

Dreams Work Through Teamwork!

2018 NIFA Lender Workshops

For NIFA Participating Lenders

April 24th: Holiday Inn Express - North Platte

April 25th: Embassy Suites - Omaha

8:00 AM - 3:00 PM & No Registration Fee!



Making Homebuyer dreams come true since 1980

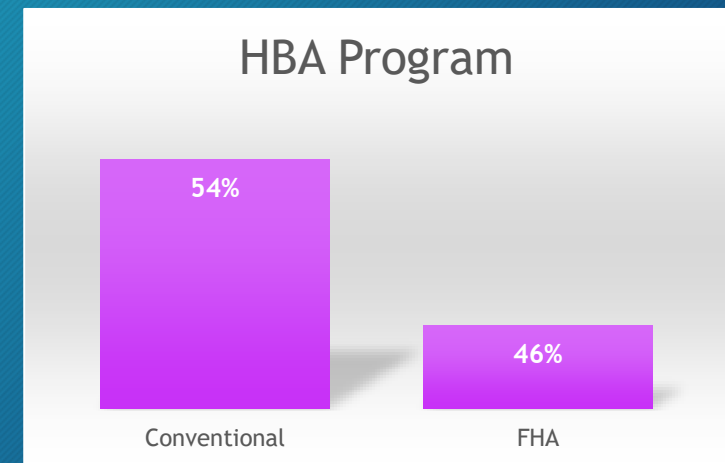
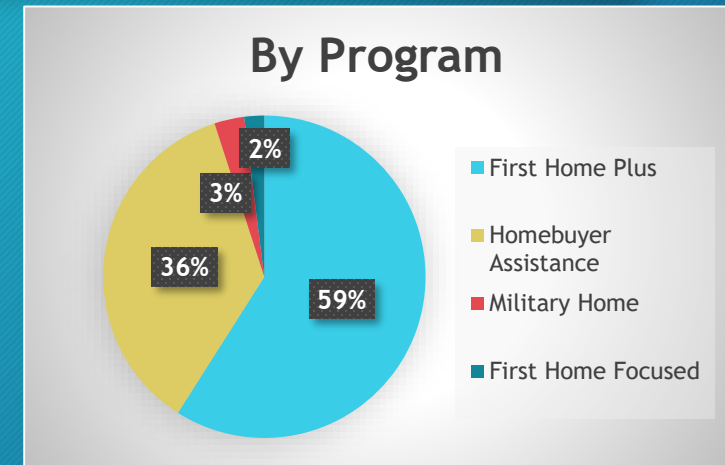
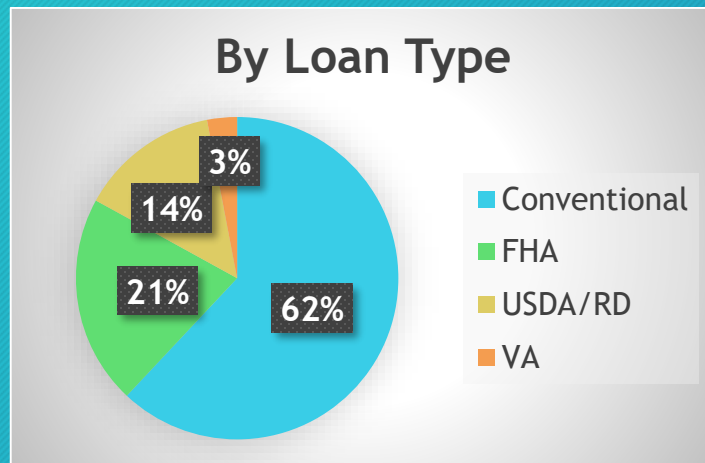
Introductions

- NIFA Team
- Jason Hubbard, U.S. Bank Home Mortgage
- Jessica Wright, Fannie Mae
- USDA Rural Development Team
- PMI Company Teams



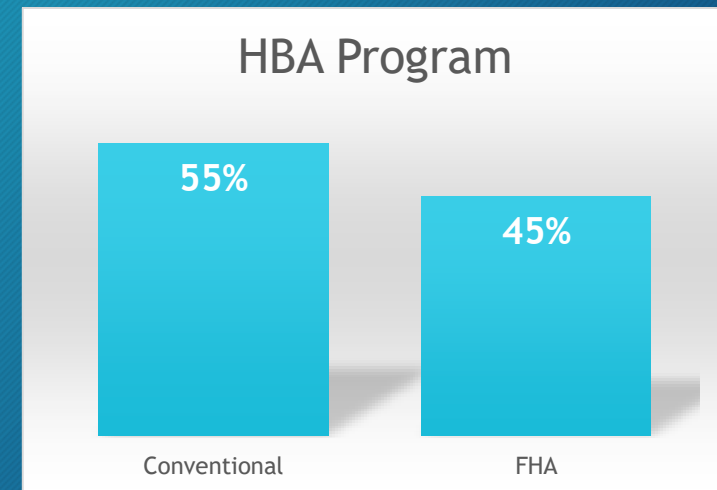
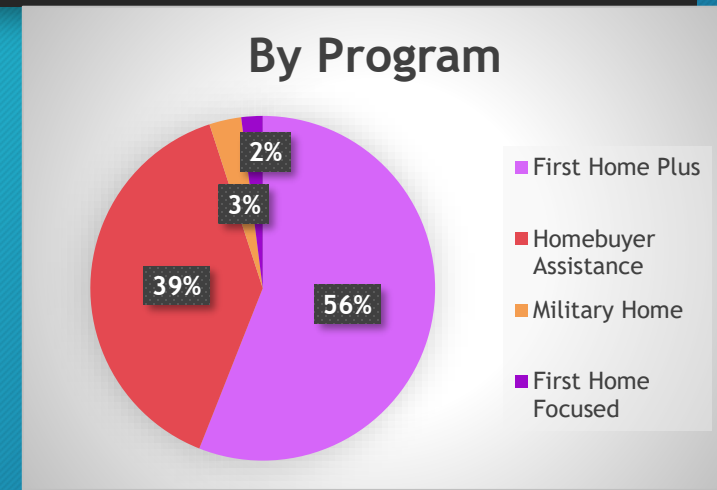
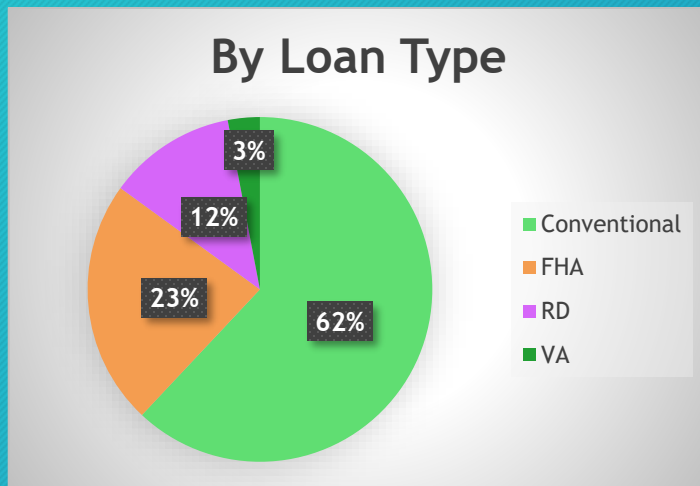
2017 Closed Loan Production

Total \$ Loans	\$210,418,981
Total # Loans	1,809
Avg. 1 st Loan Amount	\$116,318
Avg. 2 nd Loan Amount	\$5,265
Avg. Household Income	\$53,862
Avg. Credit Score	723



YTD 2018 Closed Loan Production

Total \$ Loans	\$62,458,636
Total # Loans	497
Avg 1 st Loan Amount	\$125,671
Avg 2 nd Loan Amount	\$5,586
Avg Household Income	\$54,910
Avg Credit Score	722



Communication Initiatives

Homebuyers

Social media outlets

Website tools

Post closing surveys

Lenders

Weekly rates and production

Quarterly loan officer focus group

Enhanced partner recognition

Realtors

Lunch/learn and 1 hour broker credits

Create monthly newsletter

Other tools to stay connected

Digital Initiatives

Lender Online

Dashboard reports
Reduced data entry fields

User name and password reset
Save draft reservations

Website

eLearning courses
Short educational videos

Lender search engine
Customer & partner reviews

Streamlined Processes...Coming in May!

Large Deposits Policy

- Change from two month bank statements to one month bank statement
- Continue to require a LOX for unidentified deposits exceeding \$500
- No longer automatically require a LOX for recurring/periodic deposits totaling \$500 or more

eSignature Policy

- NIFA will accept e-signatures on application program documents when lender is approved by U.S. Bank for e-signatures
- Lender is responsible for notifying NIFA when approved by U.S. Bank
- Lender must execute certification
- Lender is responsible for satisfying U.S. Bank's recertification process and notifying NIFA when complete

New Programs in Development

- NIFA is working on development of new programs to address workforce housing issues in Nebraska
- New programs designed to compliment our existing programs
- Moderate income limits up to 150% AMI
- Expanded programs for moderate income first-time buyers and repeat buyers
- Government and conventional loans
- Homebuyer Assistance (HBA) loans

MORE INFORMATION COMING SOON!

Rate Change Policy

Existing Rate Change Policy

- Meet once a week to determine program rates
- Distribute new rates with advance notice
- 24/7 loan reservations
- Loan extensions at no cost
- Best effort deliveries

New Rate Change Policy

- Daily priced program
- Set program rates every morning
- Loan reservation window
- Tighter delivery deadlines
- Loan extensions will carry a fee
- Best effort deliveries

Average Loan Pipeline Cycle (2017)



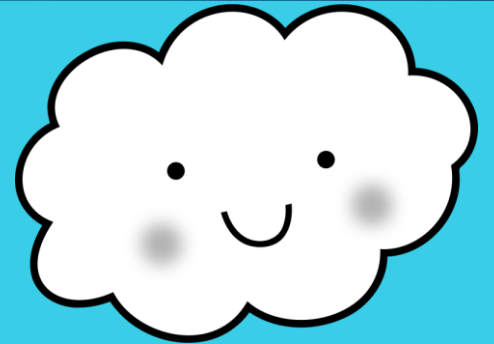
Existing Loan Delivery Schedule		
Closing Date to Purchase Date	Minimum SRP	Maximum SRP
1-45 days	\$1,000	2.00%
46-60 days	\$800	1.75%
61-90 days	NA	1.00%
91-120 days	NA	0.50%
120+ days	NA	0.00%

Rules for the Day...



The Dream File

NIFA Compliance



NIFA Compliance

NEXT DAY TURN TIME- IF YOU
UPLOAD TODAY IT WILL BE
REVIEWED SOMETIME
TOMORROW

As long as you hit

Submit

NIFA Program Forms

- Form A – Household Verification
- Form B - Borrower's Affidavit
- Form C – Certificate of Seller
- Form D – Initial Recapture Tax Notice
- Form D – Final Recapture Tax Notice
- Form E-1, E-2 or E-3 – Tax Exempt Riders



Form A - Household Verification

- Includes number in the household
 - Number over/under 18
 - Number with a source of income
- If a tax return was not filed in any year, must state an acceptable reason (didn't work or earn enough to file be required to file, did not live in the US. Not lived with parents or was a student)
- Capture Borrower's Email Address
- Signed by all occupants 18+ years old, including non-purchasing occupants



Form B - Borrower Affidavit

- Is a Closing Form to be submitted with Post-Closing Package
- First page has subject property address, purchase price, household size and income
- Signed by Borrower, Co-Borrower and Non-Purchasing Spouse
- Final Income Worksheet must be attached

Form C - Certificate of Seller

- Has property address and purchase price
- Signed at closing by the Seller
- If signed by Title Agent, will need copy of POA paper
- Document affirms the sale price and there are no other side agreements between Buyer and Seller
- If property is sold by auction, HUD repo, etc., Buyer can execute the document



Form D - Recapture Tax

- Initial Disclosure is signed at Loan Application
- Final Disclosure is signed at Closing
 - Includes applicant names, the actual (final) loan amount , maximum recapture tax potential, property address, county and if it is located in a target or non-target area
 - Must be signed by all Borrowers and Non-Purchasing Spouse
 - Not signed by Co-Signers or Non-Purchasing Occupant



FORM D

NEBRASKA INVESTMENT FINANCE AUTHORITY SINGLE FAMILY HOUSING REVENUE BOND PROGRAM

NOTE: Applicant must check one
of the following as applicable:

☐ INITIAL NOTICE

☐ FINAL NOTICE

NOTICE TO MORTGAGE LOAN APPLICANT OF POTENTIAL RECAPTURE TAX AND NIFA REIMBURSEMENT OF RECAPTURE TAX

Instructions to Applicant:

Complete Part I and Part III, Section B (Targeted Area or Non-Targeted Area, as appropriate) of the Initial Notice at Mortgage Loan application using estimated information. Complete the same sections of the Final Notice at Mortgage Loan closing using final information.

I.

Name(s) of Applicant(s): JAMES A. PRETENDER

First Mortgage Loan Amount: \$ 112,600.00

HBA Second Mortgage Loan Amount (if applicable): \$ 4,500.00

Total Mortgage Loan Amount: \$ 117,100.00

Federally Subsidized Amount (6.25% of the Total Mortgage Loan Amount): \$ 7,318.75

Residence Located in a Targeted or Non-Targeted Area: Non-Target

Address of Residence: 9876 EXTRA ST LINCOLN, NE 68505

County of Residence: LANCASTER

II.

HBA Loan
Amount ONLY



Final Form D - Making Corrections



- After Closing, corrections to Final Form D do not need to be initialed by the Borrower(s)
- Send corrected document to Borrower(s) with a cover letter of explanation
- Copies of both must be submitted to NIFA to clear condition

Form E - Tax Exempt Financing Rider

- Form E-1 - FHA
- Form E-2 - VA
- Form E-3 - Conventional & USDA Rural Development
- Lender Name & Subject property address
- Signed by Borrower, Co-borrower and Non-Purchasing Spouse

HBA Program Forms

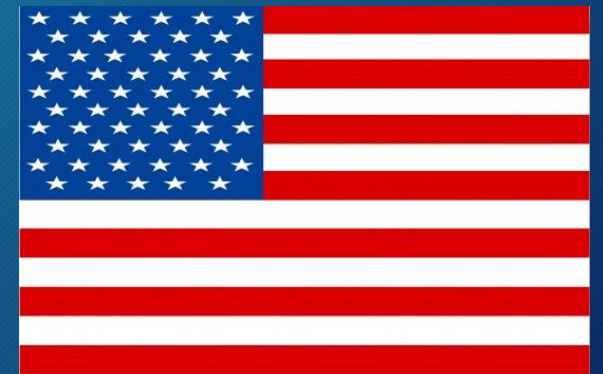
- Lenders are required to complete the same federal disclosures for the 2nd mortgage (Loan Estimate and Closing Disclosure)
- NIFA HBA program forms:
 - Form F (Notice signed at application)
 - Form G (Note signed at closing)
 - Form H (Deed of Trust signed at closing)
 - Closing Approval Request (Lender submits prior to closing)
 - Form J (HBA Borrower Acknowledgement Letter is signed at Closing & must be included in FHA Case Binder)
 - Obligation Letter

Form G - HBA Second Promissory Note

- Includes final HBA 2nd mortgage loan amount
- Must have interest rate of 1%
- Amortized over 10 years (120 months)
- Signed by Borrower, Co-Borrower & Co-Signor
- First payment date is same as 1st mortgage

Form I - Veteran's Exception

- Use when Borrower meets the Veteran's Exception definition so does not need to be a first-time homebuyer status.
- Must include a copy of Borrower's DD-214
- Not to be used if Borrower is active military unless borrower has been honorably discharged and is on active duty again
- Must have a Type of Duty boxed checked
- Is executed by the Borrower at application



Forms & Required Signatures

TABLE OF NIFA FORMS & REQUIRED SIGNATURES

	All Programs Form A	All Programs Form B	All Programs Form C	All Programs Form D	All Programs Form E	HBA Program Only Form F	HBA Program Only Form G	HBA Program Only Form H	Military Home Program Only Form I	HBA Program Only Form J	All Programs First Mortgage	All Programs First Mortgage
	Household Verification Affidavit	Borrower's Affidavit	Certificate of Seller	Recapture Tax Notice	Tax- Exempt Financing Rider	HBA Notice to Borrower	HBA Second Promissory Note	HBA Second Deed of Trust	Qualified Veteran Worksheet	Borrower Acknowledgement Letter	Note	Deed of Trust
BORROWER	Application	Closing	NA	Application & Closing	Closing	Application	Closing	Closing	Application	Closing	Closing	Closing
CO-BORROWER	Application	Closing	NA	Application & Closing	Closing	Application	Closing	Closing	NA	Closing	Closing	Closing
CO-SIGNOR	NA	NA	NA	NA	Not Allowed	NA	Closing	Not Allowed	NA	NA	Closing	Not Allowed
NON-PURCHASING SPOUSE	Application	Closing	NA	Application & Closing	Closing	Application	NA	Closing	NA	NA	NA	Closing
NON-OCCUPYING SPOUSE	NA	NA	NA	NA	Closing	NA	NA	Closing	NA	NA	NA	Closing
NON-PURCHASING OCCUPANT	Application	NA	NA	NA	Not Allowed*	NA	NA	Not Allowed*	NA	NA	NA	Not Allowed*
SELLER	NA	NA	Closing	NA	NA	NA	NA	NA	NA	NA	NA	NA

Homebuyer Education:

- 1) All borrowers signing the Note must complete an approved homebuyer education class prior to closing.

Tax Returns or IRS Tax Transcripts:

- 1) Need most recent 3 years of federal tax returns (signed) or IRS tax transcripts for all borrowers and non-purchasing spouse.
- 2) Federal tax returns are not required if the property is in a target area or if the borrower meets the definition of a Qualified Veteran.

Household Income Documents:

- 1) Need 30 days of consecutive paystubs for all occupants 18 years or older.
- 2) Need written Verification of Employment (VOE) for all occupants 18 years or older.

Non-Purchasing Occupants

- 1) Only allowed to take title to the property when 3 years of federal tax returns (signed) or IRS tax transcripts are provided and first time buyer status has been verified.

Miscellaneous Borrower Affidavits:

- 1) Affidavit 1/Business Usage – only required when property is used for day care or business purposes.
- 2) Affidavit 2/Acquisition Cost of Residence – only required when there is no purchase agreement.
- 3) Affidavit 3-1/Non-Occupying Spouse – only required when spouse will not occupy the property.
- 4) Affidavit 3-2/Borrowers Affidavit on Non-Occupying Spouse – only required when spouse will not occupy the property.
- 5) Affidavit 4/Profit or Loss Statement – only required for self-employed borrowers.
- 6) Affidavit 5/Borrower Letter of Explanation – used to document bank deposits.
- 7) Affidavit 6/HBA Second Mortgage Loan Certification – used to document 2nd application date.

(Revised 09/2016)

NIFA Approval Reviews/File Submissions

1

- Pre-Close Review
- 5 business days prior to close

2

- HBA Closing Package (only for HBA Program prior to close)
- 24 hours prior to close

3

- Post Close Review
- 10 days from closing

Make sure to upload to the correct package in Edocs on Lender On Line!!

eDocs - Upload Process

Pre-Closing Package



Package Submitted: 03/29/2011 12:00 AM

Uploaded Documents (8)	Actions	Last Date Modified	Initial Submitted Date & Time
01. Pre-Closing Package		07/13/2009	
07. Final NIFA Income Worksheet		07/13/2009	
08. Internal NIFA PreClose Checklist		07/13/2009	
12. Verification of Employment (Borrower) Comments...		05/19/2010	
ffff		09/14/2010	
02. Conditions		03/29/2011	
01. Pre-Closing Package		04/28/2011	
07. Final NIFA Income Worksheet		04/16/2014	

HBA Closing Package



Package Submitted: 04/01/2014 04:01 PM

Uploaded Documents (5)	Actions	Last Date Modified	Initial Submitted Date & Time
01. HBA Closing HUD Package		04/01/2014	04/01/2014 04:01 PM
04. Revised HUD-1's		04/01/2014	04/01/2014 04:01 PM
04. Revised HUD-1's		04/01/2014	04/01/2014 04:01 PM
04. Revised HUD-1's		04/01/2014	04/01/2014 04:01 PM
04. Revised HUD-1's		04/16/2014	04/16/2014 04:01 PM


Post-Closing Package



Package Submitted: 02/17/2016 02:46 PM

Uploaded Documents (3)	Actions	Last Date Modified	Initial Submitted Date & Time
01. HBA Closing HUD Package		03/25/2011	02/17/2016 02:46 PM
06. Final NIFA Income Worksheet		02/17/2016	02/17/2016 02:46 PM
06. Final NIFA Income Worksheet		02/17/2016	

eDocs - Submit & Confirmation

**NIFA**
Lender Online
For All Your Clients' Needs


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Nebraska Investment Finance Authority (NIFA)
Affordable Financing for First-Time Homebuyers












NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION



Lender: **FIRST HOME BANK**


e-MortgageDocs Packages For Loan No. 900500058926
Comments | Comments | Printable | Close


 **PACKAGE SUBMISSION SUCCESSFULL!**
The e-MortgageDocs Pre-Closing Package For Loan No. 900500058926 has been received by our agency.

Pre-Closing Package |  Add New |  Submit | Last Submission: 10/20/2008

Uploaded Documents (2)	Actions	Last Date Modified
 01. Pre-Closing Package	   	10/18/2008
 Divorce Decree  Comments...	   	10/18/2008

Post-Closing Package |  Add New |  Submit

Uploaded Documents (0)
 No e-Mortgage documents have been uploaded for this package.

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NIFA Pre-Closing Approval



Determining the borrowers are first time buyers or qualify for a waiver

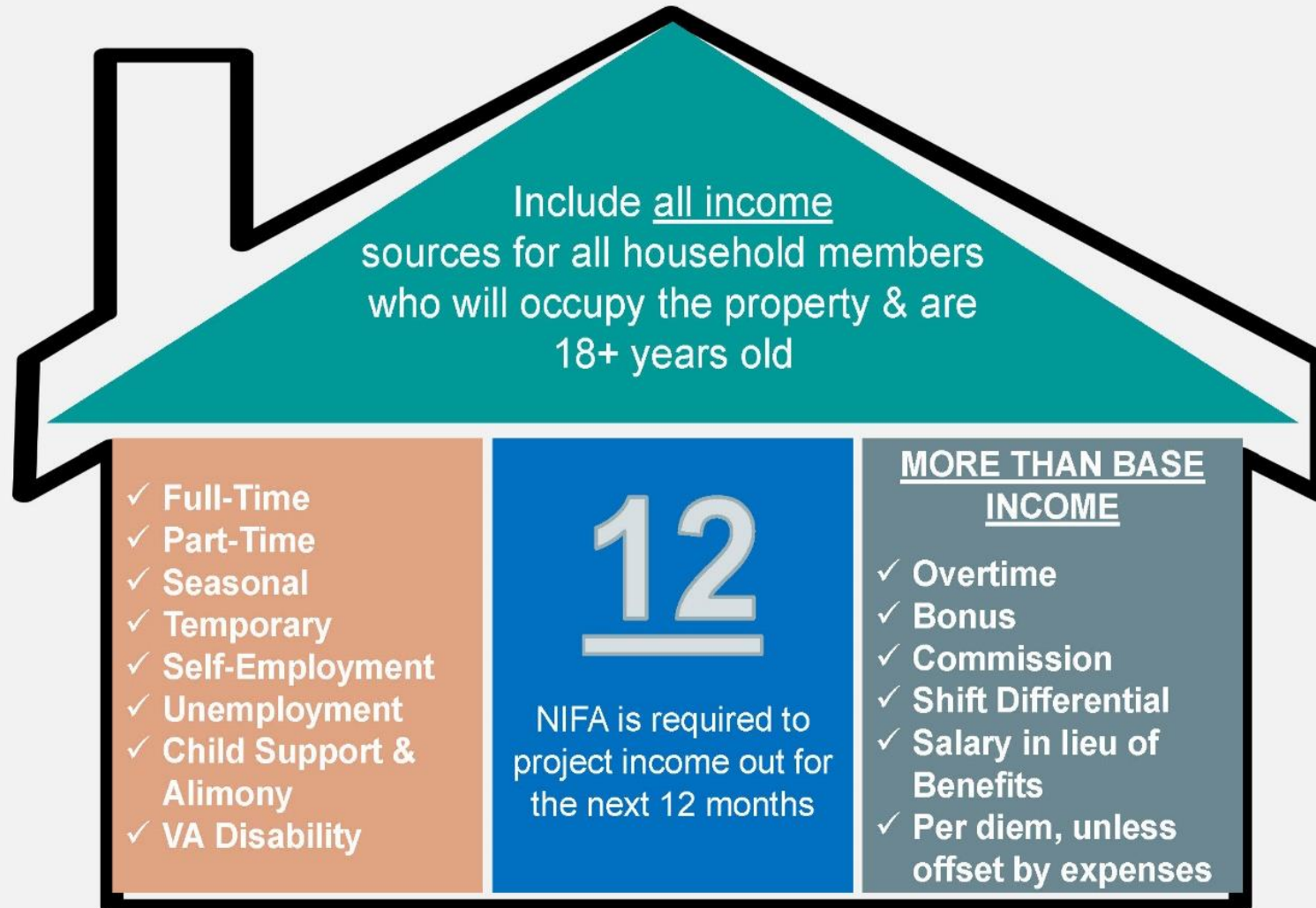
Determining the household size

Calculating total household income is within NIFA income limits

Determining the purchase price is at or below the limit

NIFA's Final Income Worksheet will be uploaded into LOL once the file is (pre) approved

Household Income



Household Income

Calculation

- Interest income is calculated on assets totaling over \$5000 & converted to monthly income
- Income calculated by your Underwriter should be equal to or **less than** NIFA's calculated household income

Documentation

- Need current paystubs and written VOE's for each current job
- SSI Awards Letter for current year
- 2 consecutive months account statements (checking and savings)
- Current statement for each asset account (retirement, 401k, investment, HSA)

Self-Employed Borrower

Most Recent Tax
Return/Transcript

W-2's & 1099's

Current YTD
Profit & Loss
(Affidavit IV)

Current K-1
(if applicable)

Business Use of Home
(Affidavit I, if applicable)

Paystubs

120

- Must meet 120 day validity standard

180

- 180 day validity standard for new construction

1

- pay stub if paid monthly

2

- pay stubs if paid bi-monthly

4

- pay stubs if paid weekly

☐ Need to cover recent consecutive 30-day period

☐ Required for every current job

☐ Used to review for asset information

VOE's & Asset Statements

VOE'S

- Full written VOE Required for each current job held
- Must be complete and include current year & previous year(s) income history
- Termination VOE's required on all previous employment unless start and end date are on Initial Loan Application (these can be verbal)
- Work Number requires use of pin number to get income information

ASSET'S

- Statements are required for ALL assets.
Look for:
 - Loan application- Bank accounts listed
 - Paychecks stubs- Deductions
 - Bank statements- Transfers & Automatic deposits
 - Tax returns- Interest, dividends, capital gains, HSA accts.
 - Asset statements- Transfers or automatic deposits

Federal Tax Returns/Tax Transcripts

- Need from borrower, co-borrower and non-purchasing spouse for most recent 3 years
- Type of form filed
- Verify social security numbers
- Current year's W2s & 1099s
- Self employment, farm, rental income
- Additional asset accounts not listed on application
- Type of deduction taken
- Tax transcripts do NOT need to be signed by the borrower(s)

Allowable Fee Chart

GOVERNMENT & CONVENTIONAL LOANS

Name of Fee & Description	Maximum Charged to Buyer		Maximum Charged to Seller
Origination Fee	Not Allowed		Not Allowed
Tax Service Fee			
Retained by Master Servicer for disbursement of real estate taxes	\$80.00	OR	\$80.00
Master Servicer Funding Fee			
Retained by Master Servicer	\$400.00	OR	\$400.00
Lender Processing Fee/Underwriting Fee	Reasonable & Customary		Reasonable & Customary
Retained by Participating Lender	Not To Exceed \$400.00	OR	Not To Exceed \$400.00
Lender Closing Fee (1)	Reasonable & Customary		Reasonable & Customary
Retained by Participating Lender for closing loan	Not To Exceed \$150.00	OR	Not To Exceed \$150.00
Third Party Closing Fee - First Mortgage Loan (1)	Reasonable & Customary		Reasonable & Customary
Retained by Third Party for closing loan on behalf of Participating Lender	Not To Exceed \$225.00	OR	No Set Limit
Third Party Closing Fee - Second Mortgage Loan (1)	Reasonable & Customary		Reasonable & Customary
Retained by Third Party for closing loan on behalf of Participating Lender	Not To Exceed \$75.00	OR	No Set Limit
Third Party Escrow Closing Fee	Reasonable & Customary		Reasonable & Customary
Retained by Third Party for closing real estate transaction	No Set Limit		No Set Limit
Real Estate Buyer Broker Fee	Reasonable & Customary		Reasonable & Customary
Retained by Real Estate Company	Not To Exceed \$250.00		No Set Limit

HBA Closing Approval

- NIFA approves the HBA Closing Package prior to closing
- HBA Closing Checklist must include contact information
- HBA Closing package must include a copy of the initial, subsequent and final Loan Estimates for the 2nd mortgage
- HBA Closing Package must also include the final Closing Disclosures for the 1st and 2nd mortgages
- Upload request at least 24 hours prior to closing and email all Single Family staff to advise when uploaded

NIFA Post-Closing Approval

- NIFA's Post-Closing Review includes:
 - Verification the loan closed using one of NIFA's programs, approved loan types and at the correct interest rate
 - Determination the borrower(s) meets all credit overlays
 - Validation the Underwriter's income calculation is at or below NIFA's final approved income for the household
 - Verification all outstanding pre-closing conditions are included in the file
 - Verification all signed final Closing Disclosures are included for both 1st and 2nd mortgages (US Bank reviews for compliance)
 - Verify all NIFA documents and closing documents are signed and dated

Loan Status & Conditions

PROPERTY ADDRESS

2719 S 50TH ST

OMAHA, NE 681060000

County: DOUGLAS

STAGE/STATUS/DATE

- FUND DATE / **PENDING** on 03/29/2016 by Micheline K. Henning
- POSTCLAPPR / **PENDING** on 03/29/2016 by Micheline K. Henning
- CLOSE DATE / **APPROVED** on 03/21/2016 by Micheline K. Henning
- HBACLOSINGAPPR / **APPROVED** on 03/18/2016 by Shelley R. Abraham
- PRECL SAPPR / **APPROVED** on 03/03/2016 by Shelley R. Abraham

HFA's CONDITIONS/EXCEPTIONS

1. Form D to have correct total loan amount and tax amounts
2. Letter showing new/correct form D was sent to the bwr
3. Federal Tax Return-needs Borrower signature 2012 & 2013

REJECTION REASONS

MASTER SERVICER'S CONDITIONS/EXCEPTIONS

1. Defi Rep Jacob Gubrud. This is an imaged file please upload all deficiencies through the thread in Doc Velocity. If you have any questions, feel free to contact me via email:jacob.gubrud@usbank.com
2. Compliance Approval Required
3. Du and the 1008 Total monthly payments dont match and DTI. (if DU is re-run we will also need a LOX form the underwriter on Company Letterhead stating the Changes made and explaining why DU was re-

DEFICIENCIES



Homeownership Highlights

Date	Conditions	Pre Files	HBA Files	Post Files	Total Submissions
3/2/18	95	61	20	30	206
3/9/18	97	77	16	41	231
3/16/18	87	67	20	33	207
3/23/18	125	84	23	47	279
3/30/18	143	74	56	50	323
4/6/18	110	79	24	48	261
4/13/18	106	79	34	54	273

DEFICIENCIES

- SEND COMPLETE FILES
- FOLLOW checklists
- READ conditions
- REQUIRE most recent 3 years tax returns OR transcripts, not both
- HIT SUBMIT - If NIFA has to do this for you, it will push your review out a day
- UPLOAD - to the correct package in LOL



Deficiency Examples

- Need Borrower's email address as loan reserved after 2/1/18
- Federal Tax Returns - Borrower (signed & dated)
2015, 2016 & 2017 @close
- Signed LOXs
- Missing documents
- Missing written VOE(s)
- Correct Contact names and information on checklist
- Pre-Close conditions allowed with the Post package
- HBA Packages submitted prior to Pre approval received

DEFICIENCIES

How can we better
help you???



=



The BIG Picture

NIFA - Marketing

What Does Your Picture Look Like?!



TEAMWORK



TOGETHER

WE CAN DO IT

Make Dreams Come True



Marketing Tools For YOU!

www.nifa.org



Lender Tab



Training &
Marketing Tools

Flyers & Training Items

Program
Benefits

Program
Overview
and Limits

Program
Information
Sheet

Federal
Recapture
Tax Flyer

Presentation
Documents
from Annual
Training Events

Send BUYERS HERE!

<https://www.nifa.org/homebuyer>

Are You Eligible?



You can trust the NIFA Homeownership Team to help you get started on the path to owning a home.

To see if you are eligible [click here!](#)



As of March 31, 2018

Loaned to Date
\$5.9 Billion

Loans Closed
88,903

Today's
Rate

As low as
3.875%

You Can Trust NIFA To Help You Get a Great Home Loan!

[Learn More](#)



Welcome Back!

First & Last Name

First

Last

Email Address

Am I Eligible?



Your data will not be shared with others &
you can unsubscribe at any time.
[See our privacy policy.](#)

NIFALOAN.ORG Email Campaign

705

Homebuyer Certificate

Why should you get a NIFA loan?

Get educated & be ready to buy your home

Did you know? NIFA has down payment assistance!

The NIFA team is here to help!

Subscribers
Nov. 2017-Present



HOMEOWNERSHIP HIGHLIGHTS

Contact the NIFA Homeownership Team to be added our email distribution list!!



HOMEOWNERSHIP HIGHLIGHTS

4.16.18

Interest Rates- [click here for entire Information Sheet](#)

Program Name	Government Loan Rate	Conventional Loan Rate
Military Home	3.875*	Not available
First Home Focused	3.875*	4.125*
First Home Plus	4.125*	4.375*
Homebuyer Assistance (HBA)	4.625* 1st Loan Rate 1.00* 2nd Loan Rate	4.875* 1st Loan Rate 1.00* 2nd Loan Rate

*This is not an advertisement for credit as defined in Regulation Z. Contact a NIFA Participating Lender for Annual Percentage Rate ("APR") information. Our interest rates are subject to change from time to time without prior notice.

Work Flow

Team is currently working on submissions dated 4/13/18

Submission Date	Loan Conditions	Pre-Closing Files	HBA Second Files	Post-Closing Files	Total Submissions
04/09/18	22	13	6	14	55
04/10/18	20	17	13	11	61
04/11/18	21	19	4	9	53
04/12/18	21	13	6	9	49
04/13/18	22	17	5	11	55
Totals	106	79	34	54	273

NIFA Notes

****REGISTRATION DEADLINE 4.17.18****

NIFA Lender Workshop Dates: April 24th & 25th 2018

[April 24th - North Platte, Holiday Inn Express](#)

[April 25th - LaVista Conference Center](#)

FOLLOW US

Be sure to follow us on our social media outlets for the latest NIFA news & information.
Facebook, Twitter, LinkedIn: @NIFAHousing

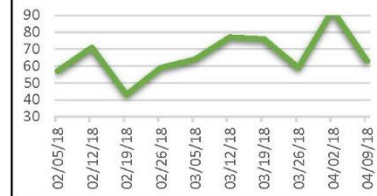
DON'T FORGET

The entire NIFA team will be out of the office on Wednesday, April 25th for training and will not have access to emails. Next day turn times are not guaranteed, so please submit complete files in a timely manner. Our office will be closed on Friday, April 27th for Arbor Day.

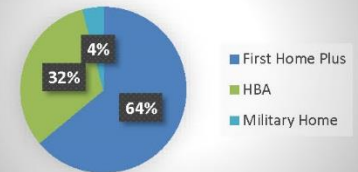
Production

2/5/18 to 4/14/18

Loan Reservations



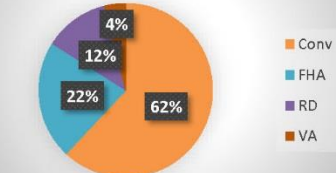
By Program



By Quarter



By Loan Type



COMING SOON!

eLearning

- Access training online at your convenience!
- Must complete course on an annual basis to ensure that you are still a NIFA expert!!



Webinars

- Sign up for monthly webinars!
- Specific Topics
 - Programs
 - Eligibility
 - LOL
 - Etc. etc.



Gain More Exposure- COMING SOON!

- We want to recognize your efforts!
- Loan Officer and Processor “Spotlights”
 - Website Exposure
 - Social Media Exposure
- NIFA Videos
- Team up with NIFA to create a video to help educate homebuyers, lenders, and real estate agents
- VOLUNTEERS WANTED!!!



LET'S BE
Social



@NIFAHousing

Let's Have Some FUN!



- ☐ Each table is a team!
- ☐ Figure out a team name (DON'T TELL ANYONE)
- ☐ Pick a TEAM CAPTAIN
- ☐ Team Captain- Download the Kahoot app

....NOW wait until the 1:45PM session
for further instructions



We aren't going on a picnic...
but it is
LUNCH TIME!!

ENJOY 😊