



Disaster Recovery Loan Program

Loan Commitment System Guide

April 22, 2026



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An equal opportunity employer.

This information will be made available in alternative format upon request.

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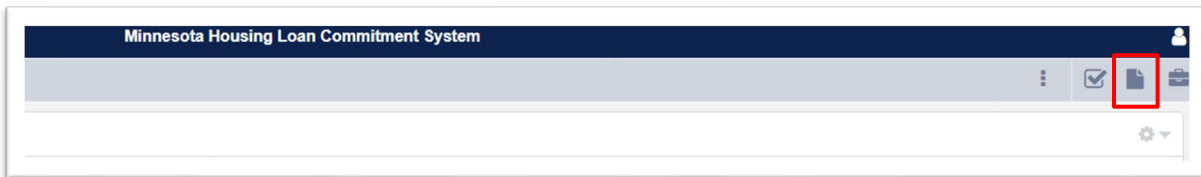
Chapter 1 – Getting Started

1.01 Launch the Minnesota Housing Loan Commitment System

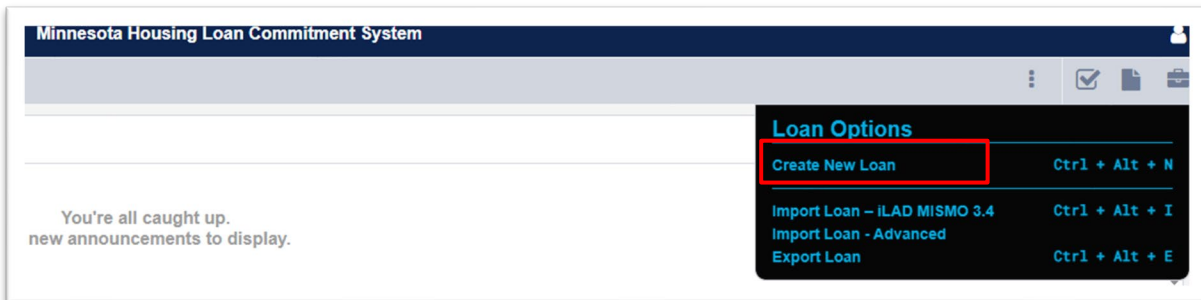
- If you need your username and password, you must contact your company’s Web Administrator.
 - If you do not know your company’s Web Administrator, contact the [Partner Solutions Team \(PST\) by email](#) or by phone at 651.296.8215
- **NOTE:** Only one Loan Commitment is allowed per property per disaster. Prior approval must be received from the [Disaster Recovery Loan Program \(DRLP\) Staff by email](#) to proceed with multiple commitments to the same property

1.02 Starting a New Loan Commitment

- To start a new loan commitment, click on the paper icon in the upper right hand corner



- Then select **Create a New Loan**



1.03 Client Branch Screen

On the Client selection screen, the following information must be entered:

- Client Branch
 - This will auto-populate with the name of the Lending Partner
- Channel
 - The drop-down will display Minnesota Housing programs in which the Lending Partner participates.
 - Select Quick Start
- Ops Center

- Will automatically be grayed out for you
- Loan Officer
 - The drop-down will display Loan Officers
 - Select the Loan Officer
- Lender Loan Number - Is an optional field

Minnesota Housing Loan Commitment System

New Loan | Client Selection Minnesota Housing

Client / Branch Selection

Client / Branch *
Test Bank

Channel *
Select...

Op Center *
Select...

Loan Officer *
Select...

Lender Loan Number *
[Empty text box]

Next >

To Continue, use the **Next** Button on the upper right

Chapter 2 – Create the New Loan Commitment

2.01 Tennessean Warning Notice

Complete the required fields to complete the Tennessean Warning Notice

- Select the I certify that I have read this disclaimer to the homeowner(s)
- Select Loan Officer from list

Tennessean Warning Notice:

You are not legally required to provide this information and may refuse to do so. You will not be denied assistance if you do not provide the information. This information will be used to evaluate housing rehabilitation needs and to efficiently and effectively deploy disaster recovery resources. Public data is subject to disclosure to the public upon request.

As allowed by state and federal law, Minnesota Housing may share the information you provide with other state, Tribal and federal agencies providing disaster relief efforts including the U.S. Small Business Administration, Minnesota Department of Public Safety, Tribal government, and the individuals at Minnesota Housing who need the information in order to do their jobs. Unless you or a court authorize its release, access to this information is available only to you, Minnesota Housing, and other statutorily authorized agencies.

By providing this information, you agree to allow Minnesota Housing and applicable Program Administrators to create, collect, use, and share information as described above.

I certify that I have read this disclaimer to the homeowner(s).

Loan Officer *
Select...

Loan Officer Phone Number *
() - -

2.02 Survey Data - Homeowners Information

Complete the fields based on the Homeowners Information from the Borrower Application. All Fields marked with a red * must be completed.

- First Name
- *Safe at Home Borrower – reach out to [the PST staff by email](#) or by phone if you have safe at home Borrower(s)*
- Middle Initial / Name
- Phone Number
- Last Name
- Borrower Email Address (if applicable)
- Is Homeowner Displaced? (Yes or No)
 - If Homeowner is displaced – enter the Temporary Address for Homeowner

Survey Data

Homeowners Information

First Name *
[Text Field]

Middle Initial/Name
[Text Field]

Last Name *
[Text Field]

Phone Number *
() - -

Borrower Email Address *
[Text Field]

Is Homeowner Displaced? *
 Yes No

Temporary Address for Displaced Homeowner *
[Text Field]

Safe at Home Borrower
What is a Safe at Home Borrower?
[Button]

2.03 Disaster Site Information

Complete the fields on the screen to complete Disaster Site Information. All Fields marked with a red * must be completed.

- Occupancy Type (select from drop-down)
- Repair Cost Estimate \$
- Property Street
- Property City – narrow the search by typing in the first few letters of the city name and select the city from the drop-down. Some cities are abbreviated, such as St. for Saint. If your city is not listed, contact [the PST staff by email](#)
- Zip Code (enter the five digit zip code only)
 - **NOTE:** After entering in the zip code, hit tab and the county and state should auto populate. If not, that means the zip code entered crosses into multiple counties
- County – select from drop-down
- State – select from drop-down

The screenshot shows a form titled "Disaster Site Information". It contains several fields: "Occupancy Type" (a dropdown menu with "Select..." below it), "Repair Cost Estimate \$" (a text input field with "\$000,000.00" entered), "Property Street" (a text input field), "Property City" (a dropdown menu with "Select..." below it), "Zip Code" (a text input field), "County" (a dropdown menu with "Select..." below it), and "State" (a dropdown menu with "MN" selected and a close button "X" to its right).

2.04 Claims Information

Complete the fields on the screen to complete Claims Information. All Fields marked with a red * must be completed.

- Name of Homeowners Hazard / Flood Insurance Company

The screenshot shows a form titled "Claims Information". It contains one field: "Name of Homeowners Hazard / Flood Insurance Company" (a text input field).

- Has Homeowner Hazard/Flood Insurance Claim? (Yes or No)
 - Claim Status (of Insurance Claim) – select from drop-down
 - Amount \$ (of Insurance Claim)

The screenshot shows a form titled "Claims Information". It contains three fields: "Has Homeowner Filed a Hazard / Flood Insurance Claim?" (radio buttons for "Yes" and "No"), "Claim Status" (a dropdown menu with "Select..." below it), and "Amount \$" (a text input field with "\$000,000.00" entered).

- Has Homeowner Applied with FEMA? (Yes or No)
 - FEMA Account #
 - Claim Status (of FEMA) – select from drop-down

- Amount \$ (FEMA Claim Funding)

- Has Homeowner Applied with SBA? (Yes or No)
 - SBA Account #
 - Claim Status (of SBA Loan) – select from drop-down
 - Amount \$ (of SBA Loan)

To Continue, use the **Next** Button on the upper right

2.05 Create New Loan

- Select the blue Create New Loan box to create the loan

- If there are any errors with the previous sections, a red box with Error Notifications will show up

- Review the errors and click the Back Button in the upper right hand corner to make the corrections

2.06 New Commitment Status

The Loan will now be registered in the Loan Commitment System.

- There will now be a star with a loan number and the Borrower's name will show in the new commitment
- Current Loan: **Borrower Name | Survey | New**



Chapter 3 – Products and Pricing (How to lock a loan)

3.01 Products and Pricing Wizard

Select the Products and Pricing in the middle of the screen to open up the wizard

The screenshot shows the 'Minnesota Housing Loan Commitment System' interface. The current loan is 'Test Happy | Survey | New'. The 'Minnesota Housing Workflow | Loan Summary - Quick Start' is displayed. The 'Loan Information' section includes fields for Product, Loan Amount (\$000,000.00), Term (Months) (120), Interest Rate, Maturity Term (120 months), Lock Date, Lock Expiration Date, Loan Cancellation Reason, and Buyout Date. A blue button labeled 'Products and Pricing' is highlighted with a red box.

- Review each screen, some information will already be completed
- All Fields marked with a red * must be completed
- Click **Next** to review each Screen and click **Back** to go to previous screen

The screenshot shows the 'Products and Pricing' wizard. The 'Client Selection MN Housing' section is active. The 'Client / Branch Selection' section includes fields for Client / Branch (Test Bank), Channel (Quick Start), Op Center, Loan Officer (Security, Lending Partner), and Lender Loan Number. A red box highlights the 'Next' button.

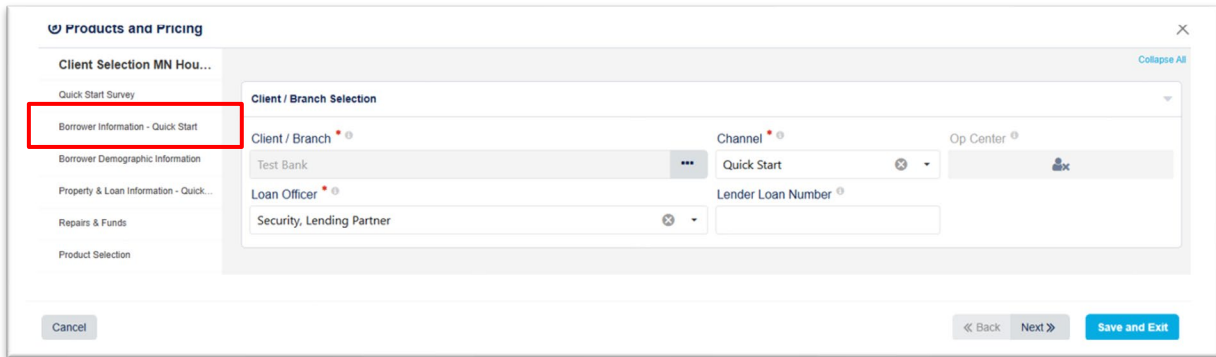
3.02 Client Selection MN Housing

Client / Branch Selection

Review and update Loan Officer and add the Lender Loan Number if applicable

The screenshot shows the 'Client Selection MN Housing' wizard. The 'Client / Branch Selection' section is active. The 'Loan Officer' field is highlighted with a red box and contains the text 'Security, Lending Partner'. The 'Lender Loan Number' field is empty.

Skip over the Quick Start Survey Screen by clicking on the Menu to jump to Borrower Information Screen

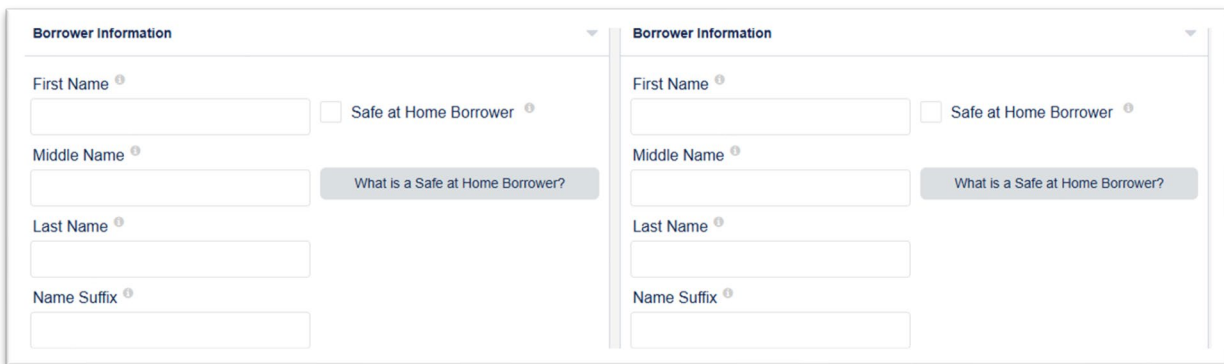


3.03 Borrower Information – Quick Start

Complete all sections of the Borrower Information from the Borrower Application – Quick Start

Borrower Information - The Borrower name entered for the Quick Start survey will auto populate. Complete the additional fields on the screen for all Borrowers.

- First Name
- *Safe at Home Borrower* – reach out to [the PST staff by email](#) or by phone if you have safe at home Borrower(s)
- Middle Name
- Last Name
- Name Suffix (if applicable)



- SSN - **NOTE:** Verify the SSN is correct. After this screen, no changes can be made without reaching out to [the PST staff by email](#)



- Marital Status – select from drop-down

- Date of Birth (enter as 2 digit month, 2 digit day and 4 digit year)
- Will Occupy Subject Property (Yes or No)

The image shows two identical side-by-side form panels. Each panel contains the following fields:

- Marital Status**: A dropdown menu with "Select..." as the current selection.
- Date of Birth**: A text input field with a calendar icon, containing the placeholder "mm/dd/yyyy".
- Will Occupy Subject Property**: Two radio buttons labeled "Yes" and "No".

Household Information

- Annual Income
- Household Size
- Number of Minors
- Other Dependents
- Disabled Household Resident – select box if applicable

The image shows a form titled "Household Information" with the following fields:

- Annual Income**: A text input field containing "\$000,000.00".
- Household Size**: A text input field containing "00".
- Number of Minors**: A text input field containing "00".
- Other Dependents**: A text input field containing "00".
- Disabled Household Resident**: A checkbox that is currently unchecked.

Current Address and Contact Information

Only complete these fields if the **Borrower does not live in the subject property** (an investment property used for residential rental)

- Current / Mailing Street Address
- Current / Mailing City
- State – select from drop-down
- Zip Code (enter the five digit zip code only)
- Cell Phone (if applicable)
- Work Phone (if applicable)
- Other Phone (if applicable)

Current Address & Contact Information

Current / Mailing Street Address [ⓘ]

Current / Mailing City [ⓘ] State [ⓘ] Zip Code [ⓘ]

Cell Phone [ⓘ] Work Phone [ⓘ] Other Phone [ⓘ]

() - - () - - (555) 555-5555

3.04 Borrower Demographic Information

Complete the Demographic information for each Borrower

- Select the drop-down to toggle back and forth between Borrowers

Demographic Information of Borrowers [ⓘ]

Test Happy [ⓘ]

Ethnicity: (Che

- Ethnicity (check all that apply)

Ethnicity: (Check all that Apply)

Hispanic or Latino [ⓘ] Mexican [ⓘ] Puerto Rican [ⓘ] Cuban [ⓘ] Other Hispanic or Latino [ⓘ]

Not Hispanic or Latino [ⓘ]

Other Hispanic or Latino - Print origin: [ⓘ]

For example: Argentinean, Colombian, Dominican, Nicaraguan, Sal...

- Race: Check one or more

Race: Check one or more

American Indian or Alaska Native [ⓘ] Asian [ⓘ] Black or African American [ⓘ] Native Hawaiian or Other Pacific Islander [ⓘ] White [ⓘ]

Print name of enrolled or principal tribe [ⓘ]

Asian Indian [ⓘ] Chinese [ⓘ] Filipino [ⓘ] Japanese [ⓘ] Korean [ⓘ] Vietnamese [ⓘ] Other Asian [ⓘ]

Other Asian - Print race: [ⓘ]

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so ...

Other Pacific Islander - Print race: [ⓘ]

Native Hawaiian [ⓘ] Guamanian or Chamorro [ⓘ] Samoan [ⓘ] Other Pacific Islander [ⓘ]

- Sex

Sex

Female [ⓘ] Male [ⓘ]

3.05 Property and Loan Information

Complete all sections of the Property and Loan Information

Disaster Site Address

Review the Property Address

- Make sure the Property Address is correct. After this screen, any changes to the property address can no longer be made without reaching out for assistance from [the PST staff by email](#)

Disaster Site Address

Property Street * ⓘ
32 Morris Ave NE

City ⓘ Zip Code * ⓘ County * ⓘ State * ⓘ

Blackduck 56630 BELTRAMI MN

Will the Mortgaged Property b... ⓘ

New Site Address

NOTE: Only applicable if the federal program approved relocating home to a new location.

- Will the Mortgaged Property be Located at a New Site?
- Check the box to open up the fields for New Site Address

Disaster Site Address

Property Street * ⓘ
32 Morris Ave NE

City ⓘ Zip Code * ⓘ County * ⓘ State * ⓘ

Blackduck 56630 BELTRAMI MN

Will the Mortgaged Property b... ⓘ

Will the Mortgaged Property be Located on a New Site?

New Site Address

Property Street ⓘ

Property City ⓘ Zip Code ⓘ County ⓘ State ⓘ

Select... MN

Subject Property Information

- Property Type – select from drop-down
- Units
- Year Built (four digit year)
- Construction Type – select from drop-down

- **NOTE:** Manufactured Home – only complete if the property is a manufactured home
 - Personal or Real
 - Manufactured Home Park (Yes or No)
- Estate will be held in – select from drop-down
- Is this a contract for Deed? (Yes or No)
 - Contract for Deed Holder
- **NOTE:** Legal Description – only required for secured loan transactions

Manufactured Home Supplement Information

NOTE: Only applicable if subject property is a manufactured home

- Manufactured Home and Manufactured Home Park – will auto complete from previous section
- If Manufactured Home – *Personal* – is selected, complete the following fields
 - Manufactured Home Make
 - Manufactured Home Model
 - Manufactured Home Vehicle Identification Number

Loan Information

Complete the Loan Amount – Term will autofill

Loan Information

Loan Amount [ⓘ] \$000,000.00

Term (Months) [ⓘ] 120

Interest Rate [ⓘ]

3.06 Repairs and Funds

Repair Types & Cost Breakdown and Funding Sources

Complete the fields based on the Borrower Application Review Worksheet. The total of the loan and Funding Supplemental amounts all need to equal the over-all repair amount.

- **NOTE:** You will have to scroll up and down to complete the appropriate fields
- Information previously entered from Claims Information will auto fill
- Disclose Repair Types & Cost Breakdown
 - Enter in the dollar amount for each type of repair into the applicable field
- Disclose External Funding Supplementing the Subject Minnesota Housing Loan
 - Enter in the dollar amount that Borrower has from the following sources towards the Repair Costs

Disclose Repair Types & Cost Breakdown

Indicate the cost for each applicable repair

Accessibility [ⓘ] \$000,000.00

Accessory Dwelling Unit [ⓘ] \$000,000.00

Air Conditioning [ⓘ] \$000,000.00

Closing Costs [ⓘ] \$000,000.00

Disclose External Funding Supplementing the Subject Minnesota Housing Loan

(Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding

Borrower Contribution [ⓘ] \$000,000.00

FEMA [ⓘ] 2,000.00

Gift [ⓘ] \$000,000.00

Grant [ⓘ] \$000,000.00

\$000,000.00

Structural Additions & Alterations [ⓘ] \$000,000.00

Windows [ⓘ] \$000,000.00

Total Repairs [ⓘ] 0.00

3.07 Product Selection

Loan Details

All sections should have a selection already made – leave all as they are except for Lock Periods.

- Update Lock Periods from 15 to 180
- Click on Populate Products
- If the Product Selection does not appear, that means there are errors with the previous data entered

The screenshot shows a 'Loan Details' form with four columns of options:

- Mortgage Types:** Conventional, FHA, VA, USDA/Rural Housing Service, Portfolio (checked).
- Terms:** 5 Year, 10 Year (checked), 15 Year, 20 Year, 25 Year, 30 Year.
- Rate Types:** Fixed (checked).
- Lock Periods:** 15, 30, 45, 60, 90, 120, 180 (checked).

A red box highlights the '180' lock period option, and another red box highlights the 'Populate Products' button at the bottom right.

- Before you can select a product all the information needs to be entered correctly
- Click the back button and update and correct information through each screen
 - If nothing happens then you may need to close out of the loan file and the commitment system altogether
 - Search for the loan and complete the previous steps in the products and pricing wizard
- Reach out to [the PST staff by email](#) for assistance if there are still issues or you are experiencing red HALT errors

Product Selection

The Storm Name will be the Product you select

- Select Choose Product and the Product Name will change to a light blue color

The screenshot shows a 'Product Selection' form with two main sections:

- Product Name:** 2025 June Storms
- Product Selection:** Choose Product (button highlighted with a red box)

The screenshot shows the 'Product Selection' form after the 'Choose Product' button is clicked. The 'Product Name' field now has a light blue background, and the 'Choose Product' button is also highlighted with a red box.

Save to Lock Loan

Select Save and Exit



Correct Errors

If there are any errors a red HALT message with Error messages will appear

- Click the back button and update and correct information through each screen
 - If nothing happens then you may need to close out of the loan file and the commitment system altogether
 - Search for the loan and complete the previous steps in the products and pricing wizard
- Reach out to [the PST staff by email](#) for assistance if there are still issues or you are experiencing red HALT errors

Registered and Locked

Once the Loan is successfully locked the loan will now be set to **Borrower Name | Registered | Locked**



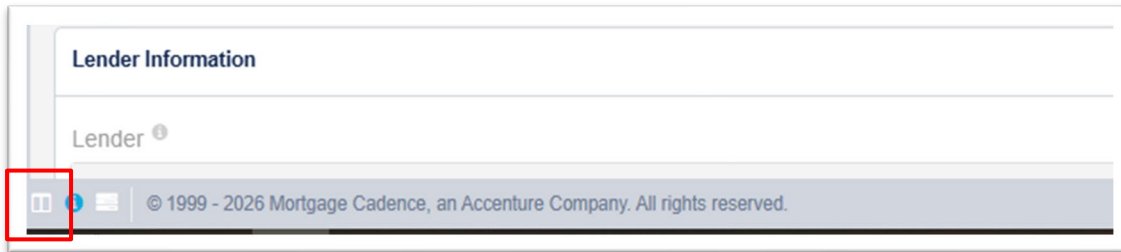
You can print the commitment notification and any other documents as applicable – see [Print/Generate Documents Section](#)

Chapter 4 – Workflow Screen Set Up

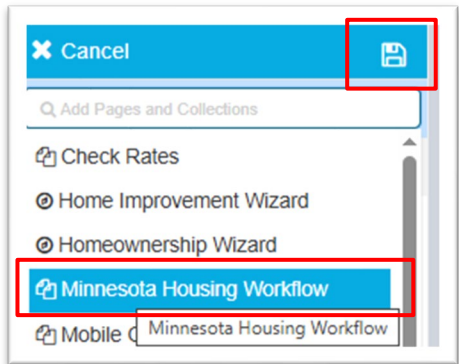
Once your loan is loaded and saved, set up the “Workflow” screen.

NOTE: Once this is set, it will remain your default landing screen every time you select a loan.

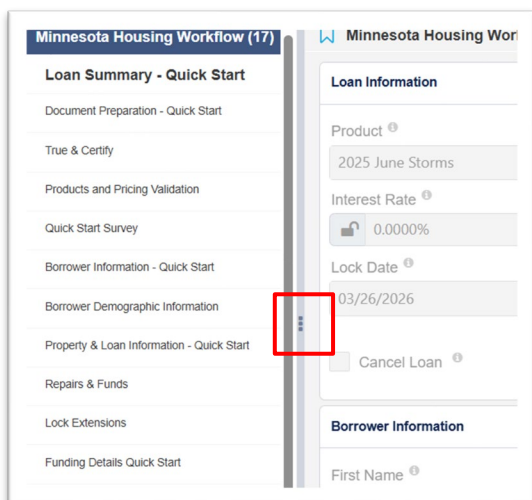
- Open your Favorites drawer located in the bottom-left hand corner of your screen, double-click



- Once open, click on “Favorites”, then click in the search to find the **Minnesota Housing Workflow**
- Click on the **Minnesota Housing Workflow** and then click save



Workflow Menu: Anytime you are in a loan, you can double-click on the three ellipses to open the Workflow menu – this will allow you to easily access different screens throughout the loan

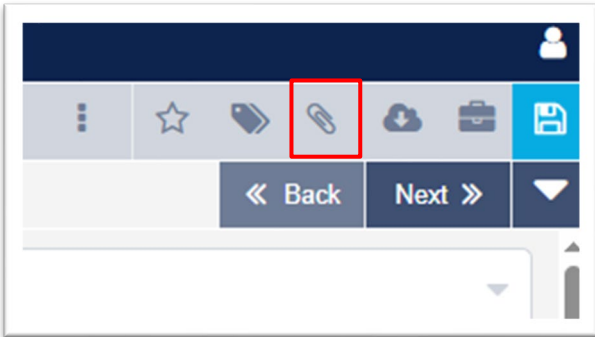


Chapter 5 – Print / Generate Documents

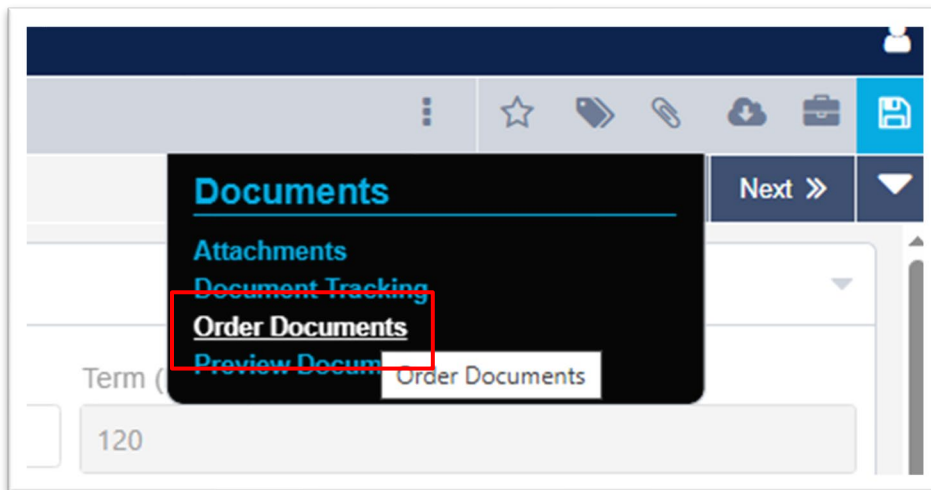
Instructions on how to print the documents from the commitment system. The claim status must be Approved or Denied before printing documents. An insurance claim status can be N/A.

5.01 Order Documents

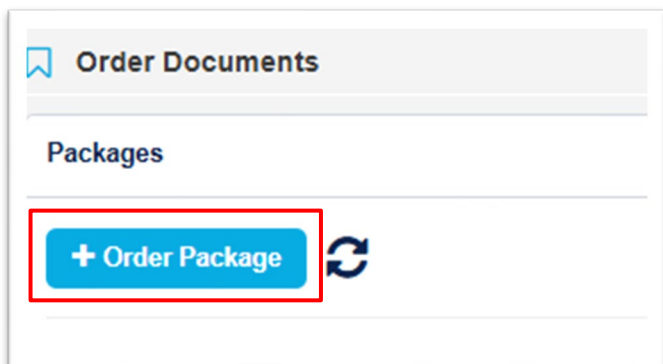
- On the upper-right hand side of the page, select the paperclip icon



- Then select **Order Documents** in the drop-down menu



- Click **+Order Package**



5.02 Order Package

The *Document Provider* under **Document Type** is the default setting, you must click on **Internal** to see the Minnesota Housing Documents for your loan.

Additional Options

Comments

Document Type

Document Provider Internal

- If there are no documents showing, that means there is an error or issue with the loan.
 - **NOTE:** An insurance claim status cannot be N/A. Check the claim status. The claim status must be Approved or Denied before printing documents
- Double Click on the ellipses to open the [Workflow Menu](#) and navigate to the Products and Pricing Validation screen.
 - Review and correct the validation errors
 - Contact [the PST staff by email](#) if you are unable to correct the errors

5.03 Internal Documents

Select the documents you need printed and click **Order**

Internal Documents

Select one or more internal documents from the list below:

Document Name	Category Name
<input checked="" type="checkbox"/> Certification of Rents	Document
<input checked="" type="checkbox"/> Commitment Notification	Document
<input checked="" type="checkbox"/> Homeowner Labor Agreement (DRL)	Document
<input checked="" type="checkbox"/> Loan Transmittal (DRL)	Document
<input type="checkbox"/> Note Unsecured (DRL)	Document

4 documents selected

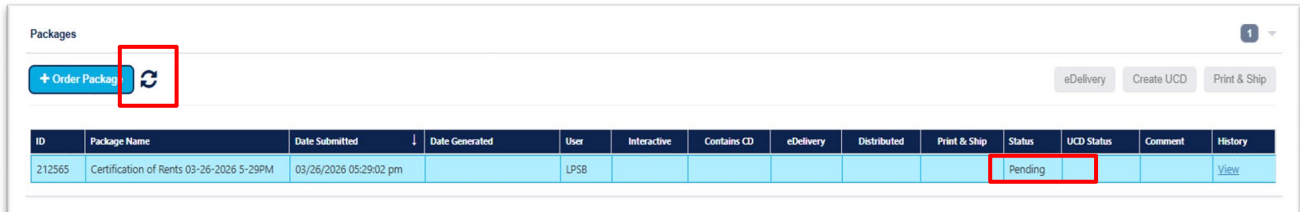
Unavailable Internal Documents

Cancel Page: 1 of 1 << Back Next >> **Order**


5.04 Package

The **Order Documents** dialog Box will appear as shown below.

- Click the **Refresh** button in the upper-left hand corner until the document package and package status changes to “**complete**”
- The package name will change to a hyperlink that will open the requested documents

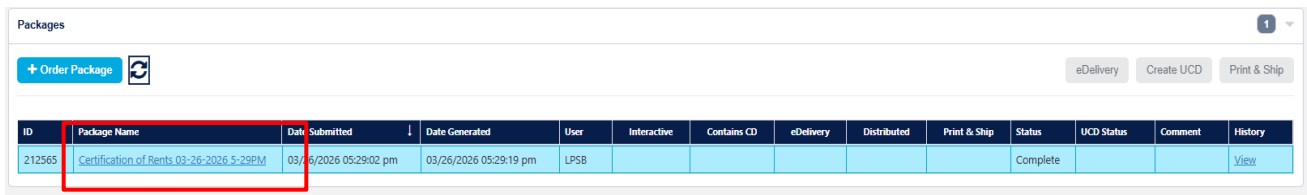


Packages 1


+ Order Package 

eDelivery Create UCD Print & Ship

ID	Package Name	Date Submitted	Date Generated	User	Interactive	Contains CD	eDelivery	Distributed	Print & Ship	Status	UCD Status	Comment	History
212565	Certification of Rents 03-26-2026 5-29PM	03/26/2026 05:29:02 pm		LPSB						Pending			View



Packages 1

+ Order Package 

eDelivery Create UCD Print & Ship

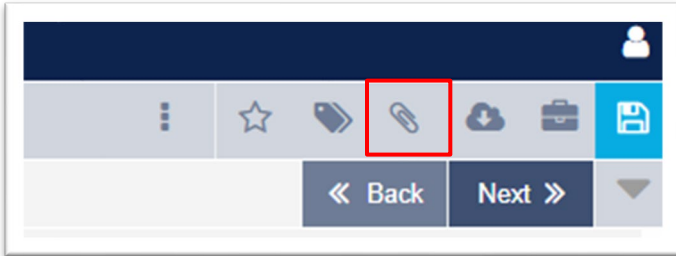
ID	Package Name	Date Submitted	Date Generated	User	Interactive	Contains CD	eDelivery	Distributed	Print & Ship	Status	UCD Status	Comment	History
212565	Certification of Rents 03-26-2026 5-29PM	03/26/2026 05:29:02 pm	03/26/2026 05:29:19 pm	LPSB						Complete			View

NOTE: If any updates are made to the loan file in the commitment system, for example, change loan amount, you will need to generate new documents by following the process listed above to see the changes in the documents

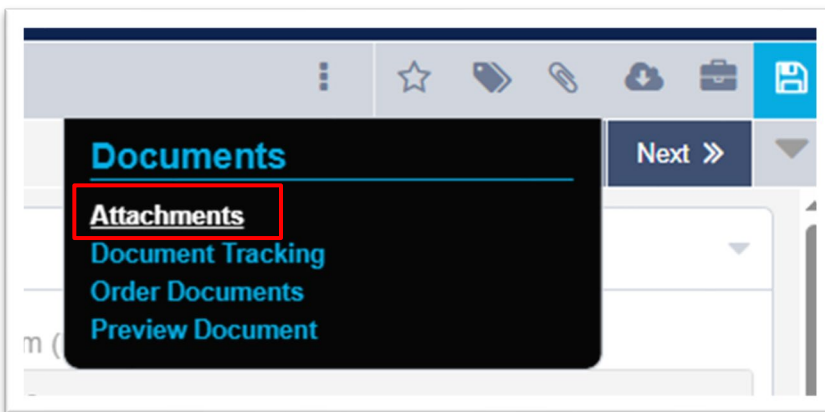
Chapter 6 – File Upload Process

Follow these steps below to attach documents as applicable

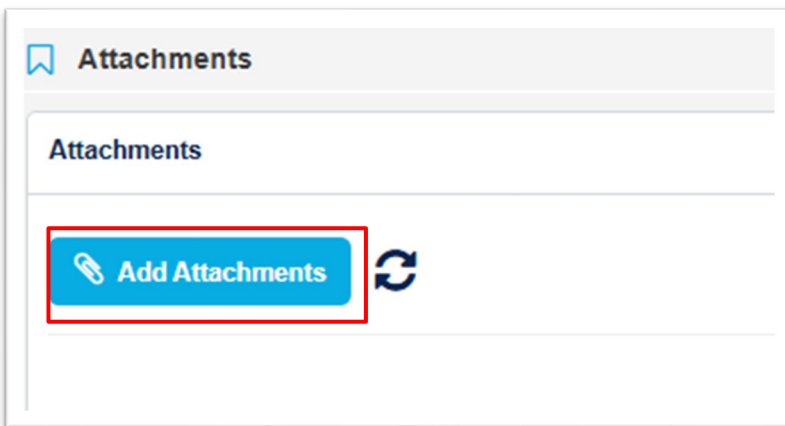
- In the upper right hand corner, select the paperclip icon



- Select Attachments



- Click on the Blue **Add Attachments** – there are two options to add attachments:



Add Attachments

- Drag and drop documents in the **Drag & Drop Attachments Here** section; or
- Upload files by selecting the **Browse for Files** icon

Add Attachment [X]

Loan Summary [v]

Loan Number: 4000054793 **Property Address:** 32 Morris Ave NE
Borrowers: Test Test (Primary) Blackduck, MN 56630
County: BELTRAMI

Drag & Drop Attachments Here

Browse for Files...

Select applicable **Attachment Category**

- Closed Loan File
- Trailing Documents
- Attachment
- Condition Clearing Document

Select the green **Upload Attachment** to have document(s) attached to the commitment system

Attachment Category

--Select--

- Attachment
- Closed Loan File
- Condition Clearing Document
- Rehab Pre-Close Loan File
- Trailing Documents

Comment

Comment

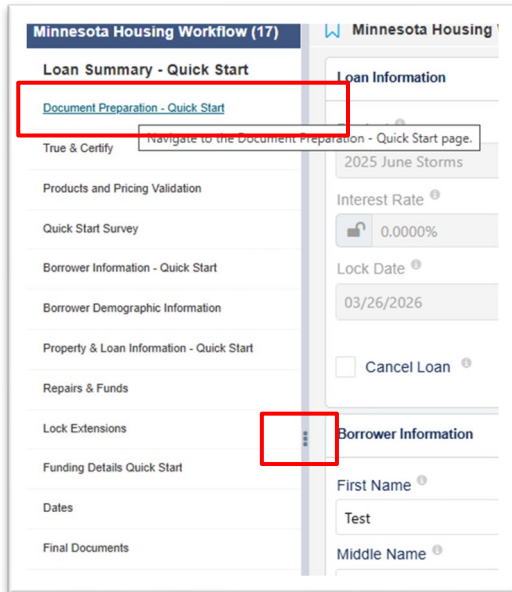
Cancel Upload Attachment

Chapter 7 – Document Preparation – Quick Start

Complete these steps when the file is ready to prepare the closing package. Everything that is updated on these screens will print out on the documents from the commitment system

7.01 Document Preparation – Quick Start

Navigate to the **Document Preparation** Screen by double clicking on the ellipses to open the workflow menu, then select **Document Preparation – Quick Start**



7.02 Enter Final Information Below

Secured Loans will need to have rescission date entered

- Close Date
- Rescission Date – Secured Loans only
- First Payment Date – will autofill based on close date

- Maturity Date - will autofill once you hit save

Close Date ⓘ
03/26/2026

Rescission Date ⓘ
03/31/2026

First Payment Date ⓘ
05/01/2026

Maturity Date ⓘ
03/26/2036 12:00:00 AM

7.03 Documentation Review Sections

Review and update all areas accordingly

- Borrower Information
 - Social Security Numbers – can only be updated by [the PST staff by email](#)
- Lender Information
- Loan Information
- Subject Property
 - Street Address updates – can only be updated by [the PST staff by email](#)
 - Secured Loans need to Update **Legal Description**

Mortgagors - For secured Loans Only

- Enter all Mortgagors and Relationships to Each Other

Mortgagors

Enter all Mortgagors and Relationship to Each Other ⓘ

All those on title, including all Borrowers, as you want them to appear on the Mortgage.

- Are There Any Additional Mortgagors Who Will Be On Title But Who Are Not Borrowers?
- Select the Box – this will open up the fields to enter the additional First and Last Names

Additional Mortgagors

Additional Mortgagors are on the property title.
Additional Mortgagors are not Borrowers so they only sign the Mortgage. They do not sign the Note.
Additional Mortgagors (who are on title but are not Borrowers) are not obligated to make loan payments.

Do not include Borrowers

Are There Any Additional Mortgagors Who Will Be On Title But Who Are Not Borrowers? ⓘ

First Name ⓘ Last Name ⓘ

First Name ⓘ Last Name ⓘ

7.04 Print Closing Package

Once everything has been entered in the documentation prep screen, then you can print the Minnesota Housing documents from the commitment system.

- Follow the [Print/Generate Documents](#) steps
- Make sure to **double check the information is correct** on the documents
- Make corrections to the commitment system and reprint documents
- The following needs to be updated by [the PST staff by email](#)
 - Street Address updates
 - Social Security Numbers

Chapter 8 – True and Certify

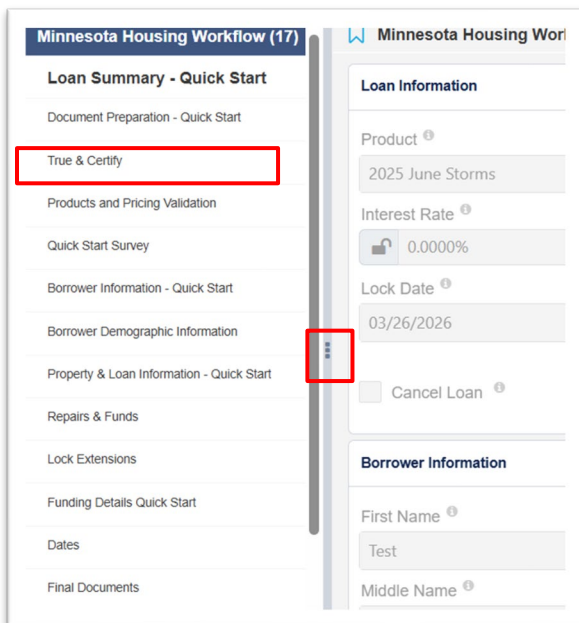
8.01 True and Certify

NOTE: Complete the True & Certify screen *after* the loan has closed.

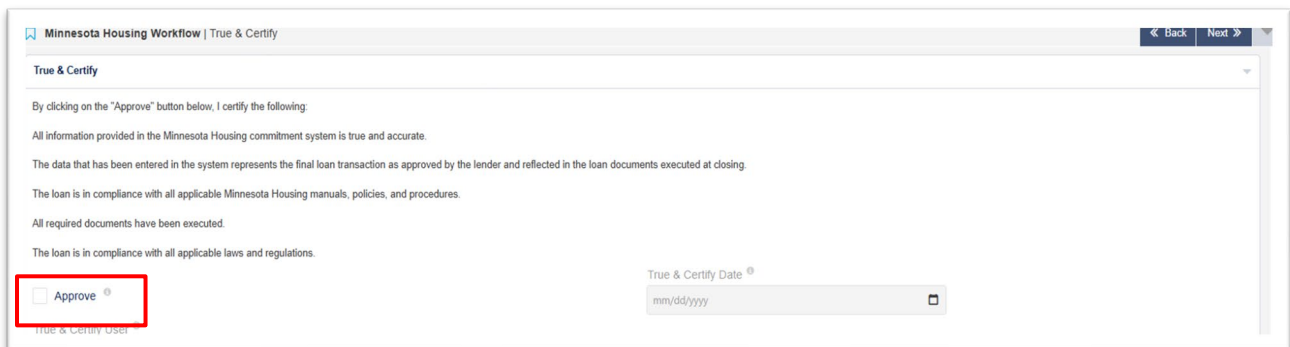
- Before completing the True & Certify process, review all the data fields in the Loan Summary screen for accuracy and update/correct the data where necessary
- Best practice is to have the closed loan file in front of you to verify all information entered into the commitment system matches the closed loan file

Once this process has been completed you will no longer be able to make any updates

- Navigate to the **True and Certify** Screen by double clicking on the ellipses to open the workflow menu
- Select **True and Certify**



- Click the **Approve** check box and click **save button** in the upper-right-hand corner



The loan status will change to **Borrower Name | Lender Certified | Locked**



- The True and Certify date and user's name will auto-populate



8.02 Add attachments

Reminder: You must upload your complete closed loan file within 48 hours of certifying your loan

Follow the steps outlined in the [File Upload](#)

- Attachment Category – Select the “Closed Loan File”

Chapter 9 – How to Cancel a Loan

This is the process of how to cancel a loan

- On the loan summary screen, click the Cancel Loan check box

Minnesota Housing Workflow | Loan Summary - Quick Start

Loan Information

Product: 2025 June Storms

Loan Amount: 15,000.00

Term (Months): 120

Interest Rate: 0.0000%

Forgiveness Term: 120 months

Lock Date: 03/31/2026

Lock Expiration Date: 09/28/2026

Loan Cancellation Reason: Select...

Buyout Date: mm/dd/yyyy

Cancel Loan

- Select a Loan Cancellation Reason from the drop-down list

ered | Locked

Minnesota Housing Workflow | Loan Summary

Loan Information

Product: 2025 June Storms

Interest Rate: 0.0000%

Lock Date: 03/31/2026

Cancel Loan

Loan Cancellation Reason: Select...

- Borrower Rescinded After Purchase
- Borrower went to a different lender
- Buyout
- Expired
- Improvement Type Not Eligible
- Income Eligibility
- Lender Retained - Cancel
- Lock Expired
- Other
- Project Cancelled
- Property fell through
- Standalone Second
- Select...

- Click the Save button
- The loan will show as **Borrower Name | Cancelled | Locked**

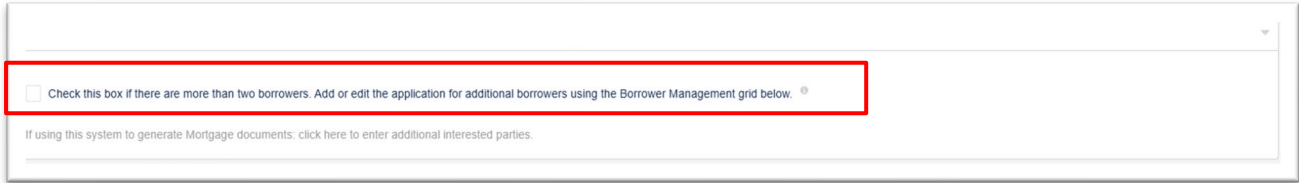
Home | List | Calendar | Search | Star | 4000054798 | Close

Current Loan: Test Two | Cancelled | Locked

Chapter 10 – How to Add more than Two Borrowers

This is the process to add more than two Borrowers

- On the Loan Summary page scroll down to Check this box if there are more than two borrowers

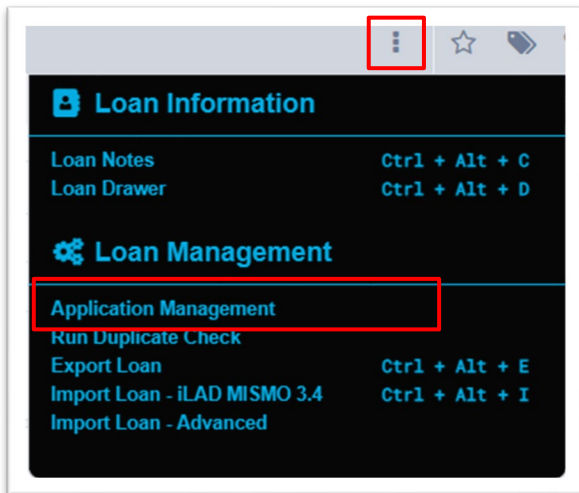


Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management grid below. ®

If using this system to generate Mortgage documents: click here to enter additional interested parties.

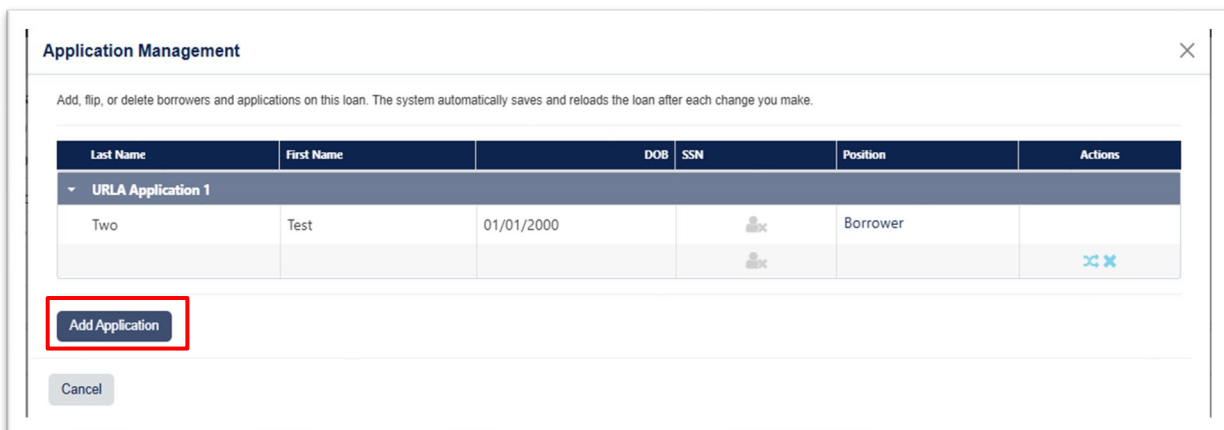
Application Management

Click on the ellipses at the top-right-hand corner of the screen and select Application Management



This will open the Application Management Screen

- Select Add Application.



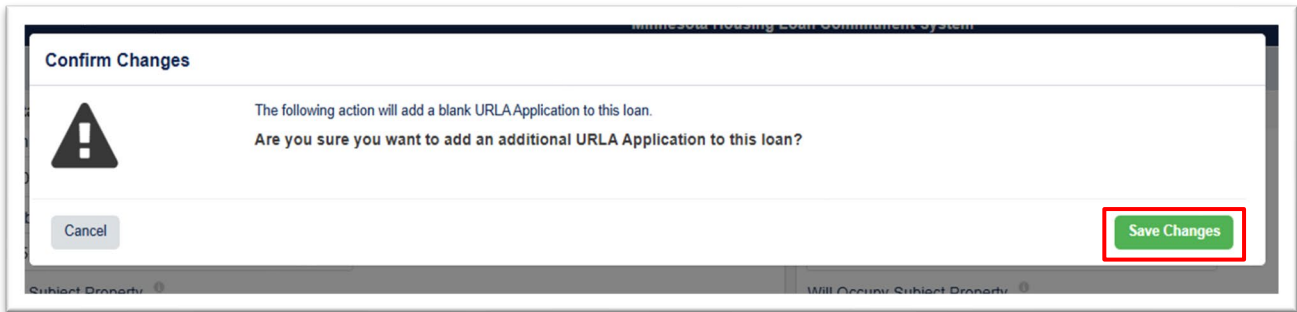
Application Management [Close]

Add, flip, or delete borrowers and applications on this loan. The system automatically saves and reloads the loan after each change you make.

Last Name	First Name	DOB	SSN	Position	Actions
URLA Application 1					
Two	Test	01/01/2000		Borrower	

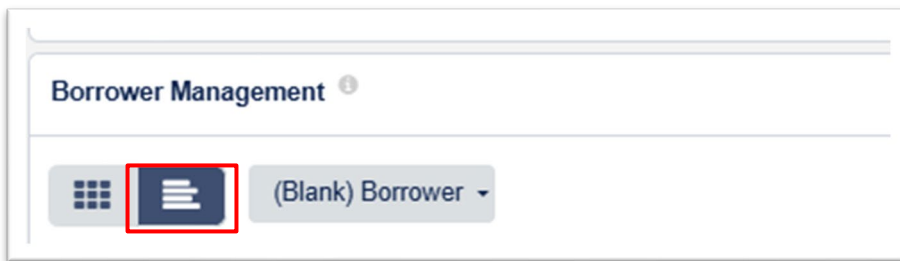
Add Application [Cancel]

- A pop up will show asking if you are sure you want to add an additional URLA Application to this loan
- Select **Save Changes** to complete the request

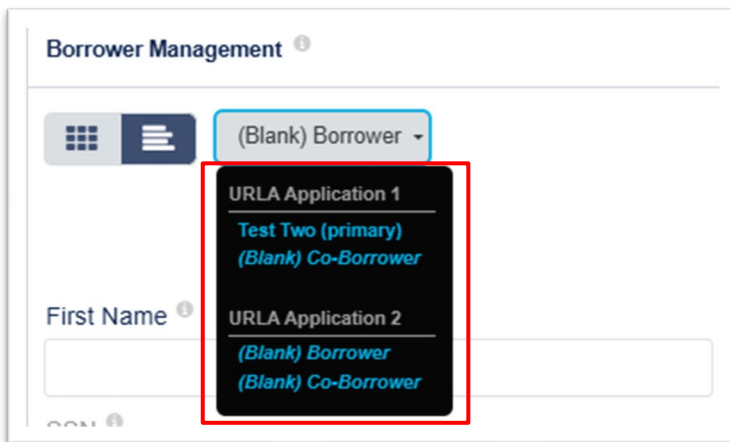


Borrower Information Screen

In the Borrower Management section, select the line option as the layout in the Borrower Management section.



- Doing so will update the **Borrower Management** drop-down list to include four spaces for Borrowers



- Select a Borrower from the drop-down list to switch between borrower's detail view
- Once borrower is selected, you can enter/update their information

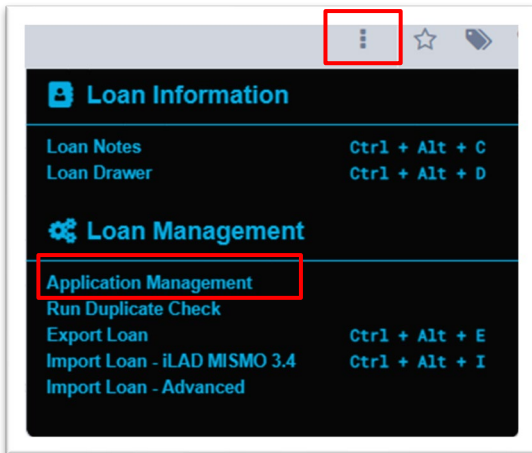
NOTE: If the loan is already locked, you will need to call [the PST staff by email](#) at 651.296.8215 and request the social security number(s) be entered.

Chapter 11 – Switching Borrowers

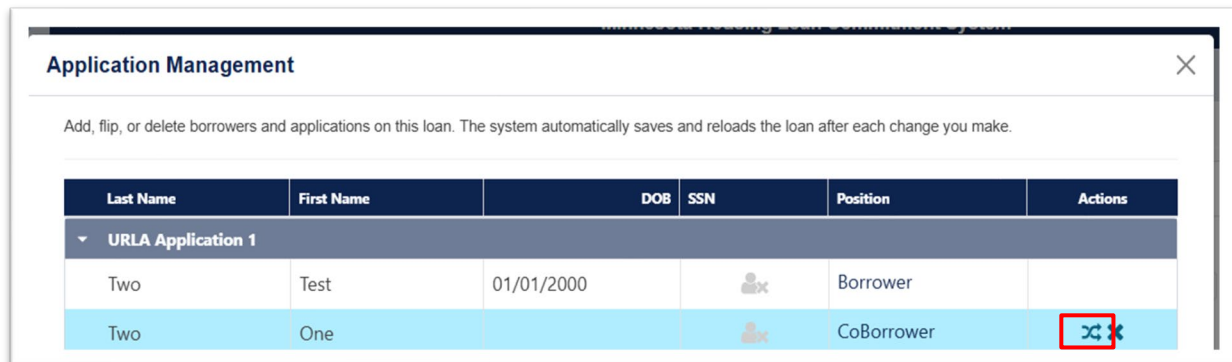
Follow these steps to flip around the Borrowers

Application Management

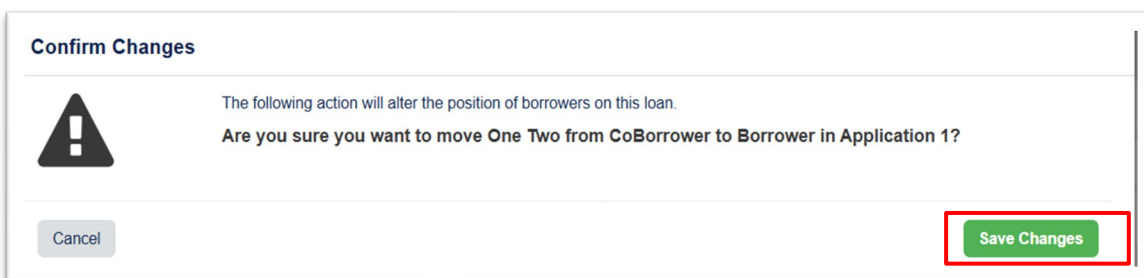
Click on the ellipses at the top-right-hand corner of the screen and select **Application Management**.



- Select the icon to the right of the borrower's name



- A pop up will show asking if you are sure you want to move Borrower to Co-Borrower in application
- Select **Save Changes** to complete the flip



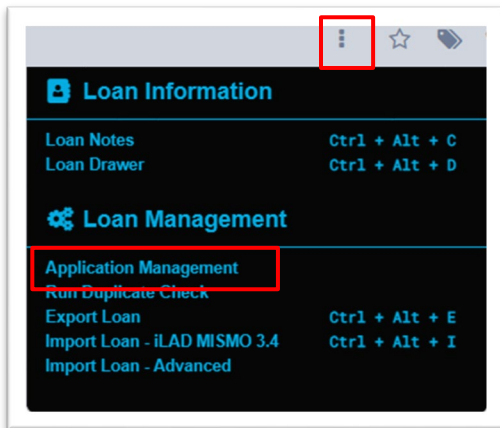
- Save changes before exiting the loan.

Chapter 12 – Remove Borrower

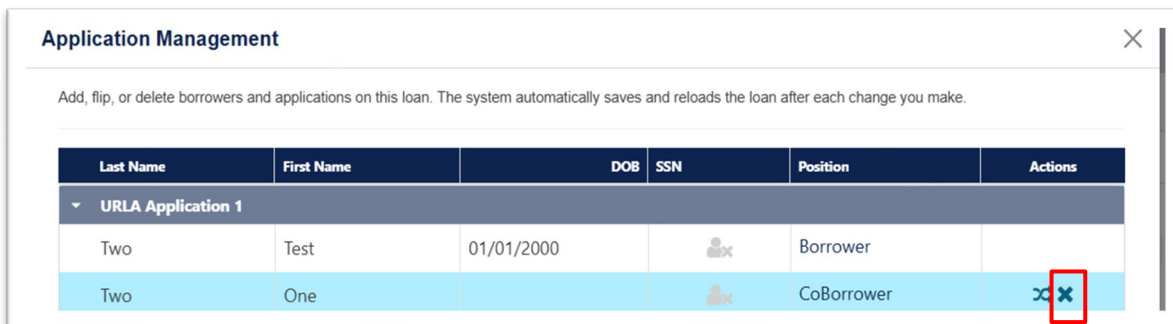
Follow these steps to remove a Borrower

Application Management

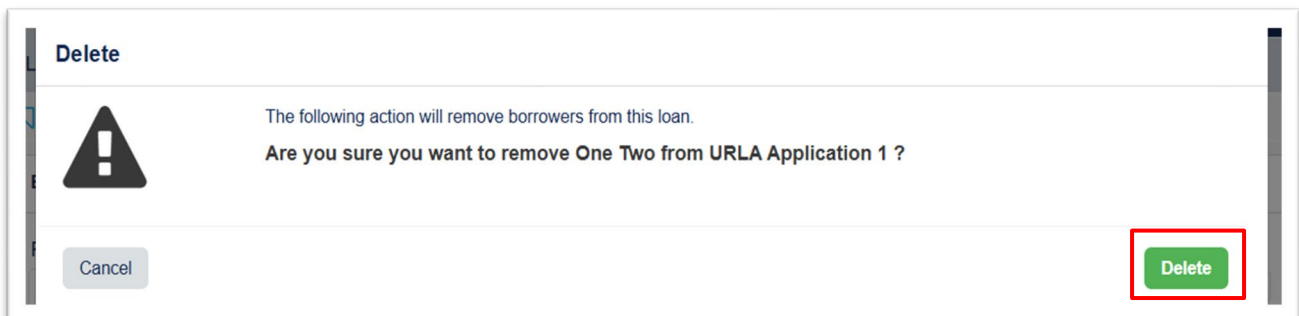
- Click on the ellipses at the top-right-hand corner of the screen and select **Application Management**



- To remove a borrower, click on the X to the right of their name



- A pop up will show asking if you are sure you want to remove Borrower from the URLA application
- Select Delete to complete the removal



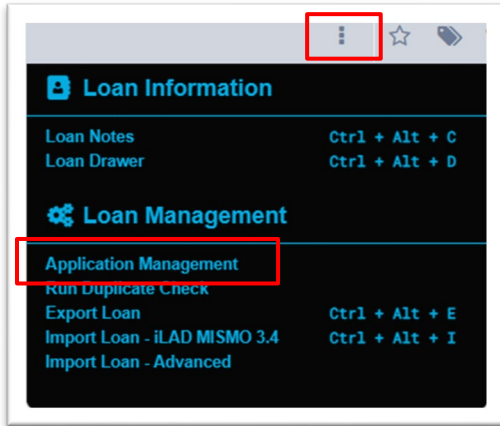
- Save Changes before exiting loan.

Chapter 13 – Removing Applications

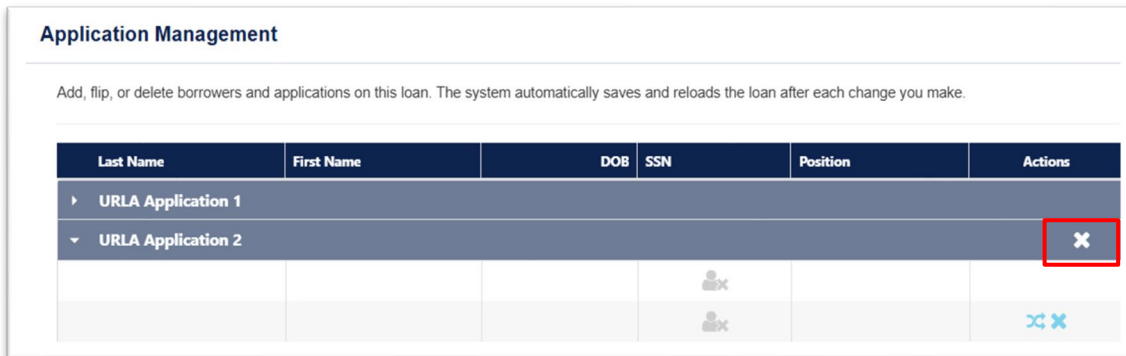
Follow these steps to remove an Application

Application Management

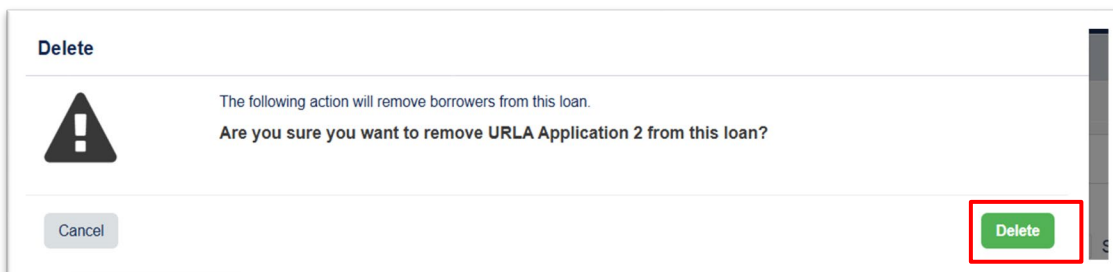
- Click on the ellipses at the top-right-hand corner of the screen and select **Application Management**



- To remove an application, click on the X that is at the right side of the URLA Application line



- A pop up will show asking if you are sure you want to remove URLA Application from this loan
- Select Delete to complete the removal



- Save changes before exiting the loan.

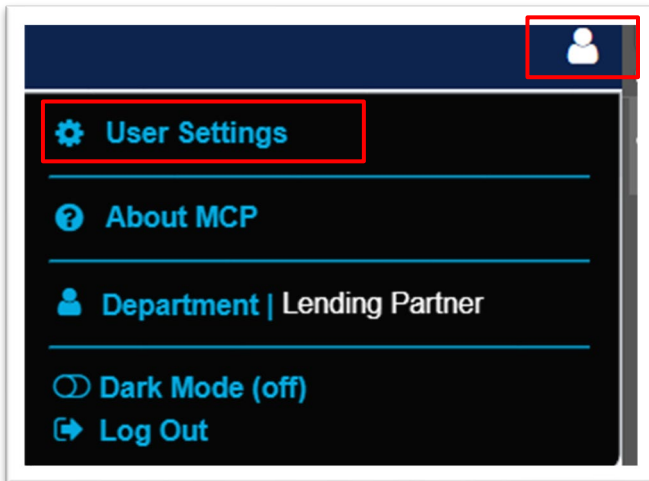
Chapter 14 – Password and Recovery Question Help

The process for resetting your password and updating the Recovery Question

You must be already **logged in** to Reset your Password and establish a Recovery Question.

NOTE: This should be done after you have received initial access to the commitment system from your Web Administrator

- Click on User Profile icon
- Click on User Settings
- Select Password/Security




14.01 Password Recovery

Add Recovery Question and Recovery Answer

- Type out a question
- Type in the Answer (turn on the eye to see text)
- Click Save


Password Recovery

Change Recovery Question 


Recovery Question

Question (100 Character Limit)

Recovery Answer

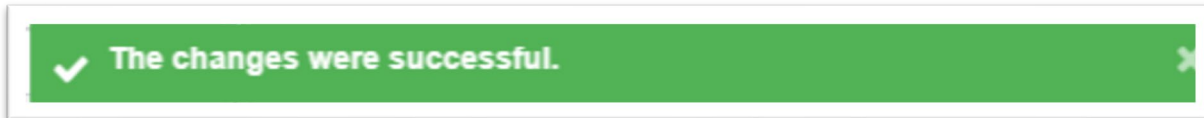
Answer (50 Character Limit) 

Change Password

Change Password 

Cancel Save

If done correctly, the following pop up notification will display





14.02 Change Password


Update current Password to a new password

- Type **Current Password** (turn on the eye to see text)
- Type in **New Password** twice (turn on the eye to see text)
- Click Save


Change Password

Change Password 

Current Password 

New Password 

Password must meet standard organizational security requirements.

Confirm Password 

Must match password above.

Cancel Save

If done correctly, the following pop up notification will display

