



**Loan  
Commitment  
System  
On-Demand  
Process Guide:  
*Rehabilitation Loan  
Program***

**October 30, 2013**

# Loan Commitment System

## Home Improvement Programs

### On-Demand Process Guide

- The following On-Demand process guide is a presentation designed to walk Minnesota Housing Lending Partners through the steps needed to commit and work with loans in the Loan Commitment System.
  - It should only be used as a reference/resource guide.
  - Lenders are encouraged to register for Loan Commitment System training prior to viewing this guide.

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Users may click through and view the entire guide, or click on one of the links to the left to go directly to a specific section

# Loan Commitment System Basics

## Getting Started

- Access the Loan Commitment System using Internet Explorer only
  - Mozilla Firefox and similar internet access software are not compatible with the Loan Commitment online system
- Internet Explorer versions 8 & 9 need to be made compatible with the Loan Commitment online software in order for it to work properly
- Please reference the [following guides](#) if you are experiencing problems

# Loan Commitment System Basics

## Web Administrator

- Assigns user names and passwords
- Adds new users
- Manages access/privileges for users



# Updating A Loan Commitment



651.296.7608 • 800.657.3769  
400 Sibley Street, Suite 300  
St. Paul, MN 55101-1998  
www.mnhousing.gov

## TELECOPIER TRANSMISSION

DATE: October 30, 2013

PLEASE DELIVER THE FOLLOWING PAGES TO:

TO: Lender Fax: 612-123-4567

FROM: Laurie Kramka

PHONE #: 651-296-3495

TOTAL NUMBER OF PAGES 2, INCLUDING TRANSMITTAL

### COMMITMENT

This loan has been committed. Please go into the HDS SF Web Application and complete the commitment process. The loan number is: **12612345**.

The final (clearing all exceptions) Commitment ICS Report is attached.

Let me know if you have any questions.

The information contained in this fax is intended only for the use of the individual or entity named above. If the reader of this fax is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are requested to: a) refrain from examining the materials, b) immediately notify the sending person of the mistake, and c) abide by any instructions of the sending person regarding the return of the document(s).

M:\Programs All Other Information\Rehab\2011 RLP Back to State Funds\Communications Templates\FAX Templates\Commitment FAX Form 46661161MPLA1E.doc

After a rehabilitation loan approval has been obtained and you have received a fax commitment worksheet, please proceed with the following steps to update your loan.



# Updating A Loan Commitment

1. Go to [mnhousing.gov](http://mnhousing.gov).
2. Access Partner Login located in the upper right corner.



The screenshot shows the homepage of the Minnesota Housing Finance Agency. The navigation menu includes links for HOME, ABOUT US, JOBS, NEWS, RESEARCH & PUBLICATIONS, PARTNER LOGIN (circled in red with an arrow pointing from the text above), and INVESTORS. The main content area features a banner for 'Downpayment and Closing Cost Loans Available' with a sub-headline 'Three loan options available for up to \$10,000 toward downpayment and closing costs.' Below the banner are social media icons for Twitter, Facebook, and LinkedIn. The footer contains four categories: Homebuyers & Homeowners, Housing & Rental Assistance, Lenders & Homeownership Partners, and Multifamily Rental Partners.

# Updating A Loan Commitment

Home > Partner Login

## Secure Login

### Single Family Applications

[Loan Commitment System](#)

Users may experience functional issues (such as cannot add a borrower or open a loan) within the Loan Commitment System if users have modified their default Internet Explorer 9 (IE9) settings. These functional issues will be resolved by [restoring the IE9 default settings](#).

Click on "Loan  
Commitment System."

# Updating A Loan Commitment

Enter the User Name and Password supplied to you by your internal Web Administrator for Minnesota Housing. Contact your internal Minnesota Housing Web Administrator if you do not have or do not remember your user name and password.



**Login**

User Name

Password

Login

# Updating A Loan Commitment

Click on "Single Family Web Management."



The screenshot shows a software menu with the following items:

- Funds Management System** (with an upward arrow icon)
  - Funds Management Web
- Single Family Management System** (with an upward arrow icon)
  - Single Family Web Management
- Data Analysis Reporting Module** (with an upward arrow icon)
  - Funds Management DARM
  - Single Family DARM
  - Multi Family DARM
  - Section 8 DARM
  - Loan Servicing DARM
- Utilities** (with an upward arrow icon)
  - Web Partner Module

# System Navigation

- This “Loading” symbol will appear when information is being processed.  
Interrupting while a page is loading will require you to log in again and start over
  - Do not click the back arrow
  - Do not hit backspace



# Updating A Commitment

**MANAGEMENT**

- Available Programs and Funds
- New Loan Commitment
- Loan Management**
- Loan Forms
- My Pipeline
- Loans with Deficiencies

**REPORTS**

- Demographic Analysis
- Loan Listing
- Loan Confirmation
- Exceptions/Deficiencies
- Pending Documents
- Loan Certification

Clear | Search Loans | Advanced Search | Loan Management - Quick Search Criteria

Loan Number:

Last Name:

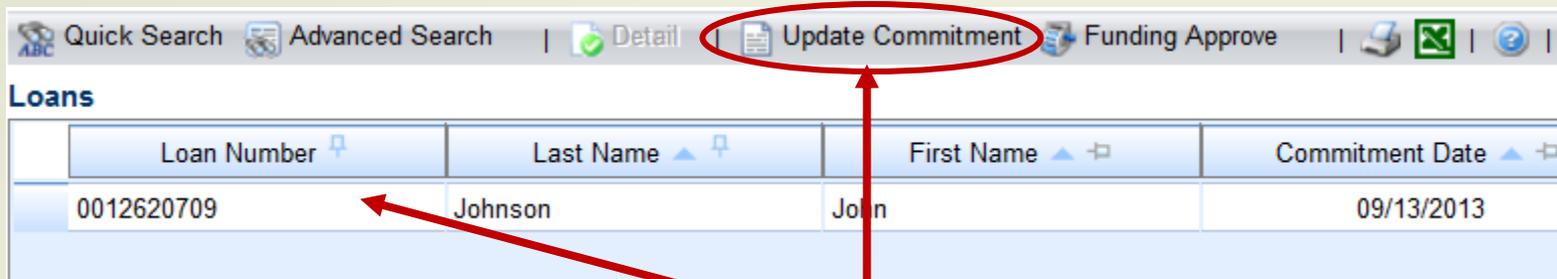
Lender Loan Number:

First Name:

1. You can update your loans at any point prior to “Funding Approve” by clicking on “Loan Management.”

2. Enter Loan Number and click “Search Loans.”

# Updating A Commitment



Quick Search | Advanced Search | Detail | **Update Commitment** | Funding Approve

**Loans**

Loan Number	Last Name	First Name	Commitment Date
0012620709	Johnson	John	09/13/2013

1. Single click on the loan
2. Click "Update Commitment"

# Updating A Commitment

Update | Add Additional | Funding Approve | Confirmation Report | Loan Management - Detail

Lender: 469001 | Anoka County HRA | Program: Rehabilitation Loan Program | Borrower: Rehab, Jonnie | Loan Number: 0012620726 | Stage: Commitment | Status: Current

Loan Info | Details | Rehab | Origination | Property Info | Borrowers | Finance

Loan Number: 0012620726 | Allotment / Allocation: RLP - General Allotment | Approp Rehab Loan Program (

Lender Loan Number: | Approved / Working Stages: Commitment | Purchase Approved

Status: Current

Commitment Date: 09/24/2013 | Estimated Closing Date: 09/30/2013

Initiative: Statewide RehabS 14 | Loan Amount: \$27,000.00 | See Rehab Details

Interest Rate: 0.0000 % | Term in Months: 180

Amortization: Forgivable

Required value

1. Review Info tab to ensure that all information is accurate.

# Updating a Commitment

## Rehab Tab

Rehab Type	Amount
Electrical Improvements	\$6,000.00
Energy Conservation + Insulation (including windows)	\$15,000.00
Heating + Ventilation Improvements	\$6,000.00

Total Rehab Amount: \$27,000.00

Total Amount: \$27,000.00

2. Select improvement from drop down menu, enter amount, and click "OK."

3. Verify "Total Rehab Amount" matches the "Total Amount."

1. Click the "Add" tab to enter improvements.

4. Repeat for each different improvement to be made.

Note: Unless refinance is selected, the Total Rehab amount will populate to the total amount box. Ensure the total rehab amount, total amount, and loan amount on the loan tab are all equal.

# Updating a Commitment

## Rehab Tab-Eligible Improvements

- The highlighted improvement categories are eligible choices for the Rehabilitation Program.

The screenshot shows a software interface with a 'Rehab' tab selected. A dropdown menu is open for 'Rehab Type', displaying a list of improvement categories. The following categories are highlighted in yellow:

- Borrower Cost (+)
- Demolition
- Purchase Gap
- Borrower Contribution (-)
- Electrical Improvements
- Energy Conservation + Insulation (including windows)
- Exterior Finishing
- Handicap Accessibility Improvements
- Heating + Ventilation Improvements
- Interior Finishing
- Landscape Improvements
- Other
- Plumbing Improvements
- Roofing Improvements
- Structural Additions + Alterations

Below the dropdown, a blue icon and the text 'Required value' are visible. The background interface includes tabs for 'Loan Info', 'Rehab', 'Property Info', 'Borrowers', 'Finance', and 'Optional'. A table with columns 'Rehab Type' and 'Amount' is partially visible, showing a total of '\$0.'.

# Updating A Commitment

Complete all fields with required information.

The screenshot shows the 'Loan Management - Detail' web application interface. At the top, there are navigation buttons: 'Update', 'Cancel Loan', 'Add Additional', and 'Confirmation Report'. Below these are several data fields: 'Lender:' (empty), 'Program: Rehabilitation Loan Program', 'Borrower: Rehab, Jonnie', 'Loan Number: 0012620726', and 'Stage:' (empty). Below these fields are 'Commitment' and 'Status: Current' labels. The main content area has tabs for 'Loan Info', 'Rehab', 'Origination', 'Property Info', 'Borrowers', 'Finance', and 'Workflow'. Under the 'Origination' tab, there are several input fields: 'Lender:' (dropdown menu with 'Anoka County HRA' selected), 'Loan Officer:' (dropdown menu), 'Loan Processor:' (dropdown menu), 'Lender City:' (dropdown menu with 'Anoka' selected), 'Officer Assigned Date:' (text input), 'Processor Assigned Date:' (text input), 'Expiration:' (text input), and 'Rejected:' (text input). There is also a 'Dates' section with a 'Cancel:' text input field.

# Updating A Commitment

Update | Add Additional | Funding Approve | Confirmation Report | Loan Management - Detail

Lender: [ ] Program: Rehabilitation Loan Program Borrower: Rehab, Jonnie Loan Number: 0012620726 Stage: Commitment Status: Current

Loan Info Details Rehab Origination Property Info Borrowers Finance

ZIP Code: 55101-

Address: 101 Test Road

City: Saint Paul - Ramsey

County: Ramsey

State: MN

Legal Description: Block15 NW corner Ramsey County

Mobile Home Park:

Lead Paint Inspection Required:

Value Amount: \$115,000.00

Valuation Method: Tax Assessment

Building Type: SINGLE\_FAMILY

Year Built: 1963

Number of Bedrooms: 3 - Three Bedrooms

Category: Existing

Number of Units: 1

Title To Be Held As: Fee Simple

Required value

1. Ensure all fields contain accurate information in the "Property Info" tab. If there is any incorrect information, please update as needed.

# Updating A Commitment

Update | Add Additional | Funding Approve | Confirmation Report | Loan Management - Detail

Lender: [ ] Program: Rehabilitation Loan Program Borrower: Rehab, Jonnie Loan Number: 0012620726  
Stage: Commitment Status: Current

Loan Info Details Rehab Origination Property Info Borrowers Finance

**Borrowers**

Type	Last Name	First Name	MI	Date of Birth	Age	Sex	
Borrower	Rehab	Jonnie	C	06/06/1974	39	Male	Ma

Edit Add Delete

Total Household Income: \$15,000.00 Dependents Under 18: 2  
Other Dependents: 1  
Household Size: 5-Five persons  
Move in Date: 07/15/2002 Disabled Household:

Required value

1. Click on "Borrower" field.

# Updating A Commitment

The screenshot shows a web-based application window titled "Loan Management - Detail". At the top, there are navigation buttons: "Update", "Cancel Loan", "Add Additional", "Confirmation Report", and "Commitment". Below these are fields for "Lender:", "Program: Rehabilitation Loan Program", "Borrower: Rehab, Jonnie", "Loan Number: 0012620726", and "Stage:". The "Borrowers" tab is selected, showing a form for borrower details. The form includes fields for "Type" (Borrower), "Last Name" (Rehab), "First Name" (Jonnie), "Middle Initial" (C), "Date of Birth" (06/06/1974), "Age" (39), "Sex" (Male), "Marital Status" (Married), "On Title" (checked), "Extra Medical Expenses" (\$0.00), "Years Employed" (0), "Race" (White, Asian, Black or African American, American Indian or Alaskan Native, Native Hawaii or Other Pacific Islander), "Ethnicity" (Non-Hispanic), "Business Phone", "Home Phone" ((612) 544-8787), "Mailing Address", "City", "State", and "ZIP Code". At the bottom of the form are "OK" and "Cancel" buttons. A red arrow points from the text box on the right to the "OK" button.

1. Ensure all fields contain accurate information in the "Borrowers" tab. If there is any incorrect information, please update as needed.
2. Click "OK" when all information has been updated.

# Updating A Commitment

2. Double click "Financing Source" drop down & enter source of leverage the borrower is receiving.
3. Enter the amount of leverage.

The screenshot shows a software interface for loan management. At the top, there are several buttons: 'Update', 'Cancel Loan', 'Add Additional', 'Confirmation Report', and 'Loan Manage'. Below these are fields for 'Lender: 469001 | Anoka County HRA', 'Program: Rehabilitation Loan Program', 'Borrower: Rehab, Jonnie', and 'Loan Number'. A 'Commitment' tab is selected, and the status is 'Current'. The main area has tabs for 'Loan Info', 'Rehab', 'Origination', 'Property Info', 'Borrowers', 'Finance', and 'Workflow'. The 'Additional Financing' section contains a table with two columns: 'Financing Source' and 'Amount'. The first row shows '\* City Government' and '\$500.00'. The second row shows an empty source and '\$500.00'. At the bottom right, there are 'Add' and 'Delete' buttons. Red arrows point from the 'Update' button to the 'Update' step in the instructions, from the 'Add' button to the 'Add' step, and from the 'Financing Source' and 'Amount' columns to the corresponding steps in the instructions.

Financing Source	Amount
* City Government	\$500.00
	\$500.00

4. After all tabs & fields are completed click "Update"

1. Click "Add"

# Updating A Commitment

Update Cancel Loan Add Additional Confirmation Report Loan Management - Detail

Lender: 469001 | Anoka County HRA | Program: Rehabilitation Loan Program | Borrower: Rehab, Jonnie | Loan Number: 0012620726 | Stage: Commitment | Status: Current

Message Summary

- The loan was modified successfully.

Loan Info Rehab Origination Property Info Borrowers Finance Workflow

Loan Number: 0012620726 Allotment / Allocation: RLP - General Allotment Approp Rehab Loan Program (

Lender Loan Number: Approved / Working Stages: Commitment Purchase Approved

Status: Current

Commitment Date: 09/24/2013 Estimated Closing Date: 09/30/2013

Initiative: Statewide RehabS 14 Loan Amount: \$27,000.00 See Rehab Details

Interest Rate: 0.0000 % Term in Months: 180

Amortization: Forgivable

1. If all fields are complete & correct, you will receive a message stating the loan was modified successfully.

# Funding Approve



# Funding Approve

- Carefully review all information in and update all data fields prior to “Funding Approve.”
- When you fund approve a closed loan you are certifying that the data is true and correct and that you have followed all Minnesota Housing policy guidelines and requirements.
- Must be done after loan closing and after three day right of rescission period (if applicable).
- “Funding Approve” incorrect information may jeopardize your ability to be fully reimbursed by Minnesota Housing.

# Funding Approve

The screenshot shows a web application interface. On the left is a navigation menu with two sections: 'MANAGEMENT' and 'REPORTS'. The 'MANAGEMENT' section includes 'Available Programs and Funds', 'New Loan Commitment', 'Loan Management' (circled in red), 'Loan Forms', 'My Pipeline', and 'Loans with Deficiencies'. The 'REPORTS' section includes 'Demographic Analysis', 'Loan Listing', 'Loan Confirmation', 'Exceptions/Deficiencies', 'Pending Documents', and 'Loan Certification'. On the right is the main content area titled 'Loan Management - Quick Search Criteria'. It features a search bar with a 'Search Loans' button (circled in red) and an 'Advanced Search' link. Below the search bar are input fields for 'Loan Number:', 'Last Name:', 'Lender Loan Number:', and 'First Name:'. Two red arrows point from text boxes to the interface: one from '1. Click on "Loan Management"' to the 'Loan Management' menu item, and another from '2. Enter Loan Number and click "Search Loans."' to the 'Search Loans' button.

1. Click on "Loan Management"

2. Enter Loan Number and click "Search Loans."

# Funding Approve

1. Single click on the loan you want to fund approve  
(double clicking will only allow you to update the loan).

The screenshot shows a web application interface with a toolbar at the top containing buttons for 'Action', 'Clear', 'Search', 'Detail', 'Update Commitment', and 'Funding Approve'. The 'Funding Approve' button is circled in red. Below the toolbar are sections for 'Program Criteria' and 'Loan Criteria'. The main section is titled 'Loans' and contains a table with columns for 'Loan Number', 'Last Name', 'First Name', and 'Lender Nu'. The table has five rows, with the third row (Loan Number 0012608394, Last Name Johnson, First Name Karl, Lender Nu 321654) highlighted in yellow. A red arrow points from the first instruction box to the 'Funding Approve' button, and another red arrow points from the second instruction box to the same button.

	Loan Number	Last Name	First Name	Lender Nu
+	0012608391	Brown	Johnnie	
	0012608401	Dampiel	Jonathan	
	0012608394	Johnson	Karl	321654
+	0012608406	king	stephen	

2. Click "Funding Approve."

# Funding Approve

Update Cancel Loan Add Additional Confirmation Report Loan Management - Detail

Lender: 469001 | Anoka County HRA Program: Rehabilitation Loan Program Borrower: Rehab, Jonnie Loan Number: 0012620726 Stage: Commitment Status: Current

Loan Info Rehab Origination Property Info Borrowers Finance Workflow

Type: Borrower

Last Name: Rehab First Name: Jonnie

Middle Initial: C

Date of Birth: 06/06/1974 Age: 39

Sex: Male Marital Status: Married

On Title:

Extra Medical Expenses: \$0.00 Years Employed: 0

Race:  White  Asian  Black or African American  American Indian or Alaskan Native  Native Hawaii or Other Pacific Islander

Ethnicity: Non-Hispanic

Business Phone: ( ) - Extension:

Home Phone: (612) 544-8787

Mailing Address: City:

ZIP Code: - State:

OK Cancel

1. Click each tab and enter required information in all fields.

All fields with the blue icon are required fields.

# Funding Approve

sus Tracts » Zip #4 » Current Interest Rates

Update | Add Additional | Funding Approve | Confirmation Report | Loan Management - Detail

Lender: 469001 | Anoka County HRA | Program: Rehabilitation Loan Program | Borrower: Rehab, Jonnie | Loan Number: 0012620726 | Stage: Commitment | Status: Current

Loan Info | Details | Rehab | Origination | Property Info | Borrowers | Finance

Commitment Date: 09/24/2013

Loan Amount: \$35,000.00 | See Rehab Details | Closing Date:

Unpaid Principal Balance: \$35,000.00 | First Payment Date:

Note Amount: \$0.00 | Maturity Date:

Purchase Post Date:

Disbursement Date: 09/26/2013

Payments

Total

Add | Delete

1. Enter information in all fields.
2. Review the signed and executed Note to ensure that the "Note Amount" in the Loan Commitment system is correct. Enter amount that is listed on the Note.
3. Ensure ALL dates match the note and mortgage.

# Funding Approve

Update | Add Additional | Funding Approve | Confirmation Report | Loan Management - Detail

Lender: 469001 | Anoka County HRA | Program: Rehabilitation Loan Program | Borrower: Rehab, Jonnie | Loan Number: 0012620726 | Stage: Com Current

Loan Info | Details | Rehab | Origination | Property Info | Borrowers | Finance | Funding

Fees

Loan Number	Description	Amount
0012620726	Admin Fee	\$3,000.00
0012620726	Loan Amount	\$27,000.00
		\$30,000.00

Funding Approval

By clicking on the I Approve the Funding of the Loan button, I certify the following:

- All information provided to Minnesota Housing via the Single Family Mortgages Online System (SFMOS) is accurate and complete.
- The loan is in compliance with all applicable Minnesota Housing manuals, policies and procedures.
- All required loan documents have been executed.
- The loan is in compliance with all applicable laws and regulations.

I Approve the Funding of the Loan

2. Click on "I approve the Funding of the Loan."

1. Click the box to approve funding of the loan. This certifies that you've reviewed the file and are in compliance with Minnesota Housing requirements.
- \* Be sure that all information entered in the Loan Commitment system is correct and matches the closing documents. Minnesota Housing has limited ability to fix errors after closing.*

# Funding Approve

sus Tracts » Zip + 4 » Current Interest Rates

Update | Add Additional | Funding Approve | Confirmation Report | Loan Management - Detail

**Read-only.** | Loan #: 469001 | Anoka County HRA | Program: Rehabilitation Loan Program | Borrower: Rehab, Jonnie | Loan Number: 0012620726 | Stage: Purchase Approved | Status: Current

Message Summary

- The loan was modified successfully.
- The current loan's stage is Purchase Approved.
- You can use the [Create Report] toolbar button any time to create a report to print.

Loan Info | Details | Rehab | Origination | Property Info | Borrowers | Finance | Funding | Disbursement

**Disbursement**

Disbursement Number: 1 | Description: Full Amount

Fee Percent: 100.0000 % | Type: Purchase

Non-Fee Percent: 100.0000 % | Disbursement Date: 09/26/2013

**Disbursement Details**

Loan Number	Source	Description
0012620726	Approp Rehab/Emergency	Admin Fee
0012620726	Approp Rehab/Emergency	Loan Amount

**Disbursement Approval**

The disbursement of the loan has been approved.

The loan is "Read only".

A message will appear to indicate that the loan was successfully modified and the stage is purchase approved.

No additional updates can be made once the loan is Purchase Approved.

# Funding/Compliance Approve

## Recap

1. Loan information is updated in the Loan Commitment system prior to closing.
2. Loan is closed.
3. Information is reviewed for accuracy and updated again based on closing documents.
4. Loan is “Funding Approved” after three day right of rescission.
5. Loan is funded two (2) business days after loan has been “Funding Approved.”

# Forms



# Forms Generator

- Access and complete Minnesota Housing Forms online with the Loan Commitment system.
- Search for loans and create printable forms for the loan.
- Will auto-populate with information entered in HDS.
- Please review documents carefully prior to closing for accuracy.

# Forms Generator

The screenshot shows a web application interface for a 'Forms Generator'. On the left is a navigation menu with sections: MANAGEMENT (containing Available Programs and Funds, New Loan Commitment, Loan Management, Loan Forms, My Pipeline, and Loan Exceptions), REPORTS (containing Demographic Analysis), and GENERAL (containing Help, Home, Logout, and Administrator info). The main area has a toolbar with 'Action', 'Clear', 'Search', 'Forms', and a save icon. Below the toolbar are sections for 'Program Criteria', 'Loan Criteria', and 'Loans'. The 'Loan Criteria' section has input fields for 'Loan Number', 'Last Name' (containing 'Bob'), and 'Social Security'. Below these are checkboxes for 'Stage' with options: Commitment, Purchased, Purchase Approved, and Final Docs. The 'Loans' section is a table with columns 'Loan Number', 'Last Name', and 'First Name'. The first row shows '0012611308', 'Bob', and 'Sponge'. Red circles and arrows highlight the 'Loan Forms' menu item, the 'Search' button, the 'Last Name' input field, and the 'Bob' entry in the table.

1. Click "Loan Forms."

2. Type in Last Name of borrower.

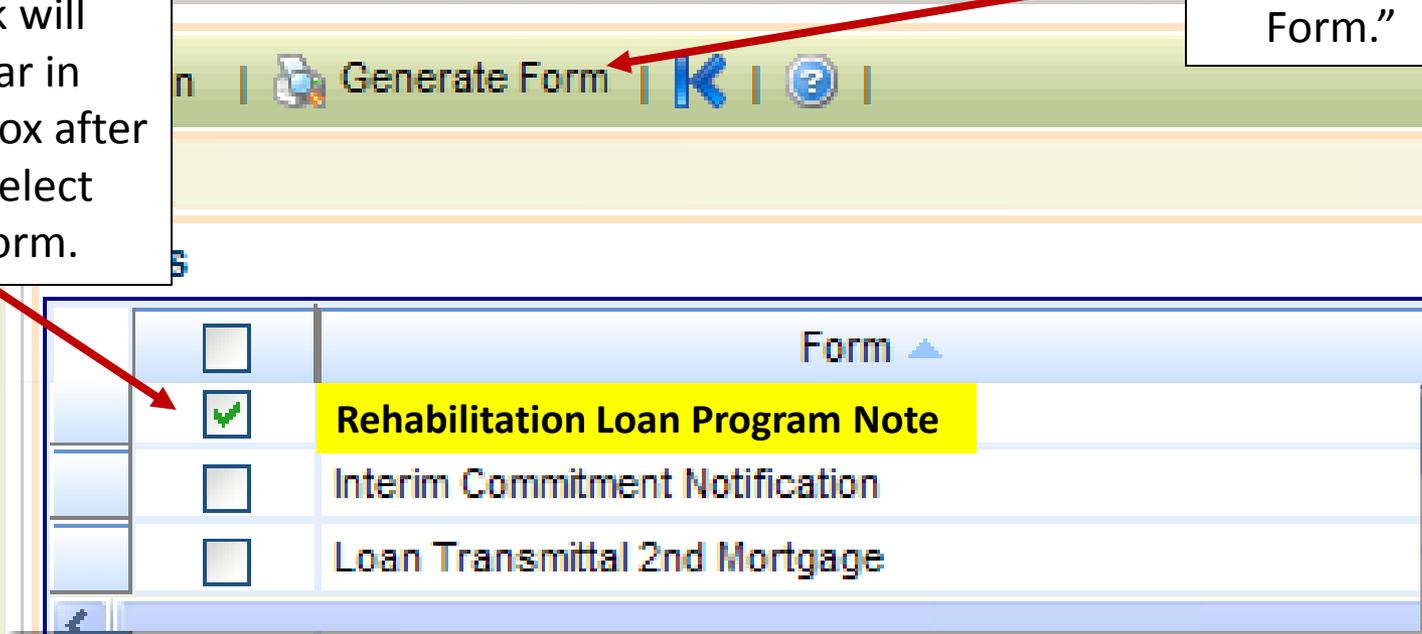
3. Search for borrower.

4. Double click on borrower to open loan record.

# Forms

1. Click on the forms you want to print. A check will appear in the box after you select the form.

2. Click "Generate Form."



3. Carefully review each document for accuracy.

# Forms Generator

- Verify ALL Loan Commitment system data is accurate and matches the loan file.
  - That borrowers names match on all loan documents.
  - Your company’s legal entity name throughout all forms. The Loan Commitment system uses “branch name” which may be different than the legal entity name.

# Canceling a Commitment



- Use caution when canceling a commitment.
- You cannot cancel the current loan and recommit a new loan on the same property within 90 days of the original commitment.

# Canceling a Commitment

1. Retrieve record from "Loan Management."

4. Click "Create Report" (if necessary for underwriter).

The screenshot shows a web application interface for loan management. On the left is a navigation menu with sections: MANAGEMENT (containing Available Programs and Funds, New Loan Commitment, Loan Management, Loan Forms, My Pipeline, and Loan Exceptions), REPORTS (containing Demographic Analysis, Loan Listing, Loan Confirmation, Overdue Exception, Pending Documents, and Loan Certification), GENERAL (containing Help, Home, and Log Off), and Administrator Info. The main content area displays details for a loan with the following fields: Lender: 993001 | Test Bank, Program: Rehabilitation Loan Program, Borrower: Johnson, Barb, Loan Number: 001. Below this are tabs for Loan Info, Rehab, Origination, Property Info, Borrowers, Finance, Workflow, and Optional. The loan details include: Loan Number: 0012609312, Stage: Commitment, Lender Loan Number: (empty), Status: Current, Commitment Date: 04/25/2011, Estimated Closing Date: 05/02/2011, Interest Rate: 5.9900 %, and Amortization: Simple Interest. At the top of the main area, there are buttons for Update, Cancel, and Create Report. A Windows Internet Explorer dialog box is open in the foreground, titled "Loan Management - Detail", with the text "Are you sure you want to cancel?" and two buttons: OK and Cancel. Red arrows point from the numbered instructions to the corresponding elements in the screenshot.

2. Click "Cancel."

3. Click "OK."

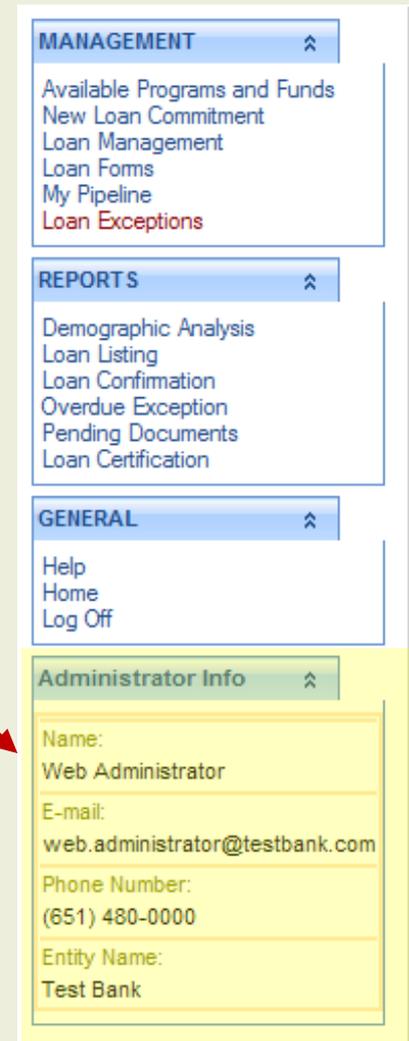
# Canceling a Commitment

The screenshot displays the 'Loan Management - Detail' interface. At the top, there is an 'Action' bar with buttons for 'Update', 'Cancel', 'Add HAF', and 'Create Report'. Below this, the 'Read-only' button is circled in red. The main content area shows a commitment with the following details: Lender: 999901 | Test Bank, Program: Community Activity Set Aside (MRS), Borrower: Brown, Johnnie, Loan Number: 0012608391, and Status: Canceled. The 'Status: Canceled' dropdown is also circled in red. Below the commitment details, there are tabs for 'Loan Info', 'Origination', 'Property Info', 'Borrowers', 'Finance', 'Workflow', 'Optional', and 'HAF Info'. The 'Loan Info' tab is active, showing 'Loan Number: 0012608391' and 'Lender Loan Number:'. To the right, there are dropdown menus for 'Stage: Commitment' and 'Status: Canceled'. Two red arrows point from the circled 'Read-only' button and 'Status: Canceled' dropdown to a text box below the screenshot.

The file becomes “Read-only” and the status is “Canceled.”

# Who is My Internal Web Administrator?

- Contact information for your company's Web Administrator is found here.
- Contact your internal Web Administrator for:
  - User name and password
  - System access and privileges
  - Basic system questions



The screenshot shows a web application interface with a sidebar menu. The menu is organized into sections: MANAGEMENT, REPORTS, GENERAL, and Administrator Info. A red arrow points from the text in the first bullet point to the Administrator Info section.

**MANAGEMENT**

- Available Programs and Funds
- New Loan Commitment
- Loan Management
- Loan Forms
- My Pipeline
- Loan Exceptions

**REPORTS**

- Demographic Analysis
- Loan Listing
- Loan Confirmation
- Overdue Exception
- Pending Documents
- Loan Certification

**GENERAL**

- Help
- Home
- Log Off

**Administrator Info**

Name:  
Web Administrator

E-mail:  
web.administrator@testbank.com

Phone Number:  
(651) 480-0000

Entity Name:  
Test Bank

# Reports

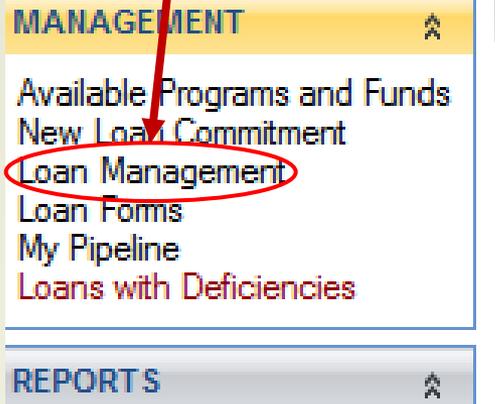
The screenshot shows a vertical menu with four main sections. The 'REPORTS' section is highlighted with a yellow border. A red arrow points from the text 'Various reports are available in the Reports module' to the 'REPORTS' section.

- MANAGEMENT** (with an expand/collapse icon)
  - Available Programs and Funds
  - New Loan Commitment
  - Loan Management
  - Loan Forms
  - My Pipeline
  - Loan Exceptions
- REPORTS** (with an expand/collapse icon, highlighted in yellow)
  - Demographic Analysis
  - Loan Listing
  - Loan Confirmation
  - Overdue Exception
  - Pending Documents
  - Loan Certification
- GENERAL** (with an expand/collapse icon)
  - Help
  - Home
  - Log Off
- Administrator Info** (with a collapse icon)

Various reports are available in the Reports module

# Locating a Confirmation Report

1. Click on "Loan Management."

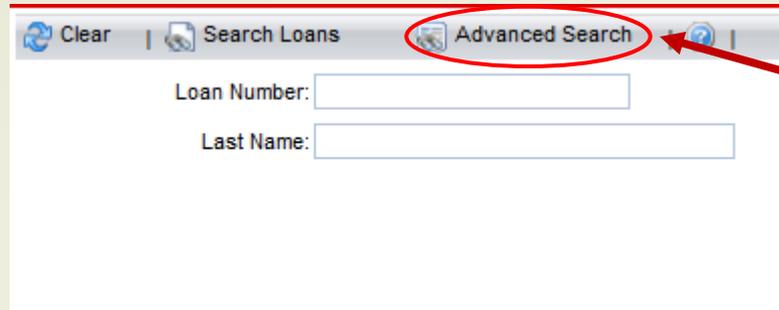


MANAGEMENT

- Available Programs and Funds
- New Loan Commitment
- Loan Management**
- Loan Forms
- My Pipeline
- Loans with Deficiencies

REPORTS

2. Select "Advanced Search."

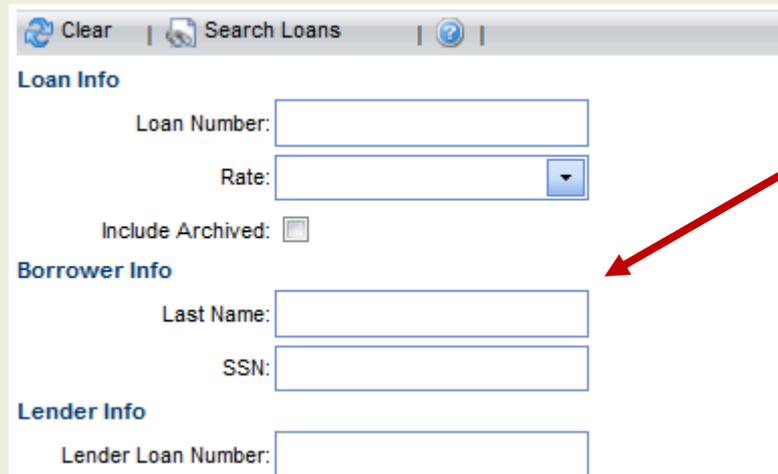


Clear | Search Loans | **Advanced Search**

Loan Number:

Last Name:

3. Enter search criteria.



Clear | Search Loans

**Loan Info**

Loan Number:

Rate:

Include Archived:

**Borrower Info**

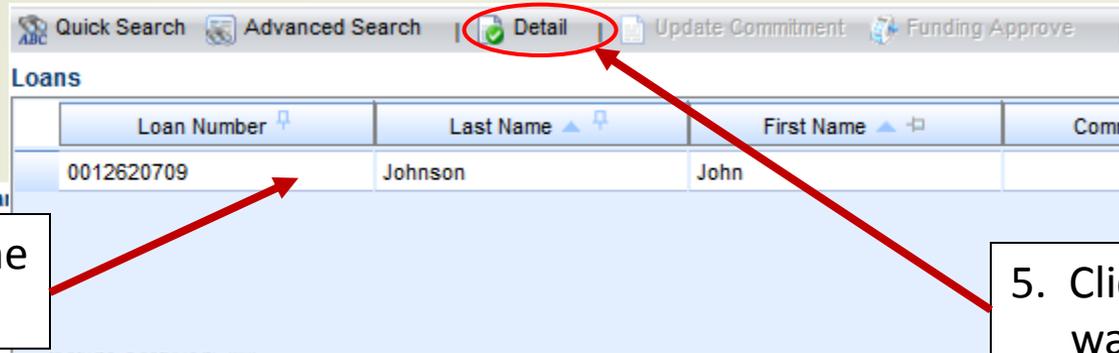
Last Name:

SSN:

**Lender Info**

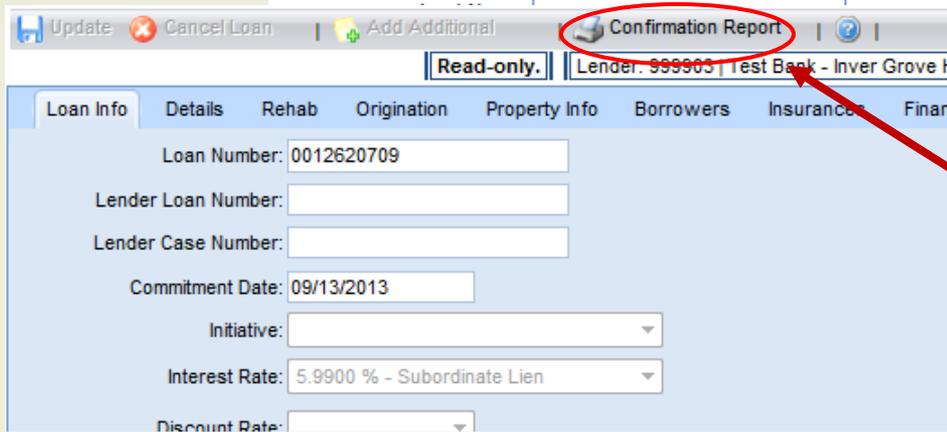
Lender Loan Number:

# Locating a Confirmation Report



4. Single click on the loan.

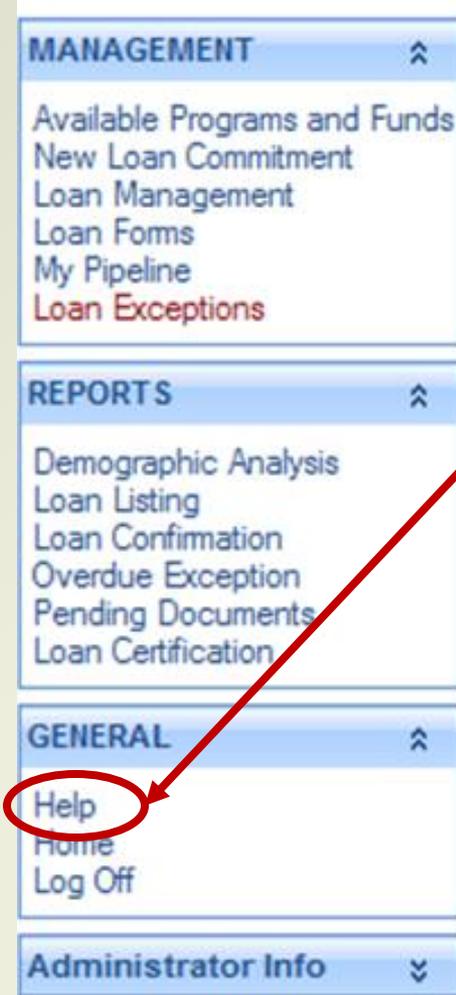
5. Click "Detail", wait for page to load.



6. Click "Confirmation Report."

# General

Information about various Loan Commitment system functions available in Help module



# Avoiding Common Errors

- Review information for accuracy before populating system data to your forms.
- Have closing paperwork with you when “Funding Approve” a loan.
- Review all information prior to funding approve.

# Minnesota Housing Resources

- Program Manual and Forms Available Online [here](#).
- Visit [www.mnhousing.gov](http://www.mnhousing.gov) for more resources.



# Partner Solutions Team



Minnesota Housing staff is  
available from  
7:30 a.m. - 5 p.m. to  
answer your questions at:

651.296.8215 or 800.710.8871  
[mnhousing.solution@state.mn.us](mailto:mnhousing.solution@state.mn.us)