. Fully executed Loan Application (if applicable);
3. Purchase or New Construction Contract, and;
4. Affidavit from the homeowner showing proof of residency in a mobile home constructed on or before June 15, 1976.

Step 4

FHLB reviews the Reservation Request and:

1. Issues an approval letter if all information is satisfactory.
2. Asks for additional documentation if request is incomplete.
3. Issues a denial letter if the request does not meet the program guidelines.

Step 5

Member or Sponsor closes the loan and records the retention language in the deed.

HHI Process for Sponsors

Step 6

Sponsor sends the following documentation to FHLB Member who then submits an online Funding Request:

1. A copy of the Closing Disclosure or Funding Disclosure signed by the buyer(s);
2. The Deed containing the Hundred Homes Initiative five-year retention language;
3. A copy of the Homebuyer Counseling Certificate (if required);
4. Certification from third-party confirming destruction or decommission of mobile home; and
5. A signed copy of the HHI Retention Language Acknowledgement for FHA loans (if required).

Step 7

FHLB reviews the Funding Request and:

1. Deposits the funds in the Member's DDA, or
2. Asks for additional documentation if the request is incomplete.

Note: All Funding Requests must be submitted on or before December 15, 2025.