

Fix Up Loan Program Process

Getting Started

Launch [Minnesota Housing Commitment System](#)

If you need your Username and Password, reach out to your organization's web admin for assistance. If you do not know who your web admin is, reach out to the Partner Solutions Team (PST) by phone 651.296.8215 or by email mnhousing.solution@state.mn.us

Uploading URLA XML File

After you have logged in, you can upload an URLA. Uploading the URLA will populate most fields in the Commitment System. **NOTE:** You must import a .xml file that is version 3.4 or higher.

- At the top right corner of the screen, select the folded **Paper** and choose **Import Loan – iLad MISMO 3.4**
- Drop the .xml file into the **Drag and Drop** field to Import. Or search for the .xml file by selecting the **Browse** for file icon
- In the **Channel** drop-down, select the **Home Improvement** Channel and select **Import**

Entering and Locking a New Loan

Client Selection Screen

After you have logged in, at the top right corner of the screen, select the folded **Paper** and choose **Create New Loan**. This will take you to the **New Loan** screen.

New Loan Screen

- Use the channel drop-down to select **Home Improvement**
- Select **Loan Officer** associated with the new loan from the **Loan Officer** drop-down
- Lender Loan Number – not a required field

Select **Next** in the top right corner of the screen

Enter data into the **Loan information – Home Improvement – New Loan**

Loan Information – Home Improvement – New Loan screen will include:

- **Borrower information and Co-Borrower information**
- **If the Borrower is a Safe at Home (SAH) participant:**
 - **Check the SAH Box**
 - **Enter the participant's Lot Number**
- **Mortgage information – Mortgagors and relationship to each other**
- **Borrower income – NOTE: After entering in monthly amount, hit tab and annual amount will auto populate**
- **Household Information**
- **Subject property information**
- **Fix Up loan information**

Select **Next** in the top right corner of the screen

Borrower Demographic Information Screen

Enter all fields that apply for all Borrowers

- Ethnicity
- Race
- Sex

Select **Next** in the top right corner of the screen

Repairs and Funds Screen

Enter all costs for the improvement and any External Funding. **NOTE:** The total of the Minnesota Housing Loan with any External Funding needs to equal the total Repairs Cost.

- Improvements
- External Funding: Includes but not limited to Borrower Contributions, Gifts, Grants, Supplemental Sources of Funding

Select **Next** in the top right corner of screen

Create New Loan

Select the **Create New Loan**.

- The loan will have a commitment number
- It will update to **Current Loan:** Borrower Name | Registered | New

View the how to [Open the Workflow Menu](#) video (Run Time 00:29)

Once set up, the **Workflow Screen** will remain visible every time you open a loan.

Workflow Set Up

Once you have a loan open, at the lower left hand corner of the screen, select the **Favorites Drawer**. It looks like an open book, double-click to open.

- Select the Favorites gear icon and click in the search field and select the **Minnesota Housing Workflow**
- Select the **Save** icon that is to the right of the Cancel toolbar

Open Workflow

While in any loan, double-click on the vertical ellipses in the middle left of the screen to open the **Minnesota Housing Workflow Menu**. Use this menu to easily access different screens throughout the loan process as necessary.

Products and pricing

Products and Pricing Wizard

Pricing Wizard

Follow these steps when you are ready to lock a loan. Open the loan file and in the **Loan Information – Home Improvement** screen, select the link to **Products and Pricing** to open the wizard.

- Review each screen for data accuracy
 - Select Next or Back to move through the screens
 - Or select the appropriate screen name to move around
- Make sure the **Loan Officer** is selected
 - Lender loan number not required

Product Parameters

- In the **Product Eligibility** screen, update the lock period to 60 days
- Select **Get Eligible Products**

Product Eligibility

Review the Product Eligibility for the applicable Valid Products

- Select the carat icon to the left of the **Product Eligibility: Valid** to show the valid products
- Under **Actions**, select the checkmark located on the far right
- **NOTE:** For Product Eligibility: Invalid, follow the instructions below in the [Correcting Errors](#) section
- Select the **Save and Exit** at the bottom right of your screen

The loan will update to **Current Loan:** Borrower Name | Registered | Locked

Correcting Errors

Product Eligibility: Invalid

If you receive **Product Eligibility: Invalid**, select the carat on the left of the **Product Eligibility: Invalid** to see the invalid products.

Locate the product you wish to lock the loan as, select the ellipsis on the far right to expand the list of errors

- Review the errors and make corrections
 - Select Next or Back to move through the screens
 - Or select the appropriate screen name to move around
- Return to **Product Eligibility** and make sure the 60 days lock period is selected
- Select the **Get Eligible Products**
- Repeat this process until all errors are cleared and it shows **Product Eligibility: Valid**

If you continue to experience errors, reach out for assistance to PST by phone 651.296.8215 or by email mnhousing.solution@state.mn.us

Printing and Generating Documents

Order Documents

Once a loan is locked or ready to close, you can generate documents needed for the loan. For a comprehensive list of the documents needed for each loan type, refer to the required Loan Commitment Forms in the [Forms Guide and Glossary](#).

Open the loan file and in the top right corner of the screen, select **Paper Clip** and choose **Order Documents**.

- Select **Order Package**
- When the **Order Package** screen appears, in the **Additional Options** section, select **Internal** for the Document Type section

Internal Documents

- Select the document(s) that you need by selecting the checkbox to the left of the document name – scroll to see all applicable documents
- Once documents have been selected, select **Order** at the bottom right of the screen
- **NOTE:** If no documents appear, that means there is an error or issue with the commitment – follow the instructions below in the [Correcting Loan Issues](#) section

Print Documents

You will be brought back to the **Order Documents** screen and the package name will appear

- The document(s) will be a part of the hyperlink under **Package Name**
- Select the **Refresh** icon (arrows chasing each other) until the package status shows “Complete”
- Once the status is **Complete**, select the Package Name (hyperlink) to open, view and print the documents

Correcting Loan Issues

Open the loan file and double-click on the vertical ellipses in the middle left side of screen to expand the Workflow Menu and navigate to the **Products and Pricing Validation** screen.

- Review and correct validation errors
- Select **Save** in the upper right corner after each correction
- Start the process to order the documents
- Repeat this process until there are documents available to select

If you continue to experience errors, reach out for assistance to PST by phone 651.296.8215 or by email mnhousing.solution@state.mn.us

Loan Changes

Updating a Locked Loan

This section describes how to make updates or changes to a loan. The following are examples of loan changes that can be done in the **Loan Information – Home Improvement** screen:

- Debt to Income Ratio
- Credit score
- Income
- Name correction
- Household size
- Loan amount (if the term does not have to be changed)
- Select **Save** in the upper right corner after all changes have been completed

The following changes need to be done by reaching out to PST by phone 651.296.8215 or by email mnhousing.solution@state.mn.us:

- Change to Subject Property Address
- Change or update to Borrower(s) Social Security Number

Updating Pricing on a Locked Loan

This section describes how to change loan pricing when a loan is in a locked status. The following are examples of loan changes that require the loan to be relocked:

- Program or product changes
- Change in terms
- Lien Type
- Secured to Unsecured or vice versa
- ACH to Non ACH or vice versa
- Loan amount (if it requires a change in term)

Change Pricing

Open the loan file and in **Loan Information – Home Improvement** screen, select the **Change Pricing** box and then select **Save** in the top right corner.

- This will change the loan from a *Locked* status into a *New Status*: **Current Loan**: Borrower Name | Registered | New
- Grid Line Error notification(s) will show, this can be closed to keep proceeding forward

Products and Pricing Wizard

Select the **Products and Pricing** link to open the **Products and Pricing Wizard**

- Make the applicable change to the loan in the **Products and Pricing Wizard** and follow the [Products and Pricing](#) steps to re-lock the loan
- **Save and Exit** will return you to the **Loan Information – Home Improvement** screen

The loan will update to a Float Status: **Current Loan:** Borrower Name | Registered | Float

Re-Lock HI Loan

- Select the **Re-Lock HI Loan** box and select **Save** in the upper right corner
- This will update the lock from *Float* to *Locked*: **Current Loan:** Borrower Name | Registered | Locked
- Select the **Save** icon in the upper right corner to save changes before exiting the loan

Canceling a Loan

This section describes how to cancel a loan. **NOTE:** Once a loan is cancelled, no additional changes can be made.

Open the loan file and double-click on the vertical ellipses in the middle left side of the screen to expand the Workflow Menu and navigate to the **Dates** screen.

- Select the **Cancel Loan** box
- Select Loan **Cancellation Reason** from the drop-down menu
- Select **Save** in the upper right corner to save changes before exiting the loan

The loan will update to **Current Loan:** Borrower Name | Cancelled | Locked

Extending a Rate Lock

This section describes how to extend a rate lock.

Open the loan file and double-click on the vertical ellipses in the middle left side of screen to expand the Workflow Menu and navigate to the **Lock Extensions** screen.

- Select the **Days** needed to Extend Lock from the drop-down menu: options are 15 or 30 days
- Select **Trigger Lock Extension**
- Select **Save** in the upper right corner to save changes before exiting the loan

The loan will update to **Current Loan:** Borrower Name | Registered | Lock Extended

Application Management and CoSigner

Add Additional Borrowers

This section explains how to add more than two borrowers to a loan file.

Open the loan file and in the in the **Loan Information – Home Improvement** screen, scroll down to **Additional Parties** section

- Select the box for **Are there more than two borrowers?**
- Select **Save** in the upper right corner of the screen and **Borrower Management** section will appear

Borrower Management

- Make sure the icon that is **4 horizontal lines in a row** is selected.
- Select the **drop-down menu** to the left of the 4 horizontal lines icon, select the **(Blank) Borrower** or **(Blank) Co-Borrower** profile and enter their information
- **NOTE:** If the loan is already locked, after adding the additional Borrower(s), you will need to call PST at 651.296.8215 and request the social security number be entered
- Select **Save** in the upper right corner of the screen to save changes before exiting the loan.

Switching Borrowers

This section explains how to switch Borrowers from Borrower 1 to Borrower 2 or vice versa.

Open the loan file and in the top right of the screen in the grey area select the vertical ellipses and in Loan Management section, select **Application Management**

In the **Application Management** screen

- In the **URLA Application** section, select the swishy **X** that is on the left
- A Confirm Changes window will pop up, select **Save Changes** to continue

You will be brought back to the **Loan Information – Home Improvement** screen

- Select **Save** in the upper right corner to save changes before exiting the loan

Remove Borrower

This section describes how to remove a borrower.

Open the loan file and in the top right of the screen select the vertical ellipses and in Loan Management section select **Application Management**

In the **Application Management** screen

- In the URLA Applications section select the **X** next to the Borrower you want removed
- The **Delete** screen will open, select **Delete** at the bottom right of the Delete Screen

You will be brought back to the **Loan Information – Home Improvement** screen

- Select **Save** in the upper right corner to save changes before exiting the loan

Remove Applications

This section explains how to remove an application.

Open the loan file and in the top right of the screen select the vertical ellipses and in Loan Management section select **Application Management**

In the **Application Management** screen

- Select the **X** icon to the right of the **URLA Application** you wish to remove
- The **Delete** screen will open, select **Delete** at the bottom right of the Delete screen

You will be brought back to the Loan **Information – Home Improvement** screen

- Select **Save** in the upper right corner to save changes before exiting the loan

Adding Cosigners

This section describes how to add cosigner(s).

In the **Loan Information – Home Improvement** screen, scroll down to **Additional Parties** section and check the box for **Are there Cosigners?**

- Once the box is selected, scroll further down the page to the **Cosigners** section
- Complete the information needed for each cosigner
- Select **Save** in the upper right corner to save changes before exiting the loan

Closing Preparation

Document Preparation

Review Loan File

Complete a review of the file and make sure all information in the commitment system matches your loan file. Make updates accordingly.

Document Preparation

Open the loan file and double-click on the vertical ellipses on the middle left side of screen to expand the Workflow Menu and navigate to the **Documentation Preparation** screen.

All the information on this screen needs to be completed before generating the closing documents.

- Complete the information in the **Final Confirmations** and **Mortgage Information** sections
 - Select **Save** in the upper right corner and the Maturity Date will autofill

Additional Parties

If there are additional mortgagors on the property complete this section.

- Select the box for **Are there additional Mortgagors?**

The Additional Mortgagors fields will open for editing. Review the Note further explaining additional mortgagors.

- Add in Additional Mortgagors First and Last Names accordingly

Print Final Closing Documents

Select the **Order Package** icon on to start the process of ordering your documents for closing. Review the [Printing and Generating Documents instructions](#).

Post Closing

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 and 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

Complete the True and Certify Process after your loan is closed. Once this process has been completed you will no longer be able to make any updates.

Open the loan file and double-click on the vertical ellipses on the middle left side of screen to expand the Workflow Menu and navigate to the **True and Certify** screen.

- Select the box next to **Approve**
- Select **Save** in the upper right corner and the **True and Certify Date** and **User's Name** will autofill

File Upload Process

Follow this process to attach documents for the appropriate stages of the file

- Closed Loan File
- Trailing Documents

In the **Loan Information – Home Improvement** screen, at the top right corner of the screen, select **Paper Clip** and choose **Attachments**

Add Attachments

Select **Add Attachments**

There are two options for adding attachments:

- Drag and drop documents into **Drag & Drop Attachments Here**
- Upload files by selecting the **Browse for Files**

Attachment Category

Once the loan package is shown in the **File Name** box, use the **Attachment Category** drop-down menu and select the appropriate **Attachment Category**

- You can add a comment in the **comment section** if you would like to

Select **Upload Attachments** at the bottom right corner of the Add Attachments screen

Password and Recovery Question Help

You must be logged in to reset your password and establish a recovery question. If you are locked out of your account and/or unable to reset your password when trying to log in, you will need to reach out to your shops web admin for assistance. If you do not know who your web admin is for your shop, contact PST by email MNHousing.Solution@state.mn.us or by phone 651.296.8215

Password Help

Once logged into the [MN Housing Commitment System](#) select the **Person** icon located at the top right of the screen

- Select **User Settings**
- The User Settings page will appear, select **Password/Security** in the top right corner
- In the Password Recover section, add a **Recovery Question** and a **Recovery Answer** (turn on the eye to see text)
- In the **Change Password** section, complete all three fields to reset your password. The fields to complete are **Current Password, New Password and Confirm**

Password

- **Password requirements**
 - Must contain at least 12 characters
 - Must contain at least one uppercase letter
 - Must contain at least one lowercase letter
 - Must contain at least one number
 - Must contain at least one special character
 - Password must be changed every 6 months
 - Passwords cannot be reused
- Select **Save** at the bottom right of the **User Settings** screen – a notification box will display: **The changes were successful**