Rehabilitation Loan Program | Emergency & Accessibility 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

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 menu to select **Rehabilitation / Emergency**
- Select **Loan Officer** associated with the new loan from the **Loan Officer** drop-down menu
- Lender Loan Number - not a required field

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

Enter data into the **Loan information – Rehabilitation / Emergency and Accessibility – New Loan**

Loan Information - Rehabilitation / Emergency and Accessibility – 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**
- **Household Information**
- **Subject property information. NOTE: If the property is manufactured – all the Manufactured Supplemental Information must be completed**

- **RLP/ELP 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 **Create New Loan**

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

Workflow Screen Set Up

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 - Rehabilitation / Emergency and Accessibility** 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 is not required

Product Parameters

- In the **Product Eligibility** screen, update the lock period to 120 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 **Save and Exit** at the bottom right of your screen

You will be brought to the **Loan Information - Rehabilitation / Emergency and Accessibility** 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 **Product Eligibility: Invalid** to see the invalid products.

Locate the product you wish to lock the loan as, select the ellipses 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 120 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 on 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**.

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 **Correcting Loan Issues**

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 **Refresh** (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 on 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

File Upload Process

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

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

Open the loan file and select **Paperclip** located 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 **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

Loan Changes

Updating a Locked Loan

This section explains how to make updates or changes to a loan. The following are examples of loan changes that can be done on the **Loan Information - Rehabilitation / Emergency and Accessibility** screen:

- Income
- Name correction
- Household size
- Select **Save** in the upper right corner to save changes before exiting the loan

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
- Update a Rehabilitation loan to an Emergency loan or vice versa

Cancelling a Loan

This section explains 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 on 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, the **Cancel Date** information will populate and the loan status will update from Registered to **Cancelled**

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

Extending a Rate Lock

This section explains how to extend a rate lock. 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 **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 the **Save** icon 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

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 - Rehabilitation / Emergency and Accessibility** 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, 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 - Rehabilitation / Emergency and Accessibility** screen

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

Remove Borrower

This section explains 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 Application** 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 - Rehabilitation / Emergency and Accessibility** 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 - Rehabilitation / Emergency and Accessibility** screen

- 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 **Order Package** 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 U**ser's Nam**e will autofill

Uploading a Closed Loan File

Select the **Add Attachments** icon to start the process of adding the closed loan file. Review the File Upload Process instructions.

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 the **Save** at the bottom right of the **User Settings** screen icon – a notification box will display: **The changes were successful**