



# Home Improvement Online Commitment System Guide

# Agenda

- Get Ready
- New Fix Up Loan Commitment
- Loan Confirmation
- Forms Generator
- Fund Approve
- Cancel a Loan



# Get Ready

# Get Ready

## 1. Review Fix Up programmatic items

- Procedural Manual
- Recorded training on website
- Features & Program Summary fact sheet

# Get Ready

2. Get user ID and password from your Web Administrator
  - Web Administrator is online access gatekeeper at your company
3. Check compatibility
  - Internet Explorer **only**





# New Fix Up Loan Commitments

# Log In

1. Go to [www.mnhousing.gov](http://www.mnhousing.gov)
2. Click “Partner Login” in the top navigation
3. Click “Loan Commitment System”

Home > Partner Login

## Secure Login

### Single Family Applications

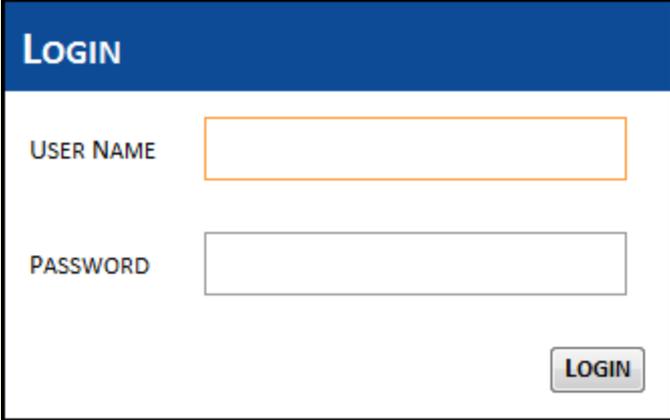
[Loan Commitment System](#) (compatible with Internet Explorer only, not Google Chrome or Firefox, etc.)

For further assistance, please contact the [Partner Solutions Team](#) at 651.296.8215 or 800.710.8871, 7:30 a.m. - 5:00 p.m. business days.



# Log In

4. Log in with **User Name** and **Password** (sent from your company's Web Administrator)
5. User will be prompted to change password every **180 days**



The screenshot shows a login interface with a blue header containing the word "LOGIN". Below the header, there are two input fields: "USER NAME" and "PASSWORD". To the right of the "PASSWORD" field is a "LOGIN" button. Below the button, there are two links: "REGISTER" and "RESET PASSWORD".

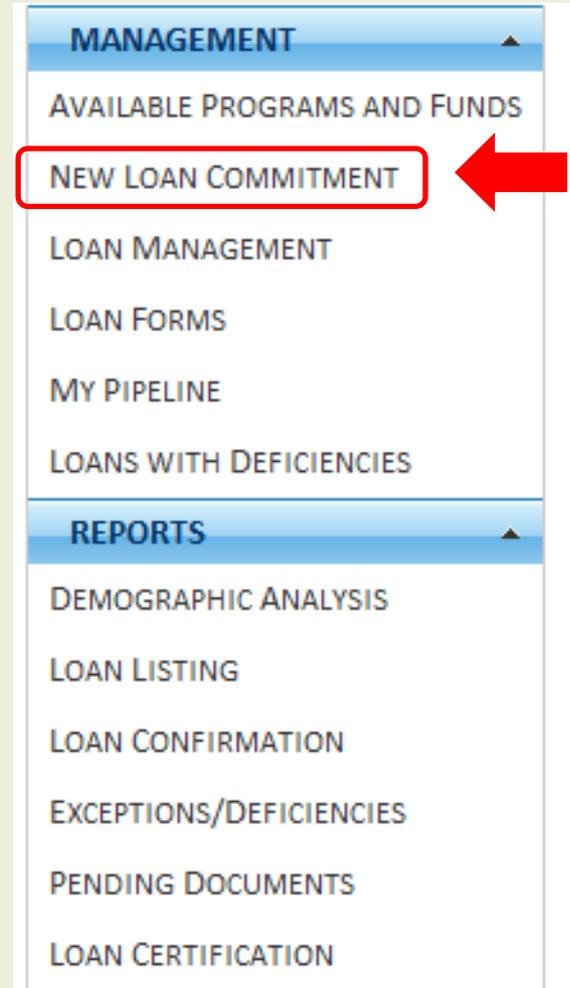
# New Loan Commitment

1. Click “Single Family Web Management”



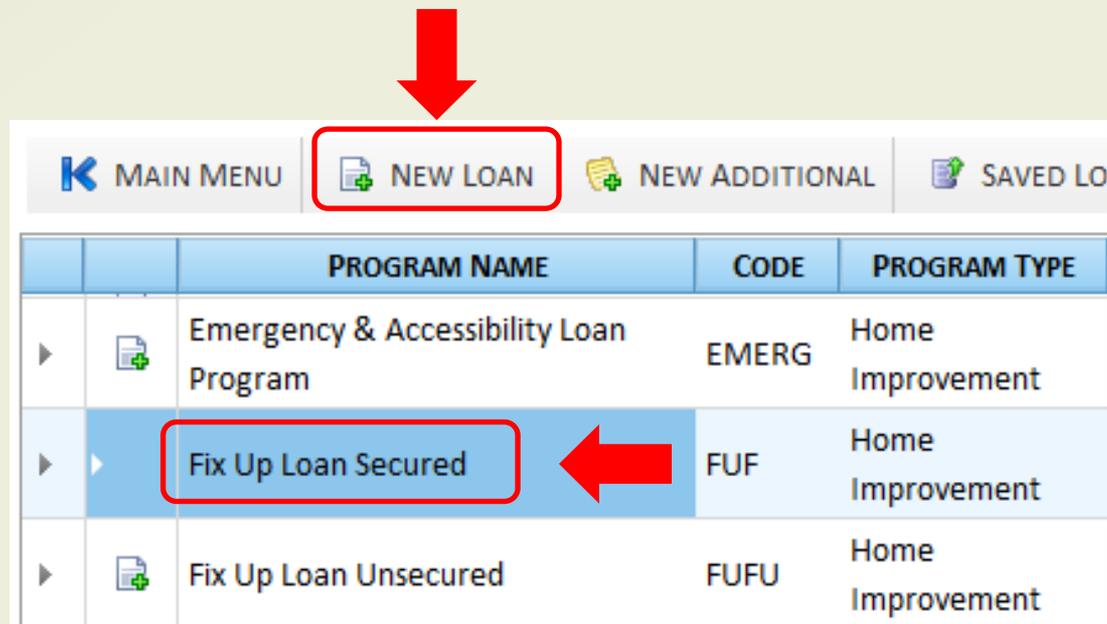
# New Loan Commitment

2. Click “New Loan Commitment”



# New Loan Commitment

3. Single click the correct program name
4. “New Loan” becomes selectable



A screenshot of a software interface. At the top, there is a navigation bar with four items: 'MAIN MENU' (with a blue 'K' icon), 'NEW LOAN' (with a document icon and a green plus sign, highlighted with a red box), 'NEW ADDITIONAL' (with a document icon and a green plus sign), and 'SAVED LO' (with a document icon and a green plus sign). Below the navigation bar is a table with the following columns: 'PROGRAM NAME', 'CODE', and 'PROGRAM TYPE'. The table contains three rows of data. The second row, 'Fix Up Loan Secured', is highlighted in blue and has a red box around its name and a red arrow pointing to it from the right. The first row is 'Emergency & Accessibility Loan Program' with code 'EMERG' and type 'Home Improvement'. The third row is 'Fix Up Loan Unsecured' with code 'FUFU' and type 'Home Improvement'. A large red arrow points down from the text above to the 'NEW LOAN' menu item.

		PROGRAM NAME	CODE	PROGRAM TYPE
▶	📄+	Emergency & Accessibility Loan Program	EMERG	Home Improvement
▶	▶	Fix Up Loan Secured	FUF	Home Improvement
▶	📄+	Fix Up Loan Unsecured	FUFU	Home Improvement

# New Loan Commitment

5. Make sure branch is entered
6. “New Loan” becomes selectable

Validation Summary

- Loan: Lender/Originator is required.

# Loan Info Tab

1. Complete all required fields (blue icons)
  - Click calculator icon for P&I payment
  - Check “Secured Loan” box if applicable

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

Lender: 999900 - Test Bank Program: Fix Up Loan Secured

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

LOAN NUMBER:  ALLOTMENT/ALLOCATION: FUF General Allotment RHFBL ALF 2 HI Fix Up Reg (I

LENDER LOAN NUMBER:  APPROVED/WORKING STAGES:

STATUS:

COMMITMENT DATE:  ESTIMATED CLOSING DATE:

INTEREST RATE:  LOAN AMOUNT: \$0.00 [See Rehab Details](#)

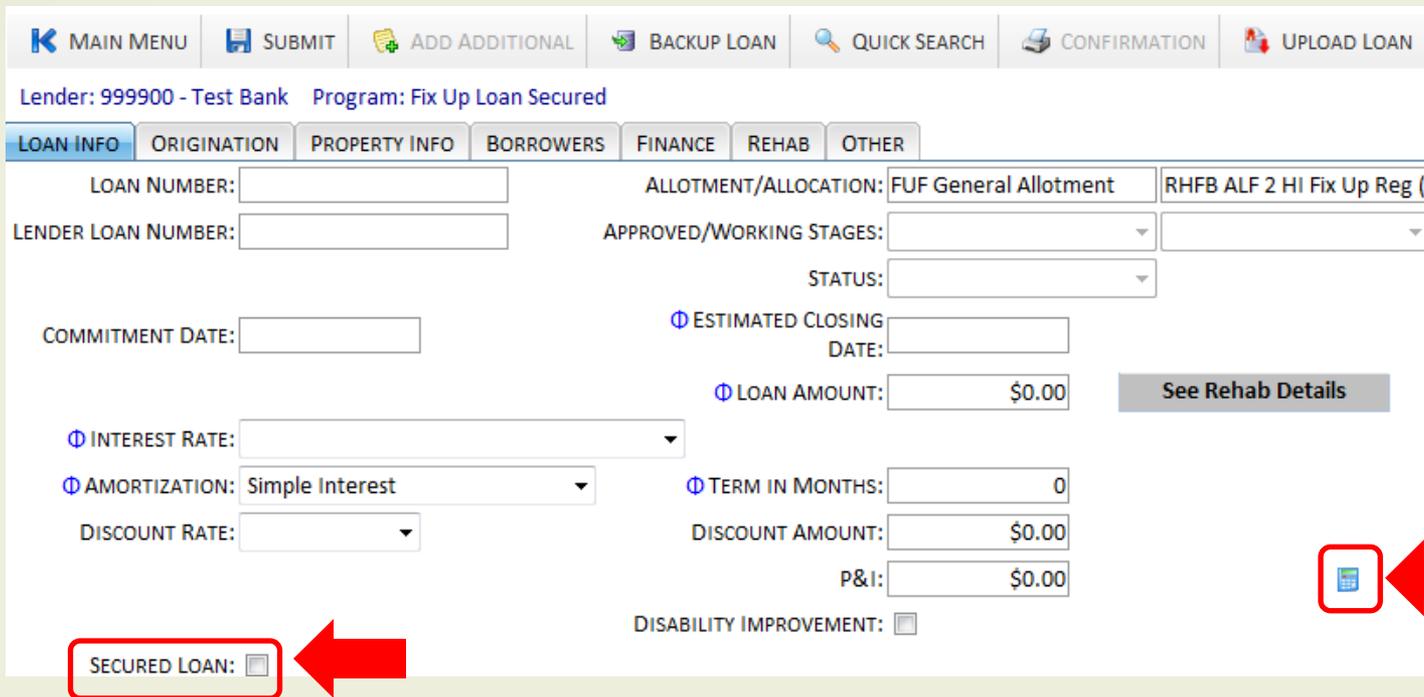
AMORTIZATION: Simple Interest TERM IN MONTHS: 0

DISCOUNT RATE:  DISCOUNT AMOUNT: \$0.00

P&I: \$0.00

DISABILITY IMPROVEMENT:

SECURED LOAN:



# Origination Tab

1. Complete all required fields (blue icons)
2. Select 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: | EXPIRATION:

REJECTED: |

# Property Info Tab

## 1. Complete all required fields (blue icons)

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

Lender: 999900 - Test Bank   Program: Fix Up Loan Secured

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

ZIP CODE: -

ADDRESS:

CITY:

COUNTY:

STATE:

LEGAL DESCRIPTION:

VALUE AMOUNT: \$0.00

BUILDING TYPE:

NUMBER OF UNITS: 1

TITLE TO BE HELD AS:

VALUATION METHOD:

YEAR BUILT:

CATEGORY:

# Borrowers Tab

1. Single click “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

# Borrowers Tab

2. Complete all required fields (blue icons)
3. Fill out “On Title,” “Race,” “Credit Score,” “Credit Report Date,” “Credit Report Agency”

The screenshot shows a form for entering borrower information. The form includes the following fields and options:

- TYPE: Borrower (dropdown)
- OWNER TYPE: Individual (dropdown)
- LAST NAME: (text input)
- FIRST NAME: (text input)
- MIDDLE INITIAL: (text input)
- SOCIAL SECURITY: -- (text input)
- DATE OF BIRTH: (text input)
- AGE: (text input)
- SEX: (dropdown)
- MARITAL STATUS: (dropdown)
- ON TITLE:
- RACE:  WHITE  ASIAN  BLACK OR AFRICAN AMERICAN  AMERICAN INDIAN OR ALASKAN NATIVE  NATIVE HAWAII OR OTHER PACIFIC ISLANDER
- ETHNICITY: (dropdown)
- CREDIT SCORE: 0 (text input)
- CREDIT REPORT AGENCY: (dropdown)
- CREDIT REPORT DATE: (text input)
- HOME PHONE: ( ) - (text input)
- MAILING ADDRESS: (text input)
- CITY: (text input)
- STATE: (dropdown)
- ZIP CODE: - (text input)

Red boxes highlight the following fields: ON TITLE, RACE, CREDIT SCORE, CREDIT REPORT DATE, and CREDIT REPORT AGENCY. Blue icons (a circle with a dot) are present next to the labels for LAST NAME, DATE OF BIRTH, SEX, OWNER TYPE, FIRST NAME, SOCIAL SECURITY, MARITAL STATUS, ETHNICITY, CREDIT SCORE, and CREDIT REPORT AGENCY.

Buttons: OK, CANCEL

# Borrowers Tab

4. To add additional borrower, click “Add”
  - “Edit” screen will automatically pop up
5. Repeat edit for co-borrower

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



# Borrowers Tab

6. Complete all required fields at bottom of Borrowers tab
  - Dependents under 18
  - Other Dependents – over the age of 18
  - Disabled Household – *if applicable*
  - Program Total HH Income – *annual eligibility 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"/>		

# Other Tab (Secured)

## 1. Complete all applicable fields

[MAIN MENU](#) [SUBMIT](#) [ADD ADDITIONAL](#) [BACKUP LOAN](#) [QUICK SEARCH](#) [CONFIRMATION](#) [UPLOAD LOAN](#) [?](#)

Lender: 999900 - Test Bank Program: Fix Up Loan Secured

[LOAN INFO](#) [ORIGINATION](#) [PROPERTY INFO](#) [BORROWERS](#) [FINANCE](#) [REHAB](#) [OTHER](#)

CLTV	<input type="text"/>	FIRST LIEN POSITION ?	<input type="text"/>
ENERGY AUDIT PERFORMED Y/N	<input type="text"/>	GREEN IMPROVEMENTS	<input type="text"/>
DTI	<input type="text"/>		

# Other Tab (Unsecured)

## 1. Complete all applicable fields

Navigation: [MAIN MENU](#) | [SUBMIT](#) | [ADD ADDITIONAL](#) | [BACKUP LOAN](#) | [QUICK SEARCH](#) | [CONFIRMATION](#) | [UPLOAD LOAN](#) | [?](#)

Lender: 999900 - Test Bank    Program: Fix Up Loan Unsecured

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

AUTO-PAY INCENTIVE Y/N	<input type="text"/>	GREEN IMPROVEMENTS	<input type="text"/>
ENERGY AUDIT PERFORMED Y/N	<input type="text"/>		
DTI	<input type="text"/>		

# Successful Commitment

If you receive a **Message Summary**, the loan was successful and is in Commitment stage.

## Message Summary

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

# Compliance Issues

If you receive a **Validation Summary**, you'll see which items are out of program compliance.

- 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	REHAB	OTHER	ERRORS
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Validation Summary

- Loan Info: Term in Months is invalid. Allowable Terms in Months are from 12 to 240 in increments of 1.
- Loan Info: Calculated P&I is 29.95 which exceeds tolerance 1.

# Rehab Tab

1. Add item(s) included in project and amount(s) **after** loan is committed
  - If borrower is contributing own funds to the project, subtract from one of the other item(s) and balance total.
  - Include receipts and statements for the file.

The screenshot displays a software interface with a navigation bar at the top containing tabs: LOAN INFO, ORIGINATION, PROPERTY INFO, BORROWERS, FINANCE, REHAB (selected), and OTHER. Below the navigation bar is a table with two columns: REHAB TYPE and AMOUNT. The table is currently empty. At the bottom of the interface, there are three summary fields: TOTAL REHAB AMOUNT: \$0.00, REFINANCE AMOUNT: \$0.00, and TOTAL AMOUNT: \$0.00. In the bottom right corner, there are three buttons: EDIT, ADD, and DELETE. The ADD button is highlighted with a red square, and a red arrow points to it from the right side of the screen.

# Rehab Tab

LOAN INFO		ORIGINATION		PROPERTY INFO		BORROWERS		FINANCE		REHAB		TIMELINE		ATTACHMENTS		OTHER	
REHAB TYPE											AMOUNT						
	Interior Finishing											\$10,000.00					
	Other											\$3,000.00					
	Demolition											\$2,000.00					
											Total = \$15,000.00						

TOTAL REHAB AMOUNT:

REFINANCE AMOUNT:

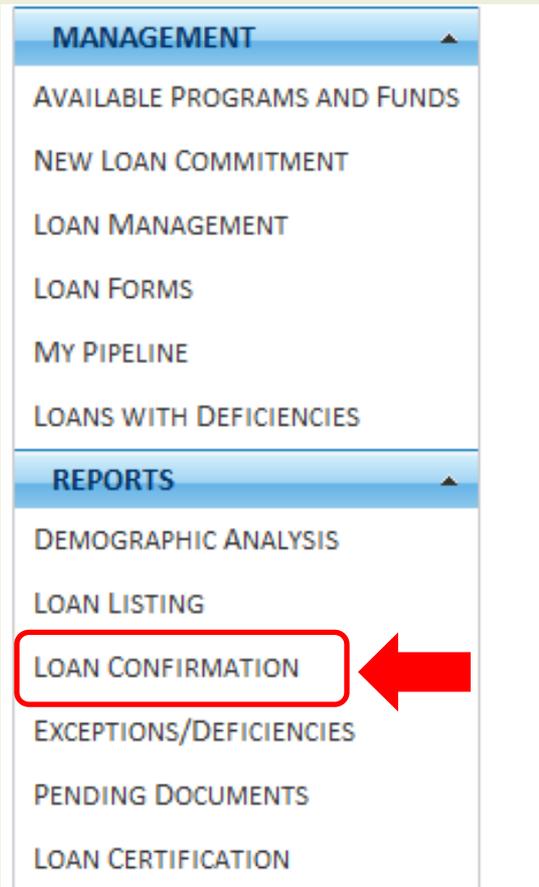
TOTAL AMOUNT:



# Print Commitment Confirmation

# Print Commitment Confirmation

1. Click “Loan Confirmation”



# Print Commitment Confirmation

2. Search loan by “Loan Number” or “Last Name”
3. Click “Search Loans”



 MAIN MENU

 CLEAR

 **SEARCH LOANS**

 ADVANCED SEARCH



LOAN NUMBER:

LAST NAME:

LENDER LOAN NUMBER:

FIRST NAME:

# Print Commitment Confirmation

4. Single click correct loan and borrower
  - “Create Report” will appear
5. Click “Create Report”

The screenshot shows a web application interface with a navigation bar at the top and a data table below. The navigation bar includes links for 'MAIN MENU', 'QUICK SEARCH', 'ADVANCED SEARCH', and a 'CREATE' button with a printer icon. The 'CREATE' button is highlighted with a red box and a red arrow labeled '5.'. Below the navigation bar is a table with columns: 'LOAN NUMBER', 'LAST NAME', 'FIRST NAME', and 'LENDER NUMBER'. The table contains one row with the following data: '0012635307' in the 'LOAN NUMBER' column, 'Johnson' in the 'LAST NAME' column, 'Tim' in the 'FIRST NAME' column, and an empty cell in the 'LENDER NUMBER' column. The 'Johnson' entry in the 'LAST NAME' column is highlighted with a red box and a red arrow labeled '4.'.

LOAN NUMBER	LAST NAME	FIRST NAME	LENDER NUMBER
0012635307	Johnson	Tim	

# Print Commitment Confirmation

6. Print loan confirmation by hovering over bottom of screen and clicking print icon

**Loan Confirmation Report**

**LOAN INFO**

LOAN #: \_\_\_\_\_ STAGE: Commitment  
BORROWER: \_\_\_\_\_ STATUS: Current  
AGENCY: Minnesota Housing Finance Agency  
PROGRAM: Start Up Purchase Program  
LOAN AMOUNT: \$149,350.00  
RATE: 4.8750% TERM: 360  
DISCOUNT RATE: \_\_\_\_\_ DISCOUNT AMOUNT: \_\_\_\_\_ ASSISTANCE AMT: \_\_\_\_\_  
MONTHLY P&I: \$790.37 % ASSISTANCE: \_\_\_\_\_  
LOAN TYPE: Conventional Insured AMORTIZATION: Fixed Rate  
PRODUCT TYPE: \_\_\_\_\_ INITIATIVE: \_\_\_\_\_  
SERVICER: US Bank Home Mortgage- MRBP Division

ADDITIONAL MTG:	N	BUY DOWN LOAN:	N	ASSUMED LOAN:	N	CLOSED:	N
PREVIOUS LOAN:	N	SPECIAL TARGETING:	N	DISABILITY IMPROV:	N	SOLD TO TRUSTEE:	N
SECURE LOAN:	N	SERVICED:	N	ARCHIVE LOAN:	N		
POOLED:	N	CONVERTED LOAN:	N				

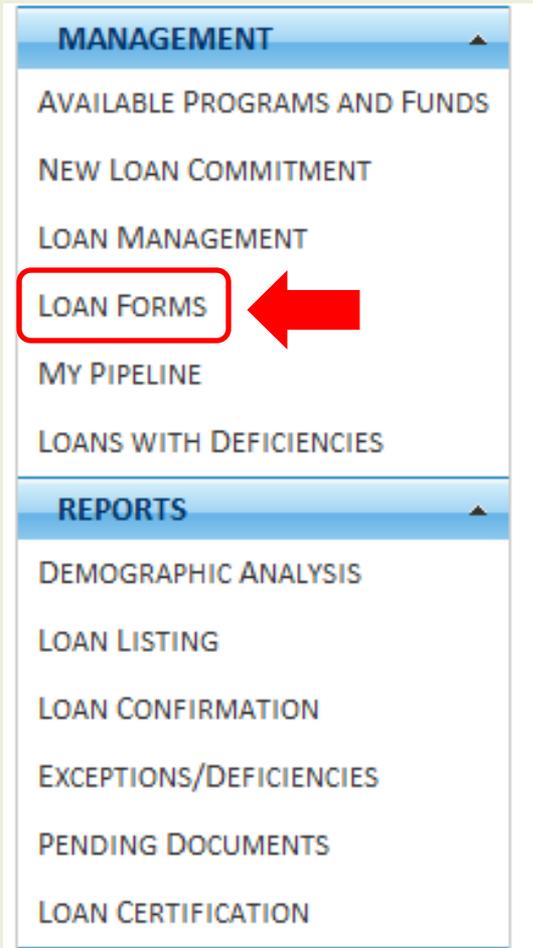




# Forms Generator

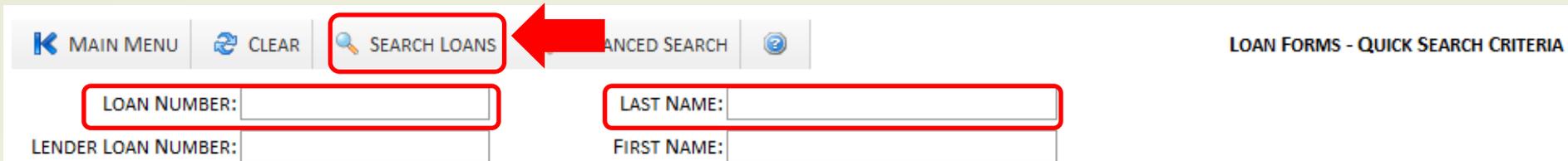
# Forms Generator

1. Click “Loan Forms”



# Forms Generator

2. Search loan by “Loan Number” or “Last Name”
3. Click “Search Loans”



The screenshot shows a search interface for loans. At the top left, there are navigation buttons: 'MAIN MENU', 'CLEAR', 'SEARCH LOANS', and 'ADVANCED SEARCH'. The 'SEARCH LOANS' button is highlighted with a red box and a red arrow pointing to it from the right. Below the navigation bar, there are four input fields: 'LOAN NUMBER:', 'LENDER LOAN NUMBER:', 'LAST NAME:', and 'FIRST NAME:'. The 'LOAN NUMBER:' and 'LAST NAME:' fields are also highlighted with red boxes.

# Forms Generator

4. Single click correct loan and borrower
  - “Forms” will appear
5. Click on “Forms”

The screenshot shows a web application interface with a navigation bar at the top and a data table below. The navigation bar includes links for 'MAIN MENU', 'QUICK SEARCH', 'ADVANCED SEARCH', and 'FORMS'. The 'FORMS' button is highlighted with a red box and a red arrow labeled '5.' pointing to it. Below the navigation bar is a table with three columns: 'LOAN NUMBER', 'LAST NAME', and 'FIRST NAME'. The first row of data shows '0012635307' in the 'LOAN NUMBER' column, 'Johnson' in the 'LAST NAME' column, and 'Tim' in the 'FIRST NAME' column. The 'Johnson' entry is highlighted with a red box and a red arrow labeled '4.' pointing to it.

LOAN NUMBER	LAST NAME	FIRST NAME
0012635307	Johnson	Tim

# Forms Generator

6. Check boxes for all of the forms needed
7. Click “Generate Form”

<a href="#">K MAIN MENU</a>	<a href="#">GENERATE FORM</a>	<a href="#">?</a>
Borrower: Johnson, Tim Lender:		Program: Fix Up Loan Secured
<input type="checkbox"/>	<b>LOAN NUMBER</b>	
<input type="checkbox"/>	0012635307	Accessibility Evaluation For Incentive Interest Rate
<input type="checkbox"/>	0012635307	Commitment Notification
<input type="checkbox"/>	0012635307	Homeowner Labor Agreement
<input type="checkbox"/>	0012635307	Loan Transmittal
<input type="checkbox"/>	0012635307	Note Secured

# Forms Generator

8. Forms will auto-populate most loan information from the system
9. Print the forms



# Funding Approve

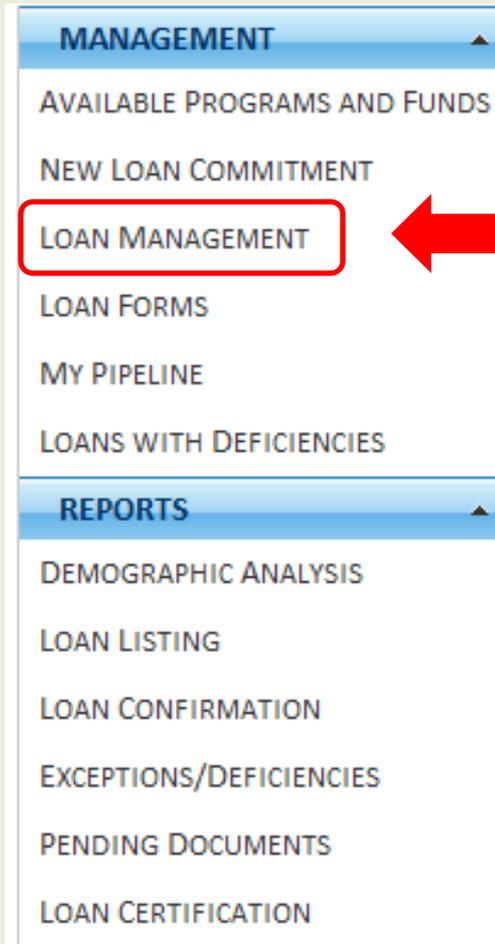
## Minnesota Housing Compliance Approval

# Funding Approve Process

- Last step to a successful Minnesota Housing loan
- You verify loan information and certify that all information:
  - Matches the loan file sent or imaged to AmeriNational
  - Meets Minnesota Housing requirements
  - Meets legal requirements

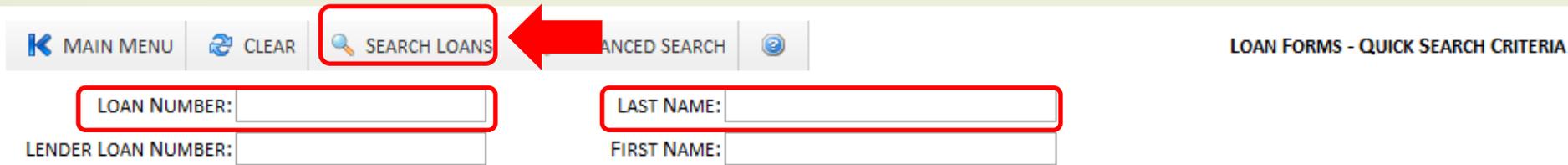
# Access the Loan

1. Click “Loan Management”



# Access the Loan

2. Search loan by “Loan Number” or “Last Name”
3. Click “Search Loans”



The screenshot shows a search interface with a navigation bar at the top. The navigation bar includes a 'K' logo, 'MAIN MENU', 'CLEAR', 'SEARCH LOANS' (highlighted with a red box and a red arrow pointing to it), 'ADVANCED SEARCH', and a help icon. Below the navigation bar, there are four input fields: 'LOAN NUMBER:' (highlighted with a red box), 'LENDER LOAN NUMBER:', 'LAST NAME:' (highlighted with a red box), and 'FIRST NAME:'. The text 'LOAN FORMS - QUICK SEARCH CRITERIA' is visible in the top right corner of the interface.

# Access the Loan

4. If you can't find your loan, click "Advanced Search"

5. Enter Social Security Number

6. Click "Search Loans"

MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH 4.

LOAN NUMBER:

LENDER LOAN NUMBER:

LAST NAME:

FIRST NAME:

MAIN MENU CLEAR SEARCH LOANS 6.

LOAN INFO

LOAN NUMBER:

RATE:

INCLUDE ARCHIVED:

BORROWER INFO

LAST NAME:

SSN:  5.

LENDER INFO

LENDER LOAN NUMBER:

COMPLIANCE SPECIALIST:

LOAN OFFICER:

PROPERTY INFO

CITY:

FINANCE INFO

POOL NUMBER:

CUSIP NUMBER:

# Access the Loan

7. Single click the correct borrower
8. Click “Funding Approve”

The screenshot displays a web application interface. At the top, there is a navigation menu with several options: MAIN MENU, QUICK SEARCH, ADVANCED SEARCH, UPDATE COMMITMENT, and FUNDING APPROVE. The 'FUNDING APPROVE' button is highlighted with a red box and a red arrow labeled '8.' pointing to it. Below the navigation menu is a table with the following columns: LOAN NUMBER, LAST NAME, FIRST NAME, and LENDER NUMBER. The table contains one row with the following data: LOAN NUMBER: 0012635307, LAST NAME: Johnson, FIRST NAME: Tim, and LENDER NUMBER: (empty). The 'Johnson' entry in the 'LAST NAME' column is highlighted with a red box and a red arrow labeled '7.' pointing to it.

LOAN NUMBER	LAST NAME	FIRST NAME	LENDER NUMBER
0012635307	Johnson	Tim	

# Loan Info Tab

1. Verify all information and edit fields if necessary to match closing documents

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	ATTACHMENTS	OTHER
LOAN NUMBER:	0012635307	ALLOTMENT/ALLOCATION:	FUF General Allotment	RHFB ALF 2 HI Fix Up Reg (				
LENDER LOAN NUMBER:		APPROVED/WORKING STAGES:	Commitment	Purchase Approved				
		STATUS:	Current					
COMMITMENT DATE:	06/15/2016	ESTIMATED CLOSING DATE:	06/20/2016					
		LOAN AMOUNT:	\$15,000.00				See Rehab Details	
INTEREST RATE:	5.9900 % - Subordinate Lien							
AMORTIZATION:	Simple Interest	TERM IN MONTHS:	240					
DISCOUNT RATE:		DISCOUNT AMOUNT:	\$0.00					
		P&I:	\$107.38					
		DISABILITY IMPROVEMENT:	<input type="checkbox"/>					
SECURED LOAN:	<input checked="" type="checkbox"/>							

# Origination Tab

1. Verify all information and edit if necessary
2. Select “Loan Officer”
3. Enter “Closing” (date), “First Payment” (date), and “Maturity” (date)

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	ATTACHMENTS	OTHER
	LENDER:	<input type="text"/>				LENDER CITY:	Perham	<input type="text"/>
	⊕ LOAN OFFICER:	Not Participating				OFFICER ASSIGNED DATE:	<input type="text"/>	
	LOAN PROCESSOR:	<input type="text"/>				PROCESSOR ASSIGNED DATE:	<input type="text"/>	
<b>DATES</b>								
	⊕ CLOSING:	06/20/2016				EXPIRATION:	<input type="text"/>	
	CANCEL:	<input type="text"/>						
	REJECTED:	<input type="text"/>						
	⊕ FIRST PAYMENT:	07/15/2016				⊕ MATURITY:	06/15/2036	

# Property Info Tab

1. Verify all information and edit if necessary
2. Enter “Legal Description,” “Value Amount,” “Valuation Method” and “Title to Be Held As”

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	ATTACHMENTS	OTHER
⓪ ZIP CODE:	56573-							
⓪ ADDRESS:	123 Sesame St.							
⓪ CITY:	Perham - Otter Tail							
⓪ COUNTY:	Otter Tail							
⓪ STATE:	MN							
⓪ LEGAL DESCRIPTION:								
⓪ VALUE AMOUNT:	\$150,000.00							
⓪ VALUATION METHOD:	Tax Assessment							
⓪ BUILDING TYPE:	SINGLE_FAMILY							
⓪ YEAR BUILT:	1985							
⓪ CATEGORY:	Existing							
⓪ NUMBER OF UNITS:	1							
⓪ TITLE TO BE HELD AS:								

# Borrowers Tab

## 1. Verify all information and edit if necessary

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	ATTACHMENTS	OTHER
TYPE	LAST NAME	FIRST NAME	MI	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower	Johnson	Tim		4/8/1985	Male	Not Married		750

TYPE: Borrower	OWNER TYPE: Individual
LAST NAME: Johnson	FIRST NAME: Tim
MIDDLE INITIAL:	AGE: 31
DATE OF BIRTH: 04/08/1985	MARITAL STATUS: Not Married
SEX: Male	
ON TITLE: <input checked="" type="checkbox"/>	
RACE: <input checked="" type="checkbox"/> WHITE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAII OR OTHER PACIFIC ISLAND	
ETHNICITY: Non-Hispanic	
CREDIT SCORE: 750	CREDIT REPORT AGENCY: Equifax
CREDIT REPORT DATE: 06/01/2016	
HOME PHONE: (651) 750-1111	
MAILING ADDRESS:	CITY:
	STATE:
ZIP CODE:	

OK CANCEL

# Borrowers Tab

## 2. Verify all information and edit if necessary

⊕ HOUSEHOLD SIZE: 1-One person ▼

⊕ DEPENDENTS UNDER 18: 0

⊕ OTHER DEPENDENTS: 0

DISABLED HOUSEHOLD:

⊕ PROGRAM TOTAL HH INCOME: \$40,000.00

# Details Tab

1. Verify all information and edit fields
2. Add Note Amount, Closing Date, First Payment Date, Next Payment Date, and Maturity Date

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	ATTACHMENTS	OTHER
⊕ LOAN AMOUNT:	\$15,000.00	See Rehab Details		COMMITMENT DATE:	06/15/2016			
UNPAID PRINCIPAL BALANCE:	\$15,000.00			⊕ CLOSING DATE:	06/20/2016			
NOTE AMOUNT:	\$0.00			⊕ FIRST PAYMENT DATE:	07/15/2016			
⊕ P&I:	\$107.38			NEXT PAYMENT DATE:				
				⊕ MATURITY DATE:	06/15/2036			
				PURCHASE POST DATE:				
				DISBURSEMENT DATE:	06/17/2016			

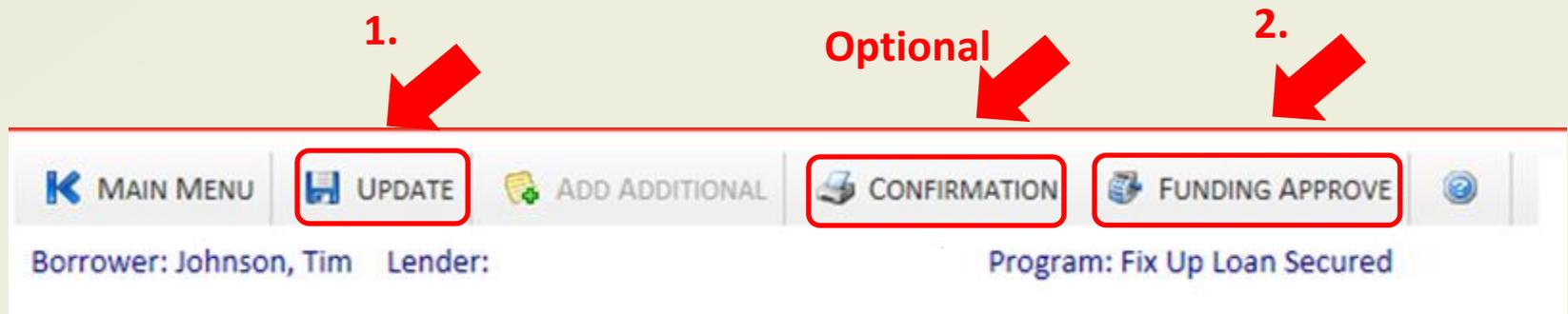
# Other Tab

1. Verify all information and edit fields if necessary

INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	ATTACHMENTS	OTHER
		CLTV	100.00					FIRST LIEN POSITION ? No
		ENERGY AUDIT PERFORMED Y/N	N					GREEN IMPROVEMENTS
		DTI	35.00					

# Final Steps

1. Click “Update”
  - Optional: Click “Confirmation Report”
2. Click “Funding Approve”



# Final Steps

3. Check box to certify information
4. Click “I Approve”

MAIN MENU UPDATE ADD ADDITIONAL CONFIRMATION FUNDING APPROVE

Borrower: Johnson, Tim Lender: Program: Fix Up Loan Secured

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE REHAB DETAILS ATTACHMENTS OTHER **FUNDING**

LOAN NUMBER	DESCRIPTION	AMOUNT
0012635307	Loan Amount	\$15,000.00
0012635307	Lender Fee	\$400.00

FEE DETAILS

**3.**  **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.

**4.** I Approve the Funding of the Loan

# Final Steps

## 5. Receive “Successful Funding Approval” message

### Message Summary

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

LOAN INFO   ORIGINATION   PROPERTY INFO   BORROWERS   FINANCE   REHAB   DETAILS   ATTACHMENTS   OTHER   **FUNDING**   DISBURSEMENT

### FEES

	LOAN NUMBER	DESCRIPTION	AMOUNT
	0012635307	Loan Amount	\$15,000.00
	0012635307	Lender Fee	\$400.00

FEE DETAILS

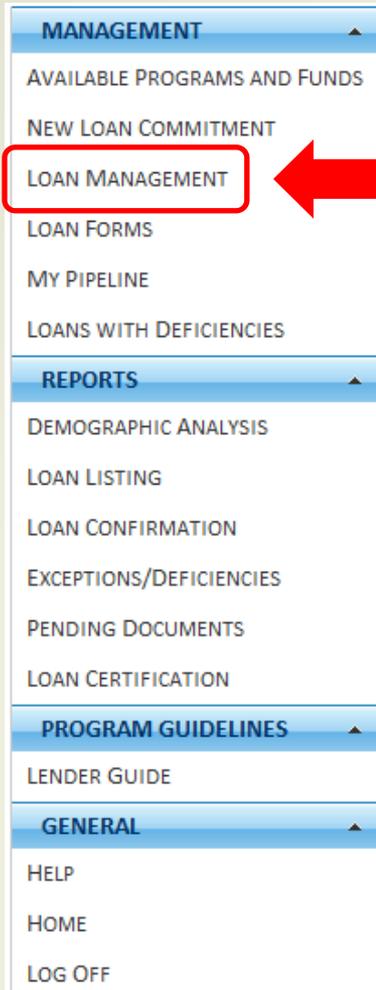
### FUNDING APPROVAL

- The purchase of the loan has been approved.



# Cancel a Loan

# Cancel a Loan



1. Click Loan Management

# Cancel a Loan

2. Enter the “Loan Number” or “Last Name”
3. Click “Search Loans”

The screenshot shows a search interface with a navigation bar at the top containing 'MAIN MENU', 'CLEAR', 'SEARCH LOANS', 'ADVANCED SEARCH', and a help icon. Below the navigation bar are four input fields: 'LOAN NUMBER:', 'LENDER LOAN NUMBER:', 'LAST NAME:', and 'FIRST NAME:'. Red arrows point to the 'SEARCH LOANS' button and the 'LOAN NUMBER' and 'LAST NAME' input fields.

<a href="#">K MAIN MENU</a>	<a href="#">CLEAR</a>	<a href="#">SEARCH LOANS</a>	<a href="#">ADVANCED SEARCH</a>	<a href="#">?</a>
<b>LOAN NUMBER:</b> <input type="text"/>	<input type="text"/>	<b>LAST NAME:</b> <input type="text"/>	<input type="text"/>	
<b>LENDER LOAN NUMBER:</b> <input type="text"/>		<b>FIRST NAME:</b> <input type="text"/>		

# Cancel a Loan

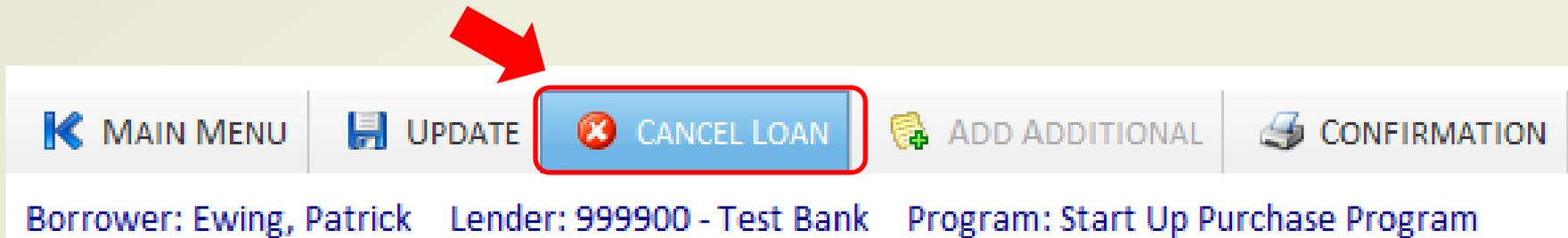
4. Single click the correct loan
5. Select “Update Commitment”

The screenshot shows a web application interface for loan management. The top navigation bar includes links for MAIN MENU, QUICK SEARCH, ADVANCED SEARCH, UPDATE COMMITMENT (highlighted with a red box and a red arrow), and FUNDING APPROVE. Below the navigation bar is a table with columns: LOAN NUMBER, LAST NAME, FIRST NAME, LENDER NUMBER, COMMITMENT DATE, and STATUS. The table contains one row with the following data: LOAN NUMBER: 0012623030, LAST NAME: Ewing (highlighted with a red box and a red arrow), FIRST NAME: Patrick, LENDER NUMBER: (blank), COMMITMENT DATE: 10/1/2014, and STATUS: Current.

LOAN NUMBER	LAST NAME	FIRST NAME	LENDER NUMBER	COMMITMENT DATE	STATUS
0012623030	Ewing	Patrick		10/1/2014	Current

# Cancel a Loan

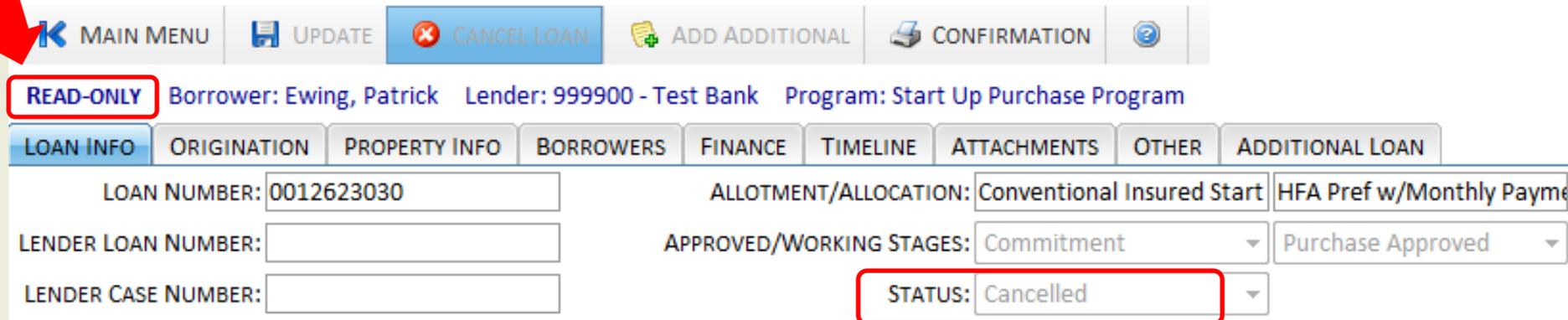
## 6. Click “Cancel Loan”



The screenshot displays a navigation bar with five buttons: 'MAIN MENU' (with a left arrow icon), 'UPDATE' (with a document icon), 'CANCEL LOAN' (with a red 'X' icon, highlighted by a red box and a red arrow), 'ADD ADDITIONAL' (with a plus icon), and 'CONFIRMATION' (with a printer icon). Below the navigation bar, the text 'Borrower: Ewing, Patrick Lender: 999900 - Test Bank Program: Start Up Purchase Program' is visible.

# Cancel a Loan

- Once a loan has been cancelled, “Update” and “Cancel Loan” will be grayed out and status will be “Read-only” and “Cancelled”



The screenshot displays a web application interface for loan management. At the top, there is a navigation bar with buttons: MAIN MENU, UPDATE, CANCEL LOAN, ADD ADDITIONAL, and CONFIRMATION. The 'UPDATE' and 'CANCEL LOAN' buttons are grayed out. Below the navigation bar, the loan details are shown: READ-ONLY (highlighted with a red box), Borrower: Ewing, Patrick, Lender: 999900 - Test Bank, and Program: Start Up Purchase Program. A tabbed interface below shows various sections: LOAN INFO, ORIGINATION, PROPERTY INFO, BORROWERS, FINANCE, TIMELINE, ATTACHMENTS, OTHER, and ADDITIONAL LOAN. The LOAN INFO section is active, displaying fields for LOAN NUMBER (0012623030), LENDER LOAN NUMBER, LENDER CASE NUMBER, ALLOTMENT/ALLOCATION (Conventional Insured Start), APPROVED/WORKING STAGES (Commitment), and STATUS (Cancelled, highlighted with a red box). A red arrow points to the 'CANCEL LOAN' button, and another red arrow points to the 'STATUS: Cancelled' dropdown.

MAIN MENU	UPDATE	CANCEL LOAN	ADD ADDITIONAL	CONFIRMATION				
READ-ONLY	Borrower: Ewing, Patrick Lender: 999900 - Test Bank Program: Start Up Purchase Program							
LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	TIMELINE	ATTACHMENTS	OTHER	ADDITIONAL LOAN
LOAN NUMBER:	0012623030		ALLOTMENT/ALLOCATION:	Conventional Insured Start		HFA Pref w/Monthly Payme		
LENDER LOAN NUMBER:			APPROVED/WORKING STAGES:	Commitment		Purchase Approved		
LENDER CASE NUMBER:			STATUS:	Cancelled				

# Contact Us



651.296.8215



[MNHousing.Solution@state.mn.us](mailto:MNHousing.Solution@state.mn.us)