



Homeownership System Guide

December 12, 2024

Table of Contents

Getting Started.....	3
Entering a Loan into the Commitment System.....	3
Uploading a URLA XML File.....	4
Uploading a Fannie Mae 1003	7
Manual Loan Entry.....	11
Borrower Information Screen.....	12
Demographic Information.....	14
Property & Loan Information – Homeownership.....	15
Workflow Screen Set Up.....	17
How to add a Co-Signer.....	18
Products and Pricing (How to Lock a Loan).....	19
Pricing Screen.....	22
Rate Lock.....	23
Print/Generate Documents.....	25
Updating or Changing Pricing on a Locked Loan.....	27
How to Extend a Rate Lock.....	32
How to Cancel a Loan.....	34
Document Preparation.....	35
Document Prep - Mortgagors.....	37
True & Certify.....	38
Uploading the Closed Loan File.....	40
How to add more than two borrowers to a loan transaction.....	42
Switching Borrowers.....	44
Remove Borrower.....	46
Removing Applications.....	48

Getting Started

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, please contact the Partner Solutions Team at 651-296-8215 or mnhousing.solution@state.mn.us

Loans can be locked:

- Monday – Thursday from 10 a.m. to 8 p.m.
- Friday from 10:00 a.m. until 5:00 p.m.

Loans cannot be locked:

- From 8:00 p.m. Monday – Thursday until rates are posted by 10:00 a.m. the following business day
- From 5:00 p.m. Friday until rates are posted by 10:00 a.m. the following business day
- From 5:00 p.m. on the weekday prior to an Agency holiday until rates are posted by 10:00 a.m. the following business day.

Entering a Loan into the Commitment System

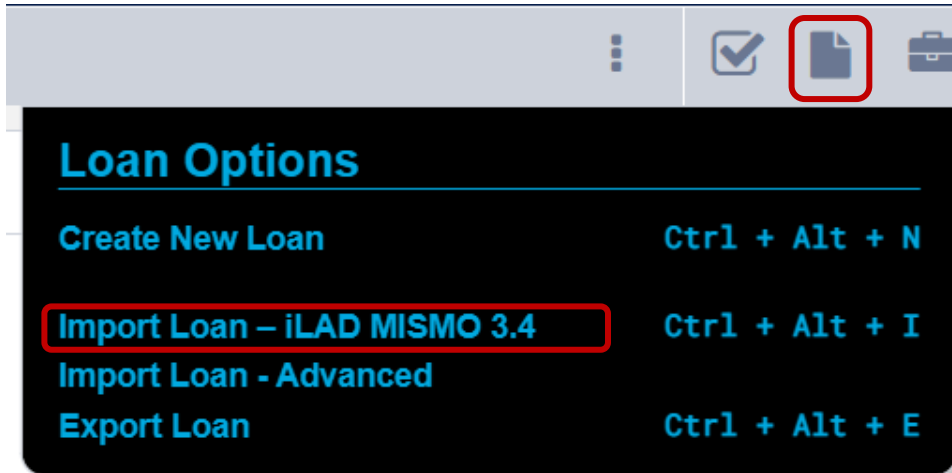
You can enter a loan into the commitment system in one of three ways (these are explained in further detail in the following pages of this guide):

1. [Uploading/Importing a 1003/URLA .xml file](#)
2. [Uploading/Importing a Fannie Mae 1003/URLA .fnm file](#)
3. [Manually entering the loan data](#)

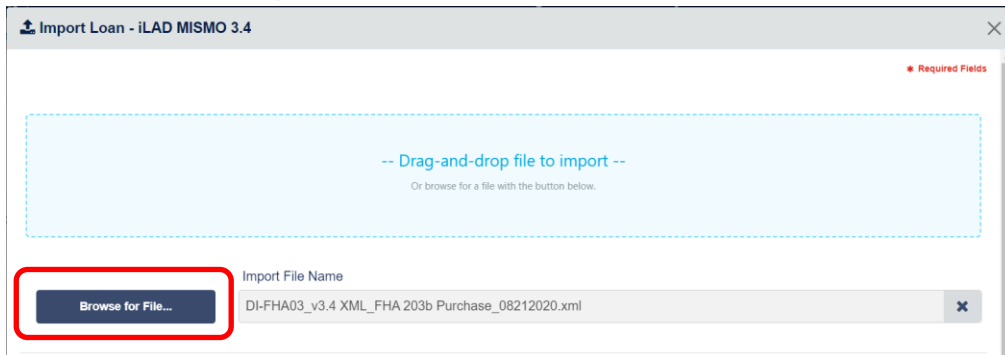
Uploading a URLA XML File

Uploading the 1003/URLA will populate most fields in the Commitment System. Please note: You must import a .xml file that is version 3.4 or higher. Follow these steps to import the loan data:

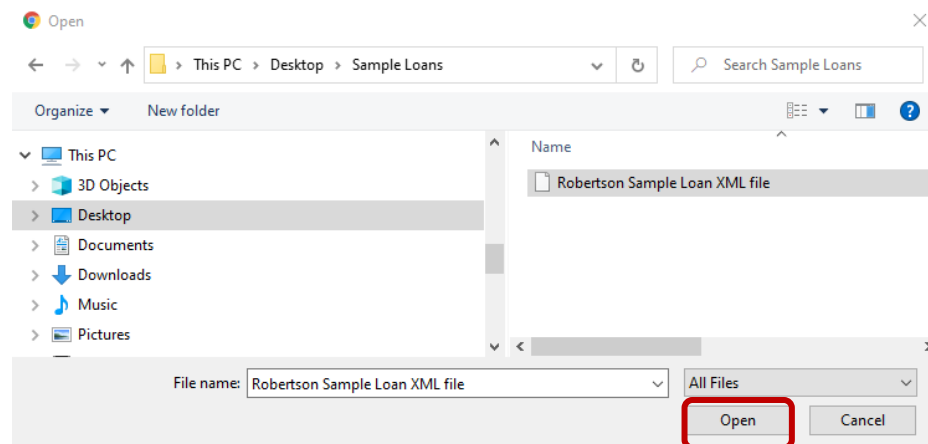
1. Click on the Paper icon, then select **Import Loan – iLAD MISMO 3.4**



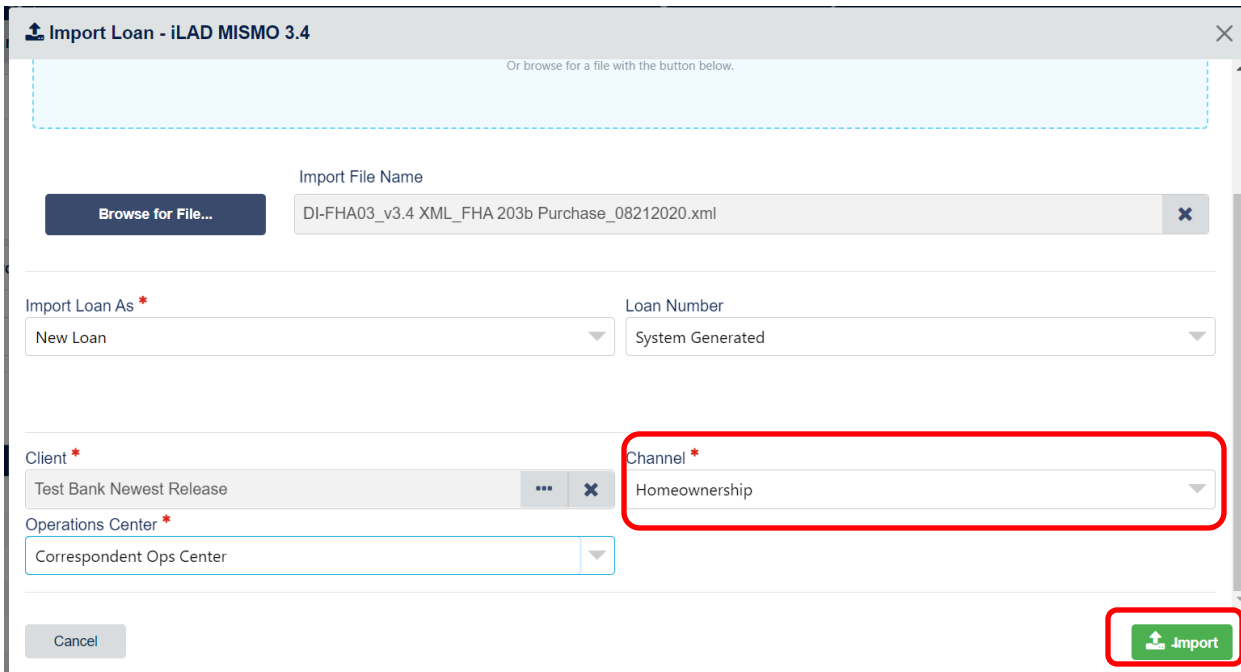
2. Click **Browse for File...** ,



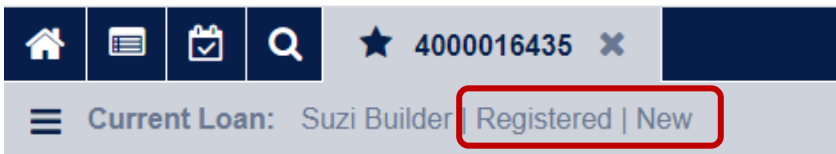
3. Locate the .xml file you want to import, then click **Open**.



4. Select **Channel** and then Click Import.



5. After the .xml file has been successfully imported, click on the Minnesota Housing Loan number to view the loan details and to begin locking your loan. (At this stage the loan is registered but not yet locked)



6. Click on the Products and Pricing button




7. Select the **Loan Officer's name** from the drop down. Use the **Next** button to navigate through each screen and edit or complete the information as needed: **Borrower Information, Demographic, and Property & Loan Information**. Completing this information will register the loan but not lock it.

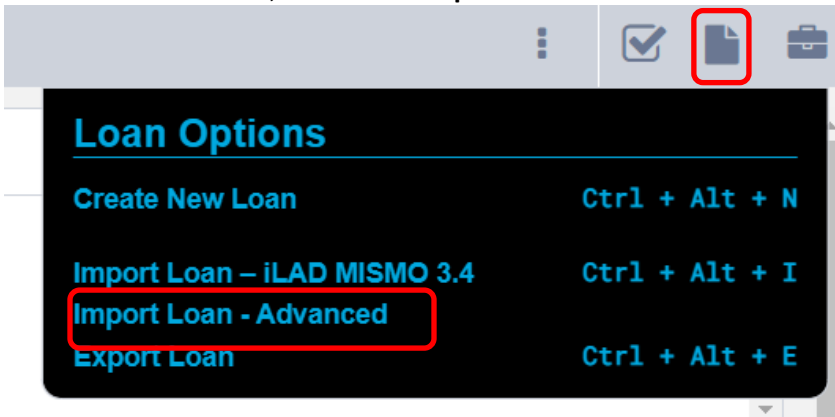
The screenshot shows a web application interface for loan processing. On the left is a sidebar with navigation items: Client Selection MN Hou..., Borrower Information - Homeowner..., Borrower Demographic Information, Property & Loan Information - Hom..., Product Eligibility, Pricing, Rate Lock, and Product Selection. The main content area is titled 'Products and Pricing' and contains a 'Client / Branch Selection' section. This section includes several fields: 'Client / Branch' (with a dropdown showing 'Test Bank Version 1.1.2.55'), 'Channel' (with a dropdown showing 'Homeownership'), 'Op Center', 'Loan Officer' (with a dropdown showing 'Aarestad, Erin'), and 'Lender Loan Number'. A red box highlights the 'Loan Officer' dropdown. At the bottom of the interface, there are three buttons: 'Cancel', 'Next', and 'Save and Exit'. The 'Next' button is highlighted with a red box.

NOTE: If you are ready to lock your loan, jump to [Products and Pricing](#)

Uploading a Fannie Mae 1003


Uploading the 1003 will populate most fields in the Commitment System.

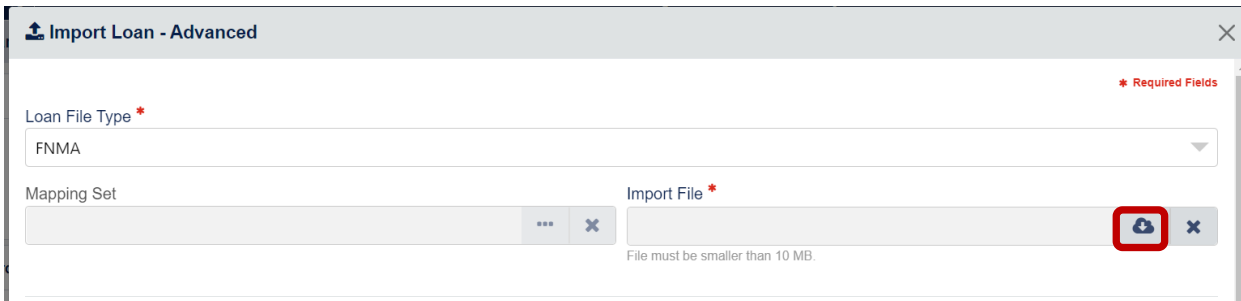
1. Click on the  icon, then select **Import Loan - Advanced**..



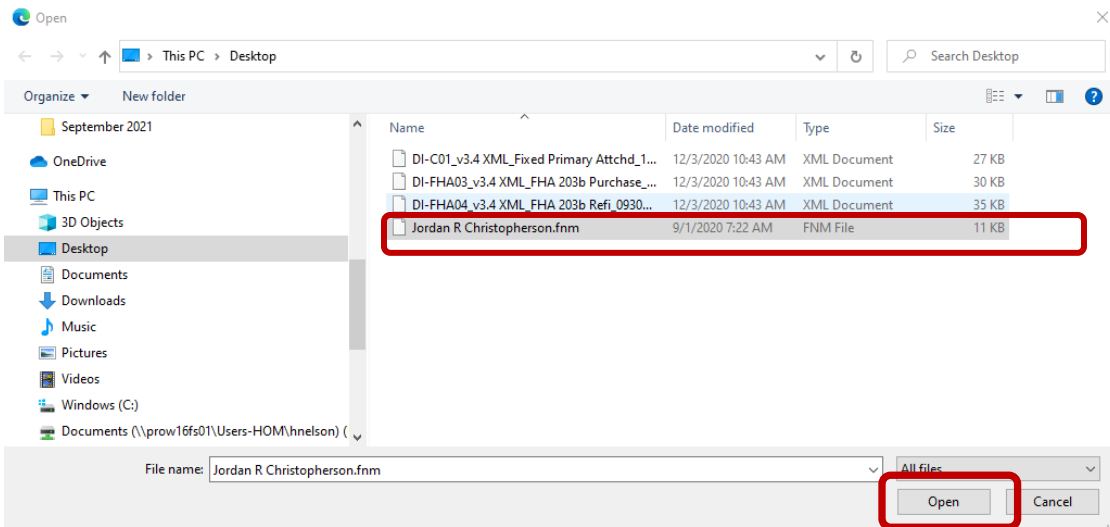
2. Click the **Loan File Type** drop down and select **FNMA**.



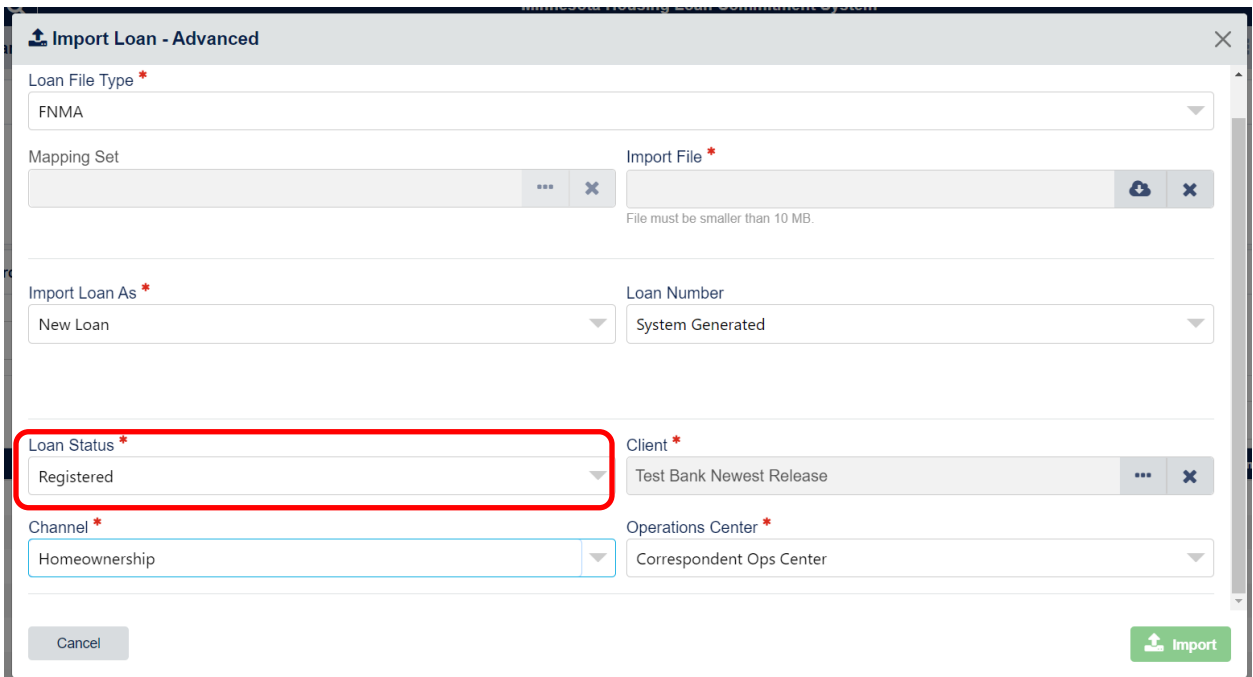
3. Select  icon in **Import File** Section.



4. Locate the 1003/URLA (.FNM file) you want to import. Then click **Open**.



5. **Select Loan Status Option.**



6. Complete the remaining fields, then click **Import**:
 - Client/Lender (**Select your company**)
 - Channel
 - Operations Center (Will automatically be selected as **Correspondent Ops Center**)

The screenshot shows the 'Import Loan - Advanced' form with the following fields and values:

- Loan File Type: FNMA
- Import File: Kaleena Johnson.fnm (File must be smaller than 10 MB)
- Import Loan As: New Loan
- Loan Number: System Generated
- Loan Status: Registered
- Channel: Homeownership
- Client: Test Bank Newest Release
- Operations Center: Correspondent Ops Center

The 'Import' button is highlighted in green, and the 'Channel', 'Client', and 'Import' buttons are highlighted with red boxes.

7. After the .fnm file has been successfully uploaded, click on the Minnesota Housing Loan number to view the loan details and to begin locking your loan. (At this stage the loan is registered but not yet locked)



8. Click on the Products and Pricing button

The screenshot shows the 'Minnesota Housing Loan Commitment System' interface. The 'Current Loan' is 'Suzi Builder | Registered | New'. The 'Minnesota Housing Workflow | Loan Summary - Homeownership' section shows 'Loan Information' with the following fields and values:

- Program: Select...
- Product: [Empty]
- Loan Amount: 275,000.00
- Term (Months): 360
- Interest Rate: [Empty]

The 'Products and Pricing' button is highlighted with a red box.

9. Select the **Loan Officer's name** from the drop down. Use the **Next** button to navigate through each screen and edit or complete the information as needed: **Borrower Information, Demographic, and Property & Loan Information**. Completing this information will register the loan but not lock it.

The screenshot shows a web application interface for 'Products and Pricing'. On the left is a sidebar with navigation items: Client Selection MN Hou..., Borrower Information - Homeowner..., Borrower Demographic Information, Property & Loan Information - Hom..., Product Eligibility, Pricing, Rate Lock, and Product Selection. The main content area is titled 'Client / Branch Selection' and contains several input fields: 'Client / Branch' (with value 'Test Bank Version 1.1.2.55'), 'Channel' (with value 'Homeownership'), 'Op Center', 'Loan Officer' (with value 'Aarestad, Erin'), and 'Lender Loan Number'. A red rectangular box highlights the 'Loan Officer' dropdown menu. At the bottom of the interface, there are three buttons: 'Cancel', 'Next', and 'Save and Exit'. The 'Next' button is also highlighted with a red rectangular box.

NOTE: If you are ready to lock your loan, jump to [Products and Pricing](#)

Manual Loan Entry

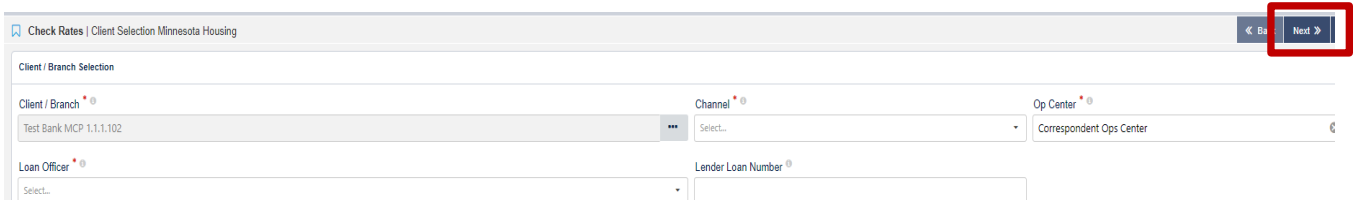
Follow these steps if you prefer to manually enter all fields into Minnesota Housing’s Loan Commitment System (not using the 1003 / URLA upload). Click on the paper icon, then select “Create New Loan”

1. Select  Icon



2. The Client/Branch Selection is the first screen that will appear. Complete each field:

- Client/Branch
- Channel - Select **Home Ownership**
- Op Center - Select **Correspondent Ops Center**
- Select the Loan Officer from the drop down list
 - If the **Loan Officer** is not listed in the drop down box, contact your Web Administrator
- Lender Loan Number is an optional field.
- Then click **Next**



The screenshot shows the "Client / Branch Selection" screen. The browser address bar shows "Check Rates | Client Selection Minnesota Housing". The page has a navigation bar with a "Next" button highlighted by a red box. Below the navigation bar, there are four input fields: "Client / Branch" (with "Test Bank MCP 1.1.1.102" selected), "Channel" (with "Select..." selected), "Op Center" (with "Correspondent Ops Center" selected), and "Loan Officer" (with "Select..." selected). There is also a "Lender Loan Number" field which is currently empty.

Borrower Information Screen

1. Complete the fields on the screen. **TIP:** When entering data on the screen, use the right arrow or / on your keyboard to avoid using the mouse. You must use the scroll bar to scroll down through the Borrower Information screen.

These fields must be completed for each Borrower:

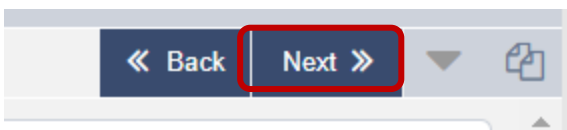
- Borrower First Name
- *Safe at Home Borrower – if applicable:* select the box *only* if they are a Safe at Home Borrower
Click on grey box for further information regarding Safe at Home Borrowers
- Borrower Middle Name -if applicable
- Borrower Last Name
- *Name Suffix – if applicable*
- Social Security Number
- Marital Status
- First-Time Homebuyer Status (yes or no)
- Will Occupy Subject Property status (yes or no)

- Date of Birth
- Homebuyer Education Date (not required to lock loan, but is required for First-Time Homebuyers)
- Credit Scores (Trans Union, Experian & Equifax)
 - *Select the No Credit Score box – only if applicable*

- Check this box if there are more than two borrowers. Add or edit the application for additional borrower using the Borrower Management Panel.
- Are there Cosigner for this loan? [Cosigner Instructions](#)
- If using this system to generate Mortgage documents, click here to enter additional interested parties.

- Household Size
- Number of Minors
- Other Dependents
- Housing Ratio
- Qualifying Debt Ratio (DTI)
- AUS – select from drop-down
- Monthly Qualifying Income (all income listed on URLA)

2. Then click **Next**



Note: If the boxes for more than two borrowers or co-signers are not selected, the Next button will take you to the **Demographic Information**

Demographic Information

1. Complete all fields in this screen (Ethnicity, Race and Sex).
2. NOTE: Use the drop down to toggle back and forth between borrower one and borrower two.
3. Then click **Next**

The screenshot shows a web form titled "New Loan | Borrower Demographic Information". At the top right, there are navigation buttons: "Back" and "Next". The "Next" button is highlighted with a red box. Below the title bar, the form is titled "Demographic Information of Borrowers". A dropdown menu shows "Jon Bonjovi" as the selected borrower, with a "New Borrower" option below it. The form is divided into three main sections: Ethnicity, Race, and Sex.

Ethnicity: (Checked) **Not Hispanic or Latino**. Options include:

- Hispanic or Latino
- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino
- Other Hispanic or Latino - Print origin: (Text input field)

Race: Check one or more.

- American Indian or Alaska Native: Print name of enrolled or principal tribe (Text input field)
- Asian:
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian
 - Other Asian - Print race: (Text input field)
- Black or African American
- Native Hawaiian or Other Pacific Islander:
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander
 - Other Pacific Islander - Print race: (Text input field)

Sex:

- Female
- Male (Checked)

Note: If there aren't more than two borrowers or co-signer's, the Next button will take you to the **Property & Loan Information** screen.

Property & Loan Information – Homeownership

- Fill in all applicable fields. Required fields under Property & Loan Information are:
 - Property Street
 - Property City - narrow the search by typing in the first few letters of the city name – select from drop-down – **NOTE:** Some city names are abbreviated, such as St. for Saint. If your city is not listed, contact [Partner Solutions Team](#)
 - Zip Code (enter the five digit zip code only – extra four digits will cause loan errors)
 - County
 - State
 - Property Identification Number (PID) (not required to lock, add if known)
 - Property Type – select from the drop-down
 - Units - **TIP:** enter unit number as only 1 or 2, do not enter 0 before the number (01 or 02)
 - Year Built
 - Construction type – select from the dropdown
 - Purchase Price
 - Purchase Price (Acquisition Cost) – if no Additional Acquisition Costs, hit tab and Total Acquisition Cost will prefill
 - NOTE:** If doing a Step Up Refinance, the purchase price field must be left blank.
 - Property Value
 - Estate Will be Held in – select from the drop-down
 - Complete Legal Description either now or at [Document Preparation](#)
 - Start Up Census Tract and Targeted/Non-Targeted fields:** These fields will populate **AFTER** the loan is locked. Prior to lock status the fields will be “grayed-out” and unavailable for manual update

Subject Property Information

Property Street * ③
123 Chili Street

Property City ③ St Paul ③ Zip Code * ③ 55102 County * ③ RAMSEY State * ③ MN

Census Tract * ③ Targeted/Non-Targeted * ③ Property Identification Number (PID) ③ 987-124-14547

Property Type ③ Single Family Detached ③ Units ③ 1 Year Built ③ 1990 Construction Type ③ Existing

Purchase Price ③ 240,000.00 Additional Acquisition Costs ③ \$000,000.00 Total Acquisition Costs ③ 240,000.00

Property Value ③ 310,000.00 Estate Will Be Held In ③ Fee Simple

Legal Description ③

- Scroll down to complete the Required Fields under **Loan Information**
 - Loan Amount – in whole dollar amounts
 - Term (Months)
 - Purpose Type – select from drop-down
 - Minnesota Housing UPMI Option (conventional loans only and *typically the answer is No*)
 - PMI Company – select from drop-down
 - FHA Case Number (if FHA) – if you do not yet have this, enter 0
 - Grant Amount (leave blank- no grants currently available)

- Program – select from drop-down
- Mortgage Type – select from drop-down (Conventional, FHA, VA, USDA/Rural Housing Service)
- Calculated Annual Minnesota Housing Program Eligibility Income
 - For further information regarding calculated annual Minnesota Housing Program Eligibility Income Click on the grey box

The screenshot shows a 'Loan Information' form with various input fields. At the bottom, the 'Calculated Annual Minnesota Housing Program Eligibility Income' field is highlighted in yellow and enclosed in a red rectangular box. Other fields include Loan Amount (0.00), Term (Months) (000), Purpose Type, PMI Company, Program, Mortgage Type, Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option?, FHA Case Number, and Grant Amount (\$000,000.00).

3. Continue Scrolling down to complete the Standard Downpayment & Closing Cost Loan - Deferred Payment Loan, Deferred Payment Loan Plus, or Monthly Payment Loan (DPL, DPL+, or MPL)
 - Does this transaction include a DPL, DPL+, or MPL Loan? – select Yes or No
 - Loan Product – select DPL, DPL+, or MPL from the drop-down
 - Loan Amount – enter the amount of the DPL, DPL+, or MPL in whole dollar amounts
 - Rate Type and Loan Term will auto fill

The screenshot shows the 'Standard Down Payment & Closing Cost Loan - Deferred Payment Loan, Deferred Payment Loan Plus, or Monthly Payment Loan (DPL, DPL+, or MPL)' form. The 'Rate Type - DPL, DPL+, or MPL' and 'Loan Term - DPL, DPL+, or MPL' fields are highlighted in yellow. Other fields include 'Does this transaction include a DPL, DPL+, or MPL loan?' (Yes/No), 'Loan Product - DPL, DPL+, or MPL' (Select...), 'Loan Amount - DPL, DPL+, or MPL' (\$000,000.00), and 'Loan Term' (000).

4. Click the Next Button to get to the Create New Loan screen, then click “Create New Loan”. The loan will load and take you to the “Loan Summary” screen.

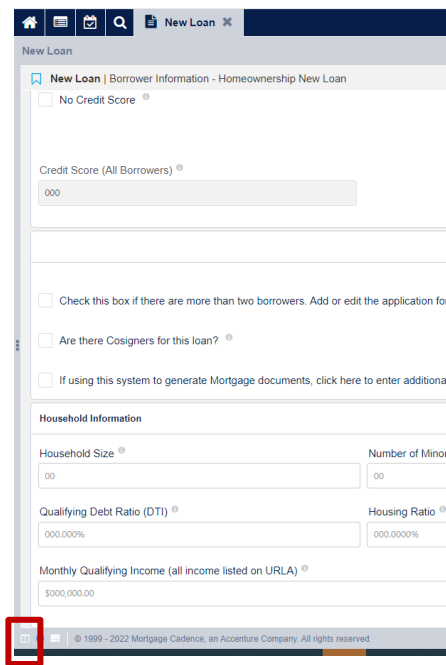
The screenshot shows the 'Minnesota Housing Loan Commitment System' interface. The 'New Loan' section is active, and the 'Create New Loan' button is highlighted with a red rectangular box. The interface includes a navigation bar with icons for home, list, calendar, search, and a 'New Loan' tab. Below the navigation bar, there are 'Back' and 'Next' buttons, and a 'Create New Loan' button at the bottom right.

NOTE: If you are ready to lock your loan, jump to [Products and Pricing](#)

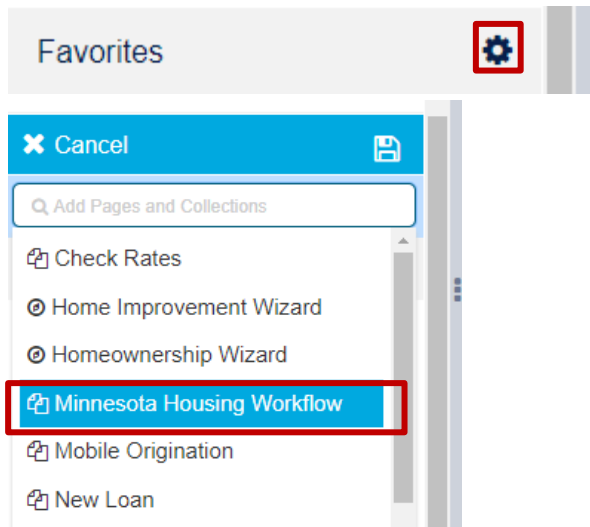
Workflow Screen Set Up

Once your loan is loaded and saved, you will want to set up the “Workflow” screen. Once this is set up, it will remain your default landing screen every time you select a loan.

1. Open your favorites drawer located in the bottom left corner of your screen



2. Once open, click on “Favorites,” then click in the search to find the Minnesota Housing Workflow. Click on Minnesota Housing Workflow, then click Save:



How to add a Co-Signer

1. On the Loan Summary page check the box

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

Are there Cosigners for this loan?

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

Household Information

2. Clicking this box will automatically open the field for the co-signers

- Complete the following for the co-signers
 - First Name
 - Middle Name
 - Last Name
 - Street Address
 - City
 - Choose State from the drop down
 - Zip code
 - Credit Score

New Loan

New Loan (6)

Client Selection Minnesota Housing

Borrower Information - Homeownership New Loan

Borrower Demographic Information

Cosigners

Property & Loan Information - Homeownership

Create a New Loan

New Loan | Cosigners

Back Next

Cosigners

Do not enter Borrowers or those who will sign the Mortgage document.
Cosigners must sign the Note only. They are responsible for making loan payments but they are not on the property title.

First Cosigner

Cosigner First Name

Cosigner Middle Name

Cosigner Last Name

Cosigner Suffix

Cosigner Street Address

Cosigner City

Cosigner State

Cosigner Zip Code

Cosigner Credit Score

Products and Pricing (How to Lock a Loan)

1. On the Loan Summary screen, Select **Products and Pricing**.

The screenshot shows the 'Loan Summary - Homeownership' screen. The 'Products and Pricing' button is highlighted with a red box. The form contains the following fields:

- Program: Start Up
- Product: [Dropdown]
- Loan Amount: 290,000.00
- Term (Months): 360
- SRP Percentage Selected: 0.0000%
- FRS: 0.00
- FRS Company: [Dropdown]
- Lock Expiration Date: mm/dd/yyyy
- SRP Percentage Selected: 0.0000%
- Flak Case Number: [Text]
- Grant Amount: \$000,000.00
- Loan Cancellation Reason: [Dropdown]

2. The Products and Pricing will open; Double check the data fields as you go.

3. Use Next to navigate through each tab,

The screenshot shows the 'Products and Pricing' screen. The sidebar on the left has 'Products and Pricing' selected. The main content area shows 'Client / Branch Selection' with the following fields:

- Client / Branch: Movement Mortgage, LLC, a Delaware limited liability company
- Channel: Homeownership
- Op Center: [Dropdown]
- Loan Officer: Select...
- Lender Loan Number: 3763887

The 'Next >' button is highlighted with a red box.

4. In Product Eligibility, Under **Lock Periods**, select 60

The screenshot shows the 'Products and Pricing' form. The 'Lock Periods' section has the following options:

- 15
- 30
- 60
- 120
- 180

The '60' option is highlighted with a red box.


5. Click on the **Get Eligible Products** button.

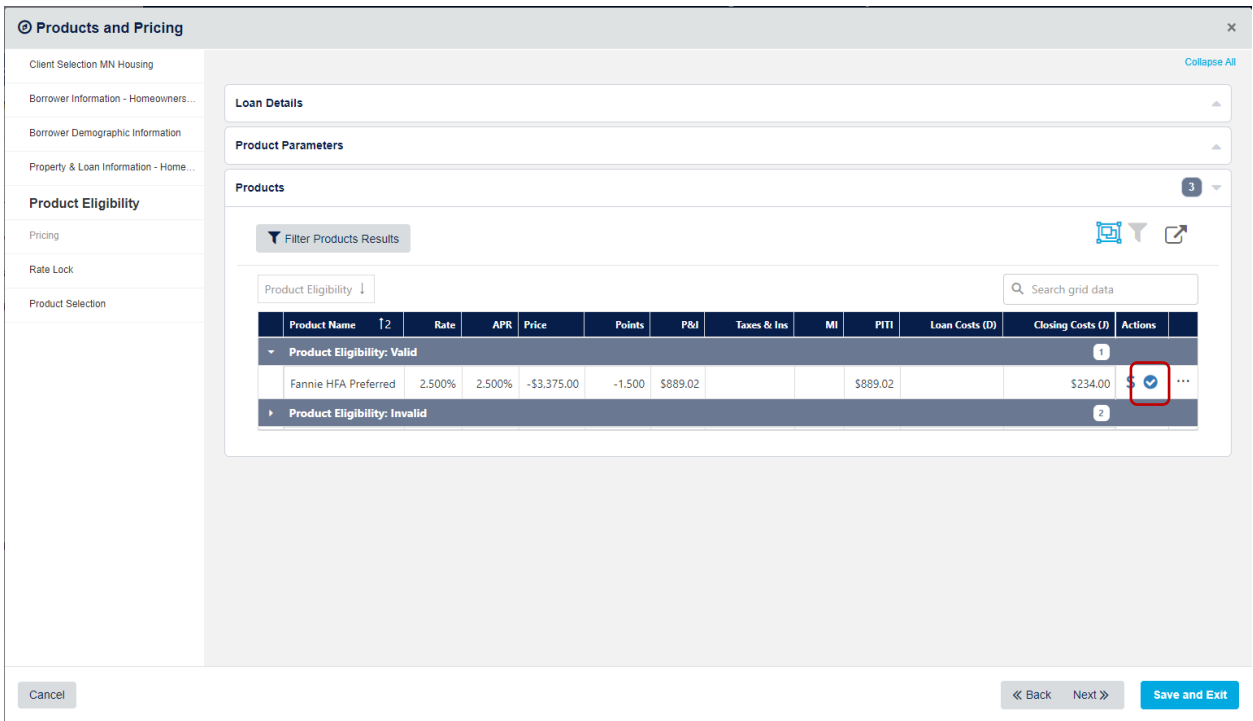
The screenshot shows the 'Products and Pricing' form with the 'Get Eligible Products' button highlighted with a red box.

6. Click the arrow next to Product Eligibility to see the list of valid products.

The screenshot shows the 'Products and Pricing' form with the 'Products' section expanded. The 'Product Eligibility' dropdown is set to 'Valid'. The table below shows the results:


Product Name	Rate	APR	Price	Points	PMI	Taxes & Ins	MI	PST	Loan Costs (D)	Closing Costs (D)	Actions
Product Eligibility: Valid											
Fannie HFA Preferred	2.500%	2.500%	-\$3,375.00	-1,500	\$889.02			\$889.02		\$234.00	🔍 🔄 🗑️
Product Eligibility: Invalid											

7. Under Actions, click the  icon on the right side of the screen next to the desired product.












The screenshot shows the 'Products and Pricing' window. On the left is a sidebar with navigation options. The main area displays a table of products. The table has columns: Product Name, Rate, APR, Price, Points, P&I, Taxes & Ins, MI, PITI, Loan Costs (D), Closing Costs (J), and Actions. A row for 'Fannie HFA Preferred' is visible, with a blue checkmark icon in the Actions column, circled in red.


8. The Select button will turn bright blue and the eligible product will load, then select **Next**.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (J)	Cash to Close	Cash Available	Eligibility Reasons	Actions
Product Eligibility: Valid														
FHA	0.500%	0.500%	-\$2,475.00	-1.500				\$458.33		\$34.00	\$34.35	\$50,000.00		

9. If the validation fails, errors will be listed under the **Invalid Products**.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions
Product Eligibility: Invalid										
Fannie HFA Preferred		5.797%	\$273,540.00	100.000	\$1,574.65	\$235.11	\$52.43	\$2,072.19		  
Fannie HFA Preferred Risk Sharing		5.797%	\$273,540.00	100.000	\$1,574.65	\$235.11	\$52.43	\$2,072.19		  
Freddie HFA Advantage		5.797%	\$273,540.00	100.000	\$1,574.65	\$235.11	\$52.43	\$2,072.19		  



To see the reasons for an invalid product click on the  on the far right of the product. This will then list the reasons the product is invalid. Navigate back to the appropriate screens and correct the error(s). Return to Product Validation and click the Run Eligibility button again. Repeat if necessary until all errors are cleared.

Pricing Screen

1. Click the Price button to see rates and SRP options, then click the desired SRP
2. A green box will appear around the SRP once selected.
3. Click Next to navigate to the next screen.

Note: If you're not ready to lock your loan you can click **Save** to register your loan.

Products and Pricing

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

Product Eligibility

Pricing

Rate Lock

Product Selection

Dollar Amount:
\$2,375.00

Pricing and Adjustments

Grid View Pricing Date APOR Int Rate Set Date

Points **Price** 08/04/2022 10:30 AM 08/02/2022 01:20 PM

Interest Rate	Lock Period	
2.500%	60 Days	101.500
2.750%		102.500

Adjustments Grid

Cancel << Back **Next >** Save and Exit

Rate Lock

1. To lock the interest rate, click the **Lock Action** button.

The image shows a 'Proposed Lock Details' form. It contains several input fields: 'Lock Status' (set to 'Float'), 'Lock Period (Days)' (set to '60'), 'Lock Effective Date', 'Lock Expiration Date', 'Total Days Extended', and 'Days'. A green button labeled 'Lock Action' with a lock icon is highlighted with a red box. There is also a 'Reason' dropdown menu.

2. In the New Lock Action, use the drop down to select **Lock** then click **Ok**.

The image shows a 'Lock Action' dialog box. It has a 'Current Lock Status' field (set to 'Float') and a 'New Lock Action' dropdown menu. The dropdown menu is open, showing 'Lock' as the selected option. Below the dropdown is a 'Reason' field with the text 'Select a Reason Code'. There is also a 'Comments' text area. At the bottom left is a 'Close' button and at the bottom right is an 'OK' button, both highlighted with red boxes.

3. The **Lock Status** has now changed to **Locked**. Click on **Save and Exit** to return to the Loan Summary Screen. NOTE: If you do not click Save and Exit after changing to Lock, your loan will not actually be locked.

The image shows the main loan summary screen. On the left is a sidebar with navigation options: 'Borrower Demographic Information', 'Property & Loan Information - Home...', 'Product Eligibility', 'Pricing', 'Rate Lock', and 'Product Selection'. The main area is split into two panels: 'Current Lock Details' and 'Proposed Lock Details'. Both panels show the same information: 'Lock Status' (now 'Locked'), 'Lock Period (Days)' (60), 'Lock Effective Date' (08/02/2022 01:20 PM), 'Lock Expiration Date' (10/03/2022 01:20 PM), 'Total Days Extended' (0), 'Days' (--Select--), 'Pricing Date' (08/02/2022 01:20 PM), 'Pricing Sheet Name' (Startup Conv with Deferred AMI <= 80), and 'APR' (2.7494%). A 'View Price Sheet' button is at the bottom of the 'Current Lock Details' panel. At the bottom of the screen are 'Cancel', '<< Back', 'Next >>', and 'Save and Exit' buttons. The 'Save and Exit' button is highlighted with a red box.

4. At the top of the screen under the borrower's name, note the Minnesota Housing loan number, loan status (Registered), and lock status (Locked).



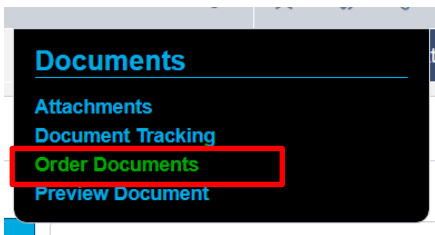
Print/Generate Documents

Once a loan is locked or ready to close you are able to generate documents needed for the loan. For a comprehensive list of the documents needed for each loan type refer to the File Delivery Checklist page 5 of the [Forms Guide and Glossary](#).

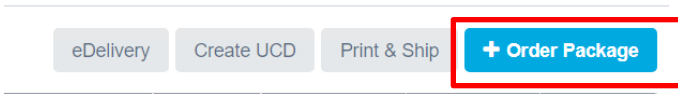
1. From the loan summary screen click the  in the top right corner of the screen.



2. Then select Order Documents



3. Select Order Package



4. Select Internal



- Select the documents you need – scroll down to see all the documents you may need
Once you have selected all documents you want to generate, select Order

Order Package X

[Collapse All](#)

Additional Options

Comments

Document Type: Document Provider Internal

Internal Documents

Select one or more internal documents from the list below. Search grid data

<input type="checkbox"/>	Document Name	i	...
<input type="checkbox"/>	Borrower Affidavit (Start Up)	i	...
<input type="checkbox"/>	Commitment Notification (Start Up)	i	...
<input type="checkbox"/>	Notice to Buyers Conventional/RD	i	...
<input type="checkbox"/>	Required Forms Summary	i	...
<input type="checkbox"/>	Start Up: Conventional with first mortgage only	i	...
<input type="checkbox"/>	Subsidy Recapture Statement and Tennessee Warning	i	...
<input type="checkbox"/>	US Bank Appraisal Delivery Certification	i	...

0 documents selected

Unavailable Internal Documents

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

- You will see the package name appear on the screen. You may need to click the Refresh button a few times until the Status shows Complete. Once status is complete, click on the package name to access the documents.

Order Documents

Packages 1

↻ eDelivery Create UCD Print & Ship + Order Package

ID	Package Name	Date Submitted	Date Generated	User	eDelivery	Distributed	Contains CD	Print & Ship	Status	UCD Status	Comment	History
109966	Commitment Notification (Start Up).07-12-2022 2:25PM	07/12/2022 02:25:43 pm	07/12/2022 02:26:06 pm	LP					Complete			View

Updating or Changing Pricing on a Locked Loan

- This section describes how to change loan pricing when a loan is in a locked status. Some examples of changes that would require a loan to be re-priced:
 - Program
 - Product
 - Term
 - Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option (Yes/No)
 - Interest Rate/SRP Percentage Selected
 - Down Payment & Closing Cost Loan Indicator (Yes/No)
 - Down Payment & Closing Cost Loan Product
 - Monthly Loan Qualifying (1003) Income for conventional loans
- Some examples of items that may not require a loan to be re-priced:
 - DTI
 - Loan Amounts
 - Property Value
- Open the loan. (It will always open to the **Loan Summary** screen.)
- Check the **Change Pricing** box.
- Click **Save Loan** (Lock Status will switch from Locked to New).

The screenshot displays the 'Minnesota Housing Loan Commitment System' interface. At the top, the current loan is identified as 'Jenny FromDaBlock | Registered | Locked'. The main section is titled 'Loan Summary - Homeownership'. Below this, there are several input fields for loan details:

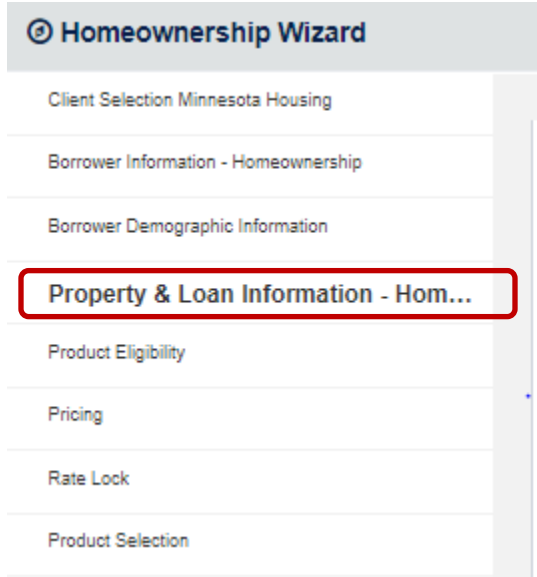
- Program:** Start Up
- Product:** Fannie HFA Preferred
- Purpose Type:** Purchase
- Loan Amount:** 275,000.00
- Term (Months):** 360
- Interest Rate:** 4.5000%
- P&I:** 1,393.38
- PMI Company:** ArchMI
- Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option:** No
- Lock Expiration Date:** 12/07/2021 12:21 PM
- SRP Percentage Selected:** 1.5000%
- FHA Case Number:** (empty)
- Grant Amount:** \$000,000.00
- Loan Cancellation Reason:** Select...

At the bottom left, there is a checkbox labeled 'Change Pricing' which is highlighted with a red box. To its right, there is a link: 'If you are making changes to your loan, click here for additional...'. A 'Products and Pricing' button is also visible next to the Product field.

- Click on the **Products and Pricing** in the Loan Summary page to open Wizard.



- Then select **Property & Loan Information** on the left side of wizard Menu.



- Most updates will be done in the **Loan Information section**, (i.e., Down Payment & Closing Cost Loan Information, PMI Company, FHA Case Number, and Mortgage Type).

NOTE – the monthly loan qualifying income needs to be updated on the Borrower Information page

Loan Information

Loan Amount [ⓘ] <input type="text" value="165,000.00"/>	Term (Months) [ⓘ] <input type="text" value="360"/>	
Purpose Type [ⓘ] <input type="text" value="Purchase"/>	Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? [ⓘ] <input type="radio"/> Yes <input checked="" type="radio"/> No	
PMI Company [ⓘ] <input type="text" value="Select..."/>	FHA Case Number [ⓘ] <input type="text"/>	Grant Amount [ⓘ] <input type="text" value="\$000,000.00"/>
Program [ⓘ] <input type="text" value="Step Up"/>	Mortgage Type [ⓘ] <input type="text" value="Conventional"/>	
Calculated Annual Minnesota Housing Program Eligibility Income [ⓘ] <input type="text" value="78,000.00"/>		Calculated Annual Minnesota Housing Program Eligibility Income

- Once you've made your changes, go to the Product Eligibility Screen, select **60** in the "Lock Periods" section, and then click **Get Eligible Products**

Note: If relocking the loan is unsuccessful the status will show Float instead of New. Please continue the re-locking process until the status is **Locked**.

Product Parameters

Borrower Preference: Target Price
 Target Price: 100
 Product Name Contains:

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


Get Eligible Products

- Review the eligibility results and correct any errors listed under the Invalid Products (click on the ... next to the Actions to see errors).

Products

Filter Products Results

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (I)	Cash to Close	Cash Available	Actions
Product Eligibility: Invalid													
Fannie HFA Preferred		0.750%	\$165,000.00	100.000	\$511.97			\$511.97		\$93.00	\$92.88	\$50,000.00	\$...
Eligibility Reasons: Guideline grid evaluation failed: 0030-00: The LTV cannot exceed 97% if the mortgage type is conventional. Guideline grid evaluation failed: 0164-00: The FICO, DTI or selected UW system does not meet the requirement or check the No Credit Score box if applicable.													
Fannie HFA Preferred Risk Sharing		0.750%	\$165,000.00	100.000	\$511.97			\$511.97		\$93.00	\$92.88	\$50,000.00	\$...
Freddie HFA Advantage		0.750%	\$165,000.00	100.000	\$511.97			\$511.97		\$93.00	\$92.88	\$50,000.00	\$...

- If you have no errors or have corrected your errors, Select the **Valid Product** by clicking the  icon under **Actions**. Then select **Next** to Navigate to the **Pricing** screen.

Products

Filter Products Results

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (I)	Cash to Close	Cash Available	Eligibility Reasons	Actions
Product Eligibility: Valid														
Freddie HFA Advantage	8.125%	8.125%	-\$6,825.00	-3.500	\$1,447.87			\$1,447.87		\$660.00	\$15,660.15	\$50,000.00		\$...

12. Verify the Pricing Date matches the original lock date (APOR Int Rate Set Date).

Pricing and Adjustments

Grid View

Points Price

Pricing Date 08/04/2022 10:40 AM

APOR Int Rate Set D... 08/02/2022 01:20 PM

13. If dates are different, click the calendar icon in the **Pricing Date** box to select the correct date and time (after 10 a.m., before 8 p.m.), then click OK

Pricing and Adjustments

Grid View

Points Price

Pricing Date 08/02/2022 01:20 PM

APOR Int Rate Set Date 08/02/2022 01:20 PM

Interest

SUN	MON	TUE	WED	THU	FRI	SAT
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

101.500

102.500

Adjustments Grid

14. Select the SRP that corresponds with the interest rate.

Pricing and Adjustments

Grid View

Points Price

Pricing Date 08/02/2022 01:20 PM

APOR Int Rate Set Date 08/02/2022 01:20 PM

Interest Rate

Lock Period

60 Days

1.000%	101.500
1.250%	102.500

15. Click the **Lock Action** button, then in **New Lock Action** dropdown select **Lock**.

Proposed Lock Details

Lock Status: Float

Lock Period (Days): 60

Lock Action

Reason: [Empty]

Lock Effective Date: 08/04/2022 10:50 AM

Lock Expiration Date: 10/03/2022 10:50 AM

Total Days Extended: 0

Days: --Select--

Pricing Date: 08/04/2022 10:50 AM

Pricing Sheet Name: Startup Conv with Deferred AMI <= 80

APR: 2.4994%

[View Price Sheet](#)

Lock Action

Current Lock Status: Float

Reason: Select a Reason Code

Comments: [Empty]

New Lock Action

Select a Lock Action

Lock

[Close](#)

OK

16. Click **OK** then **Save and Exit** to complete the Pricing change.

17. Lock Status is changed to **Locked**. If still showing **New** or **Float**, close the loan and open again and the status will update to Locked.

Home | [Icons] | 4000016851 | [Close]

☰ **Current Loan: Joseph Nelson | Registered** **Locked**

How to Extend a Rate Lock

1. Open the loan. Click **Products and Pricing** to open the pricing wizard

Minnesota Housing Workflow | Loan Summary - Homeownership

Loan Information

Program [Ⓢ]: Step Up | Product [Ⓢ]: FHA

Loan Amount [Ⓢ]: 165,000.00 | Term (Months) [Ⓢ]: 360 | Interest Rate: 0.5000%

P&I [Ⓢ]: 511.97 | PMI Company [Ⓢ]: Select... | Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? [Ⓢ]: Yes No

Products and Pricing

2. Select **Rate Lock** from the left side of the screen.

Homeownership Wizard

- Client Selection Minnesota Housing
- Borrower Information - Homeownership
- Borrower Demographic Information
- Property & Loan Information - Homeownership
- Product Eligibility
- Pricing
- Rate Lock**
- Product Selection

3. Click **Lock Action** under Current Lock Details

Current Lock Details

Lock Status [Ⓢ]: Locked | Lock Period (Days) [Ⓢ]: 60

Lock Action

Lock Effective Date [Ⓢ]: 08/04/2022 01:20 PM | Lock Expiration Date [Ⓢ]: 10/03/2022 01:20 PM

Total Days Extended: 0 | Days: --Select--

Pricing Date [Ⓢ]: 08/02/2022 01:20 PM | Pricing Sheet Name [Ⓢ]: Startup Conv with Deferred AMI <= 80

APR [Ⓢ]: 2.7494% | [View Price Sheet](#)

Comments [Ⓢ]

Adjustments Grid

Adjustment Type	Interest Rate	Margin	Price
Base:	2.750%	0.000%	102.500
* System Adjustment	0.000%	0.000%	0.000

Proposed Lock Details

Lock Status [Ⓢ]: | Lock Period (Days) [Ⓢ]: | Reason:

Lock Action

Lock Effective Date [Ⓢ]: mm/dd/yyyy h:mm AM/PM | Lock Expiration Date [Ⓢ]: mm/dd/yyyy h:mm AM/PM

Total Days Extended: 0 | Days: --Select--

Pricing Date [Ⓢ]: mm/dd/yyyy | Pricing Sheet Name [Ⓢ]:

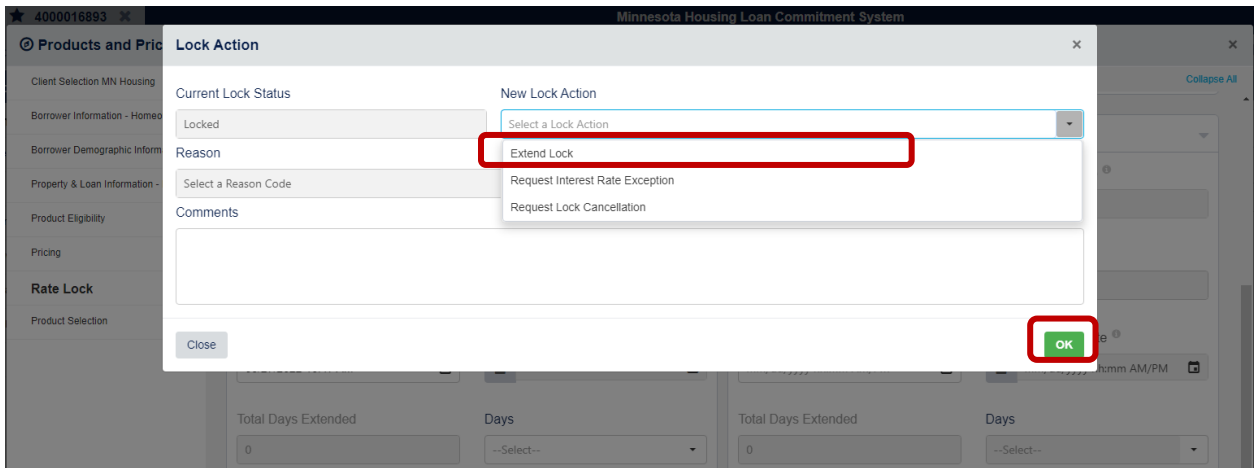
Comments [Ⓢ]

Adjustments Grid

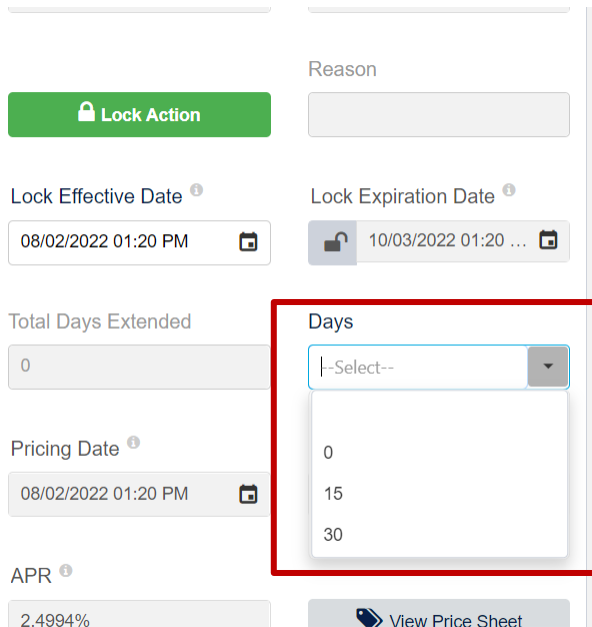
Adjustment Type	Interest Rate	Margin	Price
Base:	0.000%	0.000%	0.000
* System Adjustment	0.000%	0.000%	0.000

« Back Next » [Save and Exit](#)

- From the drop down, select **Extend Lock** and click **Ok** to return to the Rate Lock screen.



- Click the **Days** drop down; choose a 15- or 30-day lock extension



- The lock expiration date will automatically update. Click Save and Exit

- lock status will update to **Lock Extended**.



How to Cancel a Loan

1. Open the loan to the **Loan Summary** page click Cancel Loan. Select a **Loan Cancellation Reason** from the drop-down list

Minnesota Housing Workflow | Loan Summary - Homeownership

Loan Information

Program [Ⓢ]
Step Up

Product [Ⓢ]
FHA

Loan Amount [Ⓢ]
165,000.00

Term (Months) [Ⓢ]
360

P&I [Ⓢ]
511.97

PMI Company [Ⓢ]
Select...

Lock Expiration Date [Ⓢ]
mm/dd/yyyy

SRP Percentage Selected [Ⓢ]
2.5000%

FHA Case Number [Ⓢ]

Grant Amount [Ⓢ]
\$000,000.00

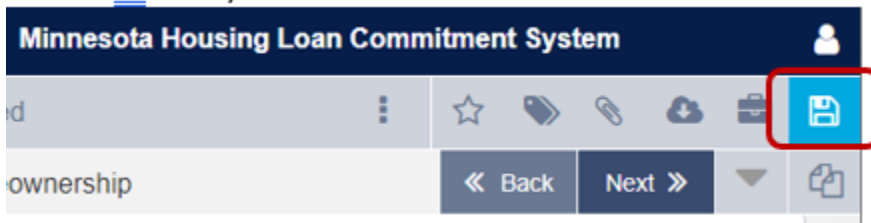
Cancel Loan [Ⓢ]

Change Pricing [Ⓢ]

Loan Cancellation Reason [Ⓢ]
Other

If you are making changes to your loan


2. Then click Save in the upper right corner

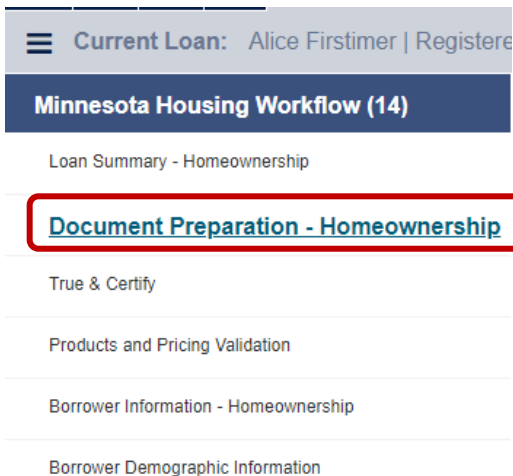


3. The Loan will be listed as Cancelled at top of the screen.



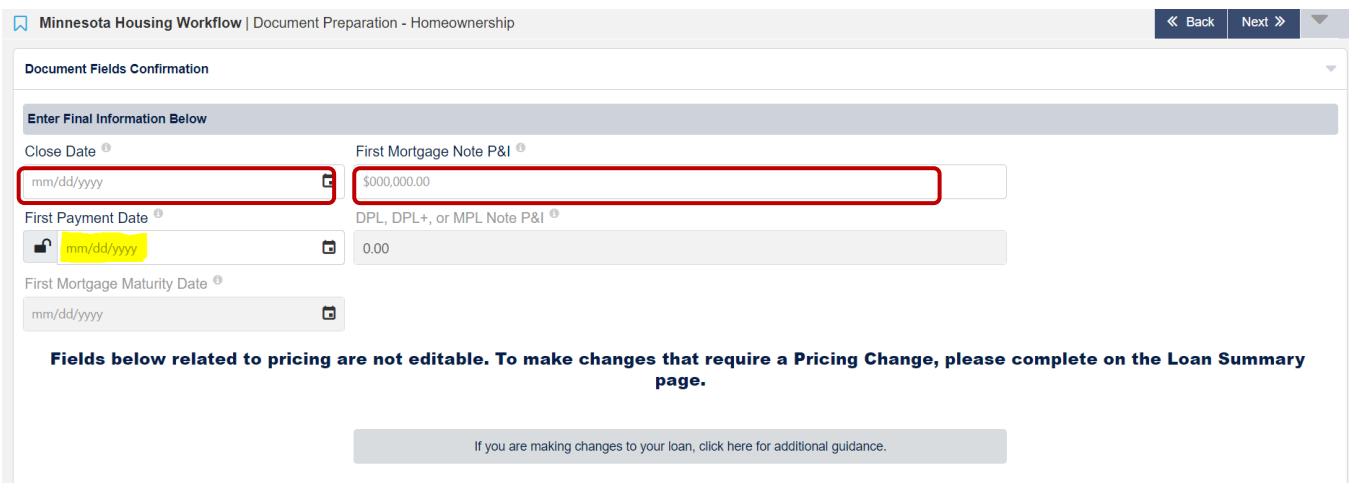
Document Preparation

1. Double click the  on the far left of the screen then click on **Document Preparation-Homeownership**



2. In the Document Fields Confirmation
 - o Enter the closing date
 - o First Mortgage Note P&I
 - o First Payment Date - **The maturity date will auto populate.**
 - o DPL, DPL+ or MPL Note P&I

Note: Interest Credit Closings are allowed but be sure the first payment date is adjusted so the maturity date populates correctly.



3. Verify Borrower Information is correct

4. Review and Update Standard Down Payment & Closing Cost Loan – Deferred Payment Loan, Deferred Payment Loan Plus or Monthly Payment Loan (DPL, DPL+ or MPL)

NOTE: only MPL will require the P&I

5. Review to make sure the Minnesota Housing First-Generation Homebuyer Loan information is correct. **NOTE:** If changes need to be made, contact [Partner Solutions Team](#)

6. In the Subject Property Information section, complete the **Legal Description**

Document Prep - Mortgagors

1. Complete this step before printing documents. This ensures the Borrower/Mortgagors are listed on the first page of the downpayment and closing cost (second) mortgage. Enter the borrower(s) name(s) and vesting information on this screen. The Mortgagors Section is located on the **Document Preparation** screen. Enter in the borrower(s) name and vesting information in the Mortgagor box shown below.

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.

2. **Only** enter names in the “Additional Mortgagor Names” section if you have individuals who will sign the mortgage and need to be listed on the signature block of the mortgage. If there are, check the box so you can access those fields.

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.

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

Do not include Borrowers or Cosigners

First Name [?]	Last Name [?]
First Name [?]	Last Name [?]
First Name [?]	Last Name [?]
First Name [?]	Last Name [?]

3. If applicable, verify and update the co-signers information below. Cosigners must sign the Note only.

Cosigners

Do not enter Borrowers or those who will sign the Mortgage document.
 Cosigners must sign the Note only. They are responsible for making loan payments but they are not on the property title.

First Cosigner

Cosigner First Name [?]	Cosigner Middle Name [?]	Cosigner Last Name [?]
Cosigner Suffix [?]		
Cosigner Street Address [?]		
Cosigner City [?]	Cosigner State [?] Select...	Cosigner Zip Code [?]
Cosigner Credit Score [?] 000		


4. Once data fields are verified and updated as applicable, you can [generate the documents for the closing package.](#)

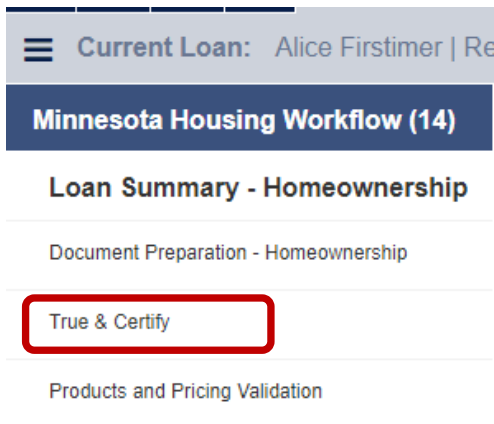
True & Certify

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 in system matches the closed loan file.**

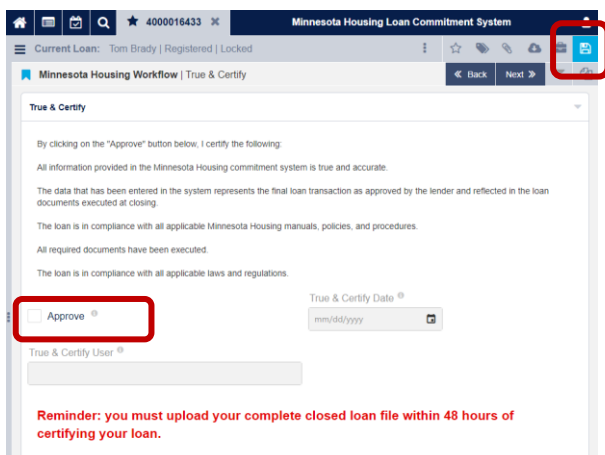
Complete the True & Certify screen *after* the loan has closed. Once this process has been completed you will no longer be able to make any updates. You must verify all information is accurate before completing the True & Certify process.

Program eligibility income and monthly qualifying income are pre-populated from what was entered in the system earlier. Verify both incomes are correct and update if needed.

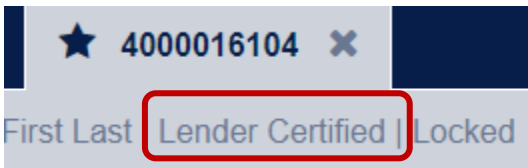
1. Double click the  on the far left of the screen and select True & Certify



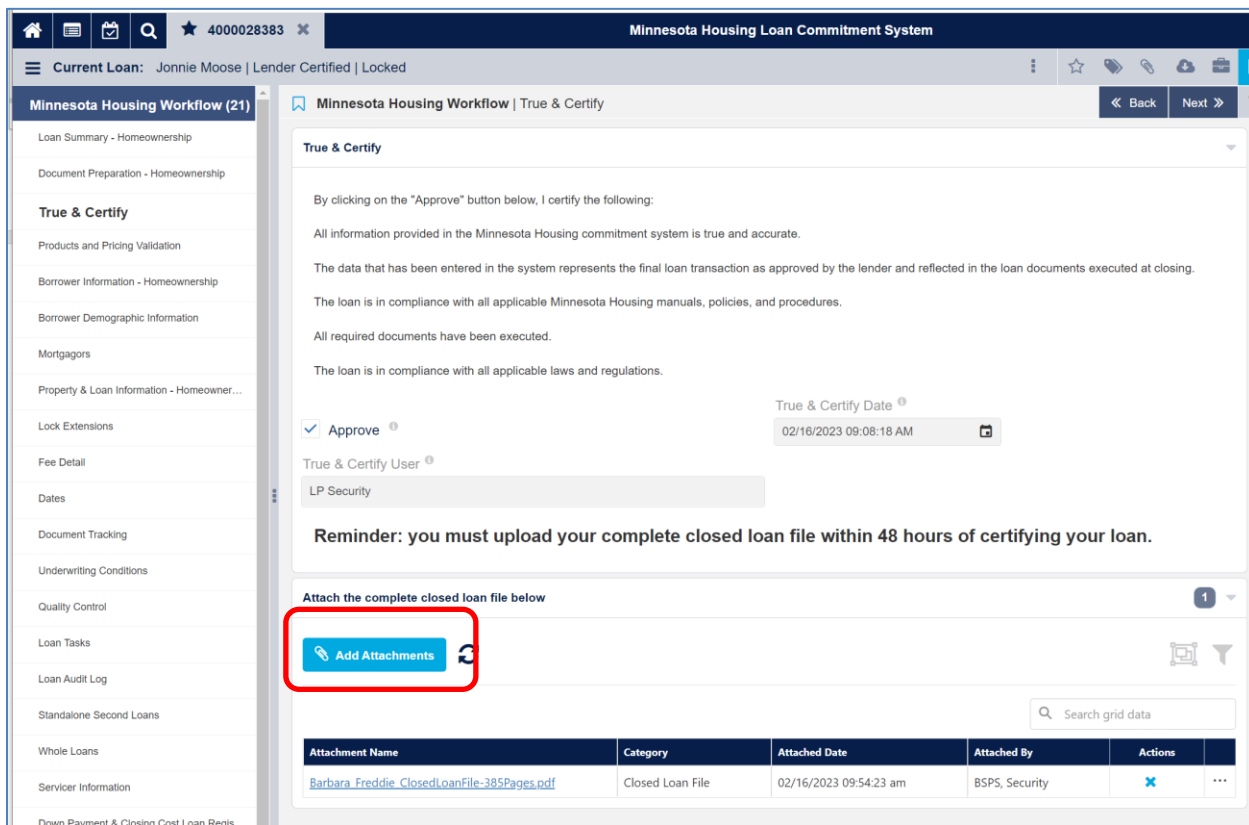
2. Click approve, then click the save button in the upper right corner



- After clicking **Save**, the loan status will change to Lender Certified, the True & Certify Date populates, and the User’s name is populated next to Certifier.



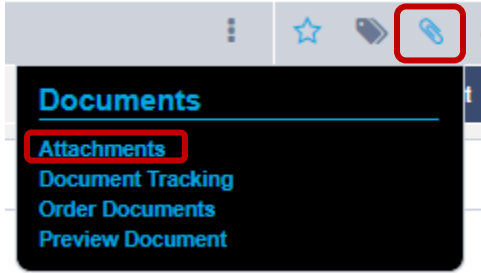
- NEW: Add Attachments** button has been added to the bottom of the True & Certify screen (you can still access through paper clip icon too).



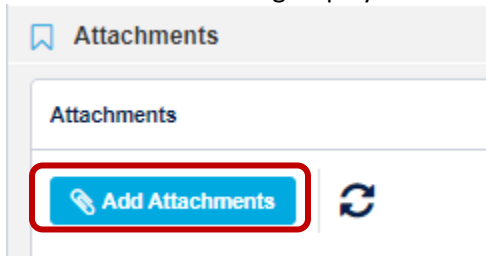
Uploading the Closed Loan File

If you did not upload the closed loan file from the True and Certify screen, follow the steps below to attach the closed loan file.

1. In the Actions menu, select **Attachments**.



2. The Attachments dialog displays. Click the **Add Attachments Icon** caret as shown.



3. Click the **Browse for files** button to search for and select the closed loan file. In the **Category** drop-down list, select **Closed Loan File** then click **“Upload Attachment”**

Add Attachment
✕

Loan Summary
▼

Loan Number: 4000016431	Property Address: 7233 Archer Trail
Borrowers: Jenny FromDaBlock (Primary)	Inver Grove Heights, MN 55077
	County: DAKOTA

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category <input type="text" value="--Select--"/>	Comment <input type="text" value="Comment"/>
Attachment <input type="text" value="Closed Loan File"/>	<input type="button" value="Cancel"/> <input style="background-color: #008000; color: white; padding: 5px 10px; border: 1px solid #008000;" type="button" value="Upload Attachment"/>

4. You can enter a comment in the **Comments** field.
5. **Trailing Documents:** This category should be used for all trailing documents such as the recorded Mortgage and Assignment and the Rehab Completion Certificate. Change Attachment Category to Trailing Documents.


File Name	Size	Actions
HI Rate Lock Guide.pdf	683.33 KB	✕

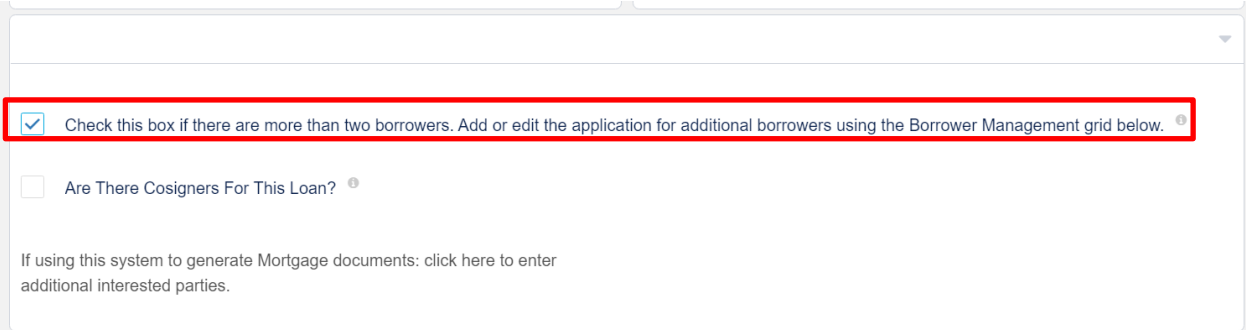
Total File Count: 1

Attachment Category <input style="border: 1px solid #00aaff;" type="text" value="Trailing Documents"/>	Comment <input type="text" value="Comment"/>
Attachment <input type="text" value="Closed Loan File"/>	<input type="button" value="Cancel"/> <input style="background-color: #008000; color: white; padding: 5px 10px; border: 1px solid #008000;" type="button" value="Upload Attachment"/>

Trailing Documents

How to add more than two borrowers to a loan transaction

1. On the Loan Summary page check the box indicating there are more than two borrowers and then save the loan 

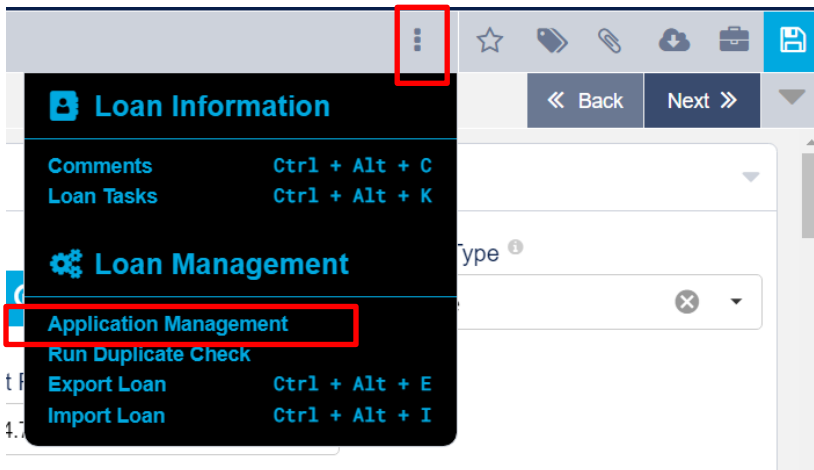


Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management grid below. ⓘ

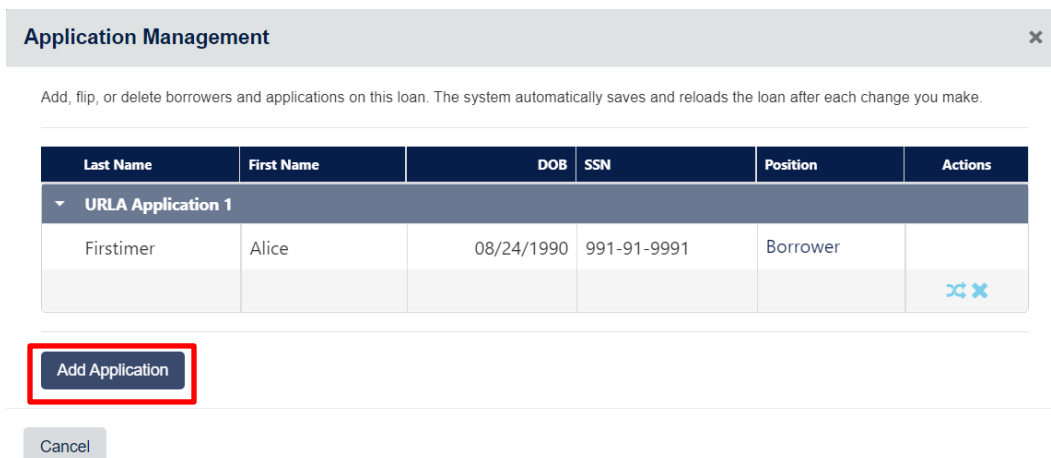
Are There Cosigners For This Loan? ⓘ

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

2. Click on the ellipses at the top right corner of the screen and select Application Management





3. Select Add Application



Application Management ✕

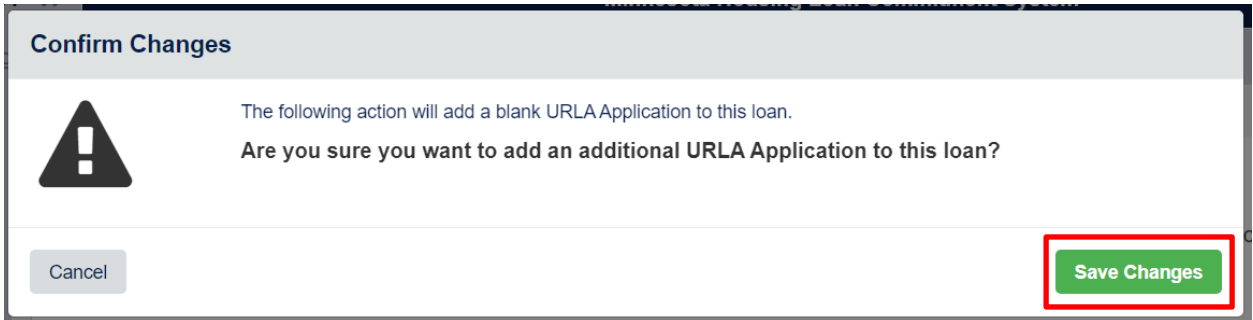
Add, flip, or delete borrowers and applications on this loan. The system automatically saves and reloads the loan after each change you make.


Last Name	First Name	DOB	SSN	Position	Actions
URLA Application 1					
Firstimer	Alice	08/24/1990	991-91-9991	Borrower	 

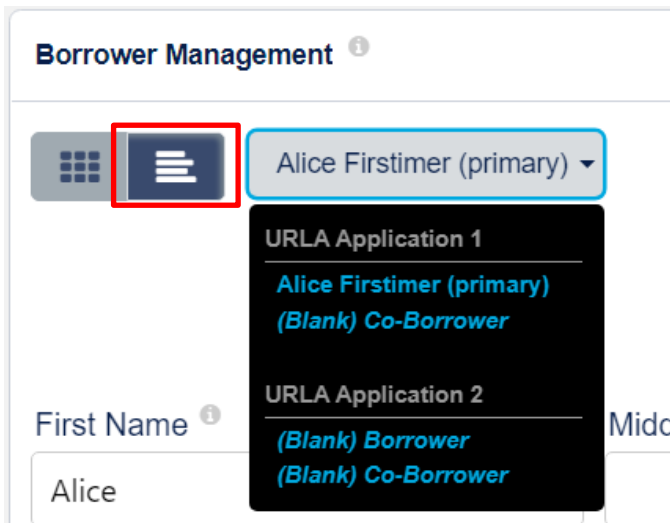
Add Application

Cancel

- Click on Save Changes



- Go to Borrower Information screen, select  as the layout in the Borrower Management section. Doing so will update the Borrower Management drop down list to having 4 spaces for borrowers. Select a borrower from the dropdown list to switch between borrower detail view.

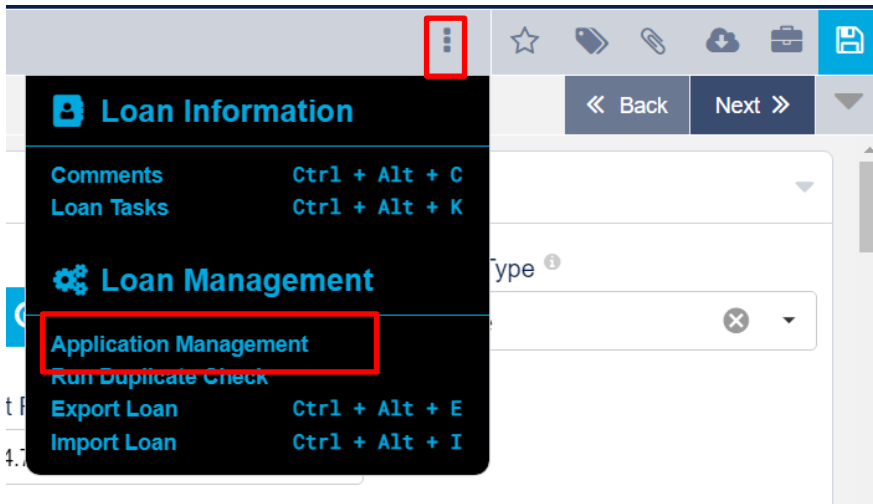



- Once borrower is selected, you can enter their information.

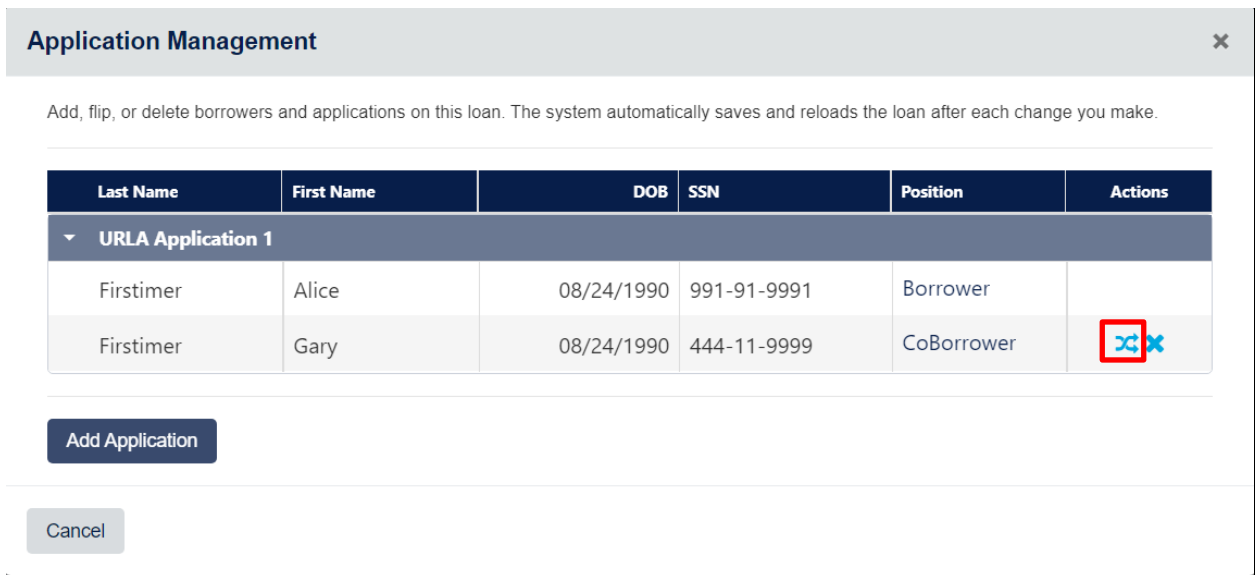
NOTE: If the loan is already locked, after adding the additional borrower(s), you will need to call the Partner Solutions Team at 651-296-8215 and request the social security number be entered.

Switching Borrowers

1. Click on the ellipses at the top right corner of the screen and select Application Management



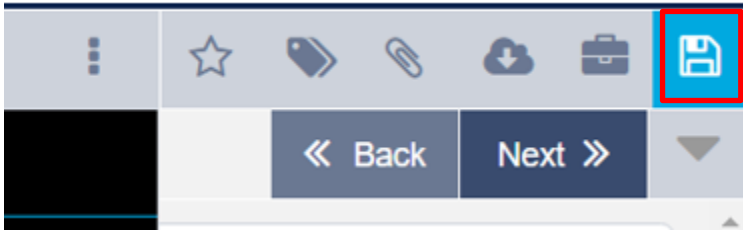
2. Select the  icon to the right of the borrower's name



3. Select Save Changes

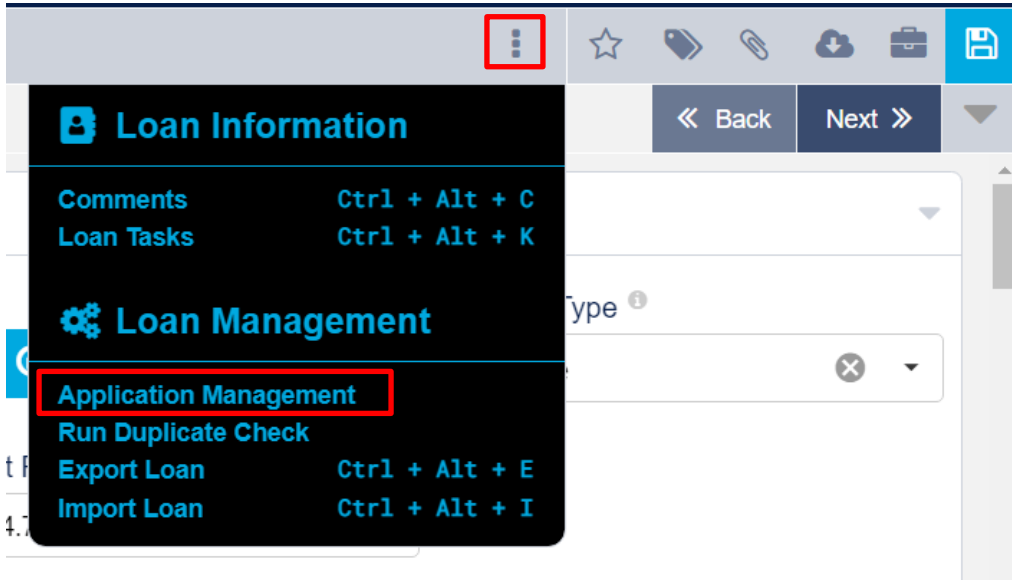


4. Save changes before exiting the loan

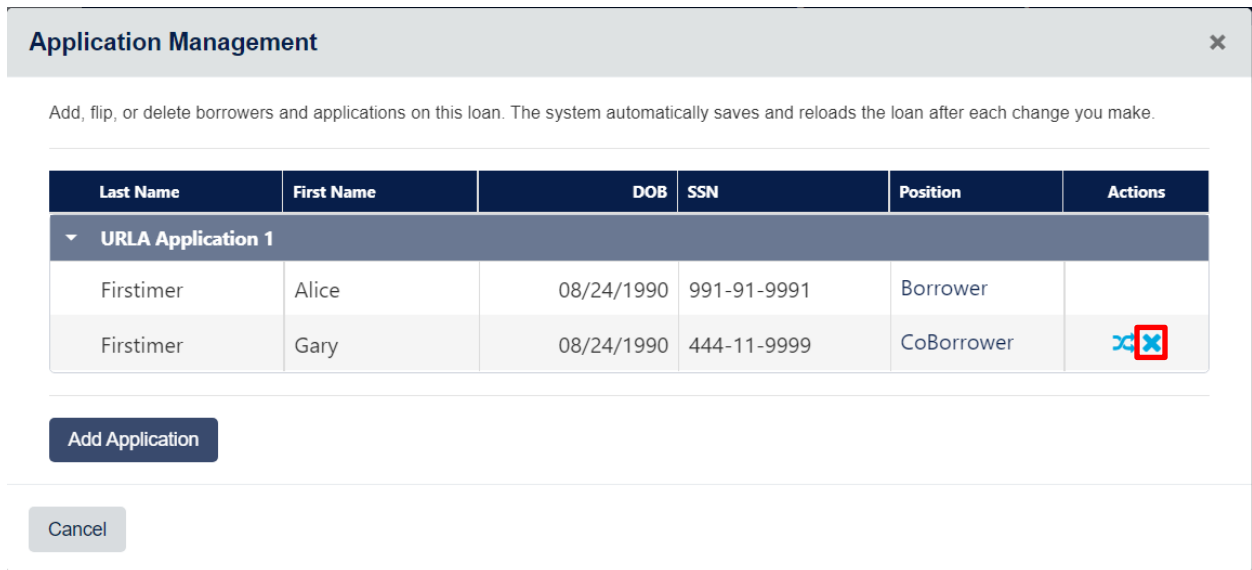


Remove Borrower

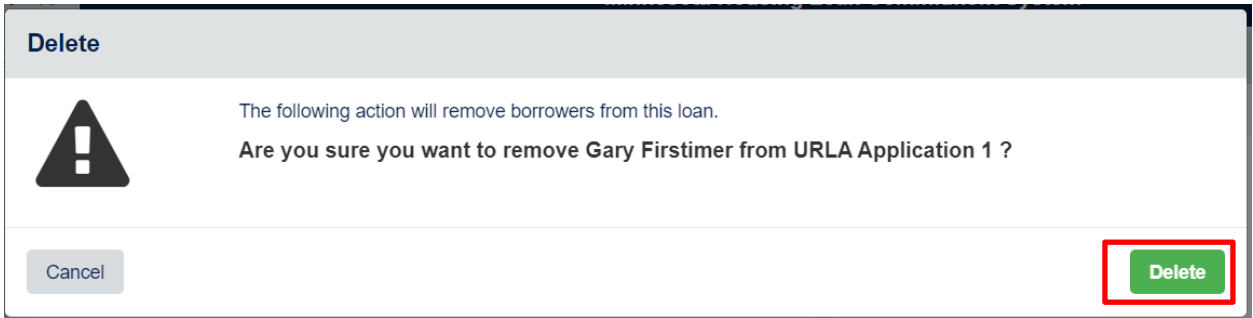
1. Click on the ellipses at the top right corner of the screen and select Application Management



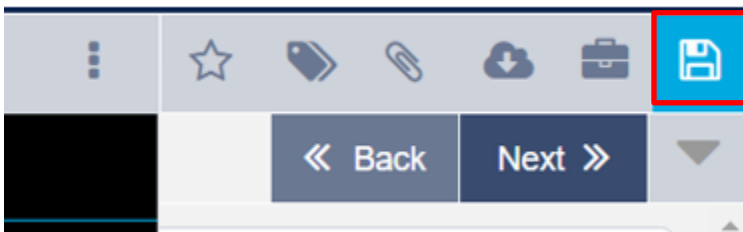
2. To remove a borrower, click on the X to the right of their name



3. Select Delete

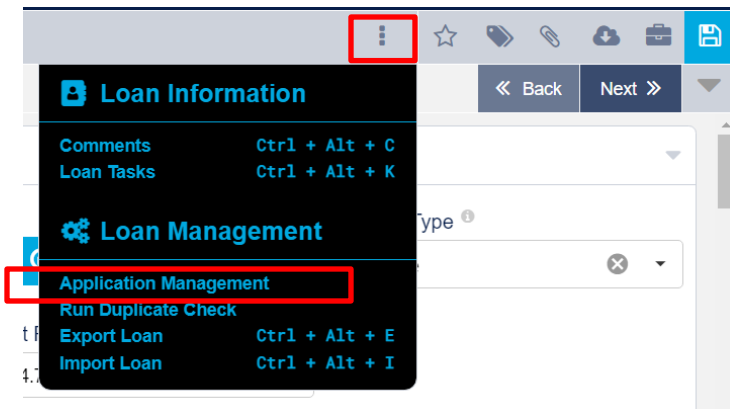


4. Save Changes before exiting loan

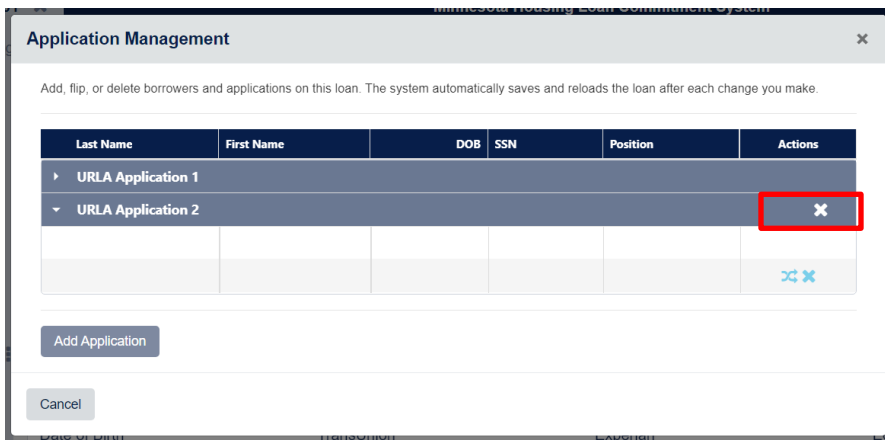


Removing Applications

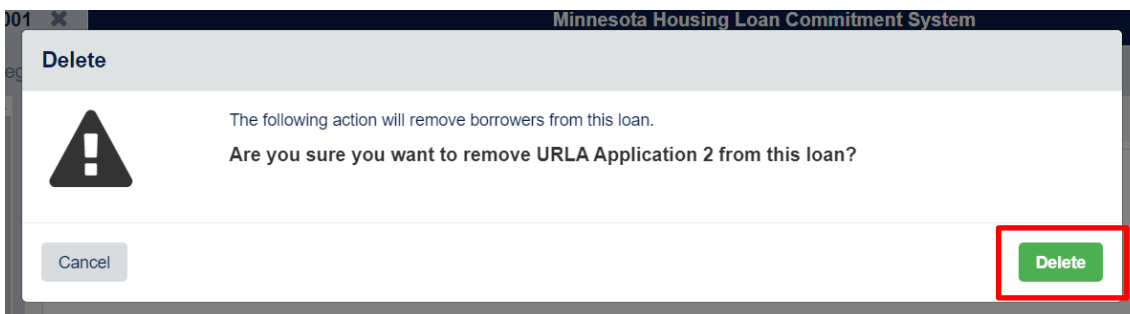
1. Click on the ellipses at the top right corner of the screen and select Application Management



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



3. Select Delete



4. Save changes before exiting the loan

