



# **Homeownership System Guide**

*February 27, 2023*

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## 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](mailto: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

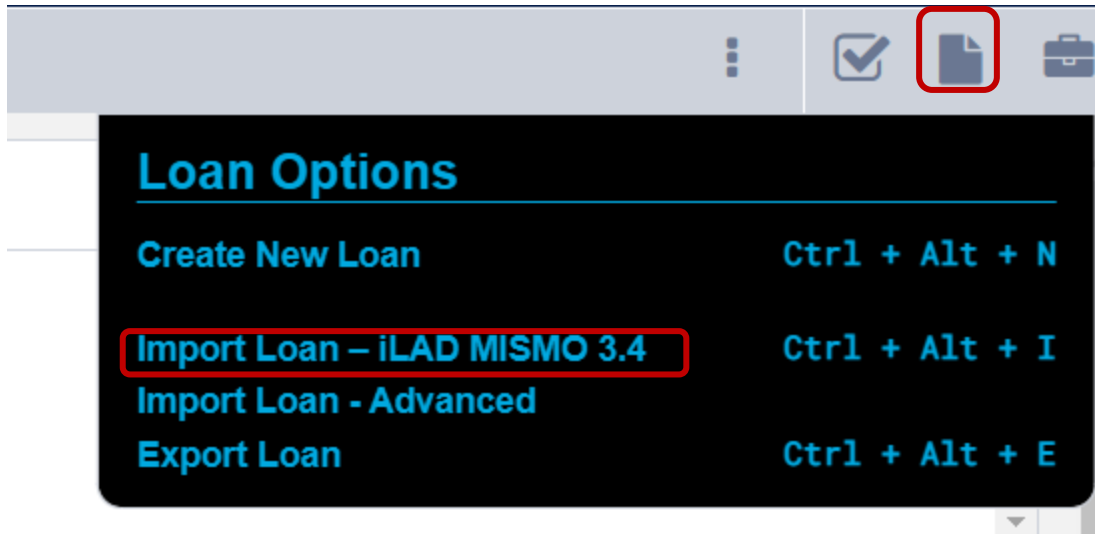
You can enter a loan into the commitment system in one of three ways (these are explained in further detail in the following pages of this guide):

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

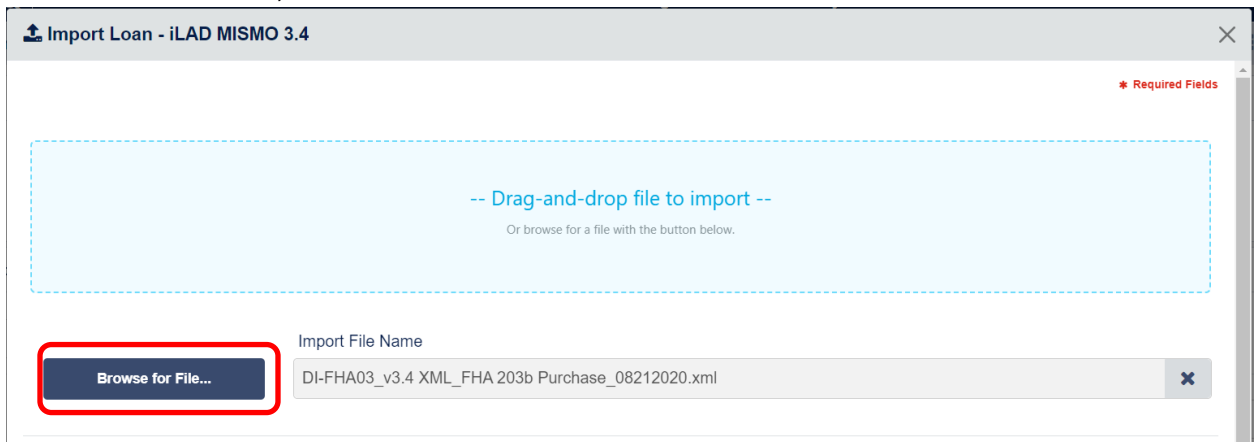
## Uploading a URLA XML File

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:

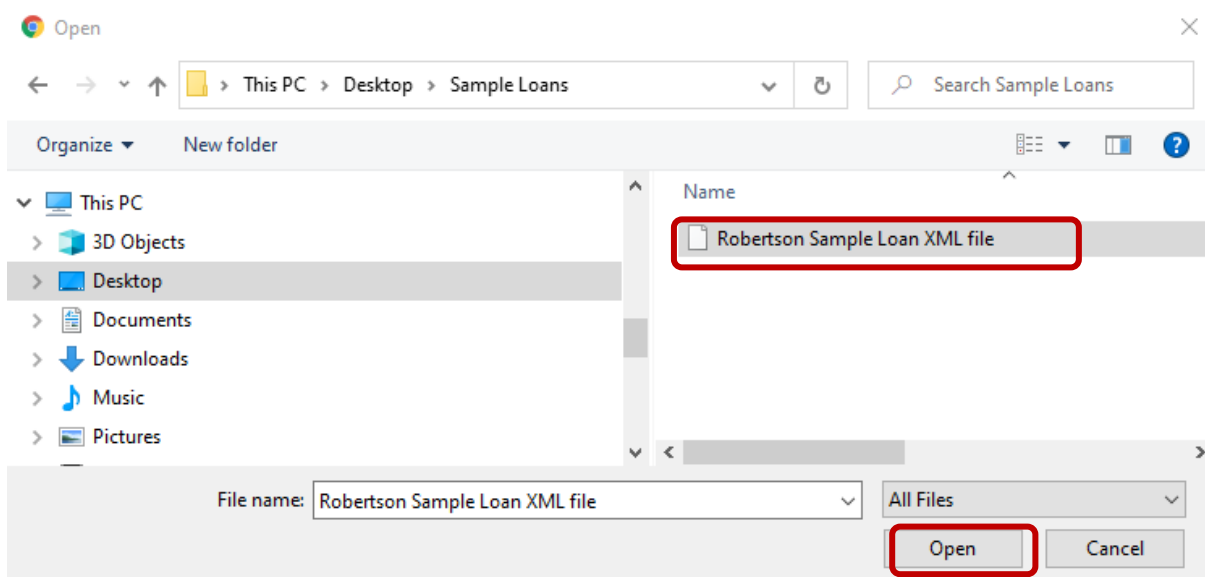
1. Click on the Paper icon, then select **Import Loan – iLAD MISMO 3.4**



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

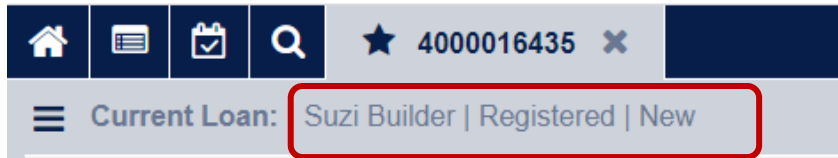


3. Locate the .xml file you want to import, then click **Open**.

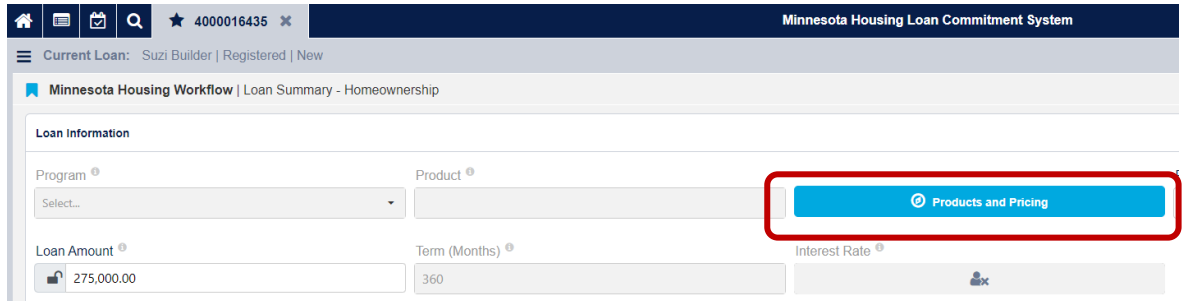


4. Select **Channel** and then Click Import.

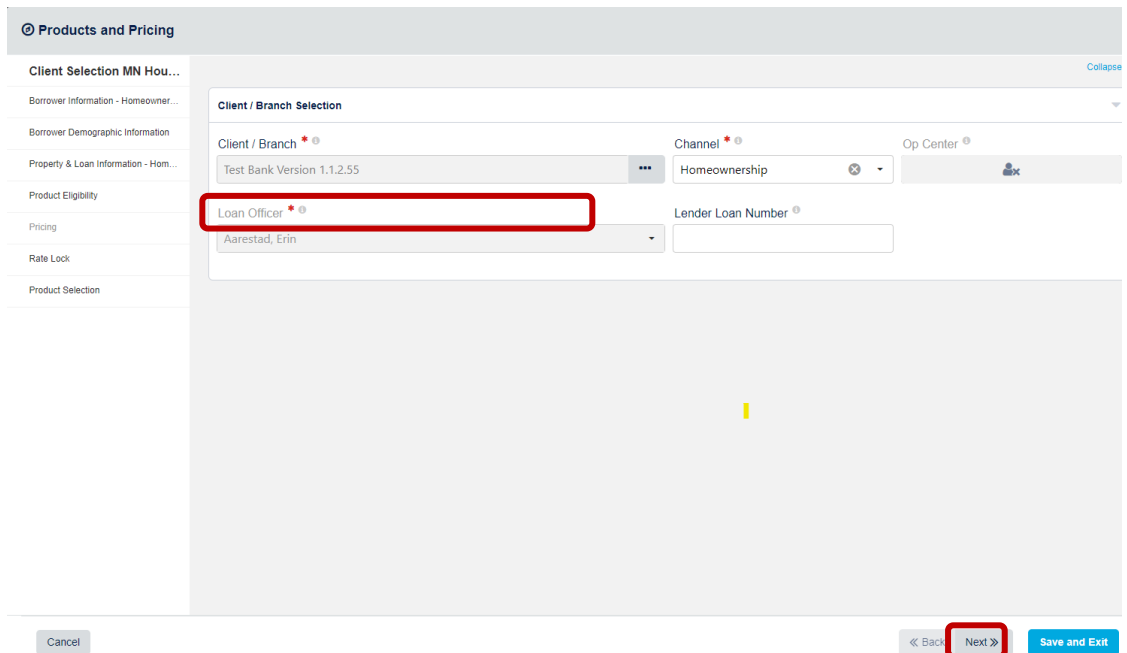
5. After the .xml file has been successfully imported, click on the Minnesota Housing Loan number to view the loan details and to begin locking your loan. (At this stage the loan is registered but not yet locked)



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.



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

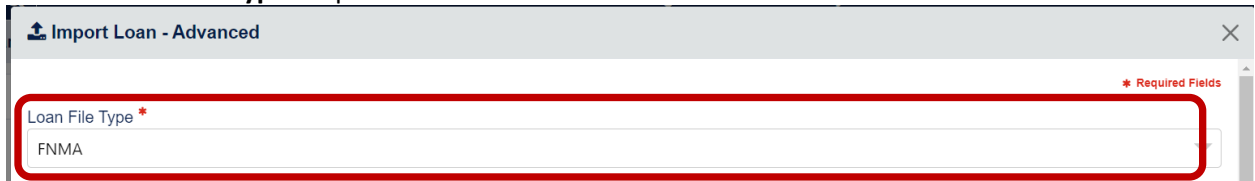
## Uploading a Fannie Mae 1003

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

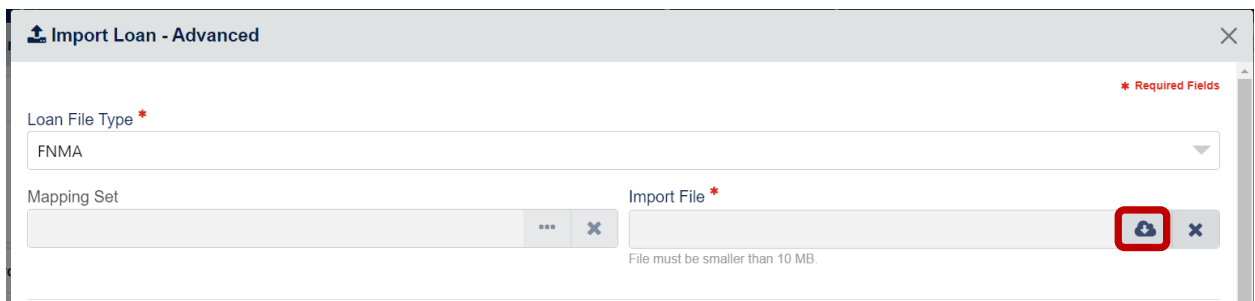
1. Click on the  icon, then select **Import Loan - Advanced..**



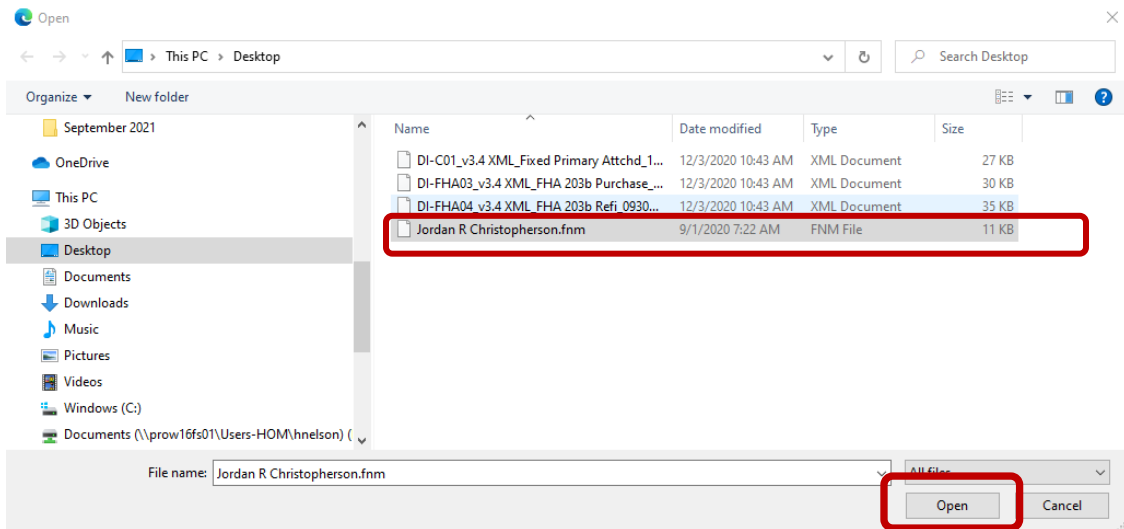
2. Click the **Loan File Type** drop down and select **FNMA**.



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.

The screenshot shows the 'Import Loan - Advanced' form. The 'Loan Status' dropdown menu is highlighted with a red box and set to 'Registered'. Other fields include:

- Loan File Type \***: FNMA
- Mapping Set**: (empty)
- Import File \***: (empty, with a note: File must be smaller than 10 MB.)
- Import Loan As \***: New Loan
- Loan Number**: System Generated
- Client \***: Test Bank Newest Release
- Channel \***: Homeownership
- Operations Center \***: Correspondent Ops Center

Buttons at the bottom include 'Cancel' and 'Import'.

6. Complete the remaining fields, then click **Import**:

- Client/Lender (**Select your company**)
- Channel
- Operations Center (Will automatically be selected as **Correspondent Ops Center**)



**Import Loan - Advanced**

Loan File Type \*  
FNMA

Mapping Set  
...

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

Cancel

Import

7. After the .fnn 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

**Minnesota Housing Loan Commitment System**

Current Loan: Suzi Builder | Registered | New

Minnesota Housing Workflow | Loan Summary - Homeownership

**Loan Information**

Program \*  
Select...

Product \*

Loan Amount \*  
275,000.00

Term (Months) \*  
360

Interest Rate \*

Products and Pricing

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.

Products and Pricing

Client Selection MN Hou...

Borrower Information - Homeowner...

Borrower Demographic Information

Property & Loan Information - Hom...

Product Eligibility

Pricing

Rate Lock

Product Selection

Client / Branch Selection

Client / Branch \* ⓘ

Test Bank Version 1.1.2.55

Channel \* ⓘ

Homeownership

Op Center ⓘ

Loan Officer \* ⓘ

Aarestad, Erin

Lender Loan Number ⓘ

Cancel

<< Back

Next >>

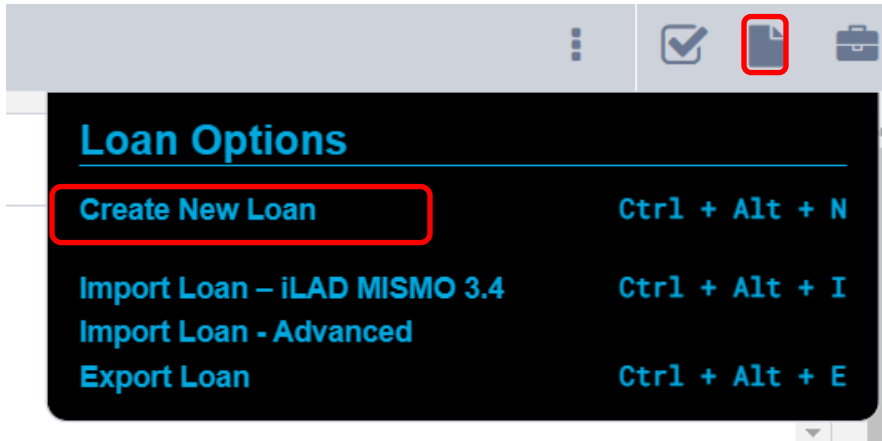
Save and Exit

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

## Manual Loan Entry

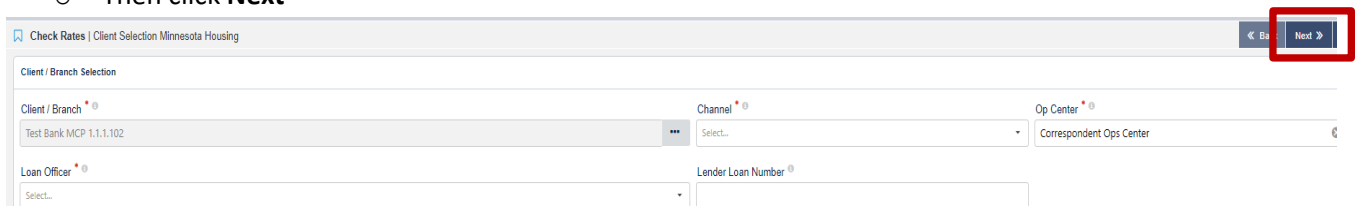
Follow these steps if you prefer to manually enter all fields into Minnesota Housing’s Loan Commitment System (not using the 1003 / URLA upload). Click on the paper icon, then select “Create New Loan”

1. Select  Icon



- 2.
3. 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**



## Borrower Information Screen

1. Complete the fields on the screen. You must use the scroll bar to scroll down to enter the household size, income, and ratios. These fields are required for each borrower:

- Borrower First Name
- Last Name
- Martial Status
- First-Time Homebuyer Status (yes or no)
- Will Occupy Subject Property status (yes or no)
- Date of Birth
- Homebuyer Education Date
- Credit Scores (Trans Union, Experian & Equifax)
- Household Size
- Number of Minors
- Other Dependents
- Qualifying Debt Ratio (DTI)
- Housing Ratio
- AUS
- Monthly Qualifying Income

2. Then click **Next**

**TIP:** When entering data on the screen, use the right arrow or / on your keyboard to avoid using the mouse.

The screenshot shows the 'Borrower Information' screen in the Minnesota Housing Loan Commitment System. The interface is split into two columns. The left column contains input fields for: First Name, Middle Name, Last Name, Name Suffix, SSN, and Marital Status (a dropdown menu). The right column contains identical fields for the same information. Below these fields are sections for 'Will Occupy Subject Property' (with Yes/No radio buttons), 'Date of Birth', 'Homebuyer Education Date', 'TransUnion', 'Experian', 'Equifax', 'Borrower Credit Score', and 'Credit Score (All Borrowers)'. A red box highlights the 'Next' button in the top right corner. A vertical red rectangle highlights the scroll bar on the right side of the screen.

## MINNESOTA HOUSING – HOMEOWNERSHIP SYSTEM GUIDE

☐ Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management Panel. <sup>Ⓜ</sup>

☐ Are there Cosigners for this loan? <sup>Ⓜ</sup>

☐ If using this system to generate Mortgage documents, click here to enter additional interested parties. <sup>Ⓜ</sup>

### Household Information

Household Size <sup>Ⓜ</sup>	Number of Minors <sup>Ⓜ</sup>	Other Dependents <sup>Ⓜ</sup>	<input type="checkbox"/> Disabled Household Resident <sup>Ⓜ</sup>
<input type="text" value="00"/>	<input type="text" value="00"/>	<input type="text" value="00"/>	
Qualifying Debt Ratio (DTI) <sup>Ⓜ</sup>	Housing Ratio <sup>Ⓜ</sup>	AUS <sup>Ⓜ</sup>	
<input type="text" value="000.000%"/>	<input type="text" value="000.0000%"/>	<input type="text" value="Select..."/>	
Monthly Qualifying Income (all income listed on URLA) <sup>Ⓜ</sup>			
<input type="text" value="\$000,000.00"/>			

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

**New Loan | Borrower Demographic Information**

Demographic Information of Borrowers

Jon BonJovi

Jon BonJovi  
New Borrower

**Ethnicity:** (Check one)

☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino

Other Hispanic or Latino - Print origin:

☒ Not Hispanic or Latino

**Race:** Check one or more

☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American

Print name of enrolled or principal tribe

☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian

Other Asian - Print race:

☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander

Other Pacific Islander - Print race:

☒ White

**Sex**

☐ Female ☒ Male

Next

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

## Property & Loan Information – Homeownership

1. Fill in all applicable fields. Required fields under Property & Loan Information are:

- Property Street
- Property City
- Zip Code
- County
- State
- Property Type
- Number of Units
- Year Built
- Construction type
- Purchase Price
- Acquisition Cost (purchase price)
- Property Value
- Estate Will be Held in

The screenshot shows a web form titled "New Loan | Property & Loan Information - Homeownership". The form is divided into sections. The "Subject Property Information" section includes fields for Property Street (123 Chilli Street), Property City (a dropdown menu), Zip Code (55102), County (RAMSEY), State (MN), Census Tract (a dropdown menu), Target/Non Target (a dropdown menu), and Property Identification Number (PID) (a text field). The "Property Information" section includes Property Type (a dropdown menu), Units (00), Year Built (1990), and Construction Type (Existing). The "Acquisition Costs" section includes Purchase Price (245,000.00), Additional Acquisition Costs (5000,000.00), and Total Acquisition Costs (245,000.00). The "Property Value" section includes Property Value (250,000.00) and Estate Will Be Held In (Fee Simple). The "Legal Description" section includes a text field with the value "A house on Chilli Street".

**Note: *Property City*** - narrow the search by typing in the first letters of the city.

***Step Up*** - If doing a Step Up Refinance, the purchase price field must be left blank.

***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

2. Scroll down to complete the Required Fields under **Loan Information**

- Loan Amount
- Purpose Type
- Minnesota Housing UPMI Option (conventional loans only and *typically the answer is No*)
- FHA Case Number (if FHA) – if you do not yet have this, enter 0
- Grant Amount (leave blank- no grants currently available)

- Program (Select Start Up or Step Up)
- Mortgage Type (Conventional, FHA, VA, USDA/Rural Housing Service)

The screenshot shows the 'New Loan' form in the Minnesota Housing Loan Commitment System. The form is titled 'New Loan | Property & Loan Information - Homeownership'. It includes navigation buttons for 'Back' and 'Next'. The 'Loan Information' section contains the following fields:

- Loan Amount:** 250,000.00
- Term (Months):** 360
- Purpose Type:** Purchase
- Minnesota Housing Upfront Paid Mortgage Insurance:** No
- PMI Company:** Select...
- FHA Case Number:** 5548486968464
- Grant Amount:** \$000,000.00
- Program:** Start Up
- Mortgage Type:** FHA
- Calculated Annual Minnesota Housing Program E...:** 72,000.00

A link for 'Calculated Annual Minnesota Housing Program Eligibility I...' is also visible.

- Continue Scrolling down to complete the Downpayment and Closing Cost Loan information.

The screenshot shows the 'Down Payment & Closing Cost Loan Information' section of the form. It includes the following fields:

- Down Payment & Closing Cost Loan Indicator:** Yes
- Down Payment and Closing Cost Loan Product:** Deferred Payment Loan
- Down Payment & Closing Cost Loan Amount:** 11,000.00
- Down Payment & Closing Cost Loan Rate Type:** Deferred
- Down Payment & Closing Cost Loan Term:** 360



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 displays the 'New Loan' screen within the 'Minnesota Housing Loan Commitment System'. The top navigation bar includes a home icon, a list icon, a calendar icon, a search icon, and a 'New Loan' tab with a close button. The main content area has a header 'New Loan' and a sub-header 'New Loan | Create a New Loan'. Below this is a large white box with the title 'Create New Loan' and a dropdown arrow. At the bottom right of this box is a blue button labeled 'Create New Loan', which is highlighted with a red rectangular border. To the right of the main content area are navigation buttons: '< Back', 'Next >', a dropdown arrow, and a copy icon.

**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.

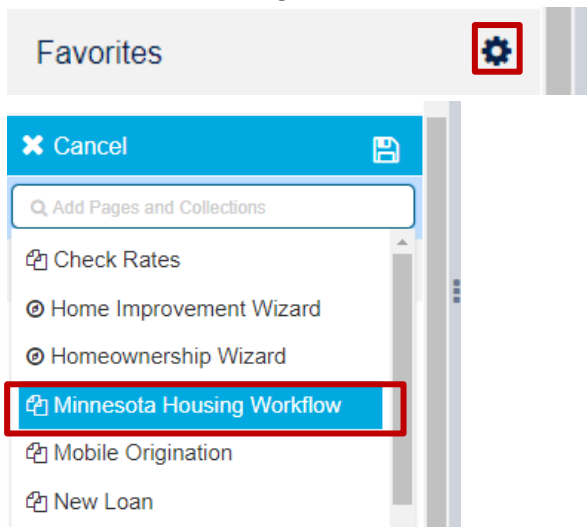
1. Open your favorites drawer located in the bottom left corner of your screen

The screenshot shows the 'New Loan' screen with the following fields and options:

- ☐ No Credit Score
- Credit Score (All Borrowers): 000
- ☐ Check this box if there are more than two borrowers. Add or edit the application for
- ☐ Are there Cosigners for this loan?
- ☐ If using this system to generate Mortgage documents, click here to enter additional
- Household Information:
  - Household Size: 00
  - Number of Minor: 00
  - Qualifying Debt Ratio (DTI): 000.000%
  - Housing Ratio: 000.0000%
  - Monthly Qualifying Income (all income listed on URLA): \$000,000.00

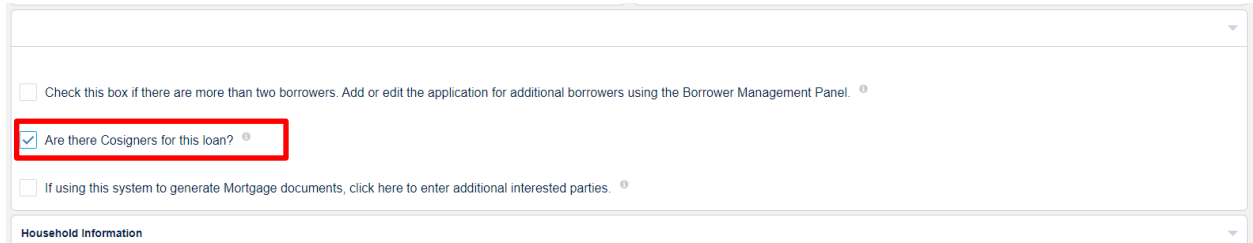
A red box highlights the 'Favorites' icon in the bottom left corner of the screen.

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. ⓘ

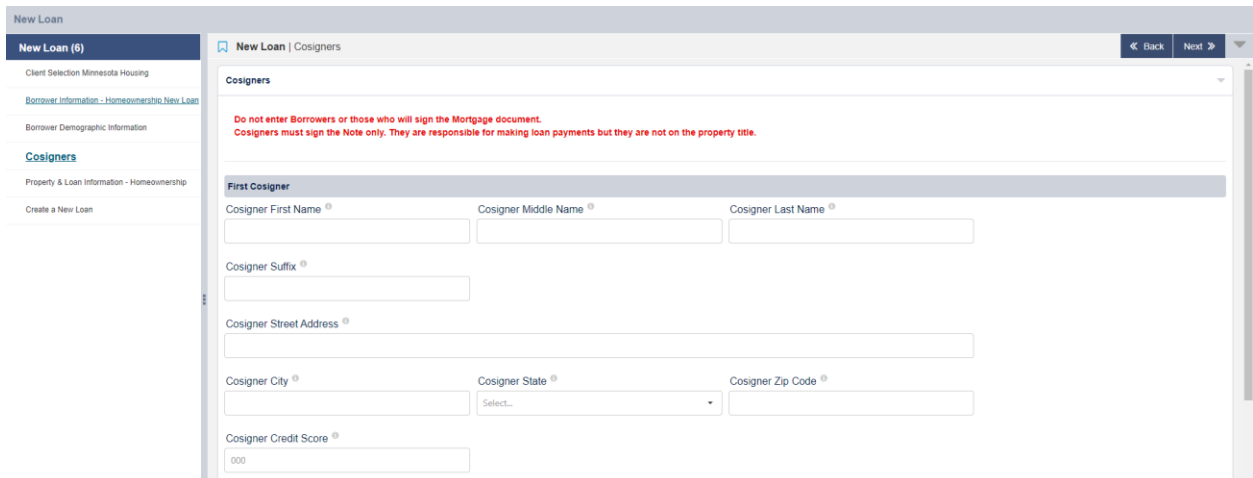
☒ Are there Cosigners for this loan? ⓘ

☐ 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**.

Minnesota Housing Workflow | Loan Summary - Homeownership

**Loan Information**

Program <sup>ⓘ</sup> Start Up Product <sup>ⓘ</sup> **Products and Pricing** Purpose <sup>ⓘ</sup> Purchase

Loan Amount <sup>ⓘ</sup> 290,000.00 Term (Months) <sup>ⓘ</sup> 360 Interest Rate <sup>ⓘ</sup> 0.0000%

PMI <sup>ⓘ</sup> 0.00 PMI Company <sup>ⓘ</sup> Select... Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? <sup>ⓘ</sup> ☐ Yes ☐ No

Lock Expiration Date <sup>ⓘ</sup> mm/dd/yyyy SRP Percentage Selected <sup>ⓘ</sup> 0.00000%

First Case Number <sup>ⓘ</sup> Grant Amount <sup>ⓘ</sup> \$100,000.00

☐ Cancel Loan <sup>ⓘ</sup> Loan Cancellation Reason <sup>ⓘ</sup> Select...

☐ Change Pricing <sup>ⓘ</sup>

If you are making changes to your loan, click here for additional guidance.

2. The Products and Pricing will open; Double check the data fields as you go.
3. Use Next to navigate through each tab,

**Products and Pricing**

[Client Selection MN Hou...](#)

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

Product Eligibility

Pricing

Rate Lock

Product Selection

**Client / Branch Selection**

Client / Branch <sup>ⓘ</sup> Movement Mortgage, LLC, a Delaware limited liability company Channel <sup>ⓘ</sup> Homeownership Op Center <sup>ⓘ</sup>

Loan Officer <sup>ⓘ</sup> Select... Lender Loan Number <sup>ⓘ</sup> 3763887

Cancel Next >> Save and Exit

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

**Products and Pricing**

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

**Product Eligibility**

Pricing

Rate Lock

Product Selection

**Loan Details**

Total Loan Amount <sup>Ⓜ</sup> 273,540.00 Base Loan Amount <sup>Ⓜ</sup> 273,540.00 Property Type <sup>Ⓜ</sup> Condo Property State <sup>Ⓜ</sup> MN

LTV <sup>Ⓜ</sup> 97.000% CLTV <sup>Ⓜ</sup> 98.000% HLTV <sup>Ⓜ</sup> 98.000% Loan Purpose <sup>Ⓜ</sup> Purchase

Occupancy Type <sup>Ⓜ</sup> Owner Occupied All Bnr Med FICO <sup>Ⓜ</sup> 793 Units <sup>Ⓜ</sup> 1 ☐ Manual UW <sup>Ⓜ</sup>

**Product Parameters**

Borrower Preference <sup>Ⓜ</sup> Target Price <sup>Ⓜ</sup> 100 Product Name Contains <sup>Ⓜ</sup>

**Product Parameters**

Borrower Preference <sup>Ⓜ</sup> Target Price <sup>Ⓜ</sup> 100 Product Name Contains <sup>Ⓜ</sup>

**Mortgage Types** <sup>Ⓜ</sup> ☒ Conventional ☐ FHA ☐ Portfolio ☐ USDA/Rural Housing Service ☐ VA

**Terms** <sup>Ⓜ</sup> ☐ 5 Year ☐ 10 Year ☐ 15 Year ☐ 20 Year ☐ 25 Year ☒ 30 Year

**Rate Types** <sup>Ⓜ</sup> ☒ Fixed

**Lock Periods** <sup>Ⓜ</sup> ☒ 15 ☐ 30 ☐ 45 ☒ 60 ☐ 120 ☐ 180

**Get Eligible Products**

**Products** 0

To view available products, complete the required fields and click Get Eligible Products.

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

**Products and Pricing**

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

**Product Eligibility**

Pricing

Rate Lock

Product Selection

**Product Parameters**

Borrower Preference <sup>Ⓜ</sup> Target Price <sup>Ⓜ</sup> 100 Product Name Contains <sup>Ⓜ</sup>

**Mortgage Types** <sup>Ⓜ</sup> ☒ Conventional ☐ FHA ☐ Portfolio ☐ USDA/Rural Housing Service ☐ VA

**Terms** <sup>Ⓜ</sup> ☐ 5 Year ☐ 10 Year ☐ 15 Year ☐ 20 Year ☐ 25 Year ☒ 30 Year

**Rate Types** <sup>Ⓜ</sup> ☒ Fixed

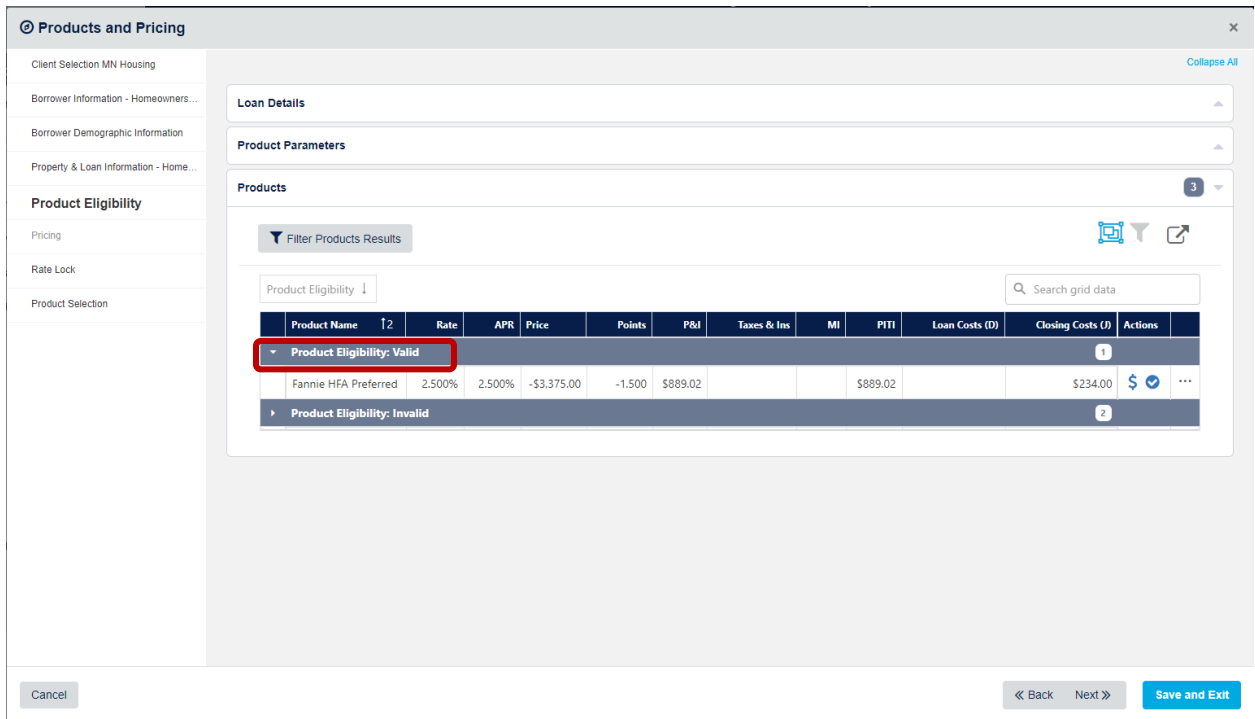
**Lock Periods** <sup>Ⓜ</sup> ☒ 15 ☐ 30 ☐ 45 ☒ 60 ☐ 90 ☐ 120 ☐ 180

**Get Eligible Products**

**Products** 0

To view available products, complete the required fields and click Get Eligible Products.

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



**Products and Pricing**

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

**Product Eligibility**

Pricing

Rate Lock

Product Selection

**Loan Details**

**Product Parameters**

**Products**

Filter Products Results

Product Eligibility ↓

Search grid data

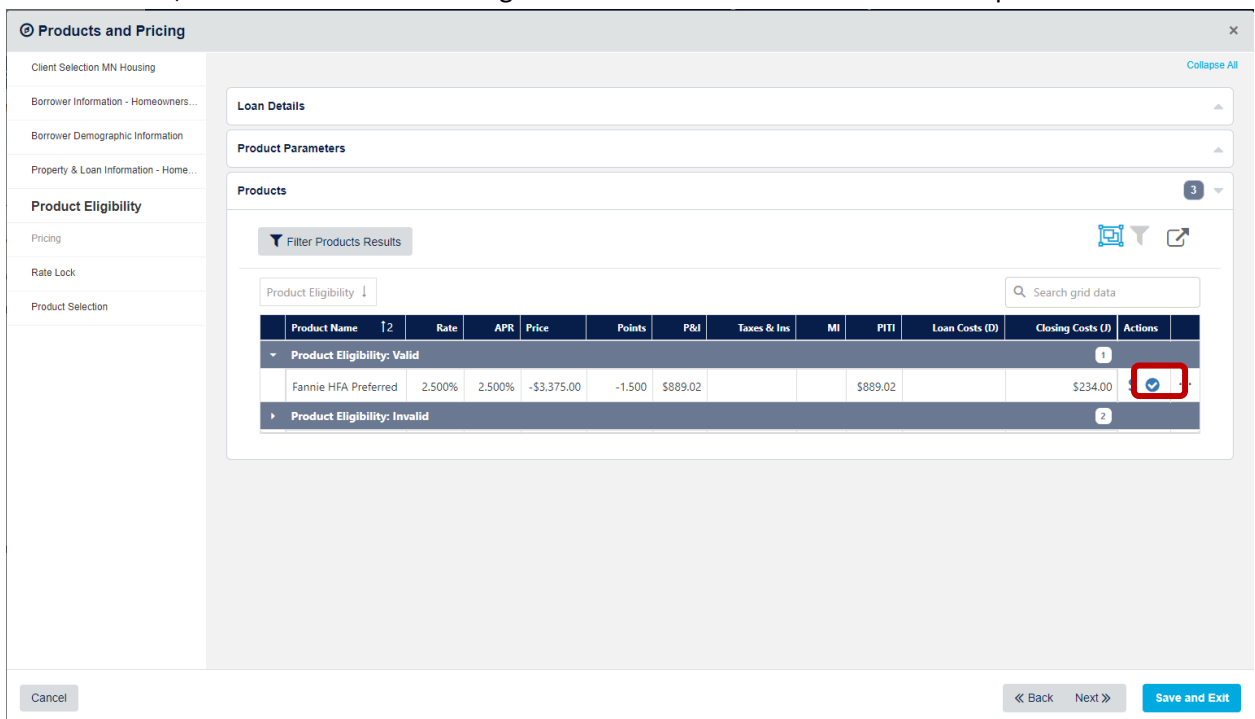
Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (U)	Actions
<b>Product Eligibility: Valid</b>											
Fannie HFA Preferred	2.500%	2.500%	-\$3,375.00	-1,500	\$889.02			\$889.02		\$234.00	✓
<b>Product Eligibility: Invalid</b>											

Cancel

« Back Next »

Save and Exit

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



**Products and Pricing**

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

**Product Eligibility**

Pricing

Rate Lock

Product Selection

**Loan Details**

**Product Parameters**

**Products**

Filter Products Results

Product Eligibility ↓

Search grid data


Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (U)	Actions
<b>Product Eligibility: Valid</b>											
Fannie HFA Preferred	2.500%	2.500%	-\$3,375.00	-1,500	\$889.02			\$889.02		\$234.00	✓
<b>Product Eligibility: Invalid</b>											

Cancel

« Back Next »

Save and Exit


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

Product Name	T2	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															1
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	T2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions	
Product Eligibility: Invalid											3	
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 fields for Lock Status (Float), Lock Period (Days) (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 rectangular box.

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 (Float) and a 'New Lock Action' dropdown menu. The dropdown menu is open, showing 'Select a Lock Action' and 'Lock' (which is highlighted). Below the dropdown is a 'Reason' field with a 'Select a Reason Code' prompt. There is also a 'Comments' text area. At the bottom right, an 'OK' button is highlighted with a red rectangular box. A 'Close' button is at the bottom left.

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 'Loan Summary' screen. On the left is a sidebar with navigation links: Borrower Demographic Information, Property & Loan Information - Home..., Product Eligibility, Pricing, **Rate Lock**, and Product Selection. The main area is divided into two panels: 'Current Lock Details' and 'Proposed Lock Details'. Both panels show the Lock Status as 'Locked' and 'Float' respectively. They also show Lock Period (Days) as 60, Lock Effective Date, Lock Expiration Date, Total Days Extended, Days, Pricing Date, Pricing Sheet Name, and APR. A 'View Price Sheet' button is at the bottom of the Current Lock Details panel. At the bottom right of the screen, a 'Save and Exit' button is highlighted with a red rectangular box. Other buttons include 'Cancel', '<< Back', and 'Next >>'.

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).



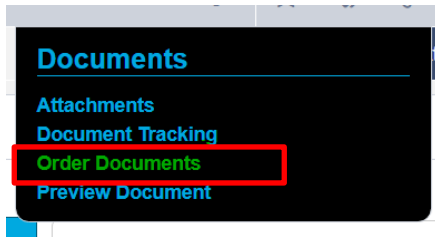
## Print/Generate Documents

Once a loan is locked or ready to close you are able to generate documents needed for the loan.

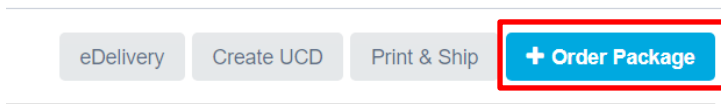
1. From the loan summary screen click the  in the top right corner of the screen.



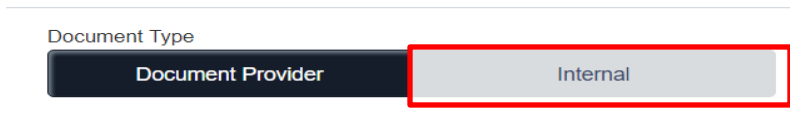
2. Then select Order Documents



3. Select Order Package



4. Select Internal



5. Once you have selected all documents you want to generate, select Order

**Internal Documents**

Select one or more internal documents from the list below.

Search grid data

<input type="checkbox"/> Document Name		
<input type="checkbox"/> Appliance Form	1	...
<input type="checkbox"/> Borrower Affidavit	1	...
<input type="checkbox"/> Checklist Start Up FHA with DPL	1	...
<input type="checkbox"/> Commitment Notification (Start Up)	1	...
<input type="checkbox"/> Deferred Payment Loan Mortgage	1	...
<input type="checkbox"/> Deferred Payment Note	1	...
<input type="checkbox"/> FHA Award Letter	1	...

0 documents selected

**Unavailable Internal Documents**

Cancel

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

6. 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

Refresh 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
10996	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			<a href="#">View</a>

## 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

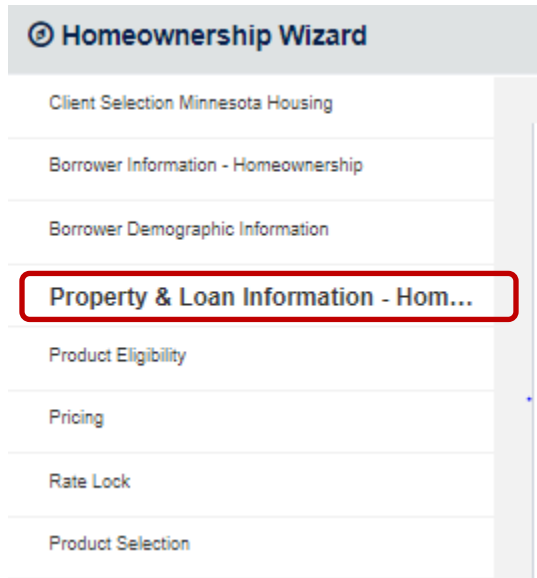
1. Open the loan. (It will always open to the **Loan Summary** screen.)
2. Check the **Change Pricing** box.
3. Click **Save Loan** (Lock Status will switch from Locked to New).

The screenshot displays the 'Minnesota Housing Loan Commitment System' interface. At the top, the user is logged in as '4000016431'. The current loan is 'Jenny FromDaBlock | Registered | Locked'. The 'Minnesota Housing Workflow | Loan Summary - Homeownership' section is active. The 'Loan Information' section contains various fields: 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 (No), Lock Expiration Date (12/07/2021 12:21 PM), SRP Percentage Sel... (1.5000%), FHA Case Number, Grant Amount (\$000,000.00), and Loan Cancellation Re... (Select...). At the bottom, the 'Change Pricing' checkbox is highlighted with a red box, and a link 'If you are making changes to your loan, click here for additional...' is visible.

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



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



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

7. 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 <sup>Ⓢ</sup> Target Price <sup>Ⓢ</sup> Product Name Contains <sup>Ⓢ</sup>

Target Price 100

Mortgage Types <sup>Ⓢ</sup> Terms <sup>Ⓢ</sup> Rate Types <sup>Ⓢ</sup> Lock Periods <sup>Ⓢ</sup>

☒ Conventional ☐ 5 Year ☒ Fixed ☒ 15

☐ FHA ☐ 10 Year ☐ 30

☐ Portfolio ☐ 15 Year ☐ 45

☐ USDA/Rural Housing Service ☐ 20 Year ☒ 60

☐ VA ☒ 30 Year ☐ 90

☐ 120

☐ 180


Get Eligible Products

8. 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 (J)	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	\$ \$ ...
<b>Eligibility Reasons:</b> Guideline grid evaluation failed: 0030-00: The LTV cannot exceed 97% if the mortgage type is conventional. Guideline grid evaluation failed: 0184-00: 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	\$ \$ ...

9. 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 (J)	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		\$ \$ ...

10. 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 Date 08/02/2022 01:20 PM

11. 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

Calendar and Time Picker for Pricing Date:

Calendar: AUGUST 2022

Time: 01:20 PM

Buttons: Today, OK, Cancel

Adjustments Grid

12. 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	SRP
1.000%	60 Days	101.500
1.250%		102.500



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

**Proposed Lock Details**

Lock Status <sup>?</sup> Float	Lock Period (Days) <sup>?</sup> 60	<b>Lock Action</b>	Reason 
Lock Effective Date <sup>?</sup> 08/04/2022 10:50 AM	Lock Expiration Date <sup>?</sup> 10/03/2022 10:50 AM	Total Days Extended 0	Days --Select--
Pricing Date <sup>?</sup> 08/04/2022 10:50 AM	Pricing Sheet Name <sup>?</sup> Startup Conv with Deferred AMI <= 80	APR <sup>?</sup> 2.4994%	<a href="#">View Price Sheet</a>

**Lock Action**

Current Lock Status Float	<b>New Lock Action</b> Select a Lock Action Lock
Reason Select a Reason Code	
Comments 	
<a href="#">Close</a>	<b>OK</b>

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

15. 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 Calendar Search Star 4000016851 X

☰ **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 <sup>Ⓢ</sup> Step Up Product <sup>Ⓢ</sup> FHA **Products and Pricing**

Loan Amount <sup>Ⓢ</sup> 165,000.00 Term (Months) <sup>Ⓢ</sup> 360 Interest Rate 0.5000%

P&I <sup>Ⓢ</sup> 511.97 PMI Company <sup>Ⓢ</sup> Select... Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? <sup>Ⓢ</sup> ☐ Yes ☒ No

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 <sup>Ⓢ</sup> Locked Lock Period (Days) <sup>Ⓢ</sup> 60

**Lock Action**

Lock Effective Date <sup>Ⓢ</sup> 08/04/2022 01:20 PM Lock Expiration Date <sup>Ⓢ</sup> 10/03/2022 01:20 PM

Total Days Extended 0 Days --Select--

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

APR <sup>Ⓢ</sup> 2.7494% [View Price Sheet](#)

Comments <sup>Ⓢ</sup>

**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 <sup>Ⓢ</sup> Lock Period (Days) <sup>Ⓢ</sup>

Reason

**Lock Action**

Lock Effective Date <sup>Ⓢ</sup> mm/dd/yyyy h:mm AM/PM Lock Expiration Date <sup>Ⓢ</sup> mm/dd/yyyy h:mm AM/PM

Total Days Extended 0 Days --Select--

Pricing Date <sup>Ⓢ</sup> mm/dd/yyyy Pricing Sheet Name <sup>Ⓢ</sup>

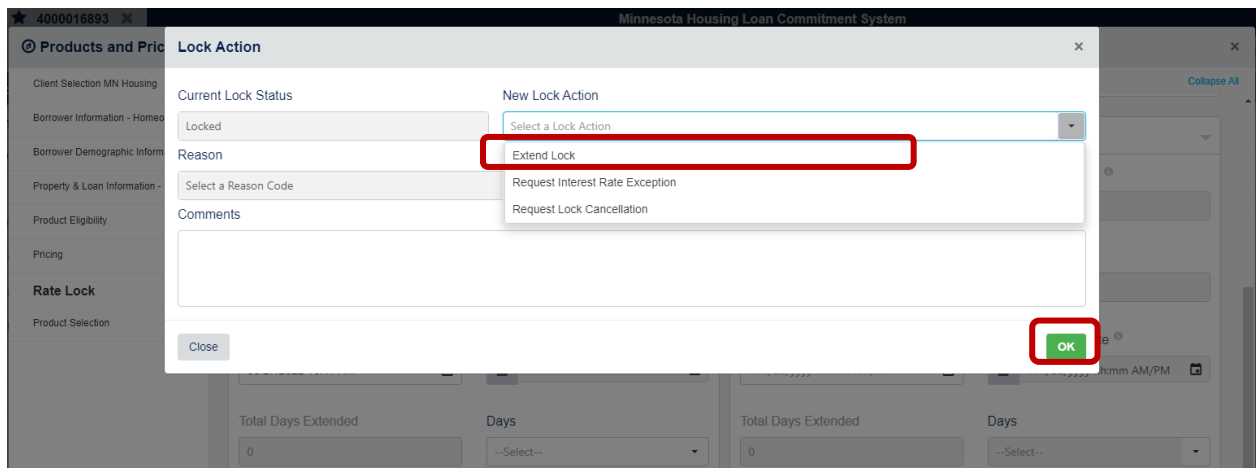
Comments <sup>Ⓢ</sup>

**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](#)

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



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

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

7. 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 <sup>ⓘ</sup> Step Up	Product <sup>ⓘ</sup> FHA
Loan Amount <sup>ⓘ</sup> 165,000.00	Term (Months) <sup>ⓘ</sup> 360
P&I <sup>ⓘ</sup> 511.97	PMI Company <sup>ⓘ</sup> Select...
Lock Expiration Date <sup>ⓘ</sup> mm/dd/yyyy	SRP Percentage Selected <sup>ⓘ</sup> 2.5000%
FHA Case Number <sup>ⓘ</sup>	Grant Amount <sup>ⓘ</sup> \$000,000.00

☒ Cancel Loan <sup>ⓘ</sup>

☐ Change Pricing <sup>ⓘ</sup>

Loan Cancellation Reason <sup>ⓘ</sup>  
Other

If you are making changes to your loan

2. Then click Save in the upper right corner

Minnesota Housing Loan Commitment System

Save


Back Next

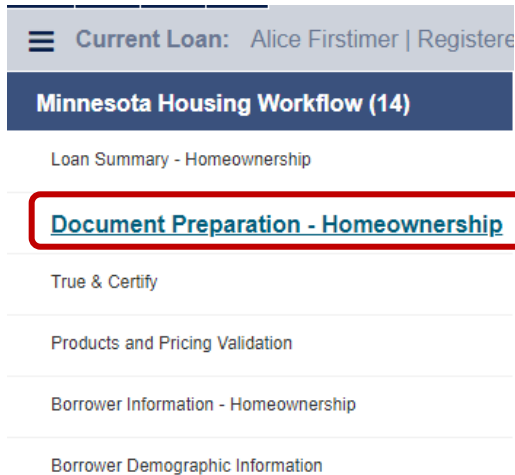
3. The Loan will be listed as Cancelled at top of the screen.

Home Loans Search 4000016851 X

Current Loan: Joseph Nelson | Cancelled Float

## Document Preparation

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

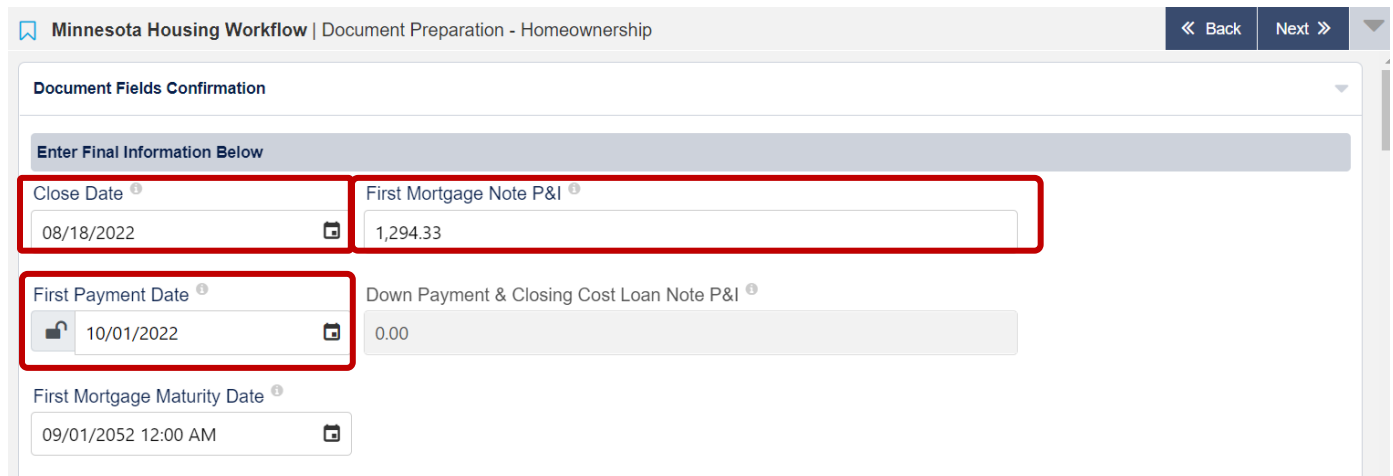


Current Loan: Alice Firsttimer | Registered

**Minnesota Housing Workflow (14)**

- Loan Summary - Homeownership
- Document Preparation - Homeownership**
- True & Certify
- Products and Pricing Validation
- Borrower Information - Homeownership
- Borrower Demographic Information

2. Enter Closing date, the first mortgage P&I, the down payment mortgage P&I, if applicable. Click save and the first payment date and maturity date will auto populate.  
**Note:** Interest Credit Closings are allowed but be sure the first payment date is adjusted so the maturity date populates correctly.



Minnesota Housing Workflow | Document Preparation - Homeownership

Document Fields Confirmation

Enter Final Information Below

Close Date ⓘ 08/18/2022	First Mortgage Note P&I ⓘ 1,294.33
First Payment Date ⓘ 10/01/2022	Down Payment & Closing Cost Loan Note P&I ⓘ 0.00
First Mortgage Maturity Date ⓘ 09/01/2052 12:00 AM	

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

**Subject Property Information**

Property Street ⓘ  
123 Main

Property City ⓘ Zip Cod  
St. Paul 55116

**Legal Description** ⓘ

## 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 <sup>?</sup>

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? <sup>?</sup>

Do not include Borrowers or Cosigners

First Name <sup>?</sup>	Last Name <sup>?</sup>
<input type="text"/>	<input type="text"/>
First Name <sup>?</sup>	Last Name <sup>?</sup>
<input type="text"/>	<input type="text"/>
First Name <sup>?</sup>	Last Name <sup>?</sup>
<input type="text"/>	<input type="text"/>
First Name <sup>?</sup>	Last Name <sup>?</sup>
<input type="text"/>	<input type="text"/>

3. 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 <sup>?</sup>
Cosigner Middle Name <sup>?</sup>
Cosigner Last Name <sup>?</sup>

Cosigner Suffix <sup>?</sup>

Cosigner Street Address <sup>?</sup>

Cosigner City <sup>?</sup>
Cosigner State <sup>?</sup>
Cosigner Zip Code <sup>?</sup>

Select...

Cosigner Credit Score <sup>?</sup>


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

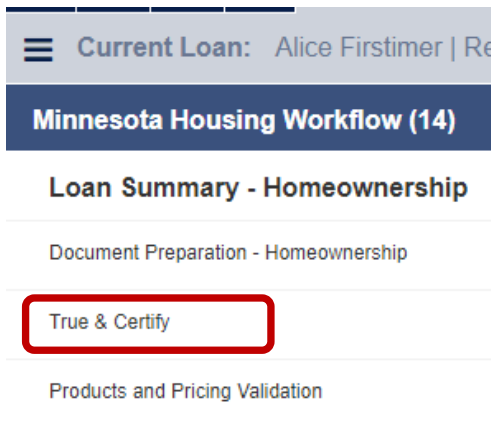
## True & Certify

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.**

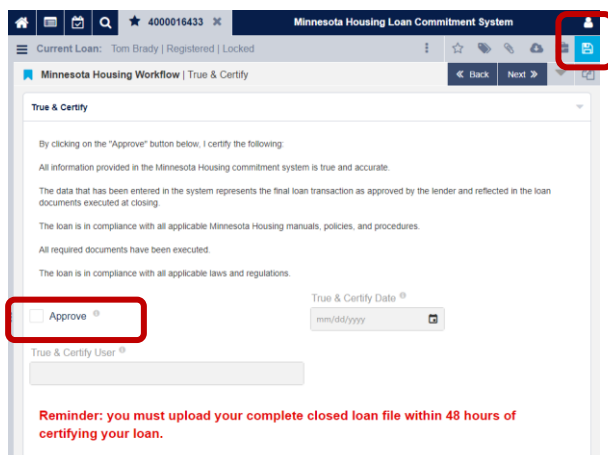
Complete the True & Certify screen *after* the loan has closed. Once this process has been completed you will no longer be able to make any updates. You must verify all information is accurate before completing the True & Certify process.

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

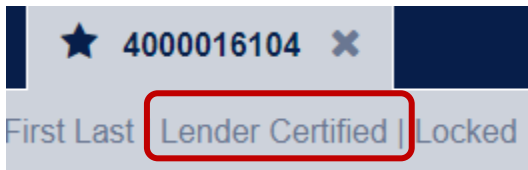


2. Click approve, then click the save button in the upper right corner





3. 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.



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

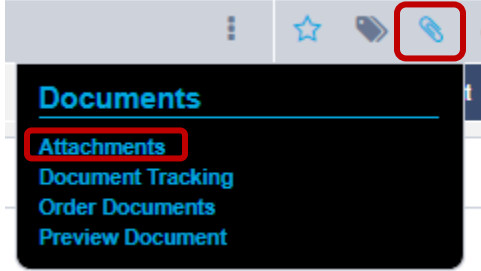
 A screenshot of the 'Minnesota Housing Loan Commitment System' interface. The top navigation bar shows the current loan as 'Jonnie Moose | Lender Certified | Locked'. The left sidebar lists various workflow steps, with 'True & Certify' selected. The main content area is titled 'True & Certify' and contains a certification statement. Below the statement, there is an 'Approve' button with a checkmark, a 'True & Certify Date' field showing '02/16/2023 09:08:18 AM', and a 'True & Certify User' field showing 'LP Security'. A reminder states: 'Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.' Below this, there is a section titled 'Attach the complete closed loan file below' with a red box highlighting an 'Add Attachments' button. At the bottom, there is a table with columns: Attachment Name, Category, Attached Date, Attached By, and Actions. The table contains one row with the attachment 'Barbara Freddie ClosedLoanFile-385Pages.pdf'.
 

Attachment Name	Category	Attached Date	Attached By	Actions
<a href="#">Barbara Freddie ClosedLoanFile-385Pages.pdf</a>	Closed Loan File	02/16/2023 09:54:23 am	BSPS, Security	<a href="#">X</a> ...

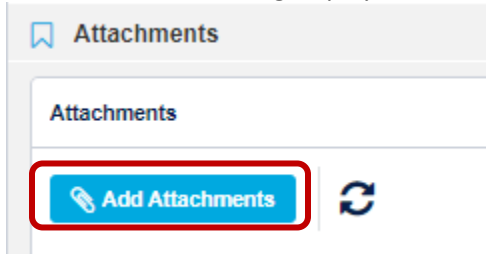
## Uploading the Closed Loan File

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

--Select--

Attachment

Closed Loan File

Comment

Comment

Cancel

Upload Attachment

- You can enter a comment in the **Comments** field.
- 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

Trailing Documents

Attachment

Closed Loan File

Condition Clearing Document

Rehab Pre-Close Loan File

Trailing Documents

Comment

Comment

Cancel

Upload Attachment


MCP\_HO\_System\_Guide

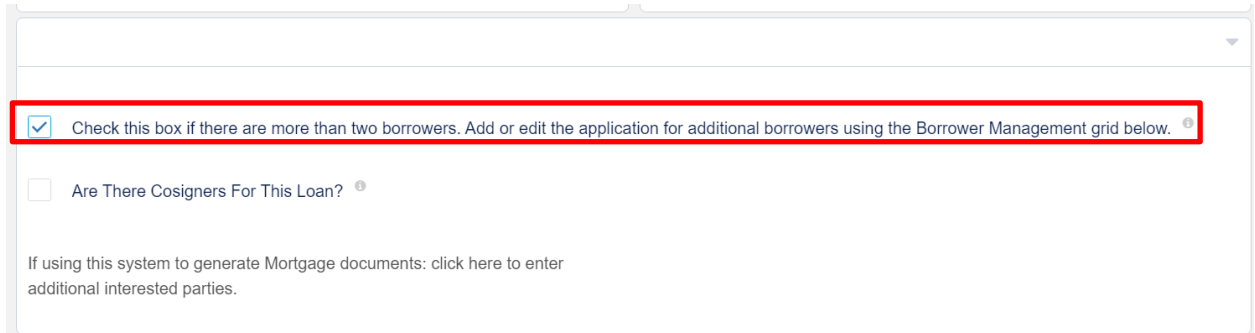
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## How to add more than two borrowers to a loan transaction

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

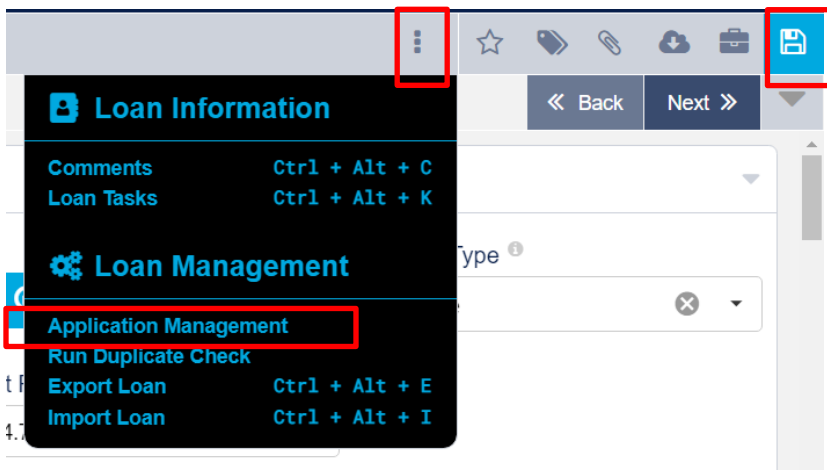


☒ Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management grid below. ⓘ

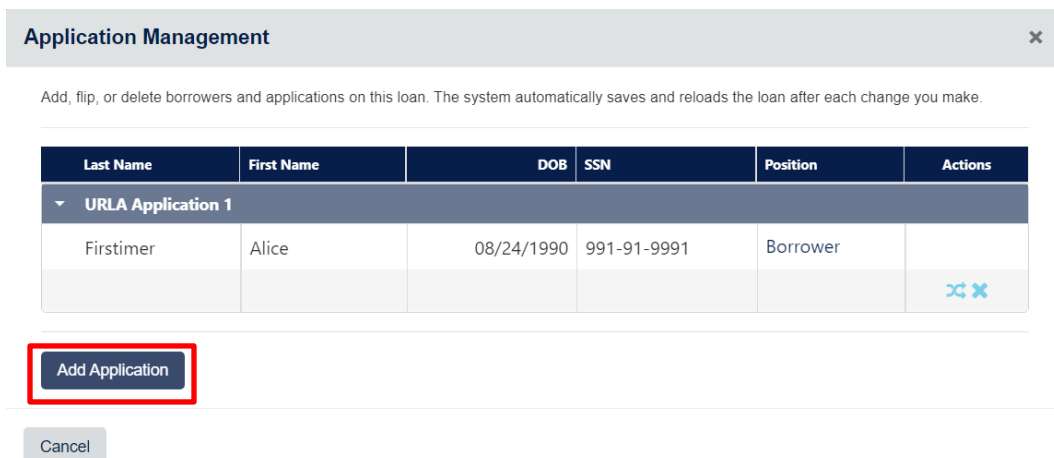
☐ Are There Cosigners For This Loan? ⓘ

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** [X]

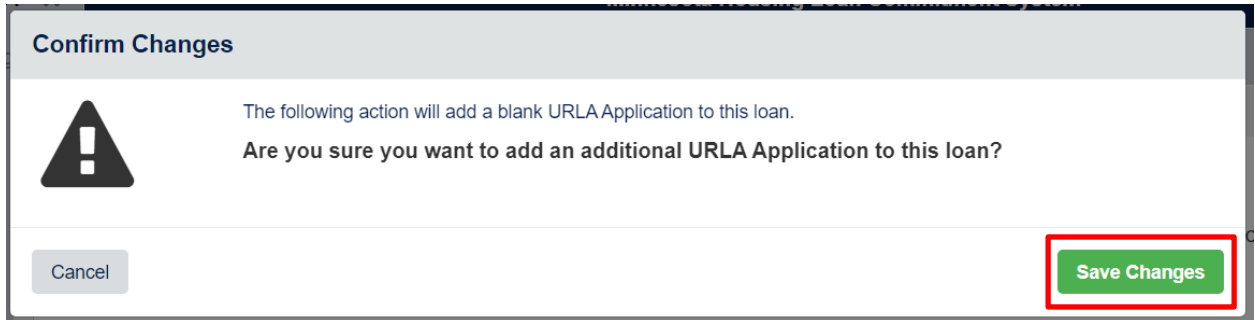
Add, flip, or delete borrowers and applications on this loan. The system automatically saves and reloads the loan after each change you make.

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


**Add Application**

Cancel

4. Click on Save Changes




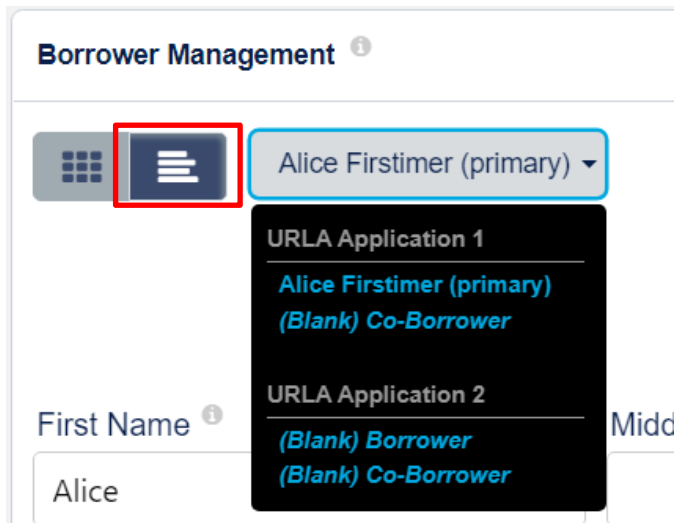
**Confirm Changes**

 The following action will add a blank URLA Application to this loan.



Are you sure you want to add an additional URLA Application to this loan?

Cancel Save Changes

5. 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.



**Borrower Management** ⓘ

  Alice Firsttimer (primary) ▼

URLA Application 1

Alice Firsttimer (primary)  
(Blank) Co-Borrower

URLA Application 2

(Blank) Borrower  
(Blank) Co-Borrower

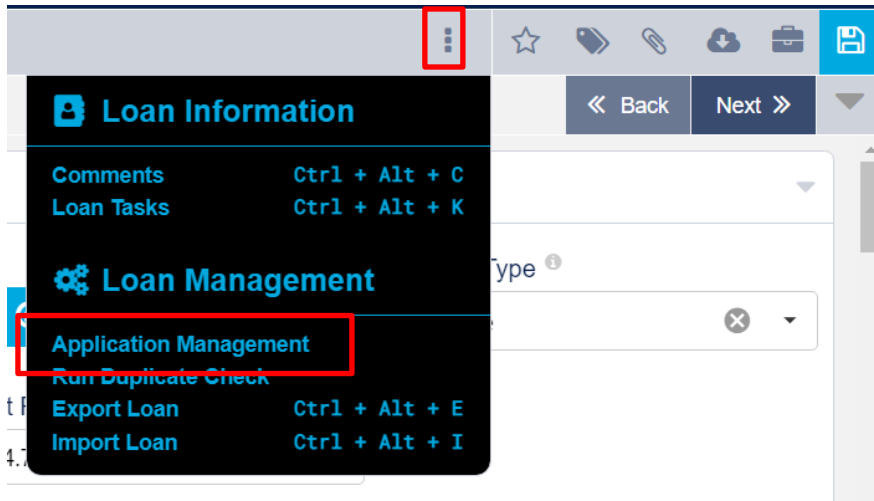
First Name ⓘ Alice Middle


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

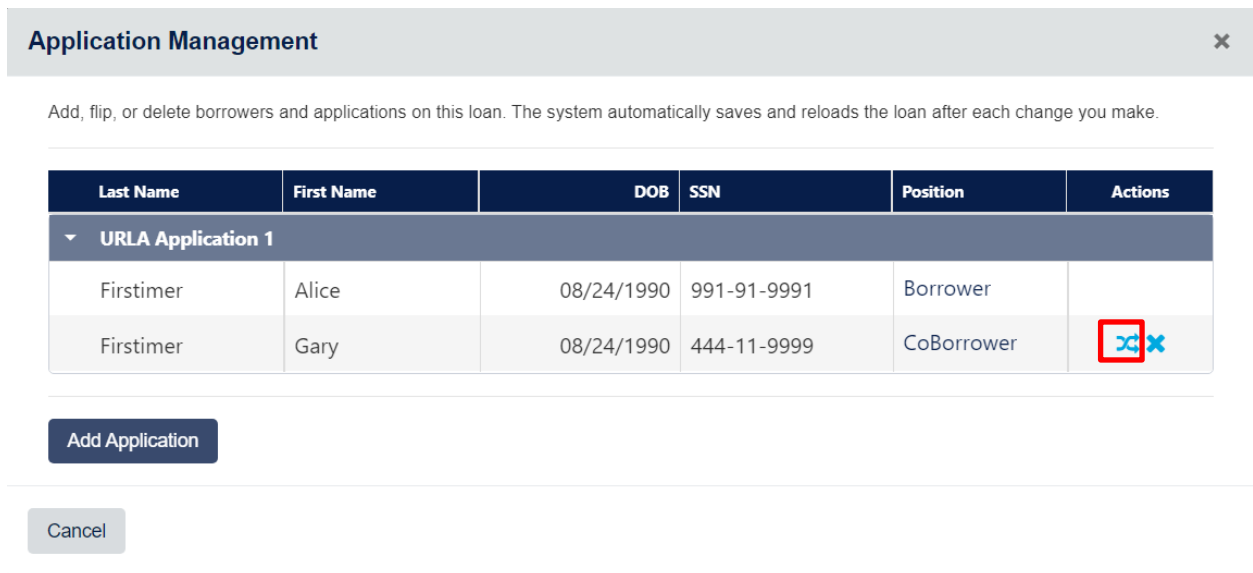
NOTE: If the loan is already locked, after adding the additional borrower(s), you will need to call the Partner Solutions Team at 651-296-8215 and request the social security number be entered.

## 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

### Confirm Changes



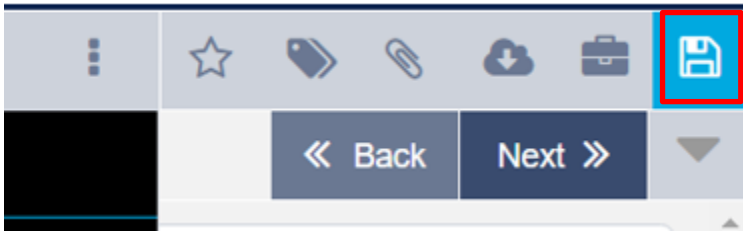
The following action will alter the position of borrowers on this loan.

Are you sure you want to move **Gary Firstimer** from **CoBorrower** to **Borrower** in **Application 1**?

Cancel

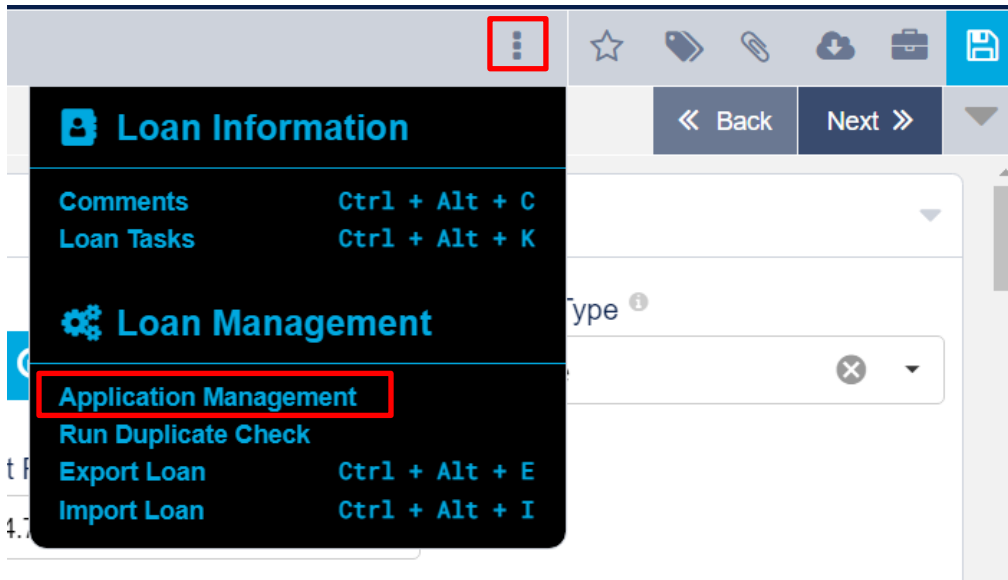
Save Changes

4. Save changes before exiting the loan

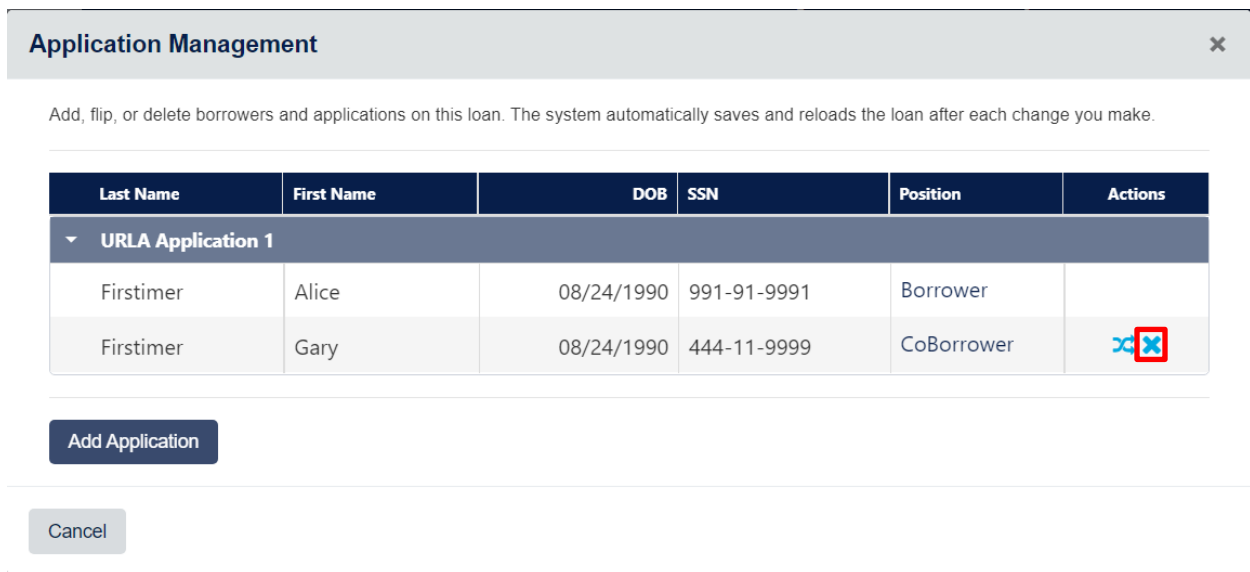


## Remove Borrower

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

Delete










The following action will remove borrowers from this loan.  
Are you sure you want to remove **Gary Firstimer** from **URLA Application 1** ?

Cancel


Delete

4. Save Changes before exiting loan



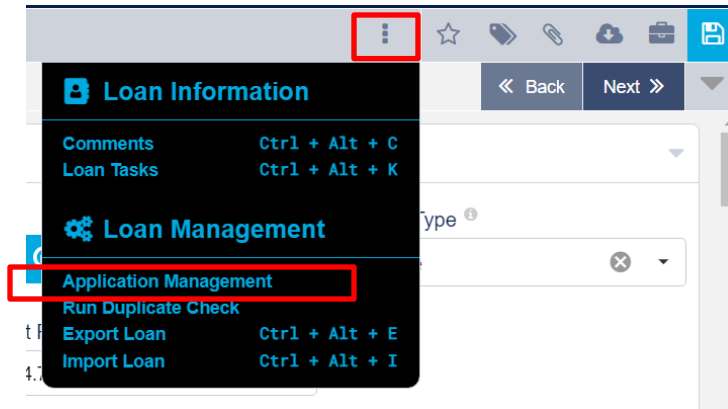
« Back

Next »

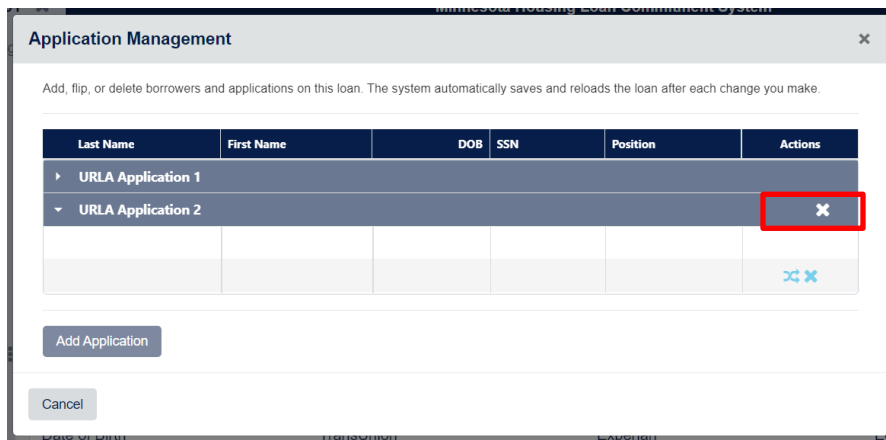


## Removing Applications

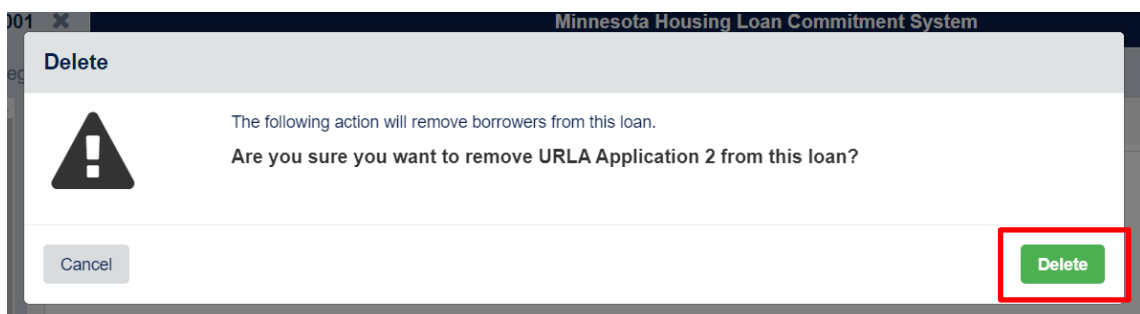
1. Click on the ellipses at the top right corner of the screen and select Application Management



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

