



# **Basic Navigation and Loan Maintenance System Guide**

*April 22, 2019*

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MINNESOTA HOUSING –BASIC NAVIGATION AND LOAN MAINTENANCE SYSTEM GUIDE

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## 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.



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.

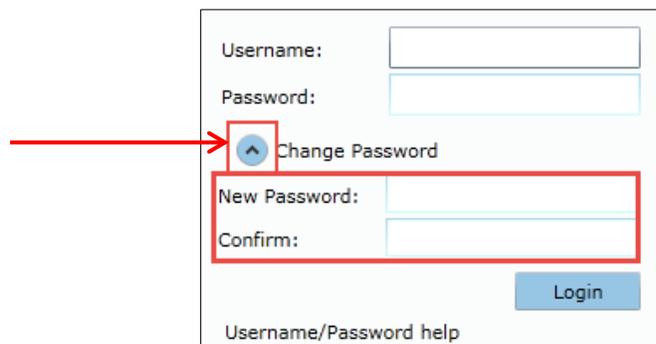
To change your password for the Loan Commitment System, proceed with these steps:

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.



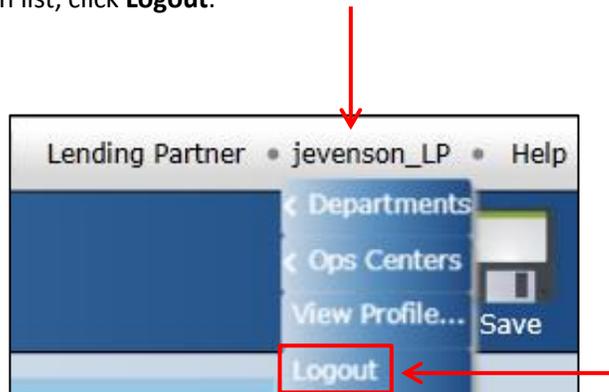
4. In the **New Password** field, enter a new password.  
**Note:** Passwords must be at least 12 digits long and contain at least 1 number, 1 upper case letter, 1 lower case letter and 1 special character. Passwords cannot be reused.
5. In the **Confirm** field, enter the new password again.
6. Click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

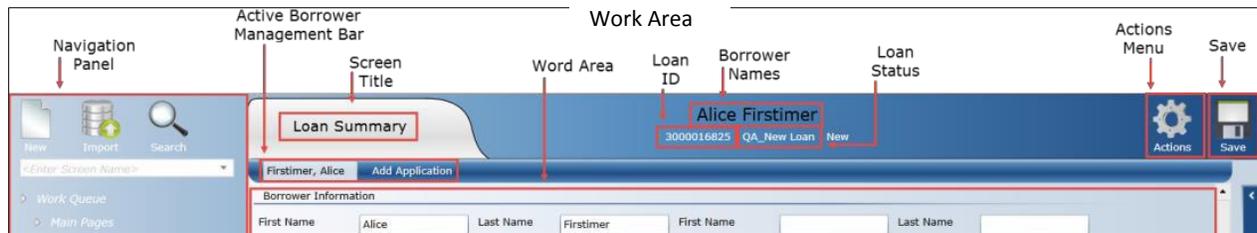


## The Loan Commitment System Basics

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 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:

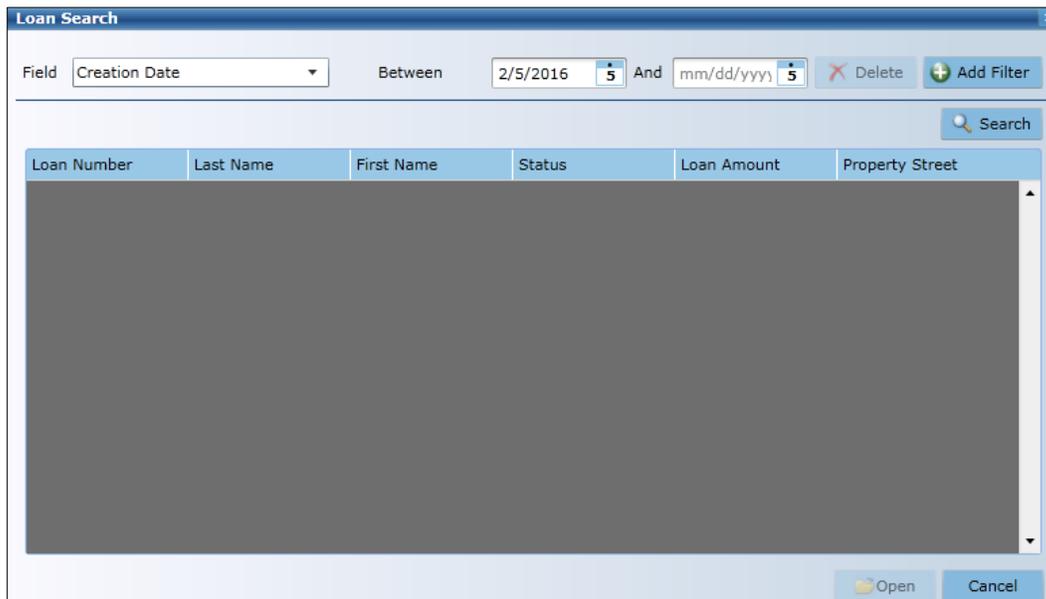
- Navigation panel
- Pipeline Vista Screen

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

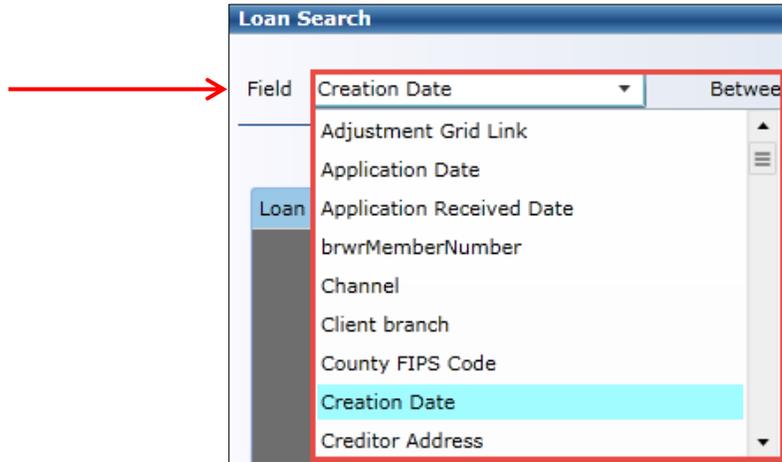
1. In the Loan Commitment System, click **Search**.



The Loan Search dialog displays.



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

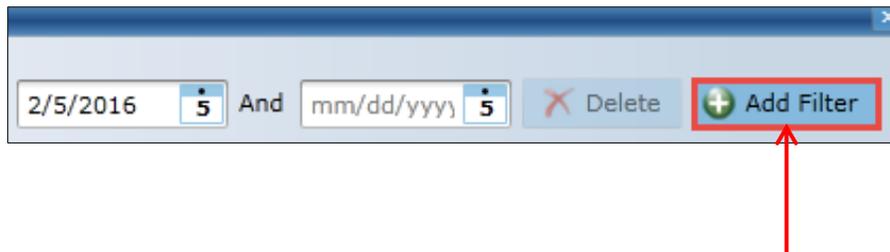


- In the **date range fields**, select a beginning date and an ending date between which the loan was created.



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

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



A new search criteria line displays.



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

Field: Branch ID    Equal To    [ ]    **Delete**    + Add Filter

Max Number of Results: 1000    Search

4. Click **Search**.

2/9/2016 5 And 5/5/2016 5    Delete    + Add Filter

**Search**

A list of loans matching your search criteria displays:

Loan Search

Field: Creation Date    Between    2/9/2016 5 And 5/5/2016 5    Delete    + Add Filter

Loan search results: 2 loans.    Search

Loan Number	Last Name	First Name	Status	Loan Amount	Property Street
3000002423	Firstimer	Alice	Submitted to Fundir	320000.00	123 Main Street
3000002424	Loan	Test	PreQual	325000.00	789 Happy Lane

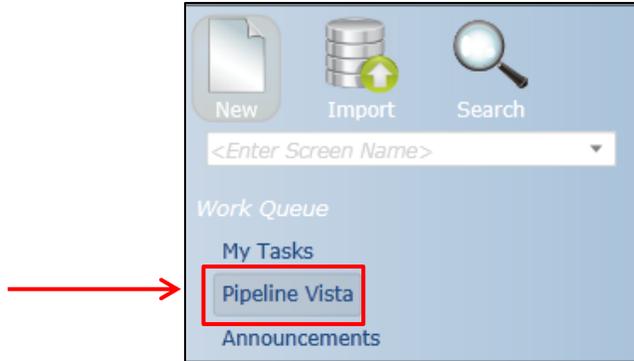
**Open**    Cancel

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

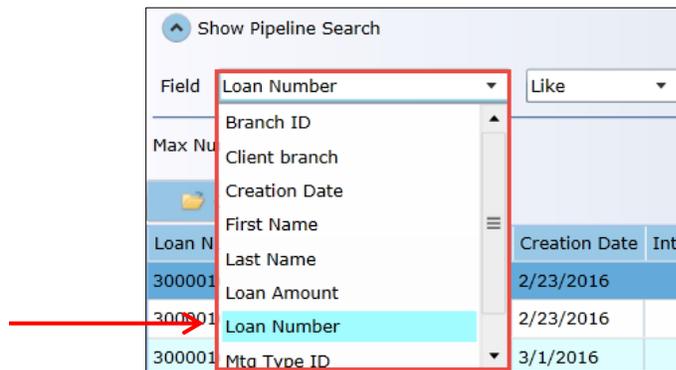
1. Select **Pipeline Vista** from the left navigation menu.



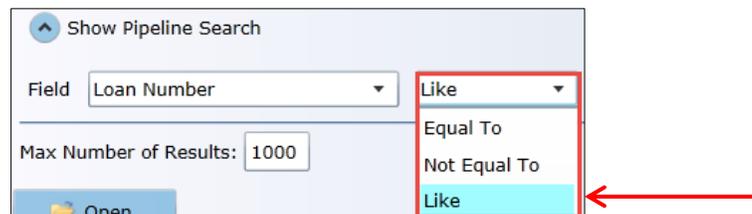
2. Click the **Show Pipeline Search** caret.



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**.

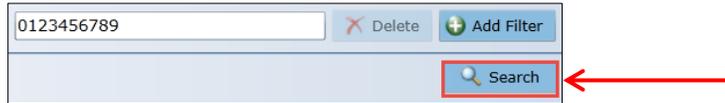
A new search criteria line displays.

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).

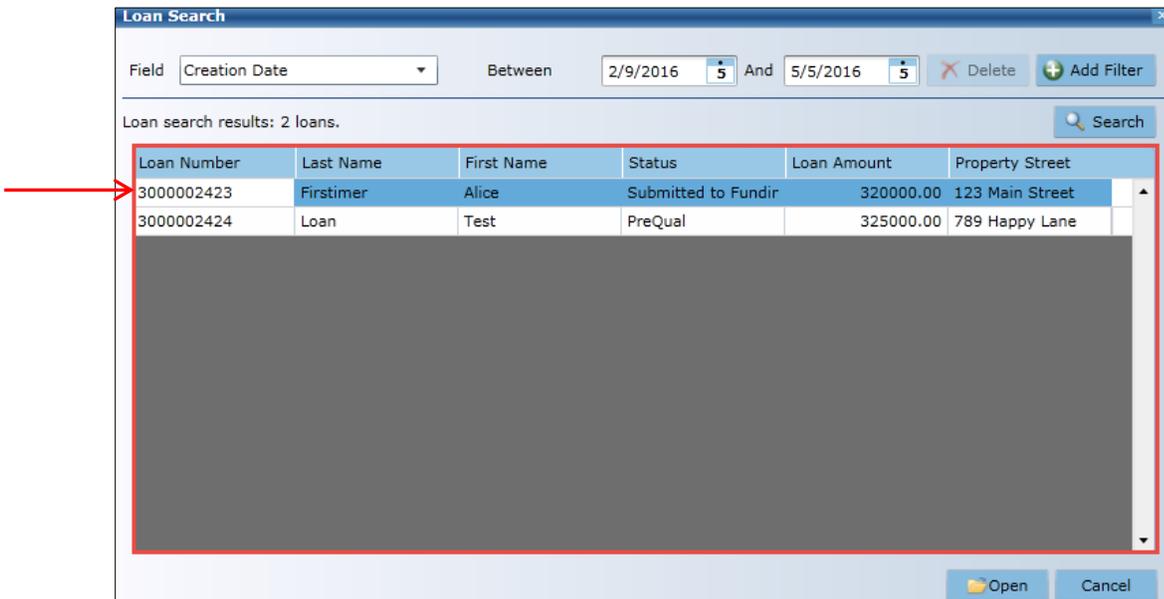
7. Click **Search**.



A search filter interface showing a text input field containing '0123456789', a 'Delete' button with a red 'X' icon, and an 'Add Filter' button with a green plus icon. Below these is a 'Search' button with a magnifying glass icon, which is highlighted with a red box and a red arrow pointing to it from the right.

A list of loans matching your search criteria displays.

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



A screenshot of the 'Loan Search' window. The search criteria are 'Creation Date' between '2/9/2016' and '5/5/2016'. The results show 2 loans. A red arrow points to the first row of the table.

Loan Number	Last Name	First Name	Status	Loan Amount	Property Street
3000002423	Firstimer	Alice	Submitted to Fundir	320000.00	123 Main Street
3000002424	Loan	Test	PreQual	325000.00	789 Happy Lane

Buttons at the bottom: Open, Cancel

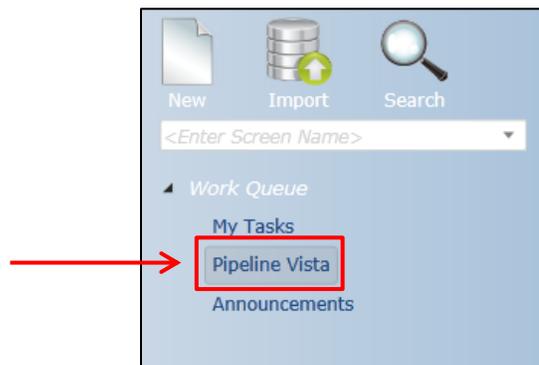
## Pipeline Vista

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.



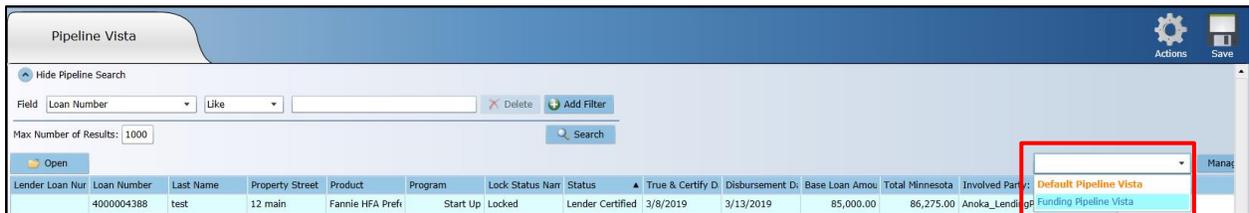
The Pipeline Vista screen displays, as shown:

Loan Number	First Name	Last Name	Co-Borrower Fir	Co-Borrower Las	Property Street	Minnesota Cities	Property Zip	Product	Program	Status	Lock Status Nam	Lender Loan Nur
4000003451	Mister	Meeseeks			2323 Earth St	Braham	55006	Fannie HFA Prefi	Start Up	Registered	Locked	684731694
4000003581	Dewey	Hafta			123 Main Street	Forest Lake	55025	Fannie HFA Prefi	Start Up	Lender Certified	Locked	
4000003617	Dewey	Hafta			456 Oak St	Forest Lake	55025	Rehabilitation Lo	Rehabilitation	Registered	Locked	
4000003620	Mickey	Mouse			456 Oak Stree	Forest Lake	55025	Rehabilitation Lo	Rehabilitation	Registered	Locked	
4000003635	Justin	Evenson			789 Main Street	Forest Lake	55025	Fannie HFA Prefi	Step Up	Registered	Lock Extended	
4000003647	Donald	Duck			741 Main Street	Forest Lake	55025	Fannie HFA Prefi	Step Up	Registered	Locked	
4000003658	Daffy	Duck			789 Main Street	Forest Lake	55025	Fix Up	Fix Up	Purchased	Locked	
4000003659	Daisey	Duck			456 Oak Street	Forest Lake	55025	Fix Up	Fix Up	Purchased	Locked	
4000003660	Bugs	Bunny			123 Main Street	Forest Lake	55025	Energy Incentive	Fix Up	Purchased	Locked	

## 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).



Disbursement D:	Base Loan Amou	Total Minnesota	Involved Party:	Default Pipeline Vista
3/13/2019	85,000.00	86,275.00	Anoka_LendingP	Funding Pipeline Vista
3/13/2019	85,000.00	86,275.00	Anoka_LendingP	MHFA

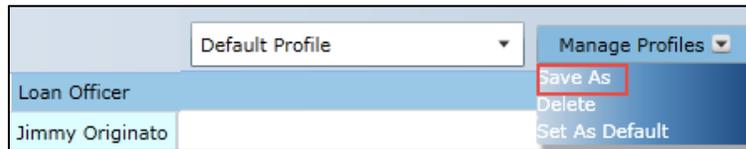
## Creating and Saving Profile Views

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.

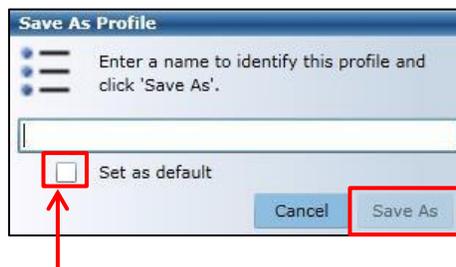
Loan Number	Last Name	First Name	Status	Loan Amount	Est Closing Date	Application Date	Purpose ID	Loan Officer	Interviewer Clier
3000002424	Loan	Test	PreQual	325,000.00			Purchase		
3000002423	Firstimer	Alice	Submitted to Fui	320,000.00	3/31/2016	2/29/2016	Purchase	Jimmy Originato	Example Client
3000002422	Firstimer	Alice	Submitted to Prc	320,000.00	9/30/2015	8/24/2015	Purchase	Jimmy Originato	Example Client

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.



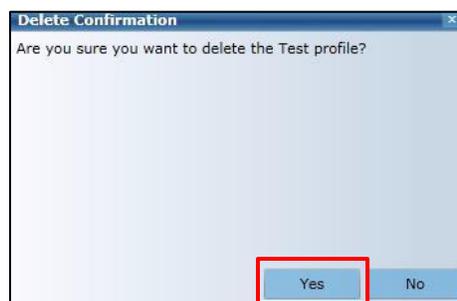
3. You can delete a view by following these steps:
  - a. Select the view in the **Default Profile** drop-down list.
  - b. In the Manage Profiles drop-down list, select **Delete**.



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:



- 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:

Product	Last Name	First Name	Loan Amount	Mtg Type ID	Name (Branch)
	Miller	Chad	50		Example Client Z-Examp
	Dowell	Andrew	20		Example Client Z-Examp
	Firstimer	Alice	13		Example Client Z-Examp
	Firstimer	Alice	13		Example Client Z-Examp
	Firstimer	Alice	13		Example Client Z-Examp
	Firstimer	Alice	13		Example Client Z-Examp
	Firstimer	Alice	13		Example Client Z-Examp
	Firstimer	Alice	13		Example Client Z-Examp
	Firstimer	Alice	13		Example Client Z-Examp
	Spender test	Elizabeth test	25		Example Client Z-Examp
QA Test ARM 10/	America	Andy	105,660.00	Conventional	Example Client Z-Examp
ARM Test produc	Miller	Terri	250,000.00	Conventional	Example Client Z-Examp

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:

Loan Number	Client branch	ROC	IntegratedDisco	Product	Last Name	First Name	Loan Amount
+ Creation Date: 1/20/2016							
- Creation Date: 1/21/2016							
3000016144	Example Client 2	QA Operations C	TILA-RESPA 201		Firstimer	Alice	400,000.00
3000016145	Example Client 2	QA Operations C	TILA-RESPA 201		Early Check ULD	Sandeep	300,000.00
3000016148	Example Client 2	QA Operations C	TILA-RESPA 201	8.0 Regression F	America	Andy	105,660.00
3000016149	Example Client 2	QA Operations C	TILA-RESPA 201	8.0 Regression F	America	Andy	105,660.00
3000016150	Example Client 2	QA Operations C	TILA-RESPA 201	8.0 Regression F	America	Andy	105,660.00
3000016151	Example Client 2	QA Operations C	RESPA 2010	30 Yr Fixed	America	Andy	105,660.00
3000016154	Example Client 2	QA Operations C	TILA-RESPA 201	8.0 Regression F	User	Test	150,000.00
3000016155	Example Client 2	QA Operations C	TILA-RESPA 201	30 Yr Fixed	America	Andy	105,660.00
3000016156	Example Client 2	QA Operations C	RESPA 2010	8.0 Regression F	America	Andy	105,660.00
3000016157	Example Client 2	QA Operations C	TILA-RESPA 201	8.0 Regression F	America	Andy	105,660.00
3000016158	Example Client 2	QA Operations C	TILA-RESPA 201		America	Andy	105,660.00
3000016159	Example Client 2	QA Operations C	RESPA 2010		America	Andy	105,660.00
3000016146	Example Client 2	AUTOFLOW OP C	TILA-RESPA 201	QA FHA Product	Bogus	Ronal	81,400.00
3000016147	Example Client 2	AUTOFLOW OP C	TILA-RESPA 201	SKO REGRESSIC	Bogus	Ronal	81,400.00
+ Creation Date: 1/25/2016							
+ Creation Date: 1/27/2016							

- **Show Column Chooser.** Enables you to remove columns or add them back.

Creation Date	IntegratedDisco	Product	Last Name	First Name	Loan Amount	
2/9/2016	AUTOFLOW OP C	TILA-RESPA 201	TRID Dummy Pr	1003Import	New	247,200.00
2/9/2016		RESPA 2010		1003Import	New	0.00
2/9/2016		RESPA 2010		1003Import	New	0.00
5/26/2016						0.00
6/1/2016						0.00
6/1/2016						0.00
6/1/2016						0.00
6/1/2016						0.00
6/2/2016						0.00
7/21/2016						0.00
9/9/2016						0.00
9/26/2016						0.00
11/21/2016						0.00
2/5/2016	AUTOFLOW OP C	TILA-RESPA 201	SKO REGRESSIC	8.1.38813	JC	81,400.00
11/7/2016	QA Operations C	TILA-RESPA 201		Customer	Ken	300,000.00

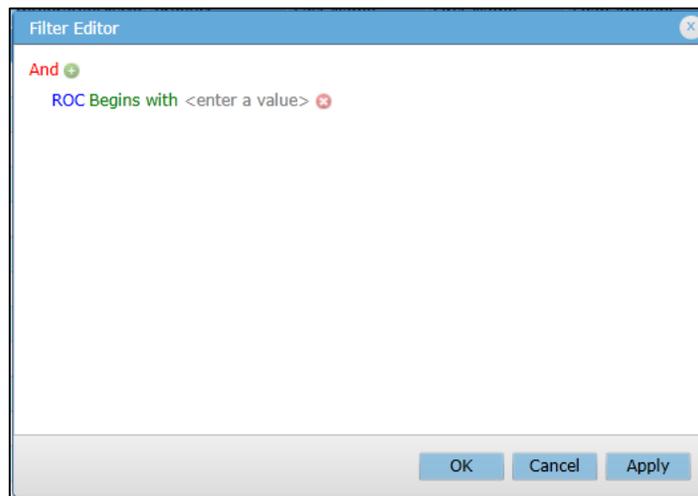
Column Chooser

Client branch

Loan Number

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:



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.

Loan Number	Creation Date	Client branch	ROC	IntegratedDisclo	Product	Last Name	First Name
3000016314	2/15/2016	Ip test client 1-E	QA Operations C	TILA-RESPA 201		Firsttimer	Alice
3000016411	2/23/2016	Example Client z	QA Operations C	TILA-RESPA 201		Firsttimer	Alice
3000016990	11/28/2016	Example Client z	QA Operations C	TILA-RESPA 201	2-1 Buydown Fal	Firsttimer	P2K Dad
3000017027	12/8/2016	Example Client z	QA Operations C	RESPA 2010		KTestFirsttimer	Alice
3000016309	2/15/2016	Example Client z	QA Operations C	TILA-RESPA 201		Firsttimer	Alice

- **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:

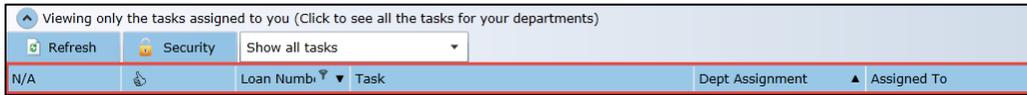
Loan Number	Client branch	ROC	IntegratedDisclo	Product	Last Name
+ Creation Date: 1/18/2016					
- Creation Date: 1/19/2016					
- Loan Amount: 0.00					
3000016066	Example Client 2	QA Operations C	RESPA 2010		Customer
+ Loan Amount: 45,000.00					
+ Loan Amount: 81,400.00					
+ Loan Amount: 105,660.00					
+ Loan Amount: 118,000.00					
+ Loan Amount: 131,257.00					
+ Loan Amount: 144,993.00					
+ Loan Amount: 175,000.00					

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.

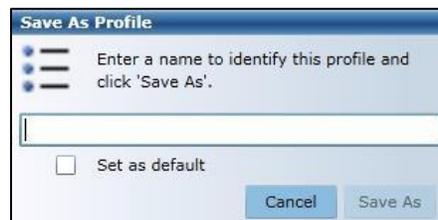


To build a custom profile view in the My Tasks screen, proceed with these steps:

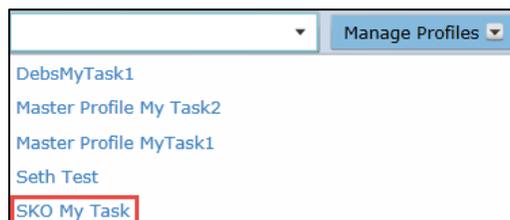
1. Move a header column by clicking on the header and dragging it where you want it to display.
2. When you have the headers placed where you want, proceed with these steps to save the profile view:
  - a. In the **Manage Profiles** drop-down list, click **Save As**.



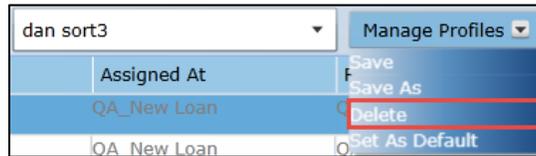
The **Save As Profile** dialog displays:



- 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.



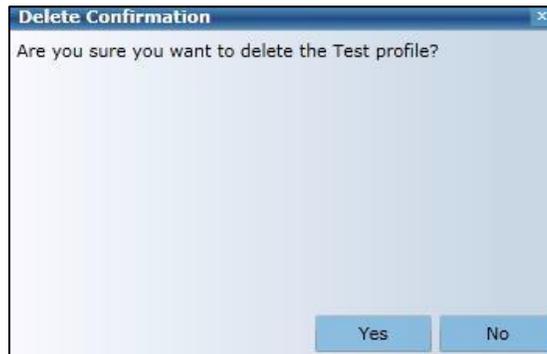
3. You can delete a view by following these steps:
  - a. Select the view in the **Default Profile** drop-down list.
  - b. In the Manage Profiles drop-down list, select **Delete**.



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.

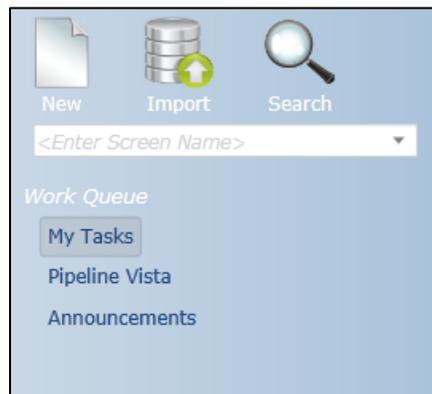


- e. Click **Yes**.

## The Navigation Panel

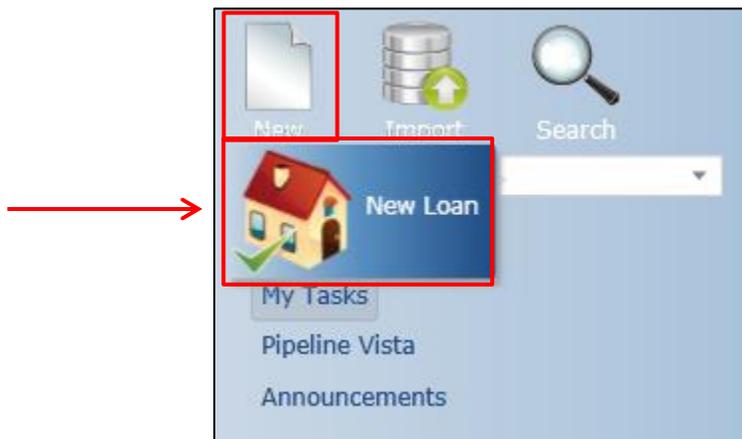
The navigation panel enables you to easily access various aspects of the Loan Commitment System. You will find commonly used screens such as My Tasks, Pipeline Vista, Announcements and the Loan Entry screen through the Navigation Panel. The options available to you in the Navigation Panel vary based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

In the Navigation Panel you find the following items:



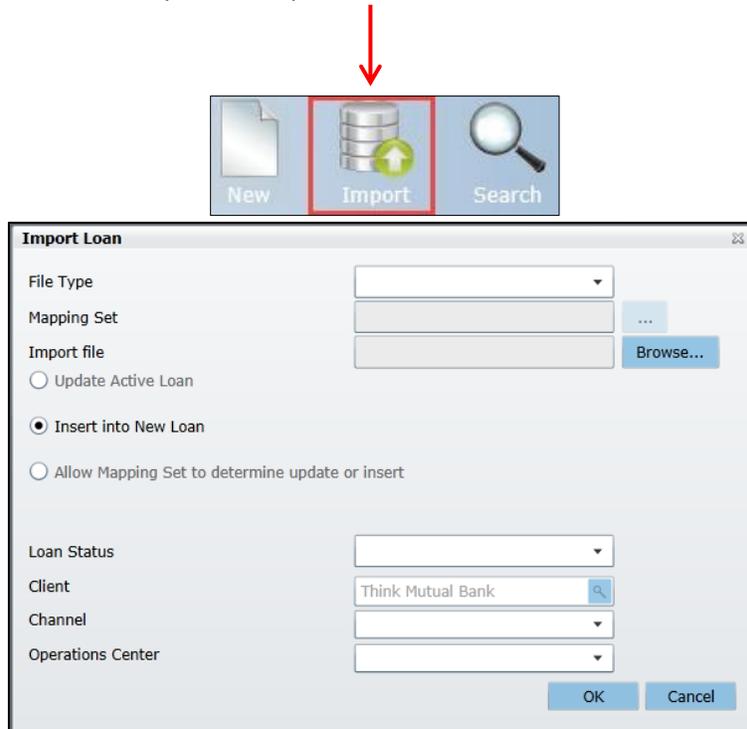
## New Loan

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.

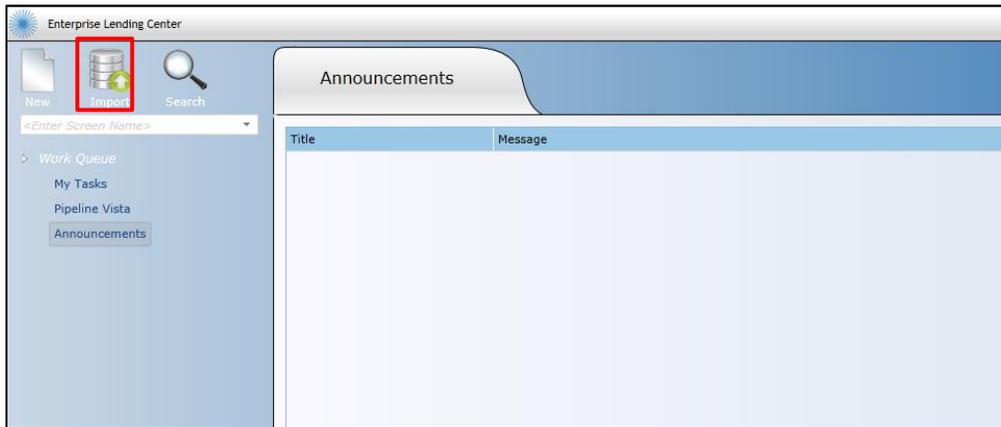


The following fields display in the Import Loan dialog:

- **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.

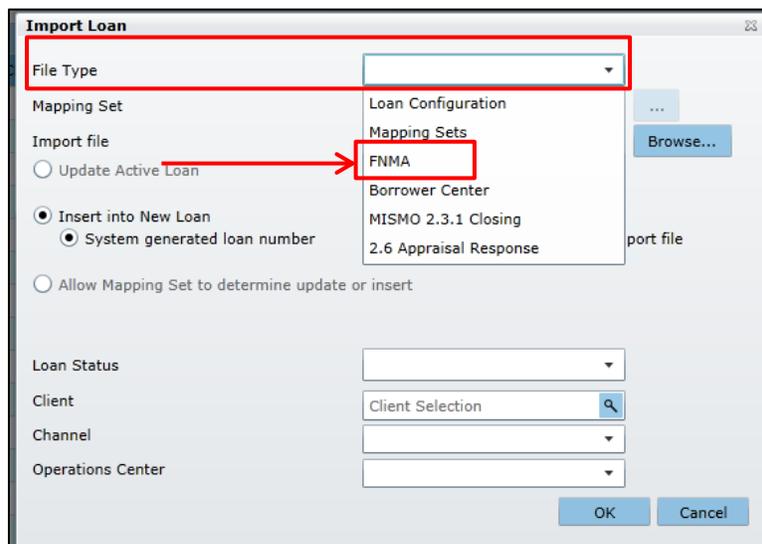
## Uploading a Fannie Mae 1003

1. Click on the **Import** icon.



The Import Loan pop up window will appear.

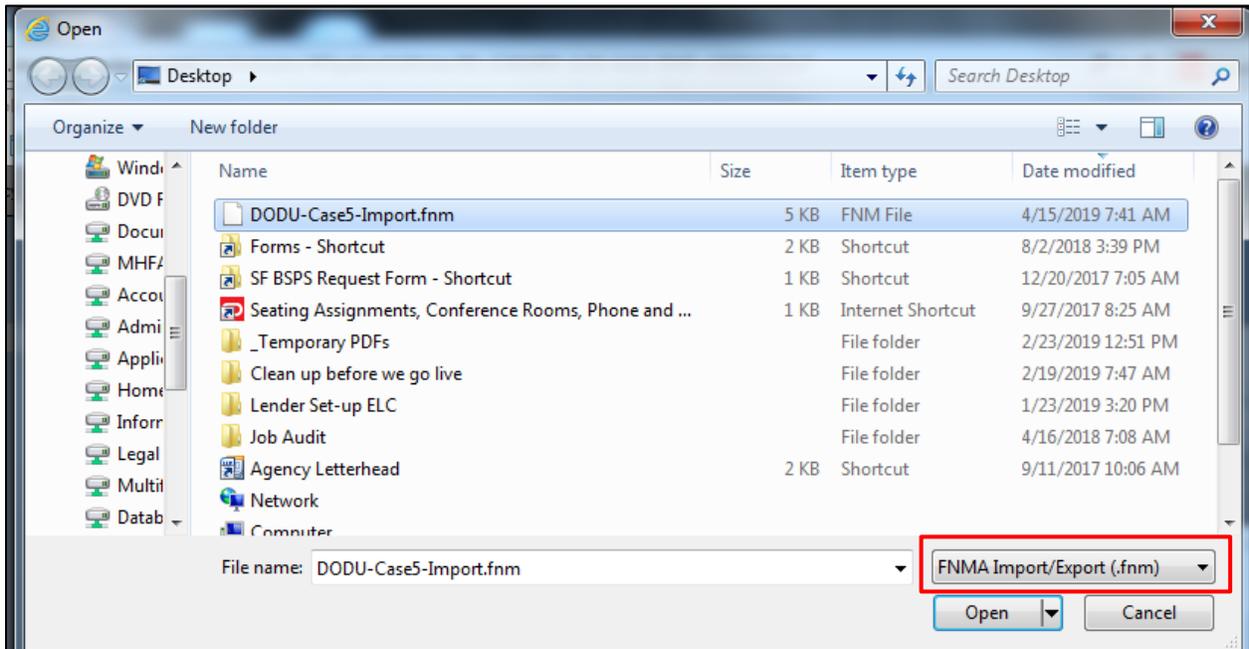
2. Click the **File Type** box select **FNMA**.



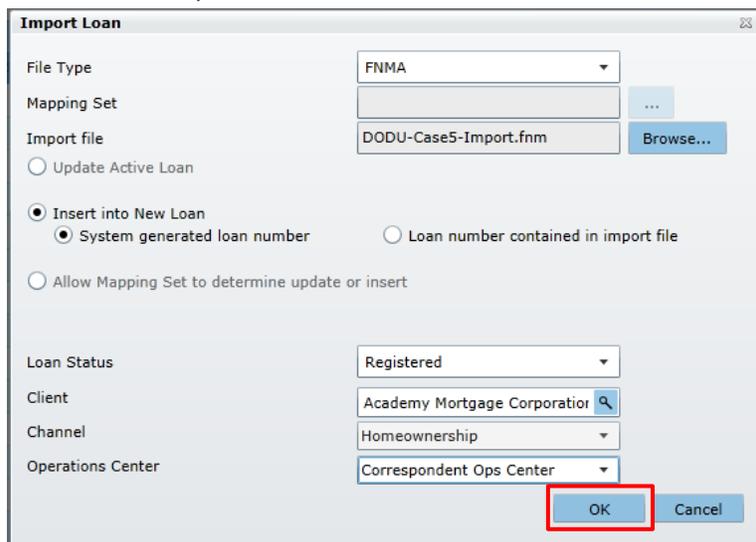
3. Click on **Browse**.



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

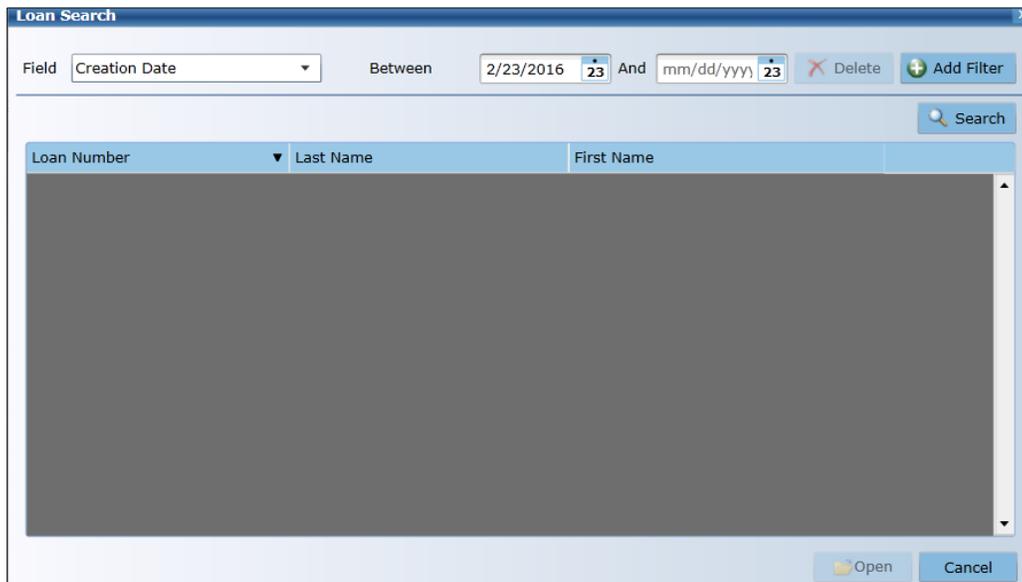


5. Click **Open**.
  - Complete the remaining fields
    - Loan Status
    - Client/Lender
    - Channel
    - Operations Center
6. Click **OK**.  
See Example of a filled-in Import Loan Screen below.

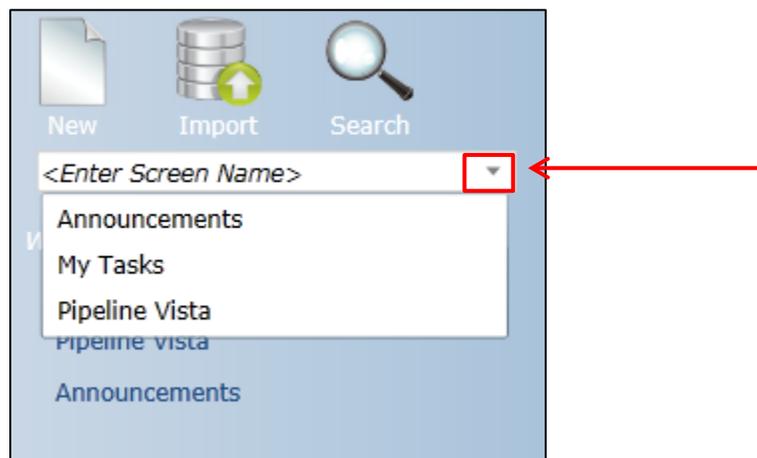


## Search

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.

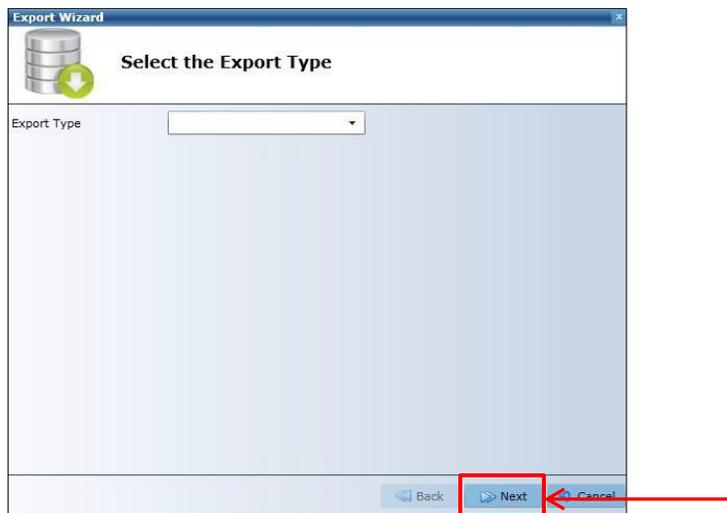
## Export

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:

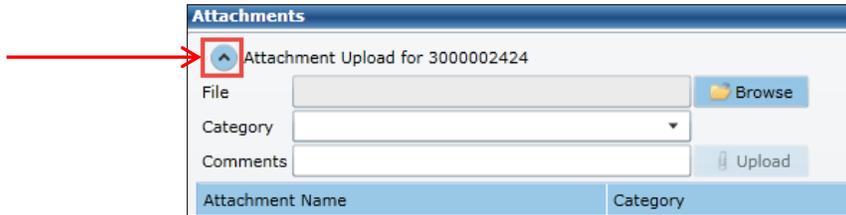
1. In the Actions menu, select **Attachments**.



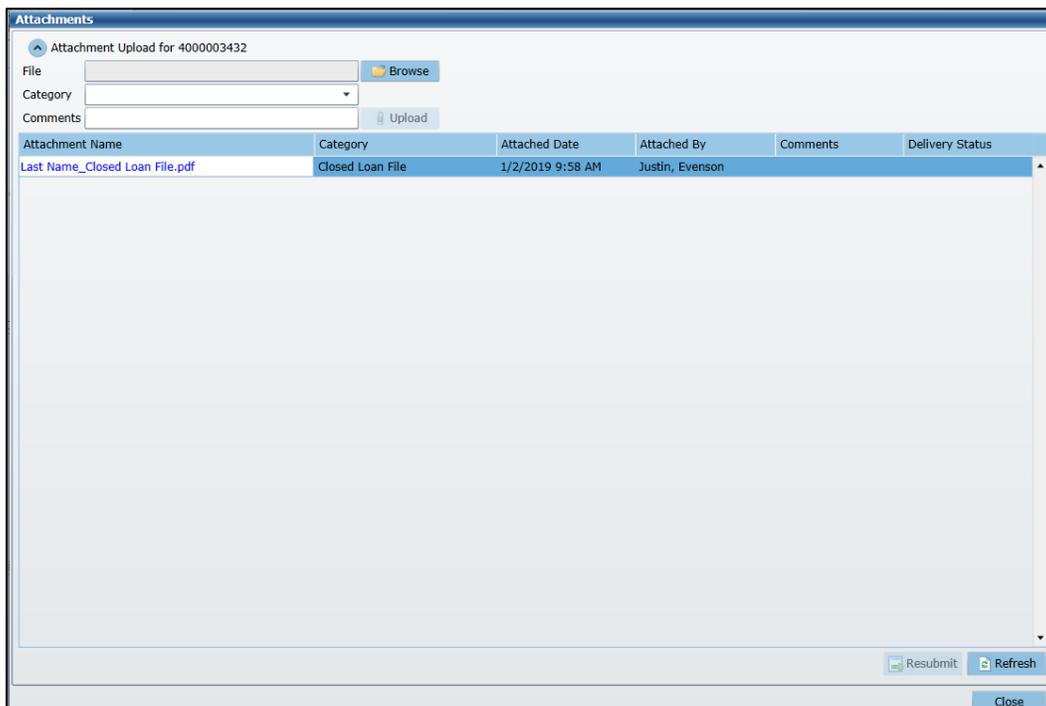
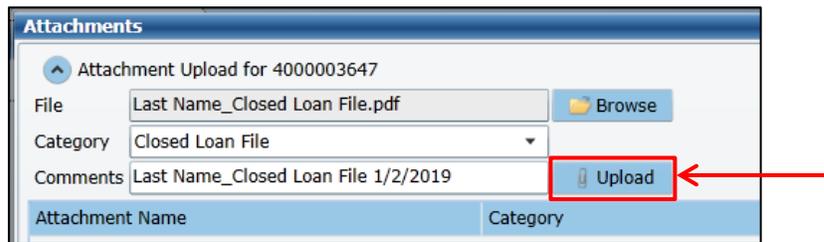
The Attachments dialog displays.

A screenshot of the 'Attachments' dialog box. The title bar reads 'Attachments'. Below the title bar, there is a sub-header 'Attachment Upload for 4000003647'. The dialog contains a 'File' input field with a 'Browse' button, a 'Category' dropdown menu, and a 'Comments' text area with an 'Upload' button. Below these fields is a table with the following columns: 'Attachment Name', 'Category', 'Attached Date', 'Attached By', 'Comments', and 'Delivery Status'. The table is currently empty. At the bottom right of the dialog, there are 'Resubmit', 'Refresh', and 'Close' buttons.

- Click the Attachments Upload caret, as shown:



- Click the **Browse** button to select an attachment.
- In the **Category** drop-down list, select a category.
- You can enter a comment in the **Comments** field.
- Click **Upload**. File will show under the attachments dialog box as shown below.



## Comments

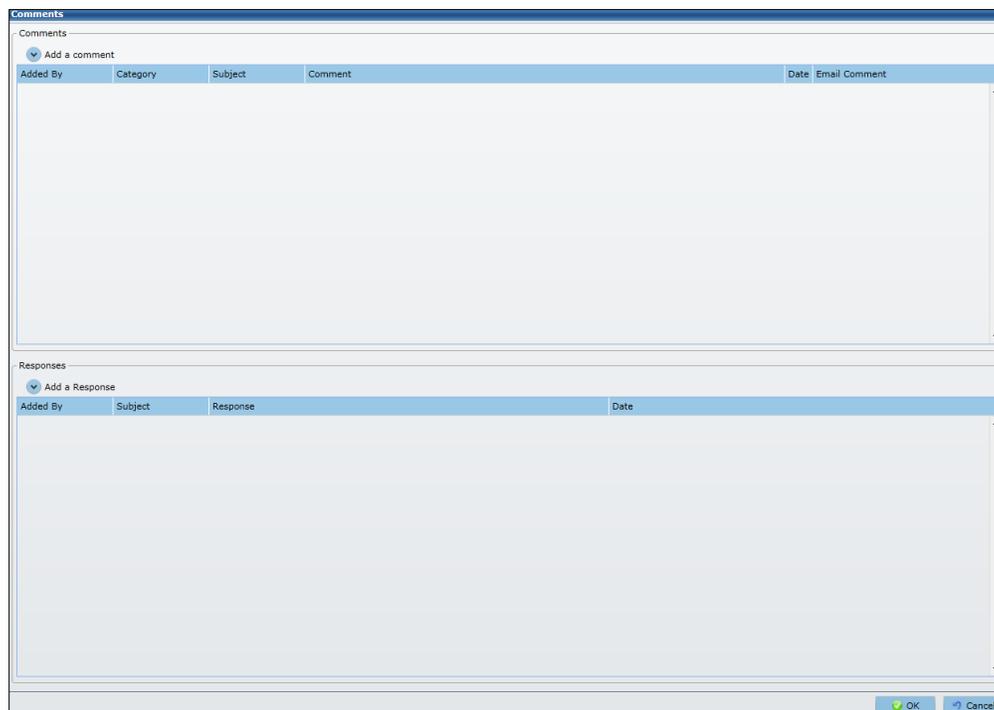
The Comments action enables you to add a comment to a loan file and associate the comment with a category.

To add a comment, proceed with these steps:

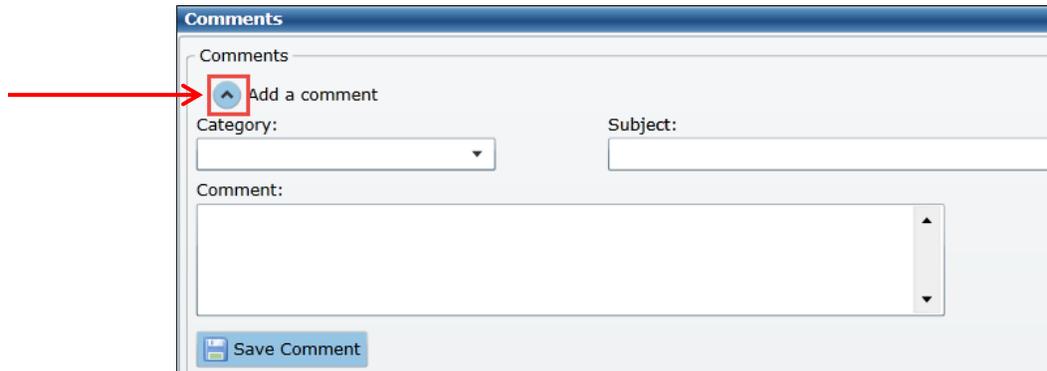
1. In the Actions menu, select **Comments**.



The Comments dialog displays.

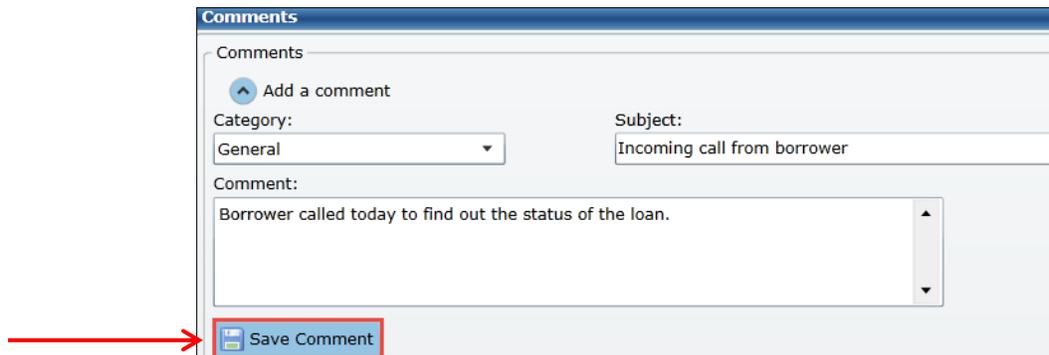


2. Click the **Add a comment** caret:



The screenshot shows a 'Comments' form with a blue header. Below the header, there is a section titled 'Comments' containing an 'Add a comment' button with an upward-pointing caret icon. A red arrow points to this button. To the right of the button are two input fields: 'Category:' with a dropdown menu and 'Subject:' with a text box. Below these is a large text area for the 'Comment:'. At the bottom left of the form is a 'Save Comment' button.

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**.



The screenshot shows the same 'Comments' form as above, but now filled out. The 'Category' dropdown is set to 'General', the 'Subject' text box contains 'Incoming call from borrower', and the 'Comment' text area contains 'Borrower called today to find out the status of the loan.' A red arrow points to the 'Save Comment' button at the bottom left.

## Order Services

This feature is not active for Minnesota Housing Loans.

## Products and Pricing

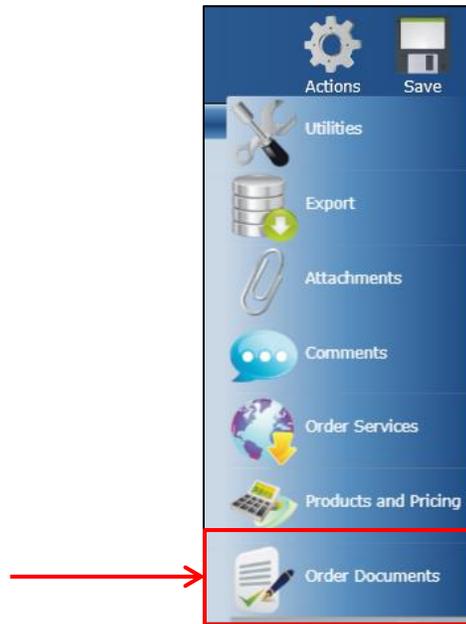
The Products and Pricing action enables you to review and change the product and pricing associated with the selected loan.

## Order Documents

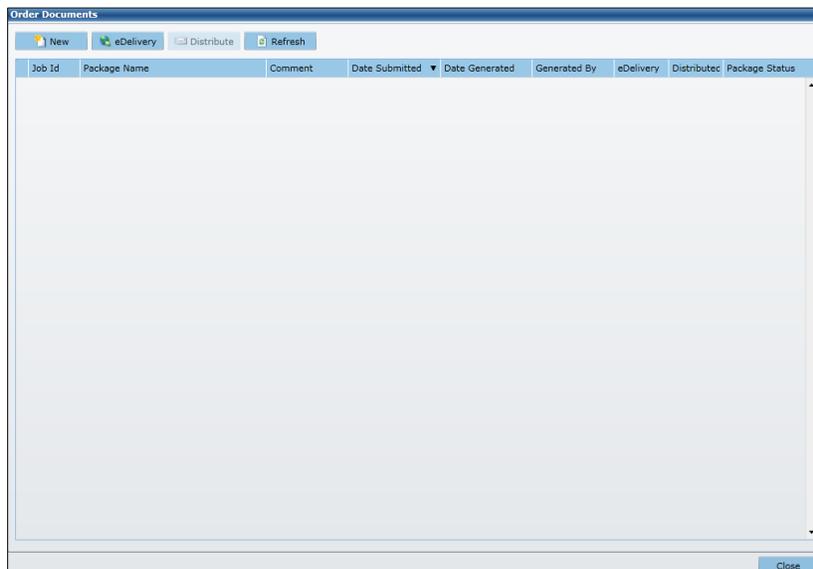
The Order Documents action enables you to order document packages and forms for a loan. The eDelivery option is available for selection in this screen.

To add order documents, proceed with these steps:

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

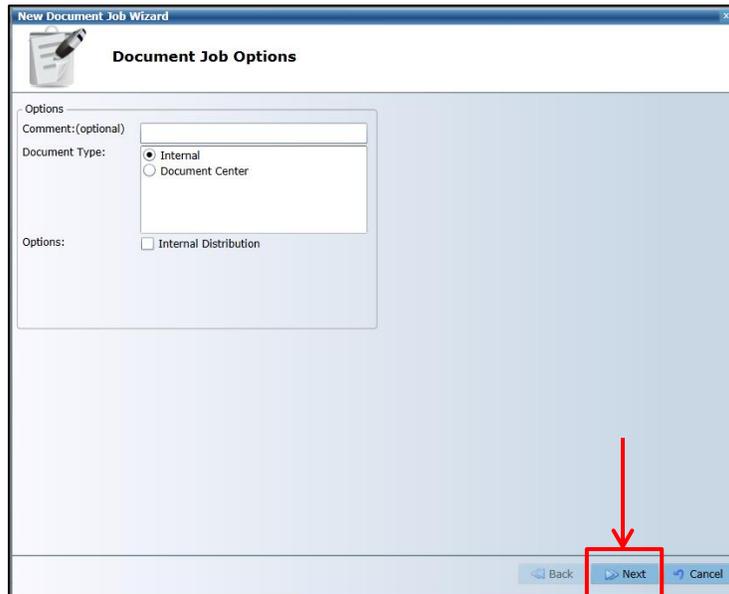


The Order Documents dialog displays, as shown:

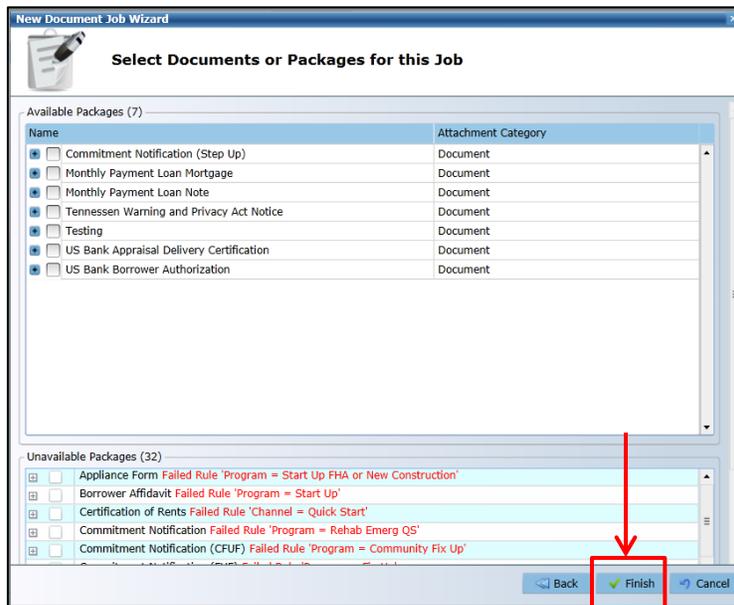


2. Click **New**.

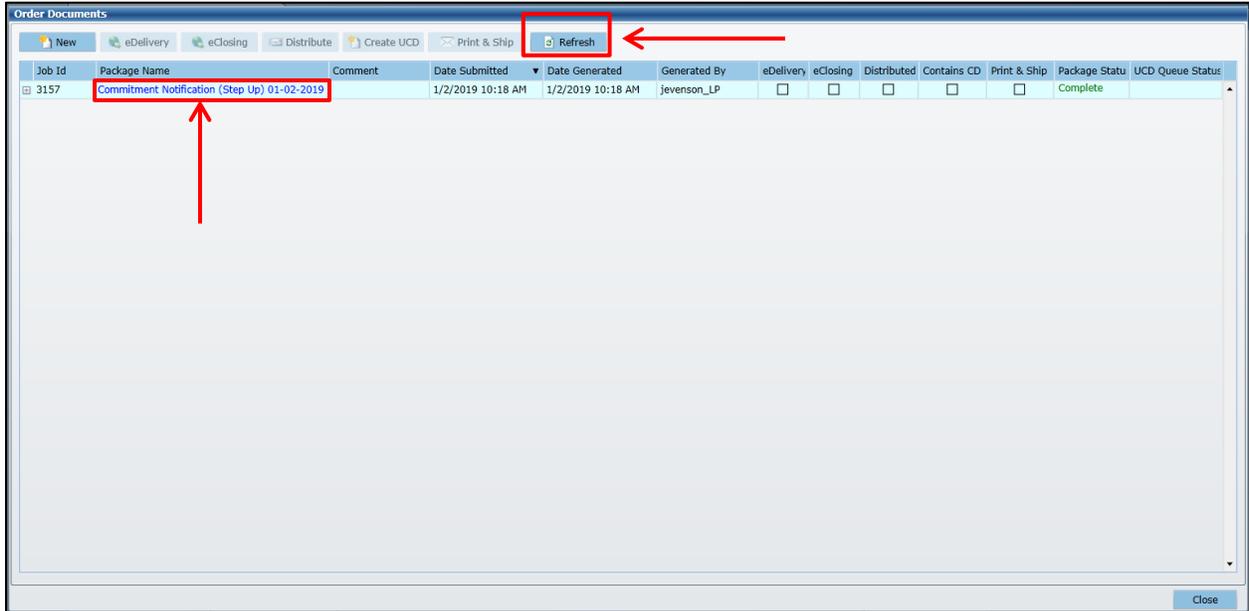
- The New Document Job Wizard dialog box will appear. Leave Internal document type selected and click **Next**.



- A dialog box with a list of available documents will appear on the screen. Select the documents you wish to generate and click **Finish**.



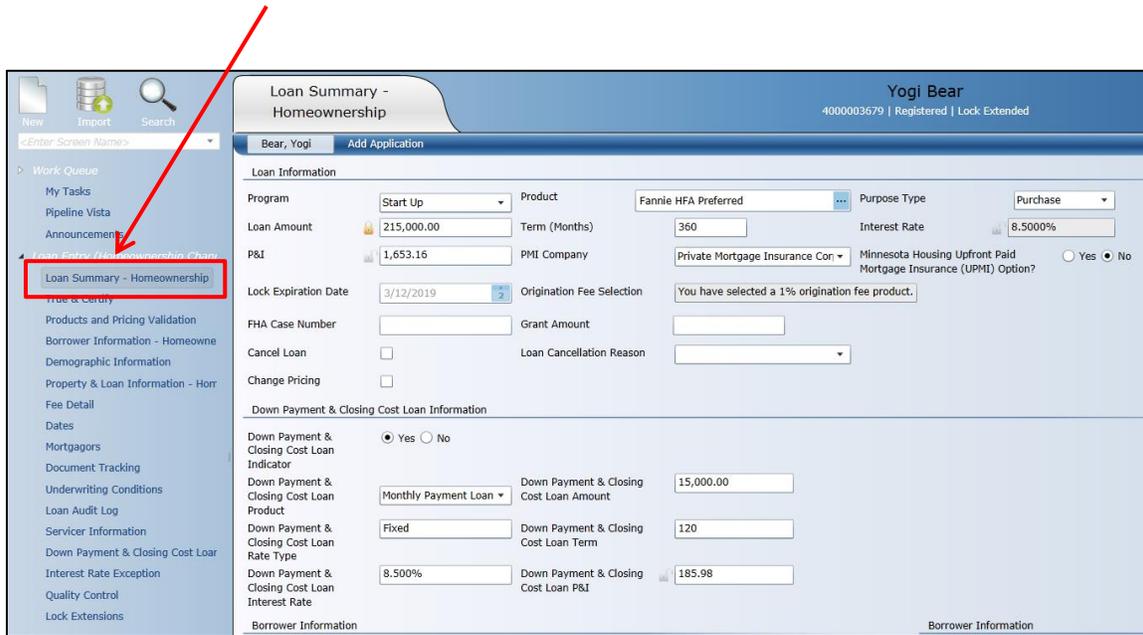
5. After clicking finish, the **Order Documents** dialog box will appear as shown below. Click the Refresh button if the documents selected do not appear on the list in the box. Click the blue title to open or print the documents.



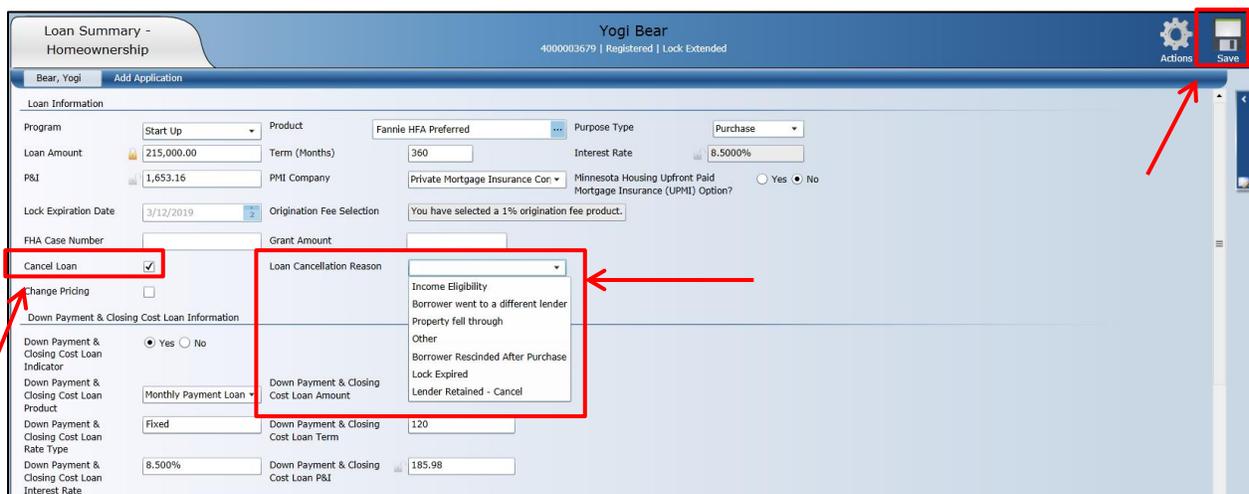
## Loan Maintenance

### 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).

Loan Summary - Homeownership

Raspberry Beret & CBRaspberry CBBeret  
400004818 | Registered **Locked**

Beret, Raspberry | CBBeret, CBRaspberry \* Add Application

Loan Information

Program: Start Up | Product: Fannie HFA Preferred | Purpose Type: Purchase

Loan Amount: 210,000.00 | Term (Months): 360 | Interest Rate: 9.0000%

P&I: 1,689.71 | PMI Company: Genworth | Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option?  Yes  No

Lock Expiration Date: 6/12/2019 | SRP Percentage Selected: 1.5000%

FHA Case Number: | Grant Amount: |

Cancel Loan:  | Loan Cancellation Reason: |

Change Pricing:

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

Loan Summary - Homeownership

Raspberry Beret & CBRaspberry CBBeret  
400004818 | Registered **New**

Beret, Raspberry | CBBeret, CBRaspberry \* Add Application

Loan Information

Program: Start Up | Product: Fannie HFA Preferred | Purpose Type: Purchase

Loan Amount: 210,000.00 | Term (Months): 360 | Interest Rate: 9.0000%

P&I: 1,689.71 | PMI Company: Genworth | Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option?  Yes  No

Lock Expiration Date: 6/12/2019 | SRP Percentage Selected: 1.5000%

FHA Case Number: | Grant Amount: |

Cancel Loan:  | Loan Cancellation Reason: |

Change Pricing:

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.

Products And Pricing Wizard

Product Validation

Wizard Navigation

- Client Selection
- Borrower Information - Homeowners
- Demographic Information
- Property & Loan Information - Home
- Product Validation**
- Pricing
- Rate Lock
- Product Selection

Eligibility Criteria

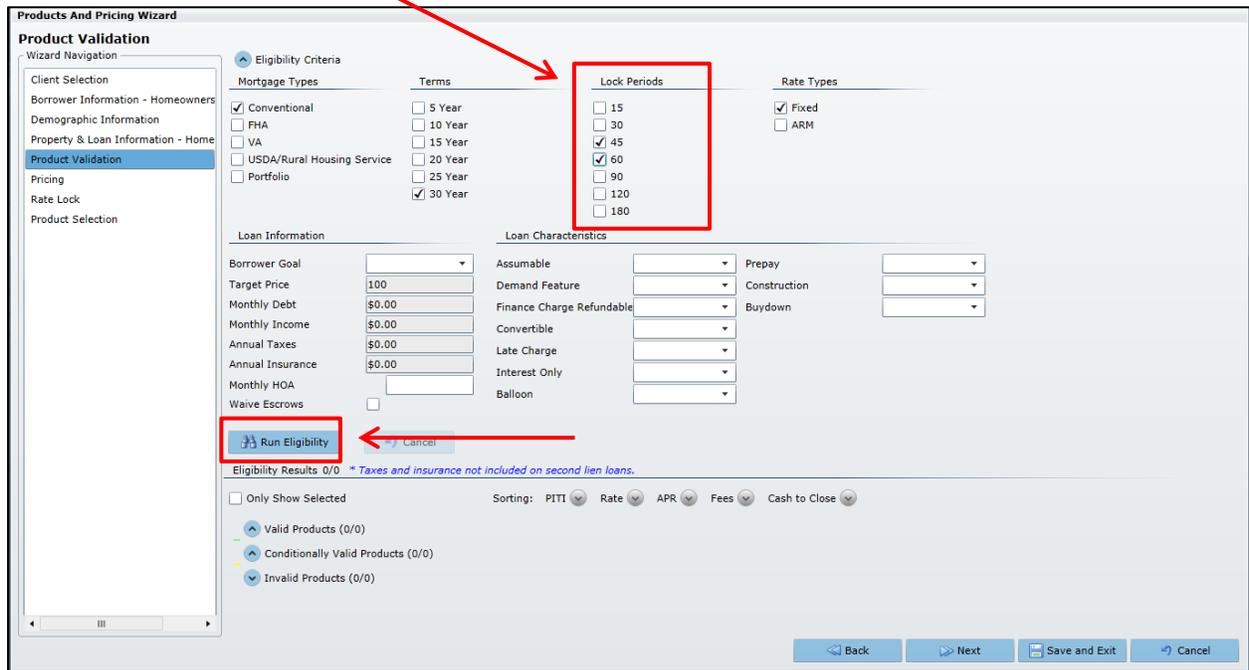
Run Eligibility | Cancel

Eligibility Results 3/3 \* Taxes and insurance not included on second lien loans.

Only Show Selected | Sorting: PITI | Rate | APR | Fees | Cash to Close

- Valid Products (0/3)
- Conditionally Valid Products (0/3)
- Invalid Products (3/3)
  - Fannie HFA Preferred
    - Guideline grid evaluation failed: Remove the FHA Case Number.
  - Fannie HFA Preferred Risk Sharing
  - Freddie HFA Advantage

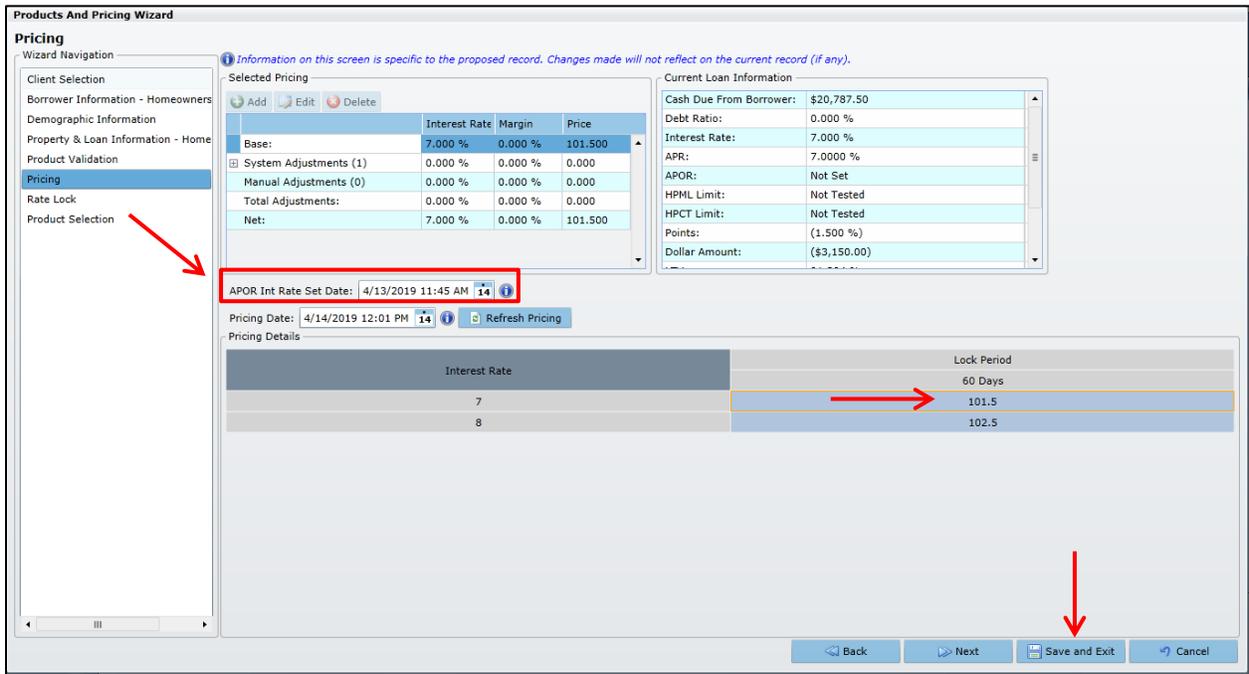
8. Navigate to the **Product Validation** screen.
9. First select the **Lock Periods** and then click the **Run Eligibility** button.



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.

The screenshot shows the 'Rate Lock' screen within the 'Products And Pricing Wizard'. The 'Proposed Lock Details' section contains the following information:

- Lock Status: Float
- Lock Period (Days): 60
- Reason: (empty field)
- Lock Effective Date: 4/14/2019 12:11 PM (highlighted with a red box and an arrow)
- Lock Expiration Date: 6/13/2019 12:11:03 PM
- Total Days Extended: 0
- Pricing Date: 4/13/2019 12:01:56 PM
- Pricing Sheet Name: Startup Gov 30 Yr with Deferred
- Comments: (empty field)

Below the details is a table with columns: Interest Rate, Margin, and Price.

	Interest Rate	Margin	Price
Base:	7.000 %	0.000 %	101.500
System Adjustments (1)	0.000 %	0.000 %	0.000
Manual Adjustments (0)	0.000 %	0.000 %	0.000
Total Adjustments:	0.000 %	0.000 %	0.000
Net:	7.000 %	0.000 %	101.500
APR:	7.0000 %		

At the bottom of the screen are navigation buttons: Back, Next, Save and Exit, and Cancel.

16. Click the **Lock Action** button.

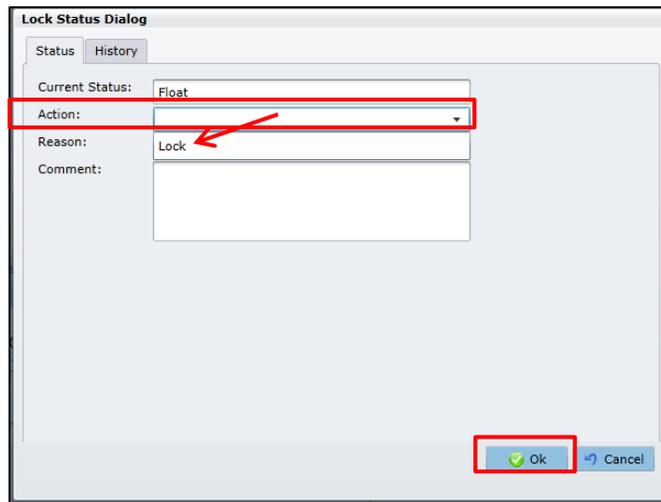
This screenshot is similar to the previous one but shows the 'Lock Action' button highlighted with a red box. The 'Lock Effective Date' has changed to 4/13/2019 12:11 PM. The 'Proposed Lock Details' section now includes:

- Lock Status: Float
- Lock Period (Days): 60
- Reason: (empty field)
- Lock Effective Date: 4/13/2019 12:11 PM
- Lock Expiration Date: 6/13/2019 12:11:03 PM

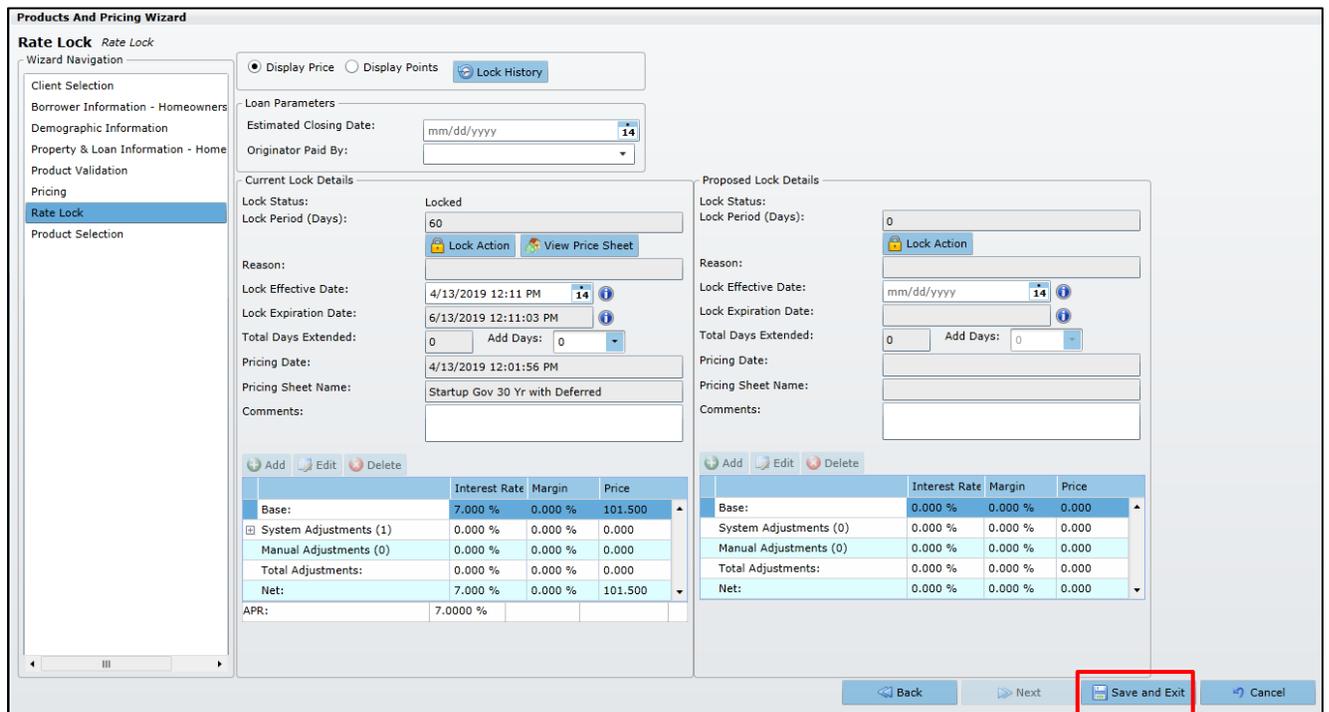
The 'Lock Action' button, which features a lock icon, is highlighted with a red box. A red arrow from the text above points to this button.

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

18. Click the **Ok** button.



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

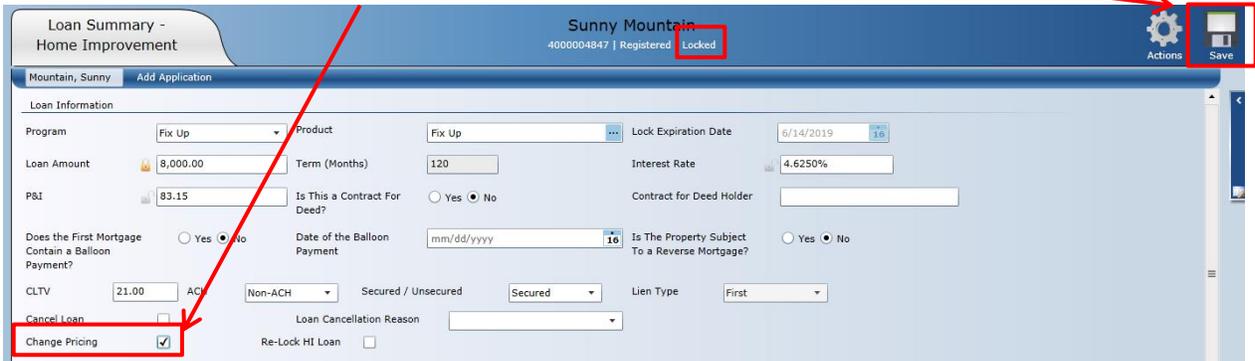


20. Lock Status changed to Locked. If still showing New, close the loan and open again and status updates to **Locked**.

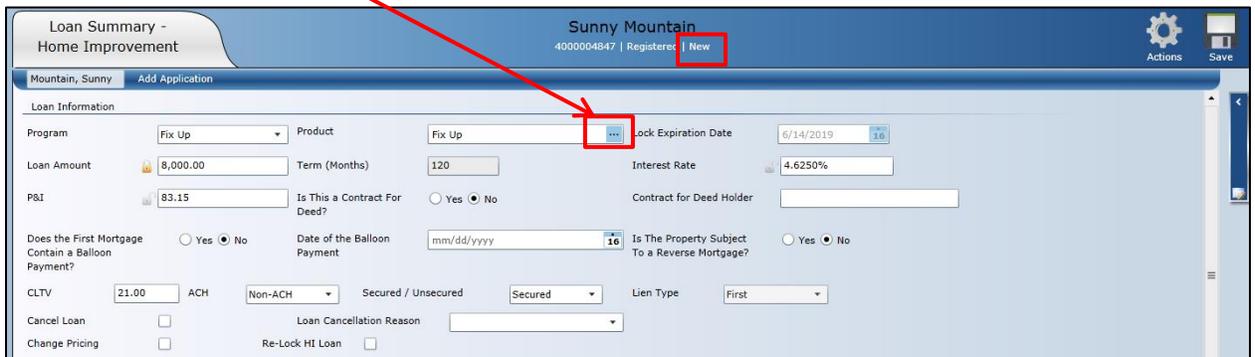


### How to change loan pricing when lock status is “Locked” (Home Improvement)

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).

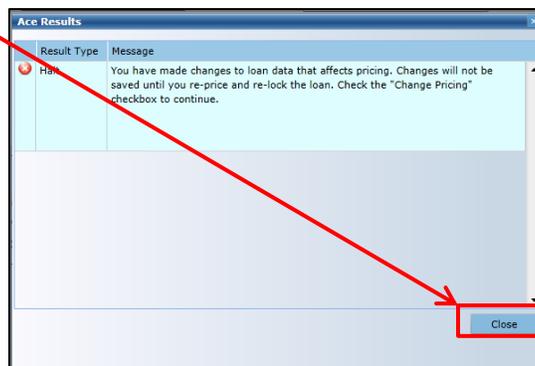


5. Click on the **ellipses** to open the **Product and Pricing Wizard**.



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**.

Products And Pricing Wizard

**Property & Loan Information - Home Improvement**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home**
- Repairs & Funds
- Product Validation
- Product Selection

Subject Property Information

Property Street: 663 Robert St S

Property City: St Paul Zip Code: 55107 County: RAMSEY State: MN

Census Tract: Target/Non Target: Property Identification Number (PID):

Property Type: Single Family Detached Units: 1 Year Built: 1888 Estate Will Be Held In: Fee Simple

Property Value: 240,000.00 Valuation Method: Tax Assessment

Legal Description: blah blah blah

Loan Information

Program: Fix Up Secured / Unsecured: Unsecured Lien Type: None

Loan Amount: 8,000.00 Term (Months): 120 CLTV: 21.00 ACH: Non-ACH

Is This a Contract For Deed:  Yes  No Contract for Deed Holder:

Does the First Mortgage Contain a Balloon Payment?:  Yes  No Date of Balloon Payment: mm/dd/yyyy 16

Is The Property Subject To a Reverse Mortgage?:  Yes  No

Buttons: Back, Next, Save and Exit, **Cancel**

11. Click **Yes**.

**Confirm Exit**

Are you sure you want to exit without saving? All changes will be lost.

Click 'Yes' to exit without saving.  
Click 'No' to continue the wizard.

Buttons: **Yes**, No

12. Check the **Change Pricing** box.

13. Click **Save Loan**.

The screenshot shows the 'Loan Summary - Home Improvement' page for 'Sunny Mountain' (4000004847 | Registered | New). The 'Loan Information' section includes fields for Program (Fix Up), Loan Amount (\$8,000.00), P&I (86.04), Term (120 months), Interest Rate (5.3750%), and Lock Expiration Date (6/14/2019). The 'Change Pricing' checkbox is checked and highlighted with a red box. The 'Save' button in the top right corner is also highlighted with a red box. A red arrow points from the 'Save' button to the 'Change Pricing' checkbox.

14. Click on the **ellipses** to open the **Product and Pricing Wizard**.

The screenshot shows the same 'Loan Summary - Home Improvement' page. The 'Product' field is now 'Fix Up' and the Interest Rate is 4.6250%. The ellipsis button next to the 'Product' field is highlighted with a red box. A red arrow points from the ellipsis button to the 'Product and Pricing Wizard' text in the instruction above.

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).

**Products And Pricing Wizard**  
**Property & Loan Information - Home Improvement**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home**
- Repairs & Funds
- Product Validation
- Product Selection

Subject Property Information

Property Street: 663 Robert St S  
Property City: St Paul | Zip Code: 55107 | County: RAMSEY | State: MN  
Census Tract: | Target/Non Target: | Property Identification Number (PID):  
Property Type: Single Family Detached | Units: 1 | Year Built: 1888 | Estate Will Be Held In: Fee Simple  
Property Value: 240,000.00 | Valuation Method: Tax Assessment  
Legal Description: blah blah blah

Loan Information

Program: Fix Up | **Secured / Unsecured: Unsecured** | Lien Type: None  
Loan Amount: 8,000.00 | Term (Months): 120 | CLTV: 21.00 | ACH: | Non-ACH:  
Is This a Contract For Deed:  Yes  No | Contract for Deed Holder:  
Does the First Mortgage Contain a Balloon Payment?:  Yes  No | Date of Balloon Payment: mm/dd/yyyy 16  
Is The Property Subject To a Reverse Mortgage?:  Yes  No

Buttons: Back | Next | **Save and Exit** | Cancel

# MINNESOTA HOUSING –BASIC NAVIGATION AND LOAN MAINTENANCE SYSTEM GUIDE

18. Check the **Re-Lock HI Loan** box.

19. Click **Save Loan**.

The screenshot shows the 'Loan Summary - Home Improvement' page for 'Sunny Mountain' (4000004847 | Registered | New). The page includes a 'Save' button in the top right corner, highlighted with a red box. A red arrow points from the 'Save' button to the 'Re-Lock HI Loan' checkbox, which is also highlighted with a red box and checked. The loan details are as follows:

Field	Value
Program	Fix Up
Product	Fix Up
Lock Expiration Date	6/14/2019
Loan Amount	8,000.00
Term (Months)	120
Interest Rate	4.6250%
P&I	83.15
Is This a Contract For Deed?	No
Contract for Deed Holder	
Does the First Mortgage Contain a Balloon Payment?	No
Date of the Balloon Payment	mm/dd/yyyy
Is The Property Subject To a Reverse Mortgage?	No
CLTV	21.00
ACH	Non-ACH
Secured / Unsecured	Unsecured
Lien Type	None
Cancel Loan	<input type="checkbox"/>
Change Pricing	<input checked="" type="checkbox"/>
Re-Lock HI Loan	<input checked="" type="checkbox"/>

20. Lock Status changed to **Locked**.

The screenshot shows the 'Loan Summary - Home Improvement' page for 'Sunny Mountain' (4000004847 | Registered | **Locked**). The 'Locked' status is highlighted with a red box. A red arrow points from the 'Locked' status to the 'Re-Lock HI Loan' checkbox, which is also highlighted with a red box and checked. The loan details are as follows:

Field	Value
Program	Fix Up
Product	Fix Up
Lock Expiration Date	6/14/2019
Loan Amount	8,000.00
Term (Months)	120
Interest Rate	5.3750%
P&I	86.04
Is This a Contract For Deed?	No
Contract for Deed Holder	
Does the First Mortgage Contain a Balloon Payment?	No
Date of the Balloon Payment	mm/dd/yyyy
Is The Property Subject To a Reverse Mortgage?	No
CLTV	21.00
ACH	Non-ACH
Secured / Unsecured	Unsecured
Lien Type	None
Cancel Loan	<input type="checkbox"/>
Change Pricing	<input checked="" type="checkbox"/>
Re-Lock HI Loan	<input checked="" type="checkbox"/>

## How to extend a rate lock

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

The screenshot shows the 'Loan Summary - Homeownership' interface for a user named Jason Test. The left-hand navigation menu includes options like 'Work Queue', 'My Tasks', 'Pipeline Vista', 'Announcements', and 'Loan Entry (Homeownership Chan...'. The 'Lock Extensions' option is highlighted with a red box. A red arrow points from this menu item to the 'Lock Expiration Date' field in the 'Loan Information' section of the main form.

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

The screenshot shows the 'Lock Extensions' screen. The 'Days to Extend Lock' field has a drop-down menu open, showing options for 15 and 30 days. A red box highlights the menu, and a red arrow points to it from above. The 'Proposed Lock Exp Date' field is also visible, and the 'Trigger Lock Extension' checkbox is unchecked.

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.

The screenshot shows the 'Borrower Information - Homeownership' screen. The 'Borrower Information' section includes fields for First Name (Mike), Middle Name (B), Last Name (Smith), Name Suffix, SSN (125-87-4411), Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. The 'Co-Borrower Information' section includes fields for First Name (Mary), Middle Name (C), Last Name (Smith), Name Suffix, SSN (487-45-6699), Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. A 'Credit Score (All Borrowers)' field shows 0. The checkbox 'Check This Box If There Are Additional Applications (Borrowers)?' is checked. The 'Save and Exit' button is highlighted in red.

4. Click the **Save and Exit** button to create the additional screen to add more borrowers.
5. Click on **Add Application**.

The screenshot shows the 'Borrower Information - Homeownership' screen for the loan of Mike Smith & Mary Smith. The 'Borrower Information' section includes fields for First Name (Mike), Middle Name (B), Last Name (Smith), Name Suffix, SSN (125-87-4411), Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. The 'Co-Borrower Information' section includes fields for First Name (Mary), Middle Name (C), Last Name (Smith), Name Suffix, SSN (487-45-6699), Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. A 'Credit Score (All Borrowers)' field shows 0. The checkbox 'Check This Box If There Are Additional Applications (Borrowers)?' is checked. The 'Add Application' button is highlighted in red.

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6. Click on **No Name**.

The screenshot shows the 'Borrower Information - Homeownership' form for 'Mike Smith & Mary Smith'. The form is divided into several sections: Borrower Information, Co-Borrower Information, Household Information, and a bottom section for program eligibility and household details. The 'Borrower Information' section includes fields for First Name (Mike), Middle Name (B), Last Name (Smith), Name Suffix, SSN (125-87-4411), Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. The 'Co-Borrower Information' section includes fields for First Name (Mary), Middle Name (C), Last Name (Smith), Name Suffix, SSN, Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. The 'Household Information' section includes fields for Annual Program Eligibility (Minnesota Housing) Income, Monthly Qualifying (1003) Income, Household Size, Number of Minors, Other Dependents, Disabled Household Resident, Qualifying Debt Ratio (DTI), and Housing Ratio. A 'Credit Score (All Borrowers)' field shows a value of 0. A checkbox 'Check This Box If There Are Additional Applications (Borrowers)?' is checked. A checkbox 'Is There a Cosigner for This loan?' is unchecked. The top navigation bar shows 'Smith, Mike | Smith, Mary' and a dropdown menu with 'No Name' selected, highlighted by a red box and a red arrow.

7. A new screen will appear and you can enter one or two additional borrowers.

**Note:** You can add up to 8 borrowers.

The screenshot shows the same 'Borrower Information - Homeownership' form as in the previous image. The form is identical, but the 'Add Application' button in the top navigation bar is highlighted with a red box. The 'Borrower Information' section includes fields for First Name, Middle Name, Last Name, Name Suffix, SSN, Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. The 'Co-Borrower Information' section includes fields for First Name, Middle Name, Last Name, Name Suffix, SSN, Marital Status, First Time Home Buyer, Will Occupy Subject Property, Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. The 'Household Information' section includes fields for Annual Program Eligibility (Minnesota Housing) Income, Monthly Qualifying (1003) Income, Household Size, Number of Minors, Other Dependents, Disabled Household Resident, Qualifying Debt Ratio (DTI), and Housing Ratio. A 'Credit Score (All Borrowers)' field shows a value of 0. A dropdown menu for 'Borrower(s) Marital Status' is visible. A checkbox 'Check This Box If There Are Additional Applications (Borrowers)?' is checked. A checkbox 'Is There a Cosigner for This loan?' is unchecked.

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You can see two additional borrowers were added.

The screenshot shows the 'Enterprise Lending Center' interface. The main content area is titled 'Borrower Information - Homeownership'. At the top of this area, there is a navigation bar with two dropdown menus: 'Smith, Mike | Smith, Mary' and 'Carlson, Mary | Carlson, Charlie'. A red box highlights this area. Below this, the form is divided into 'Borrower Information' and 'Co-Borrower Information' sections. The 'Borrower Information' section includes fields for First Name (Mary), Middle Name, Last Name (Carlson), Name Suffix, SSN (258-74-4555), Marital Status, First Time Home Buyer (Yes/No), Will Occupy Subject Property (Yes/No), Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, and Borrower Credit Score. The 'Co-Borrower Information' section includes fields for First Name (Charlie), Middle Name, Last Name (Carlson), Name Suffix, SSN (332-11-4455), Marital Status, First Time Home Buyer (Yes/No), Will Occupy Subject Property (Yes/No), Date of Birth, Homebuyer Education Date, TransUnion, Experian, Equifax, and Borrower Credit Score. At the bottom of the form, there are checkboxes for 'Check This Box If There Are Additional Applications (Borrowers)?' (checked) and 'Is There a Cosigner for This loan?' (unchecked). Below these are 'Household Information' fields for Annual Program Eligibility Income, Monthly Qualifying (1003) Income, Household Size, Number of Minors, Other Dependents, Disabled Household Resident, Qualifying Debt Ratio (DTI), and Housing Ratio.

You can see all borrowers' names across the top of each loan screen.

This is a close-up view of the borrower selection bar. The top part of the bar contains the text 'Borrower Information - Homeownership' on the left and 'Mike Smith & Mary Smith' followed by '4000001998 | Registered (MHFA) | New' on the right. Below this, there is a navigation bar with two dropdown menus: 'Smith, Mike | Smith, Mary' and 'Carlson, Mary | Carlson, Charlie'. Four red arrows point upwards to the names in the dropdown menus.

## 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.

