



Minnesota Housing Loan Commitment System – 1003 Upload

10/18/14

Get Ready

- **What's new with HDS 12?**
 - Always single left click
 - The system does not allow double-click selection
 - “Program Choice” eliminated
 - Lenders are directed to program selection menu
 - “Origination Tab” is required at commitment
 - Previously required after initial commitment
 - Arrows replace plus signs
 - Expanded program choices now opened using arrows

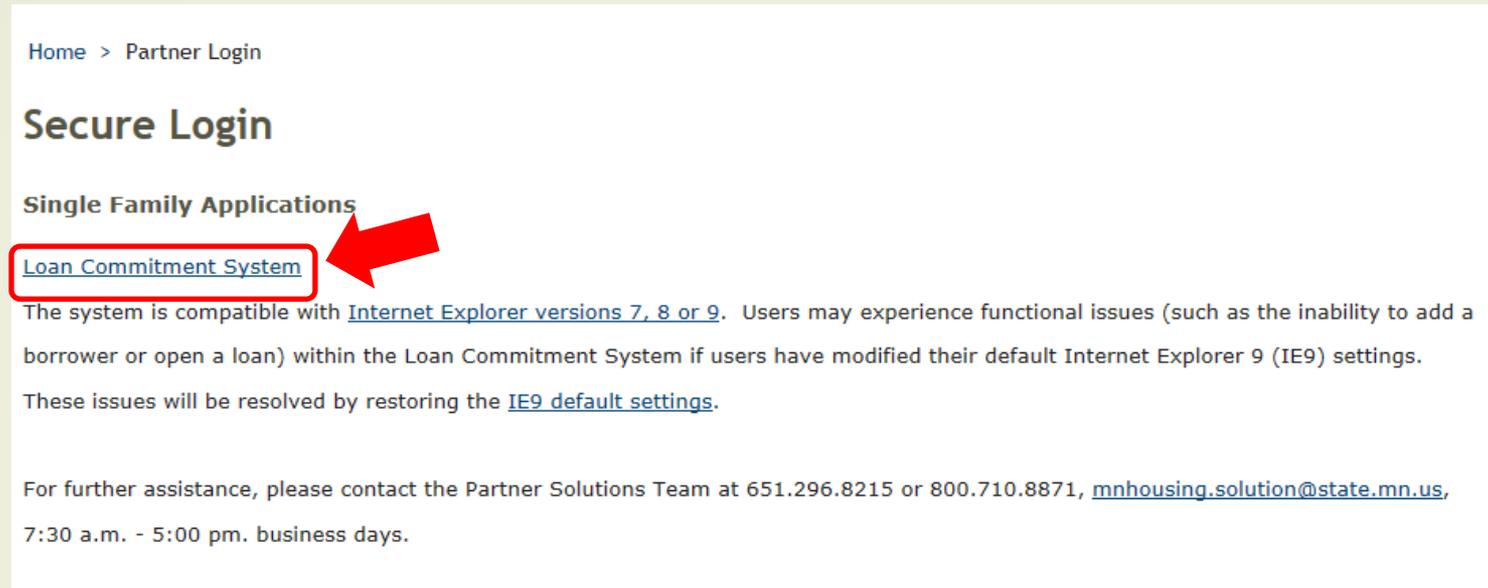
Get Ready

- **Attend program training**
 - Lender online commitment success relies on Minnesota Housing program knowledge
- **Get User ID and Password from Web Administrator**
 - The Web Administrator is the online access gatekeeper at your company
- **Check compatibility**
 - Internet Explorer only



Get Ready

- Go to www.mnhousing.gov
 - Click “Partner Login” in the top navigation
 - Click on “Loan Commitment System”



Home > Partner Login

Secure Login

Single Family Applications

[Loan Commitment System](#)

The system is compatible with [Internet Explorer versions 7, 8 or 9](#). Users may experience functional issues (such as the inability to add a borrower or open a loan) within the Loan Commitment System if users have modified their default Internet Explorer 9 (IE9) settings. These issues will be resolved by restoring the [IE9 default settings](#).

For further assistance, please contact the Partner Solutions Team at 651.296.8215 or 800.710.8871, mnhousing.solution@state.mn.us, 7:30 a.m. - 5:00 pm. business days.

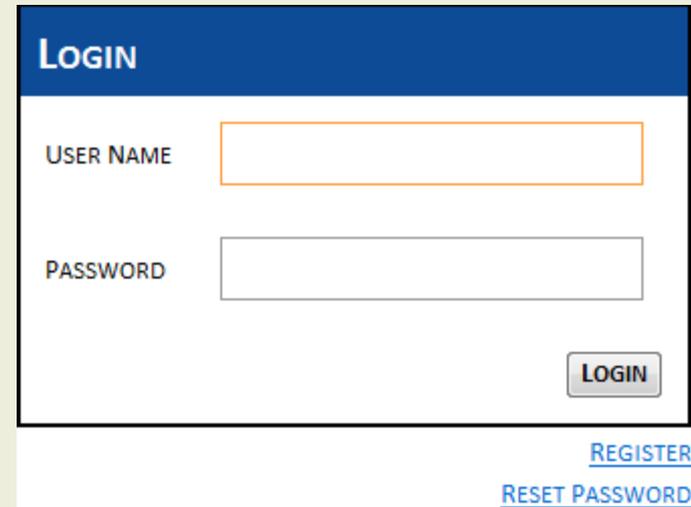
Loan Commitment (Lock) Period

- Loans must be **delivered** within:
 - **Start Up** - 60 days*
 - **Step Up/MCC** - 45 days*
- **No new loan commitments**
 - Monday-Friday from 8-10 a.m.
 - Fridays and holidays (next business day) from 5 pm-10 am

* *Lending partners can extend commitments on Forms Generator. Fees may apply.*

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- Login with **User Name** and **Password** (sent from your company's Web Administrator)
- User will be prompted to change password every **180 days**



The image shows a web form for logging in. At the top is a blue header with the word "LOGIN" in white. Below the header are two input fields: "USER NAME" and "PASSWORD". The "USER NAME" field has an orange border, while the "PASSWORD" field has a grey border. To the right of the "PASSWORD" field is a grey button labeled "LOGIN". Below the form are two blue links: "REGISTER" and "RESET PASSWORD".

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- Click on “Single Family Web Management”



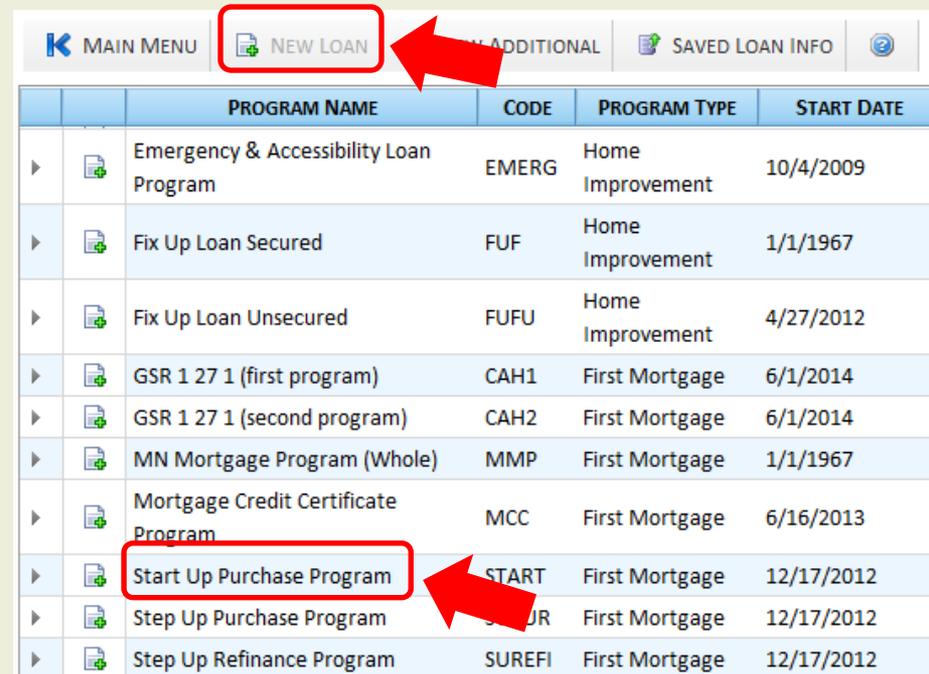
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- Click on “New Loan Commitment”



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- **Single** left click on the correct program name
- Next, “New Loan” will become a live field
 - Click “New Loan”



| | | PROGRAM NAME | CODE | PROGRAM TYPE | START DATE |
|---|--|--|--------|------------------|------------|
| ▶ | | Emergency & Accessibility Loan Program | EMERG | Home Improvement | 10/4/2009 |
| ▶ | | Fix Up Loan Secured | FUF | Home Improvement | 1/1/1967 |
| ▶ | | Fix Up Loan Unsecured | FUFU | Home Improvement | 4/27/2012 |
| ▶ | | GSR 1 27 1 (first program) | CAH1 | First Mortgage | 6/1/2014 |
| ▶ | | GSR 1 27 1 (second program) | CAH2 | First Mortgage | 6/1/2014 |
| ▶ | | MN Mortgage Program (Whole) | MMP | First Mortgage | 1/1/1967 |
| ▶ | | Mortgage Credit Certificate Program | MCC | First Mortgage | 6/16/2013 |
| ▶ | | Start Up Purchase Program | START | First Mortgage | 12/17/2012 |
| ▶ | | Step Up Purchase Program | SUPUR | First Mortgage | 12/17/2012 |
| ▶ | | Step Up Refinance Program | SUREFI | First Mortgage | 12/17/2012 |

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1. Select the correct office
2. **Single** left click on the arrow next to the correct product
 - The selection will be green
 - Product and program name
3. **Single** left click on the correct product
 - Choose the correct program (*wit or without an assistance loan*)
 - “New Loan” will become live
4. Click “New Loan”

Validation Summary

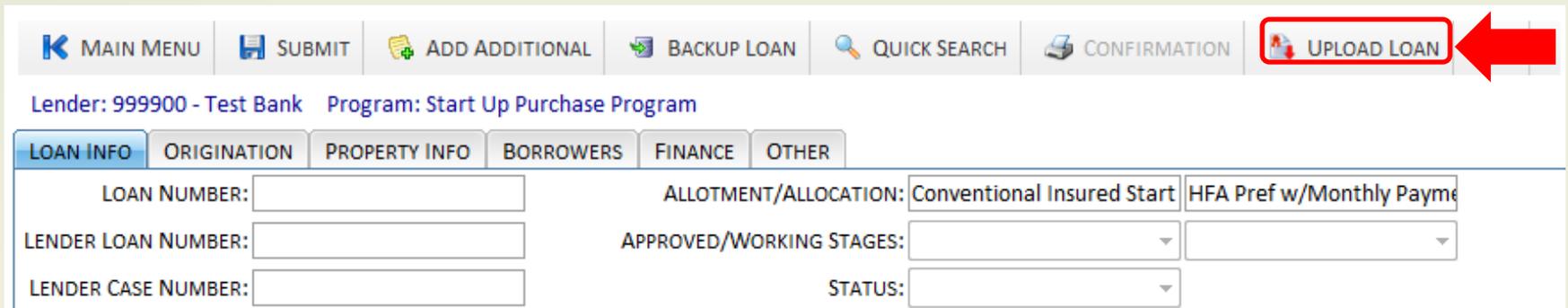
- Loan: Lender/Originator is required.
- Funds: Funds Allotment and/or Funds Allocation is required for the Program Manual All

FUNDS BY PROGRAM: Row with green text: Funds Allocation is required

| | ALLOTMENT NAME | PRIORITY | CURRENT FUNDS | AVAILABLE FUNDS |
|-------------------------------------|--|----------|------------------|------------------|
| <input checked="" type="checkbox"/> | Conventional Insured Start Up (FFY 2014) | | \$80,000,000.00 | \$61,147,839.00 |
| | HFA Pref 1st Mortgage Only | 1 | \$20,000,000.00 | |
| | HFA Pref w/Deferred Payment Loan | 1 | \$20,000,000.00 | |
| | HFA Pref w/HOME HELP Loan | 1 | \$20,000,000.00 | |
| | HFA Pref w/Monthly Payment Loan | 1 | \$20,000,000.00 | |
| | Conventional Uninsured Start Up | | \$125,150,000.00 | \$100,000,000.00 |

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- Click “Upload Loan”



MAIN MENU SUBMIT ADD ADDITIONAL BACKUP LOAN QUICK SEARCH CONFIRMATION **UPLOAD LOAN**

Lender: 999900 - Test Bank Program: Start Up Purchase Program

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE OTHER

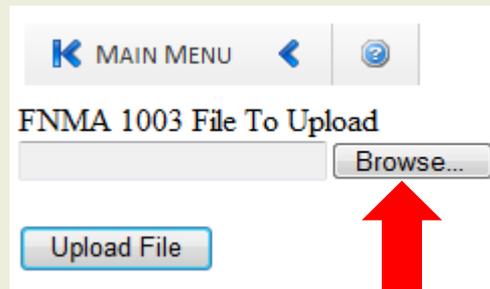
LOAN NUMBER: ALLOTMENT/ALLOCATION: Conventional Insured Start HFA Pref w/Monthly Payme

LENDER LOAN NUMBER: APPROVED/WORKING STAGES:

LENDER CASE NUMBER: STATUS:

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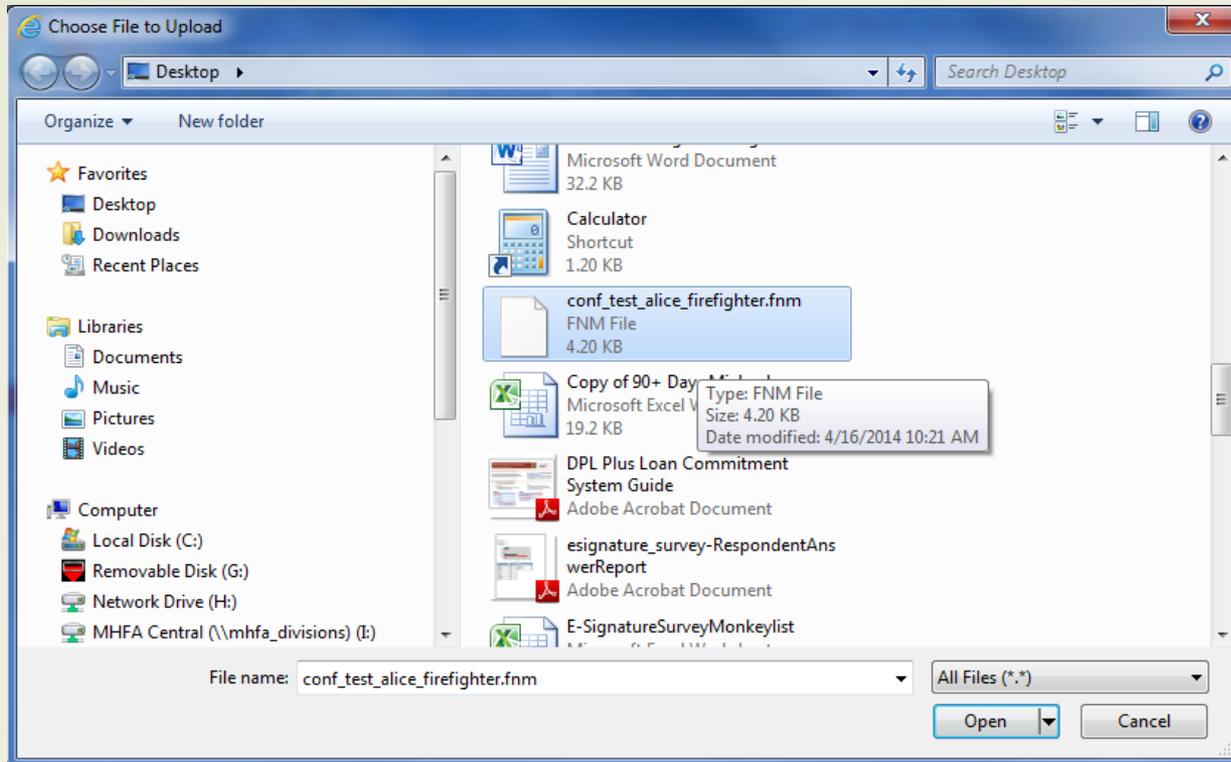
- Browse and choose the correct file. File must be in the Fannie Mae .fnm format to upload.



The screenshot shows a web interface for uploading an FNMA 1003 file. At the top, there is a navigation bar with a 'MAIN MENU' link and a back arrow. Below this, the title 'FNMA 1003 File To Upload' is displayed. Underneath the title is a file input field and a 'Browse...' button. A red arrow points to the 'Browse...' button. Below the input field and 'Browse...' button is an 'Upload File' button.

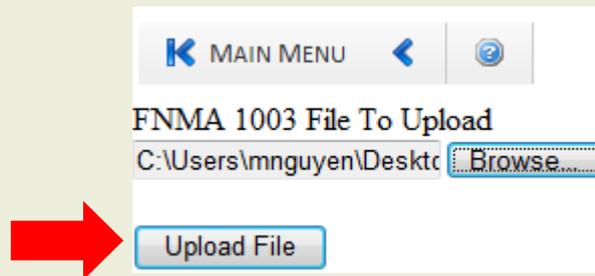
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- Open the correct file



1003 Upload

- Click “Upload File”



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Loan Info

- Complete and verify all information
 - Note: Be sure to click on calculator icon for P&I payment
 - “Initiative” should **only** be chosen if using Deferred Payment Plus

| LOAN INFO | ORIGINATION | PROPERTY INFO | BORROWERS | FINANCE | OTHER |
|---------------------|---|------------------------------|-------------------------------------|--------------------------|---|
| LOAN NUMBER: | <input type="text"/> | ALLOTMENT/ALLOCATION: | Conventional Insured Start | HFA Pref w/Monthly Payme | |
| LENDER LOAN NUMBER: | <input type="text"/> | APPROVED/WORKING STAGES: | <input type="text"/> | <input type="text"/> | |
| LENDER CASE NUMBER: | <input type="text"/> | STATUS: | <input type="text"/> | | |
| COMMITMENT DATE: | <input type="text"/> | ESTIMATED CLOSING DATE: | <input type="text"/> | | |
| INITIATIVE: | <input type="text"/> | LOAN AMOUNT: | <input type="text" value="\$0.00"/> | | |
| INTEREST RATE: | <input type="text" value="5.0000 %"/> | TERM IN MONTHS: | <input type="text" value="0"/> | | |
| AMORTIZATION: | <input type="text" value="Fixed Rate"/> | P&I: | <input type="text" value="\$0.00"/> | |  |
| LOAN TYPE: | <input type="text"/> | PURCHASE PRICE: | <input type="text" value="\$0.00"/> | | |
| | | ADDITIONAL ACQUISITION COST: | <input type="text" value="\$0.00"/> | | |
| | | ACQUISITION PRICE: | <input type="text" value="\$0.00"/> | | |

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Origination Tab

- Complete and verify all information
 - Select the correct loan officer

LOAN INFO | **ORIGINATION** | PROPERTY INFO | BORROWERS | FINANCE | OTHER

LENDER: Test Bank LENDER CITY: Saint Paul

LOAN OFFICER: OFFICER ASSIGNED DATE:

LOAN PROCESSOR: PROCESSOR ASSIGNED DATE:

DATES

CANCEL:

REJECTED:

EXPIRATION:

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Property Info

- Complete and verify all information
 - In the “City” dropdown select the correct city/county combo
 - Census Tract is required – enter “9999.99” in the first box

The screenshot shows the 'PROPERTY INFO' tab of a loan application form. The form includes several input fields and dropdown menus. Two red boxes and arrows highlight specific areas: one around the 'CITY' dropdown menu and another around the 'CENSUS TRACT' input field, which contains a period. The form also includes fields for ZIP CODE, ADDRESS, COUNTY, STATE, LEGAL DESCRIPTION, VALUE AMOUNT (\$0.00), BUILDING TYPE, YEAR BUILT, CATEGORY, NUMBER OF UNITS (1), and TITLE TO BE HELD AS.

| LOAN INFO | ORIGINATION | PROPERTY INFO | BORROWERS | FINANCE | OTHER |
|---------------------------------|-------------|---------------|---------------------------------|---------|-------|
| ⓪ ZIP CODE: - | | | | | |
| ⓪ ADDRESS: | | | | | |
| ⓪ CITY: [dropdown] | | | | | |
| ⓪ COUNTY: [dropdown] | | | | | |
| ⓪ STATE: [dropdown] | | | | | |
| CENSUS TRACT: . | | | TARGET / NON TARGET: [dropdown] | | |
| LEGAL DESCRIPTION: [text area] | | | | | |
| VALUE AMOUNT: \$0.00 | | | VALUATION METHOD: [dropdown] | | |
| ⓪ BUILDING TYPE: [dropdown] | | | | | |
| | | | ⓪ YEAR BUILT: [text] | | |
| ⓪ CATEGORY: [dropdown] | | | | | |
| ⓪ NUMBER OF UNITS: 1 | | | | | |
| TITLE TO BE HELD AS: [dropdown] | | | | | |

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Borrowers Tab

- **Single** click on “Borrower” and then click “Edit”

| LOAN INFO | ORIGINATION | PROPERTY INFO | BORROWERS | FINANCE | OTHER | | | | | |
|-----------|-------------|---------------|------------|---------|---------------|-----|----------------|--------------|--------------|--|
| | TYPE | LAST NAME | FIRST NAME | MI | DATE OF BIRTH | SEX | MARITAL STATUS | RELATIONSHIP | CREDIT SCORE | |
| | Borrower | | | | | | | | | |

EDIT ADD DELETE

1003 Upload

Borrower Tab

- Complete and verify all information
 - Complete all of the applicable fields

The screenshot shows a web form for a 1003 upload, specifically the Borrower Tab. The form contains several fields, some of which are highlighted with red boxes to indicate they are required or must be completed. The fields include:

- TYPE:** Borrower (dropdown menu)
- OWNER TYPE:** Individual (dropdown menu)
- LAST NAME:** (text input field, highlighted with a red box)
- FIRST NAME:** (text input field)
- MIDDLE INITIAL:** (text input field)
- SOCIAL SECURITY:** -- (text input field)
- DATE OF BIRTH:** (text input field)
- AGE:** (text input field)
- SEX:** (dropdown menu)
- MARITAL STATUS:** (dropdown menu)
- ON TITLE:**
- FIRST TIME BUYER:**
- RACE:** WHITE ASIAN BLACK OR AFRICAN AMERICAN AMERICAN INDIAN OR ALASKAN NATIVE NATIVE HAWAII OR OTHER PACIFIC ISLAND
- ETHNICITY:** (dropdown menu)
- COUNSELING CLASS COMPLETED:** (text input field)
- CREDIT SCORE:** 0 (text input field, highlighted with a red box)
- CREDIT REPORT AGENCY:** (dropdown menu)
- CREDIT REPORT DATE:** (text input field, highlighted with a red box)
- HOME PHONE:** () - (text input field)

At the bottom of the form, there are two buttons: **OK** and **CANCEL**. The **OK** button is highlighted with a red box.

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Additional Borrower(s)

- Complete and verify all information for any additional borrowers

| LOAN INFO | ORIGINATION | PROPERTY INFO | BORROWERS | FINANCE | OTHER | | | | |
|-----------|-------------|---------------|------------|---------|---------------|-----|----------------|--------------|--------------|
| | TYPE | LAST NAME | FIRST NAME | MI | DATE OF BIRTH | SEX | MARITAL STATUS | RELATIONSHIP | CREDIT SCORE |
| | Borrower | | | | | | | | |

EDIT ADD DELETE



1003 Upload

Borrower Tab

- Complete and verify all information
 - Dependents under 18
 - Other Dependents – over the age of 18
 - Disabled Household – *if applicable*
 - **Program** Total HH Income – *annual income*
 - *Please edit for program household income*

| | | | |
|--------------------------|-------------------------------------|----------------------|--------------------------------|
| HOUSEHOLD SIZE: | <input type="text"/> | DEPENDENTS UNDER 18: | <input type="text" value="0"/> |
| OTHER DEPENDENTS: | <input type="text" value="0"/> | | |
| DISABLED HOUSEHOLD: | <input type="checkbox"/> | | |
| PROGRAM TOTAL HH INCOME: | <input type="text" value="\$0.00"/> | | |

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Other Tab

- Personal Property in Transaction
 - Enter “No”
- For Deferred Payment Plus loans only
 - Housing Ratio 28% or above
 - (Y or N)
 - Housing Ratio
 - Must enter a number e.g. (XX.XX)

| LOAN INFO | ORIGINATION | PROPERTY INFO | BORROWERS | FINANCE | OTHER |
|--------------------------------|-------------|---------------|-----------|---------|----------------------|
| HOUSING RATIO 28% OR ABOVE Y/N | | | | | <input type="text"/> |
| HOUSING RATIO | | | | | <input type="text"/> |
| HFA PREFERRED RISK SHARING Y/N | | | | | <input type="text"/> |
| PERS. PROPERTY IN TRANSACTION? | | | | | <input type="text"/> |
| HOME HELP AMOUNT | | | | | <input type="text"/> |
| FORECLOSURE? Y / N | | | | | <input type="text"/> |

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- If no downpayment loan:
 - Click on “Submit”
 - [Message Summary](#) - OR -
 - [Validation Summary](#)
- If downpayment loan:
 - Click on “Add Additional”
 - [Loan Commitment Downpayment Loan](#)

MAIN MENU SUBMIT ADD ADDITIONAL

Lender: 999900 - Test Bank Program: Start Up Purchase

LOAN INFO ORIGINATION PROPERTY INFO BORROWER

LOAN NUMBER:

LENDER LOAN NUMBER:

LENDER CASE NUMBER:

MAIN MENU SUBMIT ADD ADDITIONAL

Lender: 999900 - Test Bank Program: Start Up Purchase

LOAN INFO ORIGINATION PROPERTY INFO BORROWER

LOAN NUMBER:

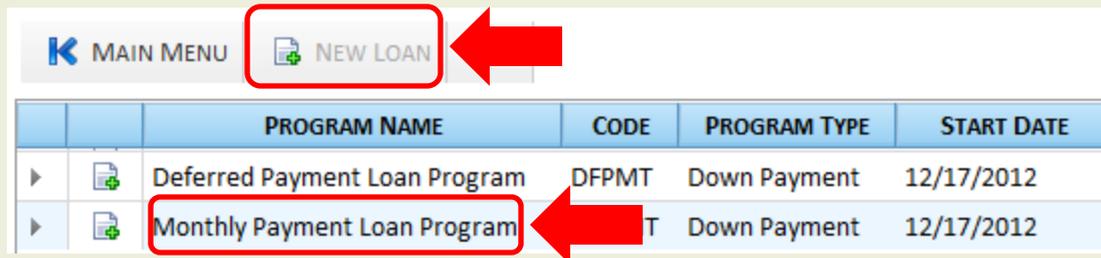
LENDER LOAN NUMBER:

LENDER CASE NUMBER:

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Downpayment Loan

- Single click on correct downpayment
— Then click “New Loan”



The screenshot shows a software interface with a navigation bar at the top containing a 'MAIN MENU' button and a 'NEW LOAN' button. Below the navigation bar is a table with the following columns: PROGRAM NAME, CODE, PROGRAM TYPE, and START DATE. The table contains two rows of data. The 'NEW LOAN' button and the 'Monthly Payment Loan Program' row are highlighted with red boxes, and red arrows point to them from the right.

| | | PROGRAM NAME | CODE | PROGRAM TYPE | START DATE |
|---|--|-------------------------------|-------|--------------|------------|
| ▶ | | Deferred Payment Loan Program | DFPMT | Down Payment | 12/17/2012 |
| ▶ | | Monthly Payment Loan Program | T | Down Payment | 12/17/2012 |

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Downpayment Loan

1. Single left click on the arrow next to the correct product

- The selection will be green
- Product and program name

2. Single left click on the correct product

- Choose the correct program *(with or without an assistance loan)*
- “New Loan” will become live

3. Click “New Loan”

MAIN MENU PREVIOUS **NEW LOAN** 3.

PROGRAM: Monthly Payment Loan Program

LENDER: Test Bank

Validation Summary

- Funds: Funds Allotment and/or Funds Allocation is required for the Program Mar

FUNDS BY PROGRAM: Row with green text: Funds Allocation is

| ALLOTMENT NAME | PRIORITY | CURRENT FUNDS | AVAILABILITY |
|---|----------|-----------------|--------------|
| Mortgage Credit Certificate | | | |
| ▶ Monthly Payment Loan Program (FFY 2014) | | \$15,590,155.64 | \$15,4 |
| ▶ Start Up Purchase Monthly Payment Loan Program (FFY 2014) | | \$16,925,112.10 | \$15,2 |

| ALLOCATION NAME | PRIORITY | CURRENT FUNDS |
|---|----------|----------------|
| ▶ FHA w/Monthly Payment Loan START | 1 | \$5,000,000.00 |
| ▶ HFA Pref w/Monthly Payment Loan START | 1 | \$2,925,112.10 |

1003 Upload Downpayment Loan

1. Enter the loan amount
 - Increments of \$100
2. Click on calculator icon for P&I payment
3. Click "Submit"

The screenshot shows the 'ADDITIONAL LOAN' section of a web application. The form includes the following fields and controls:

- Navigation:** MAIN MENU, SUBMIT (highlighted with a red box and arrow labeled '3.'), CANCEL LOAN, ADD ADDITIONAL, QUICK SEARCH.
- Metadata:** Borrower: Ewing, Patrick; Lender: 999900 - Test Bank; Program: Start Up Purchase Program.
- Tabs:** LOAN INFO, ORIGINATION, PROPERTY INFO, BORROWERS, FINANCE, OTHER, ADDITIONAL LOAN (selected).
- ADDITIONAL LOAN Section:**
 - LOAN NUMBER:
 - PROGRAM: Monthly Payment Loan Program
 - SERVICER: U. S. Bank Home Mortgage
 - LOAN TYPE: Other
 - LOAN AMOUNT: (highlighted with a red box and arrow labeled '1.')
 - INTEREST RATE: 5.0000 %
 - DISCOUNT RATE:
 - AMORTIZATION: Fixed Rate
 - TERM IN MONTHS: 120
 - P&I: (highlighted with a red box and arrow labeled '2.')

Message Summary

- Successful commitment
 - Message Summary confirms the loan is in Commitment stage
 - If the commitment is out of compliance the user will receive a Validation Summary

Message Summary

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

Validation Summary

- Gives information on items out of program compliance
 - Validation Summary items must be adjusted for successful loan commitment
 - Check loan parameters to make sure the loan is within program limits

| | | | | | | | |
|-----------|-------------|---------------|-----------|---------|-------|-----------------|--------|
| LOAN INFO | ORIGINATION | PROPERTY INFO | BORROWERS | FINANCE | OTHER | ADDITIONAL LOAN | ERRORS |
|-----------|-------------|---------------|-----------|---------|-------|-----------------|--------|

Validation Summary

- Compliance Problems:
 - 314: Housing Ratio information is only necessary for Deferred Payment Loan Plus commitments. Please delete the information from Housing Ratio on the Other tab or select
 - 313: Housing Ratio information is only necessary for Deferred Payment Loan Plus commitments. Please delete the information from Housing Ratio 28% or above Y/N on the
 - 23.1: Property Census Tract is blank. Please enter 9999.99. Due to system constraints, Minnesota Housing will determine and enter census tract and targeting information.

For More Information

**Partner Solutions Team:
Cheryl Rice, Michael Nguyen, Heidi Welch**

7:30 a.m. to 5:00 p.m.

651.296.8215, option 4

mnhousing.solution@state.mn.us

www.mnhousing.gov