

Texas Veterans Housing Assistance Program (VHAP)  
Program Bulletin

Bulletin # 24-01  
February 12, 2024

Veterans Housing Assistance Program  
Gateway Mortgage Group Program Administrator

**Changes in TVLB Program Guidelines**

The purpose of this bulletin is to make the approved changes in the Program Guidelines below.

**Part One: Loan Origination and Purchasing Guidelines**

The following changes are effective as of January 1, 2024:

Section:	Change:
3.000	<ul style="list-style-type: none"> <li>Replace "<a href="http://www.glo.texas.gov/vlb/index.html">http://www.glo.texas.gov/vlb/index.html</a>" with "<a href="http://vlb.texas.gov">vlb.texas.gov</a>"</li> <li>Added "the residential loan" and "1003" to Eligibility Requirements</li> </ul>
4.102	<ul style="list-style-type: none"> <li>Replace "\$484,350." with "\$766,550"</li> </ul>
4.500	<ul style="list-style-type: none"> <li>Added additional approved HERS documentation. VLB will accept ERI Energy Rating Index Certificate with score of 75 or less.</li> <li>Updated HERS Checklist link: <a href="https://www.energystar.gov/ia/partners/bldrs_lenders_raters/downloads/thermal_bypass_inspection_checklist.pdf">https://www.energystar.gov/ia/partners/bldrs_lenders_raters/downloads/thermal_bypass_inspection_checklist.pdf</a></li> </ul>
4.600	<ul style="list-style-type: none"> <li>Replace "\$484,350" with "\$766,550"</li> </ul>
4.1007	<ul style="list-style-type: none"> <li>Removed "Loans closed using MCC will be deemed ineligible for purchase" from the MCC Section</li> </ul>
5.100	<ul style="list-style-type: none"> <li>Replace "<a href="http://www.vba.gov.com">www.vba.gov.com</a>" with "<a href="http://vba.va.gov">vba.va.gov</a>"</li> </ul>
6.101	<ul style="list-style-type: none"> <li>Replace "<a href="http://www.glo.texas.gov/vlb/index.html">http://www.glo.texas.gov/vlb/index.html</a>" with "<a href="http://vlb.texas.gov">vlb.texas.gov</a>"</li> </ul>
6.102	<ul style="list-style-type: none"> <li>Added email option <a href="mailto:spa@gatewayloan.com">spa@gatewayloan.com</a></li> </ul>
6.200	<ul style="list-style-type: none"> <li>Added email option <a href="mailto:spa@gatewayloan.com">spa@gatewayloan.com</a></li> </ul>
6.301	<ul style="list-style-type: none"> <li>Replaced "\$484,350" with "\$766,550"</li> </ul>
6.302	<ul style="list-style-type: none"> <li>Replaced "48 hours" with "72 hours"</li> </ul>
7.000	<ul style="list-style-type: none"> <li>Removed "servicing retained" and "These guidelines should not be used for delivery of loans subject to servicing released delivery"</li> </ul>
7.100	<ul style="list-style-type: none"> <li>Replaced "It is strongly suggested that overnight mail or courier service be used so there is a record that a file was delivered to the Administrator. All files are to be submitted to:</li> </ul> <p style="text-align: center;">Gateway Mortgage Group, LLC Attn: VLB Program Administrator 18583 Dallas Parkway, Suite 250 Dallas, TX. 75287</p>

	<ul style="list-style-type: none"> <li>With “It is strongly suggested to deliver all 1<sup>st</sup> files electronically by uploading to the Administrators Secure File Transfer site so there is record that a file was delivered to the Administrator and to prevent loss of personal data. The original note and a check for \$200.00 review fee must be delivered to:  Gateway First Bank Attn: TVLB Administrator 244 South Gateway Place Jenks, OK. 74034</li> <li>Added: Original 2<sup>nd</sup> files must be delivered to:  Gateway First Bank Attn: TVLB Administrator 244 South Gateway Place Jenks, OK. 74034</li> </ul>
7.102	<ul style="list-style-type: none"> <li>Replace “in a legal size folder, with all documents “Acco” fastened and arranged” with and uploaded”</li> <li>Removed “In addition, the front of the file folder should indicate the following information. <ul style="list-style-type: none"> <li>Appropriate file type (“First” or “Second”)</li> <li>Veterans Name</li> <li>Lender’s name</li> <li>Expiration date of the loan registration</li> </ul> </li> </ul>
8.000	<ul style="list-style-type: none"> <li>Removed “Servicing Retained and “These guidelines should not be used for delivery of loans subject to servicing released delivery.”</li> </ul>
8.100	<ul style="list-style-type: none"> <li>Replace “accompany” with “Immediately follow by mail after delivery of”</li> </ul>

Additionally, Part Two “Administrator Contacts” is amended to update the following contacts.

## Part Two: Administrator Contacts

### Loan Purchasing

Gateway First Bank  
Attn: VLB Administrator  
244 South Gateway Place  
Jenks, OK. 74037

Name	Title	Phone Number	E-mail Address
Heather Askew	TVLB Administrator	918-995-6170	<a href="mailto:spa@gatewayloan.com">spa@gatewayloan.com</a>
Marjorie Furguson	TVLB Administrator	972-543-0674	<a href="mailto:spa@gatewayloan.com">spa@gatewayloan.com</a>
Madison Childress	Gateway Bond Program Support	918-858-9091	<a href="mailto:madison/childress@gatewayloan.com">madison/childress@gatewayloan.com</a>
Jason McPherson	SVP, Post Closing and Transactions Management	918-526-5238	<a href="mailto:Jason.mcpherson@gatewayloan.com">Jason.mcpherson@gatewayloan.com</a>