# Table of Contents

Accessing the Loan Commitment System ................................................................. 4  
Logging in to the Loan Commitment System ......................................................... 4  
Changing Your Loan Commitment System Password ........................................... 5  
Logging Out of the Loan Commitment System ..................................................... 6  
The Loan Commitment System Basics ................................................................... 7  
  Screen Layout ...................................................................................................... 7  
  Searching for a Loan ............................................................................................. 9  
  Search for a Loan in the Pipeline Vista Screen ................................................. 12  
  Pipeline Vista ..................................................................................................... 15  
  Funding Pipeline Vista ........................................................................................ 16  
  Creating and Saving Profile Views ..................................................................... 17  
  Filtering Pipeline Table Data ............................................................................ 19  
  Creating and Saving Profile Views ..................................................................... 23  
The Navigation Panel ............................................................................................. 25  
  New Loan .......................................................................................................... 25  
  Import ................................................................................................................. 26  
  Uploading a Fannie Mae 1003 ......................................................................... 27  
  Search ................................................................................................................ 29  
The Actions Menu .................................................................................................. 30  
  Export ............................................................................................................... 31  
  Attachments ...................................................................................................... 33  
  Comments .......................................................................................................... 35  
  Order Services .................................................................................................. 36  
  Products and Pricing ......................................................................................... 36  
  Order Documents ............................................................................................... 37  
Loan Maintenance .................................................................................................... 40  
  How to cancel a loan: ........................................................................................ 40  
  How to Change Loan Pricing when Lock Status is “Locked” (Home Ownership): .... 42  
  How to change loan pricing when lock status is “Locked” (Home Improvement) ........ 47  
  How to extend a rate lock ................................................................................... 53
How to add more than two borrowers to a loan transaction ..............................................54
Servicer Screen..................................................................................................................57
Accessing the Loan Commitment System
Logging in to the Loan Commitment System

The Loan Commitment System is accessible through Internet Explorer only.

Prior to logging in to the Loan Commitment System, your system administrator must have a user account set up for you in Loan Commitment System Administration and provide you with a username and password.

To access your organization’s Loan Commitment System production environment, proceed with these steps:

1. Access Minnesota Housing’s Loan Commitment System

   The Loan Commitment System logon screen displays.

   ![Loan Commitment System logon screen](image)

2. In the **Username** field, enter your username.

3. In the **Password** field, enter your password.

4. Click **Login**.
Changing Your Loan Commitment System Password

The Loan Commitment System logon screen enables you to change your login password. Be sure you choose a password you can easily remember, but is difficult for someone else to guess.

To change your password for the Loan Commitment System, proceed with these steps:

1. Access Minnesota Housing’s Loan Commitment System

   The Loan Commitment System logon screen displays.

2. Enter your email address in the Username field and current password in the Password field.

3. Click the Change Password caret.

4. In the New Password field, enter a new password.
   **Note:** Passwords must be at least 12 digits long and contain at least 1 number, 1 upper case letter, 1 lower case letter and 1 special character. Passwords cannot be reused.

5. In the Confirm field, enter the new password again.

6. Click Login.
Logging Out of the Loan Commitment System

Prior to logging out of the Loan Commitment System, ensure you save all of your work. It is recommended that you log out of the Loan Commitment System rather than just closing the web page. If you close the web page by clicking the X in your web browser, changes will not be saved.

To log out of the Loan Commitment System, proceed with these steps:

1. In the menu, click on your **Username**.
2. In the drop-down list, click **Logout**.
The Loan Commitment System Basics
This section describes the basic layout of the Enterprise Lending Center and how to locate a loan.

Screen Layout

All of the screens in the Loan Commitment System have certain similar features. The following features are the same in all of the screens in the Loan Commitment System:

- **Navigation Panel.** This section displays all of the screens available for you to view and work in. For more information on the navigation panel, refer to the section in this user guide titled “The Navigation Panel.”

- **Active Borrower Management Bar.** This bar displays the 1003 information for each borrower on a loan. You can add a borrower application to a loan by clicking **Add Application.** You can also switch the borrowers and delete a co-borrower by clicking on the drop-down list:

  ![Screen Screenshot](image)

- **Screen Title.** The title of the screen you are working in will be displayed in this tab.

- **Work Area.** This is where you build or edit a loan. The work area changes depending on the screen you are working in.

- **Loan ID.** This is the Minnesota Housing loan ID for the loan you are working in.

- **Borrower Names.** This is where the borrower names display for the loan you are working in.

- **Loan Status:** This is where the status of the loan displays. Status options are dependent on your organization’s preferences.
• **Actions Menu.** Once the loan is selected, use these features to perform certain actions on the loan. For more information on the Actions menu, refer to the section in this user guide titled “The Actions Menu”.

• **Save.** This is how you save changes you made to a loan. It is recommended that you save frequently.
Searching for a Loan

The Loan Commitment System enables you to search for a loan in two ways, allowing for easy access of a loan. You can search for a loan in the following locations:

- Navigation panel
- Pipeline Vista Screen

To search for a loan using the **Search** button in the navigation panel, proceed with these steps:

1. In the Loan Commitment System, click **Search**.

   ![Search dialog](image)

   The Loan Search dialog displays.
2. In the **Field** drop-down list, select the criteria you want to use for your loan search.

![Loan Search Field drop-down list](image)

3. In the **date range fields**, select a beginning date and an ending date between which the loan was created.

![Date range fields](image)

To add an additional search filter or remove a search filter, follow these steps:

a. Add a search filter by clicking **Add Filter**.

![Add Filter](image)

A new search criteria line displays.
b. Remove a search filter by clicking **Delete**.

4. Click **Search**.

A list of loans matching your search criteria displays:

5. Highlight the loan you want to open by clicking on the loan line item.

6. Click **Open**.
Search for a Loan in the Pipeline Vista Screen

1. Select Pipeline Vista from the left navigation menu.

2. Click the Show Pipeline Search caret.

3. In the Field drop-down list, select the criteria you want to use for your loan search.

4. In the Like drop-down list, select an option.
5. In the free text field, enter a value.

For example, if you select **Loan Number** in the **Field** drop-down list, enter the loan number of the loan you want to find.

To add an additional search filter or remove a search filter, follow these steps:

a. Add a search filter by clicking **Add Filter**.

b. Remove a search filter by clicking **Delete**.

6. In the **Max Number of Results** field, you can change the number of results that display.

The maximum value you can enter in the **Max Number of Results** field is **1000** (this is the default value populated by the system).
7. Click **Search**.

A list of loans matching your search criteria displays.

8. Double-click the line item of the loan to open it.
Pipeline Vista

This section includes the following topics:

- Funding Pipeline View
- Creating and Saving Profile Views
- Filtering Pipeline Table Data
- My Tasks Screen
- Creating and Saving Profile Views

The Pipeline Vista screen enables you to search for and view current loans in your pipeline. To learn more about searching for a loan in the Pipeline Vista screen, refer to the section in this guide titled, “Searching for a Loan”.

To access the Pipeline Vista screen, click Pipeline Vista in the navigation panel.

The Pipeline Vista screen displays, as shown:
Funding Pipeline Vista

The Funding Pipeline Vista enables you to view loan amounts and their disbursement date. To change to this view from the Pipeline Vista homepage:

1. Click the drop-down box on the right side of the screen above the loan list.
2. Select **Funding Pipeline Vista** from the list (as shown below).
Creating and Saving Profile Views

The Pipeline Vista screen enables you to change the way the header columns display in the screen. You are able to save multiple profile views to help you easily view certain loans based on specific attributes.

To build a custom profile view in the Pipeline Vista screen, proceed with these steps:

1. Move a header column by clicking on the header and dragging it where you want it to display.

2. When you have the headers placed where you want, proceed with these steps to save the profile view:
   a. In the Manage Profiles drop-down list, click Save As.

The Save As Profile dialog displays:

b. In the free text field, enter a name for the profile view.

c. Select the Set as default checkbox if you want this view to display when you open the Pipeline Vista screen.

d. Click Save As.
The view is available in the **Default Profile** drop-down list.

![Default Profile dropdown list](image)

3. You can delete a view by following these steps:

   a. Select the view in the **Default Profile** drop-down list.

   b. In the Manage Profiles drop-down list, select **Delete**.

   ![Delete button](image)

   The Delete Profile dialog displays.

   ![Delete Profile dialog](image)

   c. In the drop-down list, select the profile view you want to delete.

   d. **Click Delete.**

   The Delete Confirmation system message displays:

   ![Delete Confirmation](image)

   e. **Click Yes.**
Filtering Pipeline Table Data

In the Pipeline Vista screen, you can right click on the table’s column headers to view menu options. The options enable you to personalize your view of the table by sorting the columns, resizing the columns, or filtering the column data:

The right-click menu provides the following options:

- **Sort Ascending**. Sorts the table in ascending order by the first column’s information.
- **Sorts Descending**. Sorts the table in descending order by the first column’s information.
- **Clear Sorting**. Removes sorting applied to the table.
• **Group by This Column.** Groups loans according the selected column.

This image illustrates loans grouped by the Creation Date column data:

<table>
<thead>
<tr>
<th>Loan Number</th>
<th>Client branch</th>
<th>RDC</th>
<th>IntegratedDisod</th>
<th>Product</th>
<th>Last Name</th>
<th>First Name</th>
<th>Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3000016144</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>Firstmar Alice</td>
<td>400,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016145</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>Early Check ULD Sandeep</td>
<td>300,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016148</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>8.0 Regression F America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016149</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>8.0 Regression F America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016150</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>8.0 Regression F America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016151</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>30 Yr Fixed America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000016154</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>User Test</td>
<td>150,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000016155</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>30 Yr Fixed America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016156</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>8.0 Regression F America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016157</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>8.0 Regression F America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016158</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016159</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016160</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016161</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000016162</td>
<td>Example Client 2</td>
<td>QA Operations C</td>
<td>TILA-RESPA 201</td>
<td>America Andy</td>
<td>105,660.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Show Column Chooser.** Enables you to remove columns or add them back.
Arrange a column view using these actions:

- To add a column, drag and drop the column name from the Column Chooser list to the table. The double arrows indicate the location in the table where the column is added.
- To remove a column, drag and drop the column header from the table to the Column Chooser list.
- To reorder a column, drag and drop it to another column location in the table.
  - **Best Fit.** Sets the selected column’s dimension to best fit the data.
  - **Best Fit (all columns).** Sets all columns’ dimensions to best fit the data.
  - **Filter Editor.** Displays the Filter Editor dialog:

  ![Filter Editor](image)

  You can edit the filter rule by updating, adding, or deleting filter conditions and values.

- **Show Search Panel.** Displays the Search field.

  The Search field enables you to filter the loan list by search word, as shown below. Click the “X” to undo the filtering.

  ![Search Field](image)
• **Hide Search Panel.** Closes the search panel

• **Show Group Panel.** Displays the group panel, which lists any groupings applied to the column data

This image illustrates the Group Panel. The list in the figure is grouped first by Creation Date and then by Loan Amount:

![Group Panel Image]

Arrange a group view using these actions:

- To add a new group, drag and drop a column header in the table to the Group Panel.
- To remove a group, drag and drop a column group from the Group Panel.
- To promote or demote a column in subordination, drag and drop the column group within the Group Panel.

• **Hide Group Panel.** Hides the Group Panel in the screen.
Creating and Saving Profile Views

The My Tasks screen enables you to change the way the header columns display in the My Tasks screen. You are able to save multiple profiles to help you easily view certain loan attributes.

To build a custom profile view in the My Tasks screen, proceed with these steps:

1. Move a header column by clicking on the header and dragging it where you want it to display.
2. When you have the headers placed where you want, proceed with these steps to save the profile view:
   a. In the Manage Profiles drop-down list, click Save As.
   b. In the free text field, enter a name for the profile view.
   c. Select the Set as default checkbox if you want this view to display when you open the Pipeline Vista screen.
   d. Click Save As.
      The view is available in the Default Profile drop-down list.
3. You can delete a view by following these steps:

   a. Select the view in the Default Profile drop-down list.

   b. In the Manage Profiles drop-down list, select **Delete**.

   ![Delete Profile dialog](image)

   The **Delete Profile** dialog displays.

   c. In the drop-down list, select the profile view you want to delete.

   d. Click **Delete**.

   The Delete Confirmation system message displays.

   ![Delete Confirmation](image)

   e. Click **Yes**.
The Navigation Panel

The navigation panel enables you to easily access various aspects of the Loan Commitment System. You will find commonly used screens such as My Tasks, Pipeline Vista, Announcements and the Loan Entry screen through the Navigation Panel. The options available to you in the Navigation Panel vary based on your role.

In the Navigation Panel you find the following items:

![Navigation Panel Diagram]

New Loan

Clicking this icon enables you to create a new loan.
Import

Clicking this icon enables you to import files from your computer. If you have 1003 information for a loan contained in an external file, you can import the file into the Loan Commitment System to create a new loan.

The following fields display in the Import Loan dialog:

- **File Type**: This is the type of file you want to import.
- **Mapping Set**: Clicking the field ellipsis enables you to locate and select a mapping set.
- **Import file**: This is the name of the file you select to import displays here.
- **Browse**: Clicking this field enables you to find the file you want to import.
- **Insert into New Loan**: This will be auto-selected.
- **Loan Status**: This is the status of the loan.
- **Client**: This will be populated with the Lender Partners company name.
- **Channel**: The lending program.
- **Operations Center**: Select Correspondent Ops Center, it is the only option available.
Uploading a Fannie Mae 1003

1. Click on the Import icon.

   ![Image of Import icon]

   The Import Loan pop up window will appear.

2. Click the File Type box select FNMA.

   ![Image of File Type selection]

   ![Image of File Type selection]

3. Click on Browse.

   ![Image of Browse button]
4. Locate the 1003 you want to import (KEEP file type as **FNMA Import/Export (.fnm)**). The system only accepts “.fnm” extensions.

![Image of file browser with selected import file]

5. Click **Open**.
   - Complete the remaining fields
     - Loan Status
     - Client/Lender
     - Channel
     - Operations Center

6. Click **OK**.
   See Example of a filled-in Import Loan Screen below.

![Image of filled-in Import Loan Screen]
Search

Clicking this enables you to search for a loan in your pipeline.

- **Screen Search.** This search bar enables you to quickly search for a loan entry screen. You can also click on the caret to select a loan entry screen from the drop-down list.
The Actions Menu

The Actions menu provides you with access to functions applicable to the loan you are working in. The actions available to you are dependent on your role.

The following list provides you with the most common actions located in the Actions menu:

- **Utilities.** This function is not active for Minnesota Housing loans.
- **Export.** The Export action allows you to export certain loan information.
- **Attachments.** The Attachments action enables you to upload an attachment from your computer to a loan file. This function is used to submit the file for pre-close review or to submit the closed loan file during the True and Certify process.
- **Comments.** The Comments action enables you to add a comment to a loan file and associate the comment with a category.
- **Order Services.** This function is not active for Minnesota Housing loans.
- **Products and Pricing.** The Products and Pricing action launches the Products and Pricing Wizard and enables you to review and change the product and pricing associated with the selected loan.
- **Order Documents.** The Order Documents action enables you to order document packages for a loan. The eDelivery option is available for selection in this screen.
Export

The Export actions allow you to export certain loan information. To export loan information, proceed with these steps:

1. In the Actions menu, click Export.

The Export Wizard displays.

2. Click Next.

3. Select an option from the Export Type drop-down list.
4. Click **Next**.

5. Click the **Export active loan** radio button to export the loan file you are working on.

6. Click the **Export the following loan** radio button to export a loan another loan.

   a. If you select the **Export the following loan**, enter the loan number in the free text field.

7. Click **Save**.

   The message will display:

8. Click **Finish**.
Attachments

The attachments action enables you to upload an attachment from your computer to a loan file. To add an attachment to a loan, proceed with these steps:

1. In the Actions menu, select Attachments.

The Attachments dialog displays.
2. Click the Attachments Upload caret, as shown:

![Attachment Upload](image)

3. Click the **Browse** button to select an attachment.

4. In the **Category** drop-down list, select a category.

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

6. Click **Upload**. File will show under the attachments dialog box as shown below.
Comments

The Comments action enables you to add a comment to a loan file and associate the comment with a category.

To add a comment, proceed with these steps:

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

The Comments dialog displays.
2. Click the **Add a comment** caret:

![Add a comment caret](image)

3. In the **Category** drop-down list, select a category.

4. In the **Subject** field, enter a subject.

5. In the **Comment** field, enter a comment.

6. Click **Save Comment**.

![Save Comment button](image)

**Order Services**

This feature is not active for Minnesota Housing Loans.

**Products and Pricing**

The Products and Pricing action enables you to review and change the product and pricing associated with the selected loan.
Order Documents

The Order Documents action enables you to order document packages and forms for a loan. The eDelivery option is available for selection in this screen.

To add order documents, proceed with these steps:

1. In the Actions menu, select **Order Documents**.

![Order Documents](image)

The Order Documents dialog displays, as shown:

![Order Documents Dialog](image)

2. Click **New**.
3. The New Document Job Wizard dialog box will appear. Leave Internal document type selected and click **Next**.

4. A dialog box with a list of available documents will appear on the screen. Select the documents you wish to generate and click **Finish**.
5. After clicking finish, the **Order Documents** dialog box will appear as shown below. Click the Refresh button if the documents selected do not appear on the list in the box. Click the blue title to open or print the documents.
Loan Maintenance

How to cancel a loan:

1. Open the loan.
2. Navigate to the Loan Summary Screen.
3. Enter a checkmark in the Cancel Loan check box.
4. Select a Loan Cancellation Reason from the dropdown list.
5. Click on the Save button to cancel loan.
6. The Loan will be listed as **Cancelled** at the top of the screen.
How to Change Loan Pricing when Lock Status is “Locked” (Home Ownership):

1. Open the loan.
2. Navigate to the Loan Summary screen.
3. Check the Change Pricing box.
4. Click Save Loan (Lock Status switched from Locked to New).

5. Click on the ellipses to open the Product and Pricing Wizard.

6. Update the loan information you are wishing to change. (i.e. Down Payment & Closing Cost Loan Information, PMI Company, FHA Case Number, and Mortgage Type).

7. Verify the Loan Information is updated to product guidelines.
8. Navigate to the **Product Validation** screen.

9. First select the **Lock Periods** and then click the **Run Eligibility** button.

10. Select the **Valid Product**.
11. Navigate to the **Pricing** screen.

12. Verify the **Pricing Date** matches the date the loan was originally locked (APOR Int Rate Set Date). If the date is correct go to Step b.

   a. If date is different, click inside the **Pricing Date** box to select the correct date. Once the corrected date is selected, click the **Refresh Pricing** button to populate the interest rate.

   b. Select desired interest rate and click the **Save and Exit** button.

13. Click on the **ellipses** to open the **Product and Pricing Wizard**.
14. Navigate to the **Rate Lock** screen.

15. Verify the **Lock Effective Date** matches the date the loan was originally locked (**APOR Int Rate Set Date**, on Pricing screen). If the date is correct go to Step 17.

   a. If date is different, click inside the **Lock Effective Date** box to select the correct date.

16. Click the **Lock Action** button.
17. Click the Action Box and select Lock.

18. Click the Ok button.

19. Click Save and Exit to complete the Product change.

20. Lock Status changed to Locked. If still showing New, close the loan and open again and status updates to Locked.
How to change loan pricing when lock status is “Locked” (Home Improvement)

1. Open the loan.
2. Navigate to the Loan Summary screen.
3. Check the Change Pricing box.
4. Click Save Loan (Lock Status switched from Locked to New).

5. Click on the ellipses to open the Product and Pricing Wizard.
6. Navigate to the **Product & Loan Information – Home Improvement** screen.

7. Update the loan information you are wishing to change (Secured to Unsecured, ACH to Non-ACH, Term, Products, etc.).

8. Click **Save and Exit**.

9. Click **Close**.
10. Click Cancel.

11. Click Yes.
12. Check the **Change Pricing** box.

13. Click **Save Loan**.

14. Click on the **ellipses** to open the **Product and Pricing Wizard**.
15. Navigate to the **Product & Loan Information - Home Improvement** screen.

16. Update the loan information you are wishing to change (Secured to Unsecured, ACH to Non-ACH, Term, Products).

17. Click on **Save and Exit** (no Halt).
18. Check the Re-Lock HI Loan box.

19. Click Save Loan.

20. Lock Status changed to Locked.
How to extend a rate lock

1. Open the loan.
2. Navigate to the **Lock Extensions** screen on the left menu.

3. From the drop-down menu, select the length of the lock extension.

4. Click Save in the upper right corner to complete extension.
How to add more than two borrowers to a loan transaction

Note: You can add additional borrowers when you create a loan or later in the process.

1. Open the loan.
2. Navigate to the Borrower Information screen.
3. Check the box below to add more than two borrowers to a loan.
4. Click the Save and Exit button to create the additional screen to add more borrowers.
5. Click on Add Application.
6. Click on No Name.

7. A new screen will appear and you can enter one or two additional borrowers. **Note**: You can add up to 8 borrowers.
You can see two additional borrowers were added.

You can see all borrowers’ names across the top of each loan screen.
Servicer Screen

1. Open the loan.

2. Navigate to the **Servicer Information** screen to validate servicer information is entered and accurate.

3. The **Servicer Loan Number** will be entered or populated in the Servicer Loan Number field.