



## **Request for Qualifications and Proposals**

### **LOAN RESERVATION AND MANAGEMENT SOFTWARE**

**Required by the**  
**Missouri Housing Development Commission**

**RESPONSE DEADLINE:**  
Due no later than 5:00 PM on October 3, 2025

**SUBMIT RESPONSES TO:**  
Steve Whitson  
[steve.whitson@mhdc.com](mailto:steve.whitson@mhdc.com)

## SECTION I. INTRODUCTION

The Missouri Housing Development Commission (“MHDC”) was established in 1969 in order to increase the availability of decent, safe, and sanitary housing at prices within the means of low and moderate-income persons. MHDC is a governmental instrumentality of the state of Missouri and a body corporate and politic. MHDC’s authority is derived from Section 215.030, et seq., of the Revised Statutes of Missouri, as amended and supplemented.

### PURPOSE OF THE REQUEST FOR QUALIFICATIONS AND PROPOSALS (RFP)

The purpose of this Request for Proposal (“RFP”) is to obtain Proposals from qualified individuals/entities (“Respondent” or “Respondents”) to support the administration of MHDC’s Single-Family Loan financing programs by providing Single-Family Loan reservation and management software.

The entity or entities will provide all necessary labor, equipment, working space, and hardware to perform services for the duration of the program and any expansions or extension associated therewith.

### ANTICIPATED TIMETABLE FOR RFP AND PROPOSALS

Release RFP	August 19, 2025
Deadline to Submit Questions	September 5, 2025
FAQs to be posted to <a href="https://mhdc.com/about-us/request-for-proposals-rfp/">https://mhdc.com/about-us/request-for-proposals-rfp/</a>	By September 12, 2025
Proposals Due	October 3, 2025
Evaluation Committee Recommendation	November 2025

## SECTION II. TERMS AND CONDITIONS GOVERNING THIS RFP

### A. DEFINITIONS

#### 1. Best Value Contracting

The award of a contract to one or more qualified Respondents is based not solely on the lowest price, but rather on an analysis of multiple factors including but not limited to price, quality of work, capacity, experience and references.

#### 2. Commission

MHDC’s Board of Commissioners.

**3. Final Contract**

Any contract ultimately negotiated and entered into by and between MDHC and a successful Respondent pursuant to an award under this RFP.

**4. MHDC**

The Missouri Housing Development Commission.

**5. Proposal**

Proposal refers to the complete response, including any exhibits or attachments, submitted by a Respondent in response to this RFP.

**6. Respondent**

Respondent refers to any individual or entity submitting a response to this RFP.

**7. RFP**

This Request for Qualifications and Proposals.

**8. Scope of Work**

Scope of Work refers to the instructions and requirements stated in this RFP or portions thereof and any additional supplementary instructions that are developed, published or distributed in connection with this RFP.

**9. Selected Party**

The Respondent whose Proposal MHDC accepts in accordance with this RFP.

**10. Single-Family**

MHDC's homeownership loan financing programs.

**11. Standards of Conduct**

The Standards of Conduct adopted by the Commission on July 31, 2009 and revised on April 29, 2016, a copy of which is available on MHDC's website at <https://mhdc.com/about-us/policies/> as may be further modified by the Commission.

**12. State**

The State of Missouri.

**13. Will, Must and Shall**

The use of the terms "must", "will", and "shall" indicate mandatory items and instructions with which Respondents are required to comply.

**B. SCOPE OF SERVICES**

MHDC is seeking an entity or entities to provide loan reservation, tracking, and management software for the Single-Family Mortgage Lending programs administered by MHDC.

The Single-Family Mortgage Lending Programs offer eligible Missouri homebuyers with competitive 30-year fixed-rate mortgage financing and cash assistance for down payment and closing costs to buy a home. The programs are funded through tax-exempt and taxable bonds, or through the sale of Mortgage-Backed Securities (MBS) via the TBA market. MHDC provides financing through its network of certified lenders who originate the mortgages and deliver to MHDC's Master Servicer. The scope

of the program may broaden in qualified uses or financing and is subject to change.

**Generally, MHDC seeks the Selected Party to:**

- Collaborate with MHDC staff through regular and transparent communications; and
- Develop knowledge of MHDC's Homeownership programs and requirements; and
- Provide and maintain adequate staff and all necessary workspace, equipment, supplies, and hardware to provide applicant support and processing services; and
- Perform regular quality control on all proposed activities and report such quality control findings to MHDC on a periodic basis.

**Loan Reservation, Tracking, and Management Software**

The Selected Party will provide loan reservation, tracking, and management software to facilitate MHDC Single-Family mortgage lending program operations.

MHDC seeks a software product for:

- Rate locks and loan application reservations
- Rate lock extension and reservation updates as necessary
- Lender interface for lender management and program access
- Loan Compliance Package submission, review, and approval
- Bond portfolio and other funding set up, tracking, and management
- Loan interest rate set up, tracking, and management
- Historical loan tracking and management
- Loan file, application, reservation, and lender reporting and tracking
- Standard and customizable report design
- Loan pipeline management for first and second mortgages
- Sending and receiving data from MHDC's Master Servicer, TBA administrator, or other necessary external 3<sup>rd</sup> parties
- Loan pooling and financial reconciliation
- Geographic location tracking, including targeted census tracts and appropriate area median incomes (AMI)

The Selected Party will:

- Migrate historical loan file data from MHDC's legacy system
- Provide training for system users including MHDC staff and lenders (as necessary)
- Provide responsive technical support during MHDC business hours
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## **C. TERM OF SERVICE**

MHDC anticipates that the selected entity will be retained on an annual contract with automatic

renewal, commencing on or around December 2025.

**MHDC reserves the right, at its sole discretion, to end the term of service or change the status and role for any respondent selected pursuant to this RFP, at any time prior to the expiration of the stated term of service.**

#### **D. MHDC STANDARDS OF CONDUCT**

This RFP is considered a “Competitive Matter” as that term is defined in the Standards of Conduct. Further, every Respondent, including, but not limited to, their respective principals, key employees and agents acting on their behalf are considered “Interested Parties” (as defined in the Standards of Conduct). As a result, all Interested Parties under this RFP are obligated to abide by the rules and restrictions imposed by the Standards of Conduct, including the policies governing contact with Commissioners and MHDC employees, and the policies regulating the actions of employees, Commissioners, and former employees or Commissioners. The failure of any Interested Party to abide by the rules and restrictions established by the Standards of Conduct may result in the disqualification of the Respondent’s Response. Therefore, Respondents are strongly encouraged to review and ensure compliance with the Standards of Conduct. As provided in MHDC’s Standards of Conduct, once the RFP is submitted and the deadline has passed, the proposer is an “Interested Party” in the “disclosure period” and subject to disclosure protocol. The disclosure period extends until seven days prior to a scheduled MHDC decision on the RFP, which is when the “quiet period” begins. Interested Parties are prohibited from contacting Commissioners and staff members during the quiet period.

Furthermore, pursuant to the Standards of Conduct, any Response under this RFP shall disclose the name of the individual, entity and/or entities having ownership interests in the Respondent entity. All entities identified in this disclosure shall be reduced to their human being level irrespective of the number of entity layers that may be present for any disclosed entity. Notwithstanding the previous sentence, to the extent any Respondent under this RFP is a publicly traded corporation, such a Respondent may limit this disclosure to all board members, officers (and other key employees), and any shareholders owning or controlling ten percent (10%) or more of the corporation. Questions regarding this requirement or any other requirements or restrictions imposed by the Standards of Conduct may be directed to MHDC’s General Counsel, Anne Powell, by phone at 314-877-1373 or email at [apowell@mhdc.com](mailto:apowell@mhdc.com).

#### **E. PUBLIC RECORDS DISCLAIMER**

MHDC is subject to Missouri Sunshine Law (RSMo Chapter 610) and is required to disclose public records. Upon conclusion of the RFP process and selection of one or more Respondent(s) in connection with this RFP, all Proposals shall become public record and may be published or otherwise distributed to any individual or entity. No Proposal or associated documentation will be returned to the Respondent(s).

#### **F. ADVERTISING AND PUBLICITY**

Respondents may not issue any news release or otherwise seek publicity regarding this RFP. No Respondent shall use the name or logo of MHDC or any adaptation, extension, or abbreviation of such name for advertising, trade display, or other commercial purposes except as specifically approved by MHDC in writing.

## **G. COSTS AND LIABILITY**

This RFP does not commit or obligate MHDC to enter into any negotiations, contractual agreement or Final Contract with any Respondent. Each Respondent will be responsible for costs incurred in preparation of its Proposal. MHDC reserves the right to accept or reject any or all Proposals or offers made in response to this RFP.

## **H. RIGHTS OF MHDC**

MHDC reserves and may exercise one or more of the following rights and options regarding this RFP:

1. Reject any and all Proposals;
2. Seek additional Proposals;
3. Seek clarification or additional information in connection with any Proposal;
4. Seek software demonstrations;
5. Select one or more Respondents based on Best Value Contracting;
6. Enter into negotiations with any Respondent;
7. Enter into a Final Contract with the successful Respondent, or enter into multiple Final Contracts with multiple Respondents;
8. Choose not to award any contract under this RFP;
9. Add to, delete, modify, reduce, or enlarge this RFP including any specifications and/or the Scope of Work, or terms or conditions;
10. Modify the terms and conditions of any proposed or executed contract awarded pursuant to this RFP;
11. Cancel or withdraw this RFP without the substitution of another RFP, or alter the terms and conditions of this RFP;
12. Conduct credit checks and investigations as to the qualifications of each Respondent at any time prior to the award of a contract;
13. Extend deadlines or otherwise modify the required schedule in its sole discretion;
14. To accept additional applications after the deadline and after selections have been made to add additional vendors.

## **I. RFP REVISIONS**

In the event MHDC deems it necessary or appropriate to revise or clarify the terms or provisions of this RFP, any such revisions or clarifications will be issued in the form of an addendum. Any such addendum issued will also be posted to the MHDC web site at [www.mhdc.com](http://www.mhdc.com).

## **J. CONTRACTUAL ARRANGEMENT**

By virtue of its signed Proposal to this RFP, the Respondent agrees that, in the event it is

selected to provide the goods and services pursuant to this RFP, it will enter into good faith negotiations in pursuit of an acceptable Final Contract. MHDC, at its sole discretion, may incorporate any and all terms and conditions included in this RFP, the Proposal, and any additional provisions required by MHDC into the Final Contract. Any Respondent selected to proceed toward a contract with MHDC will be required to include in the Final Contract, provisions that address issues of liability, indemnification, insurance, payment terms, and such other terms and conditions as are customary for agreements that address the subject matter of this RFP.

Each Respondent must conspicuously state in its Proposal its inability or unwillingness to accept any of the provisions, terms or conditions in this RFP, including any provisions set forth in exhibits, and must include in its Proposal the reason(s) for any such exceptions. The Final Contract shall become effective on the date it is fully executed by MHDC and the successful Respondent(s). The Final Contract and any extensions or modifications thereof shall remain in full force and effect until completion of the Scope of Work and approval of the same by MHDC unless otherwise extended or terminated pursuant to the terms of the Final Contract.

MHDC and Respondent may, at any time after a selection is made under this RFP and before the Scope of Work is completed, agree to extend or expand the Scope of Work to include additional services or goods, and/or to provide additional time to complete the Scope of Work, provided that all such amendments to the Final Contract must be agreed to in writing by both MHDC and Respondent.

#### **K. INTERVIEWS, DISCUSSIONS, AND NEGOTIATIONS**

A Proposal, including any proposed personnel and any required proposal documents may be subject to negotiation by MHDC at any time. MHDC may interview none, one, some, or all of the Respondents who submit a Proposal. RFP responses may be evaluated and the award of a Final Contract may be granted with or without discussions and/or negotiations with Respondents. MHDC reserves the right to request additional information, including full or partial software demonstrations, from any or all Respondents. Negotiations by MHDC will not be deemed a counteroffer or a rejection of any Proposal.

#### **L. INDEPENDENT AND UNBIASED RESEARCH**

All research and work performed hereunder must be done in an independent and unbiased manner. Entities or parties having business, personal, or social ties to affordable housing will not be precluded from submitting a Proposal in response to this RFP, but all Proposals must be unbiased toward any special interest group, housing variable category, or population demographic. Any connection to a specific group must be disclosed in the Proposal.

#### **M. WAIVERS**

MHDC, in its sole discretion, may waive requirements when in the best interest of MHDC to grant the waiver. Any such waiver will be granted to any and all Respondents which are awarded a Final Contract.

### **SECTION III. INSTRUCTIONS TO RESPONDENT**

#### **A. PROPOSAL SUBMISSIONS**

## 1. Number of Copies, Media, Cover Letter, Delivery Instructions, Point of Contact

Each Respondent must submit one electronic copy of its Proposal via email or a file upload link. Electronic email copies of Proposals must be submitted to Steve Whitson at [steve.whitson@mhdc.com](mailto:steve.whitson@mhdc.com) with the subject line of "SINGLE-FAMILY RFP RESPONSE." Electronic files uploads must be requested by the Respondent via email with the subject line of "SINGLE-FAMILY RFP UPLOAD REQUEST" to Steve Whitson at [steve.whitson@mhdc.com](mailto:steve.whitson@mhdc.com) a minimum of one business day in advance of the deadline for submission. The Proposal should contain searchable text in PDF or Microsoft Word format, as determined by the Respondent. Exhibits may be submitted in PDF, Microsoft Word, or Microsoft Excel format. In addition, each Respondent must provide a cover letter to its Proposal containing:

1. Respondent's name and address;
2. Address, email, and direct telephone contact information for the Respondent's primary contact for purposes of any questions MHDC may have of Respondent;
3. A summary of the Respondent's price proposal and timeline from time of engagement to readiness of providing proposed services ; and
4. All information required to be submitted in the Respondent's Certification Letter as detailed in Section IV.D of this RFP.

MHDC is not responsible for failure of timely electronic delivery for any reason including reasons due to interruption of service. Proposals must be received by MHDC by the deadline. ***Proposals must be submitted as outlined herein.***

## 2. Submission Questions

All questions and requests for additional information must be submitted in writing via email to Steve Whitson at [steve.whitson@mhdc.com](mailto:steve.whitson@mhdc.com), and should include a subject line of "SINGLE-FAMILY RFP INQUIRY." To promote transparency and fairness, no verbal questions will be answered. ***All questions and inquires must be in writing.***

## 3. Deadline for Submission of Proposal

Each Proposal submitted via email must be received by Steve Whitson at [steve.whitson@mhdc.com](mailto:steve.whitson@mhdc.com) and each Proposal submitted via upload must be received by MHDC no later than 5:00 PM (Central) on October 3, 2025. Proposals received after 5:00 PM (Central) on October 3, 2025, will be deemed ineligible and will not be accepted. Publication of MHDC selections will be posted as soon as possible after the period for review.

***No Respondent may modify or correct its Proposal at any time after the Proposal Due Date, except in direct response to a request from MHDC.***

## 4. Extensions of Proposal Deadlines

In the event the due date is extended or modified, the new date will be published on the MHDC's website <https://mhdc.com/about-us/request-for-proposals-rfp/>.



## SECTION IV. PROPOSAL PREPARATION

### A. MANDATORY PROPOSAL SECTIONS

Proposals shall include, at a minimum, the following mandatory, separate sections:

- **Cover Letter**
- **Executive Summary**
- **Proposed Plan for Providing Single-Family Loan Reservation and Management Software**
- **Qualifications and Experience**
- **References**
- **Price Proposal**
- **Proposal of Terms, Conditions and Other Requirements**

Respondents are invited to include additional information or sections in the Proposal which they feel would assist MHDC in the evaluation of the proposal.

### B. ASSUMPTIONS

#### **Single-Family loan reservation and management software**

- MHDC anticipates weekly loan file compliance package submissions and loan reservations estimated as follows:
  - Up to 600-700 loan reservations per week
  - Up to 600-700 loan purchases per month

### C. PROPOSAL DETAILS

Respondents, in responding to this RFP, must provide clear and complete responses to each of the following questions and information requests. Brevity and clarity of responses will be appreciated.

1. **Proposed Fees.** Provide the proposed fees and fee structure to perform the Scope of Work, i.e. fees charged by hour, fees charged by application, etc. Please provide detailed information regarding fees or costs expected to be paid by MHDC. Information must be provided including the labor costs, workspace, equipment, hardware, supplies, travel, expenses, and any other costs associated with performing the Scope of Work hereunder. All costs must be separately delineated. Final staffing levels and associated costs may be adjusted or extended based on final program design, applicant inquiries, applications received, and additional funding, among other factors.
2. **Location, Contact, and Personnel.** Provide the name, address, telephone number, fax number, and email address of the Respondent. Identify the key personnel to be assigned MHDC's engagement, including supervisory personnel. Resumes for each supervisory person to be assigned to the engagement should be included, and specific experience should be indicated. The resumes may be included as an appendix. Describe your policy regarding notification of changes in key engagement personnel and expectations regarding staff continuity.

3. Organizational Overview and Documentation. Provide an overview of the Respondent's business entity, including legal structure, full legal name, and state in which the organization resides, as well as status as a veteran-owned business. Provide documentation on Respondent's business entity including organizational documents, federal employer identification number, and evidence of Respondent's good standing with the State.
4. Economic Impact to Missouri. The Respondent must provide information and data concerning the economic impact of any contract entered into pursuant to this RFP. At minimum, the Respondent must provide:
  - A description of proposed services that will be performed and/or the proposed products that will be provided by Missourians;
  - A description of the economic impact returned to the State of Missouri through tax revenue obligations and otherwise; and
  - description of the Respondent's economic presence within the State of Missouri, including Missouri employee statistics.
5. Affiliations and Subcontractors. Respondent must identify and fully explain all third-party agreements, joint venture arrangements, and/or relationships that will result in the provision of any services in whole or in part by outside parties, third-party contractors, affiliates, or subcontractors. Respondent must provide documentation regarding the qualification and experience of all third-party firms as a whole, as well as for each staff member proposed to be involved in performing the Scope of Work. In addition, Respondent must clearly delineate the duties and obligations being assumed by which parties in carrying out the Scope of Work. In identifying any such parties, Respondent must include each party's full legal name, state of organization (in the case of an entity), all contact information (e.g. address, phone/fax numbers, email address, primary point of contact, etc.), including status as a veteran-owned business.
6. Ownership Details. Pursuant to the Standards of Conduct, each Proposal submitted under this RFP must disclose the name of the individual, entity and/or entities having an ownership interest in the Respondent. All entities identified in this disclosure must be reduced to their human being level irrespective of the number of entity layers which may be present for any disclosed entity. If a Respondent under this RFP is a publicly held corporation, the disclosure required under this section is limited to disclosure of the names of the members of the Respondent's board of directors, its key employees (including, but not limited to, its chief executive officer, chief financial officer, and chief operating officer), and any shareholders owning or controlling ten percent (10%) or more of the corporation. Questions regarding these requirements may be directed to MHDC's General Counsel, Anne Powell, by phone at 314-877-1373 or email at [apowell@mhdc.com](mailto:apowell@mhdc.com).
7. Federal Work Authorization Program. Pursuant to *Mo. Rev. Stat. § 285.530.2*, any Respondent selected pursuant to this RFP must provide MHDC with an affidavit stating that the institution does not employ any person who is an unauthorized alien in conjunction with the contracted services, and that the Respondent is enrolled and participates, or who will enroll and participate, in a federal work authorization program with respect to the employees working in connection with the contracted services. A requisite affidavit is attached hereto as Exhibit "A," an original of which must be signed, acknowledged, and submitted by each Respondent as part of its Proposal submitted under this RFP. Prior to execution of any agreement contemplated herein, the Respondent selected under this RFP will be required to provide evidence of participation in a federal work

authorization program.

Additionally, in the event Respondent is utilizing any third-party to carry out a portion of the Scope of Work (whether via a sub-contract arrangement, joint venture agreement, or otherwise) then each third-party entity must also provide a comparable affidavit to MHDC, as well as proof of that entity's enrollment and participation in a federal work authorization program and these workforce requirements must be contained in any agreement between the Respondent and said third-party. The requirements contained in this section apply to any third-party employment agency or entity providing temporary employee labor. Questions regarding this requirement may be directed to MHDC's General Counsel, Anne Powell, by phone at 314-877-1373 or email at [apowell@mhdc.com](mailto:apowell@mhdc.com). In your Proposal, please indicate whether your firm is currently enrolled and participating in a federal work authorization program such as E-Verify. If another entity is enrolled in a federal work authorization program such as E-Verify on behalf of Respondent, then Respondent must explain the relationship and submit the required documentation for the entity that is actually enrolled in the federal work authorization program.

8. Authorization to Do Business in Missouri. Respondent should explain its authorization to do business in Missouri and include a copy of relevant public documents, such as a Missouri certificate of good standing, a foreign business registration, a fictitious name filing, or a copy of filed organizational documents. Likewise, Respondent must explain authorization to do business in Missouri and include like documents for all third-party agreements, joint venture arrangements, and/or relationships that will result in the provision of any services in whole or in part by outside parties, third-party contractors, affiliates, or subcontractors. In the event the Respondent or other entities included in the Response is not currently authorized to do business in Missouri, include Respondent's proposed method and timeline for gaining authorization.
9. Prohibition to Boycott Israel. Pursuant to Mo.Rev.Stat. §34.600, MHDC shall not enter into a contract with any firm that boycotts Israel. In your proposal, state whether your firm is or is not currently engaged in a boycott of (i) goods or services from the State of Israel; (ii) companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or (iii) persons or entities doing business in the State of Israel. "Boycott" means refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations, but does not include an action made for ordinary business purposes.
10. Scope of Services. Respondent must describe how it will fulfill all requirements and expectations set forth in the Scope of Services, including the processes and procedures it will use to accomplish all tasks required under this RFP. The responses should be as detailed as possible in addressing how all services are to be provided and by whom. Responses must provide a timeline including the date by which Respondent proposes to be fully operational and capable of beginning the Scope of Work.
11. Institutional Resources. Identify all resources being made available to MHDC by Respondent for the purposes of completing the Scope of Work.
12. MHDC Experience. Describe the Respondent's historical experience in working with or serving MHDC, including descriptions of work previously performed for MHDC.
13. Related Experience. Describe the Respondent's experience in working with other state or federal governmental entities, including Housing Finance Agencies, in carrying out tasks similar in nature to providing loan reservation and management software to be conducted under this RFP.

14. Related Qualifications and Knowledge. Describe Respondent's experience and familiarity with mortgage loan reservation and pipeline management systems, along with applicable federal program support, regulations, and requirements.
15. References. Provide the names, contact person(s), and phone numbers for any Housing Finance Agency, governmental entity or similar organization for which loan reservation and management software services have been provided within the past 12 months. In addition, provide a minimum of two (2) references from entities for which Respondent has performed services of a similar scope as those outlined in this RFP.
16. Litigation, Investigation, and Regulatory Proceedings. Describe any pending investigation, litigation, recent settlements, or regulatory sanctions in providing loan reservation and management software in the last five (5) years. Give sufficient detail for evaluation.
17. Other Information. Detail and discuss any other information not specifically covered or requested by this RFP which Respondent requests MHDC's consideration in selection a Proposal.

## D. STRUCTURE OF PROPOSALS

Each Respondent is required to submit a complete Proposal and attest to the accuracy and completeness of its Proposal. In all respects, the Respondent must comply with the instructions, formats, and stipulations of this RFP including proper submission, proper format, meeting deadlines, inclusion and presentation of pricing information, and the terms and conditions of the proposed Final Contract.

MHDC desires to consider Proposals in a consistent and easily comparable format as established in this RFP. Consequently, Proposals not organized as set forth in this RFP may, at MHDC's sole discretion, be considered unresponsive. Do not refer to other parts of your Proposal in lieu of answering a specific question. Do not provide references to filings or forms publicly available in lieu of providing specific information in the Proposal.

Proposals must contain all sections required under Section IV.A of this RFP and should be organized in the same order and manner as the individual information requested in Section IV.C. Responses to each numbered question shall be labeled and submitted on a separate page.

Exhibits containing additional information may be attached to provide a more detailed response to a question, but only if clearly identifiable as a response to a specific question.

MHDC may deem any Proposal failing to meet all of these requirements to be unresponsive, resulting in elimination of the Proposal from consideration.

### Certification Letter

Each Proposal must include a letter ("Certification Letter") signed by an authorized representative of the Respondent certifying that:

1. The person executing the letter is authorized execute the Proposal and the Final Contract, on behalf of the Respondent; and
2. The Proposal is a firm offer which will remain valid for a minimum period of one hundred twenty

(120) days; and

3. All information in the Proposal is true and correct to the best of his or her knowledge; and
4. No owner, principal or employee of the Respondent gave or will give anything of monetary value including a promise of future employment to an MHDC employee or Commissioner, or a relative of an MHDC employee or Commissioner, in an attempt to influence any decision to award a Final Contract or to influence the decision to modify or negotiate any term contained in any such Final Contract; and
5. No elected or appointed official or employee of MHDC is financially interested, directly or indirectly, in the performance of the Scope of Work; and
6. Respondent will fully comply with the provisions of RSMo Chapter 105 addressing Conflicts of Interests; and
7. Respondent will fully comply with the provisions of RSMo Chapter 130 addressing Campaign Finance Disclosure Laws; and
8. Respondents will fully comply with MHDC's Standards of Conduct.

### **Price Proposal**

Provide a price proposal that delineates the following costs:

1. Total fees Respondent intends to charge for completing the Scope of Work;
2. Itemization of fees to be charged; and
3. Itemization of any expenses or other charges (including reimbursable costs) which Respondent anticipates will be charged separate from the fees covered by 1 above, along with a proposed cap on such additional charges.

## **E. EVALUATION CRITERIA**

Each Proposal will be evaluated on a variety of factors, including, but not limited to, the following (in no particular order):

1. Experience and expertise of the Respondent and the specific personnel to be assigned to support MHDC Single-Family Mortgage Loan Programs and ability to recruit and train staff to provide software needs; and
2. Relevant experience conducting similar support of Housing Finance Agency programs, including Tax-Exempt Bond programs; and
3. Ease of use of the mortgage loan and pipeline management system, including system reporting capabilities; and
4. Relevant experience adhering to applicable mortgage loan regulations, including federal tax-exempt financing requirements; and
5. Relevant mortgage lending industry experience; and
6. The location, extent and capabilities of the Respondent's offices and number of employees in the State as well as any third-party temporary employees in the State; and
7. The economic impact of any contract entered into under this RFP is an important factor. MHDC will consider the Missouri economic impact, including proposed services and products that will be

provided by Missourians, economic impact returned to Missouri through tax revenue obligations or otherwise, and the Respondent's economic presence within Missouri including Missouri employee statistics; and

8. Respondent's ability and willingness to carry out the full Scope of Work; and
9. Innovative ideas or suggestions reflected in the Respondent's Proposal; and
10. MHDC's prior experience, if any, in working with the Respondent and any other factors the MHDC believes would be in its best interest to consider; and
11. Respondent's proposed fees, fee structure, and charges for performing the full Scope of Work; and
12. Respondent's ability to meet MHDC's desired timelines specified in this RFP; and
13. Overall level of professionalism displayed in the Respondent's Proposal.

**There is no additional information requested. Thank you for reviewing this RFP. We look forward to your response.**

## Exhibit A

### Workforce Eligibility Affidavit

The undersigned does, by his/her oath solemnly swear and affirm that he/she is the \_\_\_\_\_ of \_\_\_\_\_ and as such officer or agent of such entity I am duly authorized to make this affidavit on behalf of said entity. On behalf of such entity and pursuant to the authority recited herein, the undersigned does further solemnly swear and affirm and that said entity:

#### CHECK ONE:

1. *Choose one:*
- ☐ ☐ Is enrolled and actively using the E-Verify system **or**
- ☐ ☐ has entered an agreement with \_\_\_\_\_, and said entity is enrolled or actively using the E-Verify System **pursuant to the attached agreement;** and
2. Does not knowingly employ any person who is an unauthorized alien, and
3. Certifies that all its employees are lawfully present in the United States;

OR

- ☐ 1. Is not an employer and does not have any employees,
- ☐ 2. Certifies that for the duration of the contract with the Missouri Housing Development Commission, any independent contractor and subcontractors of such independent contractor paid for labor performed in connection with such contract are properly classified as independent contractors and should not be classified as employees,
3. Certifies that for the duration of the contract with the Missouri Housing Development Commission, any independent contractor and subcontractors of such independent contractor paid for labor performed in connection with such contract are not unauthorized aliens and are lawfully present in the United States,
4. Certifies that if, at any time, it does employ any employees, it will immediately enroll and begin actively using the E-Verify system and will not knowingly employ any person who is an unauthorized alien and that all such employees it does hire will be lawfully present in the United States.

The undersigned affirms, under penalty of perjury, that all statements made herein are true and correct.<sup>1</sup>

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<sup>1</sup> Once fully executed and notarized, a scanned version of this document may be submitted electronically to MHDC via email. If submitted as such, the undersigned agrees that the signature is to be treated as an original signature and the document (in the form of a photocopy, PDF, or other electronic form) is to be treated as an original document with the same legal effect and enforceability as the original signed document. Regardless, MHDC in its sole and absolute discretion reserves the right to request an original signed hard copy of the document as it deems necessary. The undersigned is responsible for retaining an original signed hard copy in his/her files.

By: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Title: \_\_\_\_\_

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) ss

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, the undersigned notary, personally appeared \_\_\_\_\_, personally known to me, or proved to me through identification documents, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

Notary Public

(SEAL)



ATTACH E-VERIFY Memorandum of Understanding, and third party agreement, if applicable.