



Rehabilitation and Emergency Loan Programs System Guide

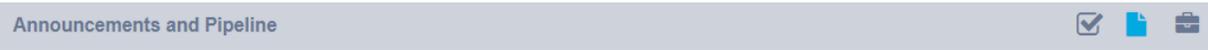
October 11, 2021

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Announcements

After logging into the Loan Commitment System, the initial landing page will be the Announcements page.



Creating a New Loan

To start a new loan, Click on  **Icon** in the upper right corner. Then select Create New Loan.



Client/Branch Selection

On the Client Selection screen, the following information must be entered:

Client/Branch

- This will auto-populate with the name of the Lending Partner.

Channel

- The drop down will display Minnesota Housing programs in which the Lending Partner participates.
- Select Rehabilitation/Emergency

Ops Center

- Will automatically be grayed out for you

Lender Loan Number

- Is an optional field

To continue, use the **Back** and **Next** Buttons on the upper right.

The screenshot shows the 'New Loan' screen in the Minnesota Housing Loan Commitment System. The 'Client / Branch Selection' section is highlighted with a red border. It contains three fields: 'Client / Branch' with the value 'Test Bank Version 1.1.2.55', 'Channel' with a dropdown menu showing 'Select...', and 'Op Center' which is grayed out. Below these is an optional 'Lender Loan Number' field. The 'Next' button is highlighted with a red box.

Borrower Information

Complete the Borrower Information screen then click next:

Complete the required fields on the screen:

- Borrower First Name
- Borrower Last Name
- Borrower SSN
- Marital Status
- Will Occupy Subject Property
- DOB
- Phone Number
- Household Income
- Household size

Tip: When entering dates on the screen, use the tab on your keyboard to avoid using the mouse.

Borrower Demographic Information

Complete the Demographic Information then click next.

All fields in this screen are required (Ethnicity, Sex, and Race).

- This screen requires scrolling up/down, as well as left/right to navigate.
- If the cosigner box was selected on the **Borrower Information** screen, the next button will take you to the Cosigner Page.
- If there is no cosigner, the **Next** button will take you to the **Property & Loan Information** screen.

The screenshot shows the 'New Loan | Borrower Demographic Information' form within the Minnesota Housing Loan Commitment System. The form is titled 'New Loan' and includes navigation buttons for 'Back' and 'Next'. It is divided into three main sections: Ethnicity, Race, and Sex.

Ethnicity: (Check all that Apply)

- Hispanic or Latino
- Mexican
- Puerto Rican
- Cuban
- Other Hispanic or Latino... (Text input field: For example: Argentinian, Colombian, D...)
- Not Hispanic or Latino

Race: Check one or more

- American Indian or Al... (Text input field: Print name of enrolled o...)
- Asian
- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian - Print race: (Text input field: For example: Hmong, Laotian, Thai, Paki...)
- Black or African Ameri...
- Native Hawaiian or Ot...
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander - ... (Text input field)
- White

Sex

- Female
- Male

Mortgagors

All Mortgagors must be entered in the Mortgagors section and include the relationship to each other.

For additional **Mortgagors** who will be on the Mortgage but not on the Note, select the **Are There Any Additional Mortgagors Who Will Be On Title But Not On The Note** field.

Add the names of the additional mortgagors in the **Additional Mortgagors** field.

Then click on **Next**.

The screenshot shows a software interface titled "Products and Pricing" with a sidebar menu on the left containing options like "Client Selection...", "Borrower Information...", "Mortgagors", "Property & Loan...", "Repairs & Funds", "Product Eligibility", and "Product Selection...". The main content area is titled "Mortgagors" and contains an "Interested Parties" section with three items: "Borrowers", "Additional Mortgagors", and "Cosigners", each with a descriptive text block. Below this is a red-bordered box containing a text input field with the placeholder "Enter all Mortgagors and Relationship to Each Other", a note "All those on title, including all Borrowers, as you want them to appear on the Mortgage.", a checked checkbox for "Are There Any Additional Mortgagors Who Will Be On Title But Who Are N...", a sub-section header "Additional Mortgagor Names (These names will appear on the Mortgage only)", a red warning "Do not include Borrowers or Cosigners", and four pairs of "First Name" and "Last Name" input fields. At the bottom of the interface are "Cancel", "« Back", "Next »", and "Save and Exit" buttons, with the "Next »" button highlighted by a red box.

Subject Property Loan Information

The required fields in Subject Property Information are:

- Property Street, City and Zip Code
- County
- State

The required fields under Loan Information are:

- Lien Type
- Loan Amount
- Loan Term

Complete all applicable fields and select **Next**.

The screenshot shows the 'Subject Property Information' form. It includes the following fields:

- Property Street: 123 Main St
- Property City: St Paul
- Zip Code: 55116
- County: RAMSEY
- State: MN
- Legal Description: please enter this
- Property Type: Single Family Detached
- Manufactured Home: Select...

The screenshot shows two stacked forms:

- Manufactured Home Supplemental Information:**
 - Manufactured Home: Select...
 - Manufactured Home Park: Yes No
 - Manufactured Home Make:
 - Manufactured Home Model:
 - Manufactured Home Vehicle Identification Number:
- Loan Information:**
 - Program: Select...
 - Lien Type: Select...
 - Loan Amount: 0.00
 - Term (Months): 000
 - CLTV: 000.000%
 - Is This a Contract For Deed?: Yes No
 - Contract for Deed Holder:
 - Is The Property Subject To a Reverse Mortgage?: Yes No

Repairs & Funds

In this section, enter the amount of **Repair Types and Cost Breakdown**. The total of these amounts should equal the loan amount plus any supplemental funds.

Disclose Repairs Types & Cost Breakdown

Indicate the cost for each applicable repair

- Accessibility: \$000,000.00
- Air Conditioning: \$000,000.00
- Closing Costs: \$000,000.00
- Demolition Costs: \$000,000.00
- Doors: \$000,000.00
- Electrical: \$000,000.00
- Exterior Finishing: \$000,000.00
- Foundation: \$000,000.00
- Garage: \$000,000.00
- Heating & Ventilation: \$000,000.00
- Insulation: \$000,000.00

Disclose External Funding Supplementing the Subject Minnesota H

(Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding

- Borrower Contribution: \$000,000.00
- FEMA: \$000,000.00
- Gift: \$000,000.00
- Grant: \$000,000.00
- Insurance Proceeds: \$000,000.00
- SBA: \$000,000.00
- Weatherization: \$000,000.00
- Other Supplemental Fu...: \$000,000.00
- Other Minnesota Housi...: \$000,000.00

In addition to the subject loan

Total of Supplemental F...: \$000,000.00

MINNESOTA HOUSING – REHAB AND EMERGENCY LOAN PROGRAMS SYSTEM GUIDE

Minnesota Housing Loan Commitment System

New Loan

New Loan | Repairs & Funds

← Back Next →

Interior Finishing	\$000,000.00
Landscaping	\$000,000.00
Lead Abatement	\$000,000.00
Mold Remediation	\$000,000.00
Plumbing	\$000,000.00
Radon Mitigation	\$000,000.00
Roofing	\$000,000.00
Siding	\$000,000.00
Site Preparation	\$000,000.00
Soft Costs	\$000,000.00
Structural Additions & A...	\$000,000.00
Windows	\$000,000.00
Other	\$000,000.00

If you are layering the loan with additional funds, include the type and amount of **Supplemental Funding** in the second column.

Complete all applicable fields and select **Next**

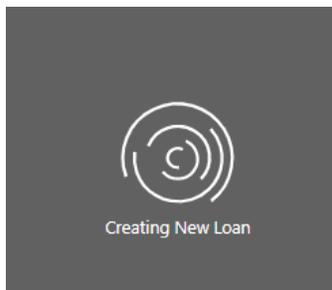
The screenshot displays the 'New Loan | Repairs & Funds' section of the Minnesota Housing Loan Commitment System. The interface is split into two main columns. The left column, 'Disclose Repairs Types & Cost Breakdown', lists various repair categories with input fields for their costs, all currently set to '\$000,000.00'. The right column, 'Disclose External Funding Supplementing the Subject Minnesota H...', is highlighted with a red rounded rectangle. It contains a red instruction: '(Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding'. Below this instruction are input fields for Borrower Contribution, FEMA, Gift, Grant, Insurance Proceeds, SBA, Weatherization, Other Supplemental Fu..., and Other Minnesota Housi..., all set to '\$000,000.00'. At the bottom of the right column is a 'Total of Supplemental F...' field also set to '\$000,000.00'. The interface includes a top navigation bar with 'New Loan' and 'Minnesota Housing Loan Commitment System', and a secondary navigation bar with 'Back' and 'Next' buttons.

Create a New Loan

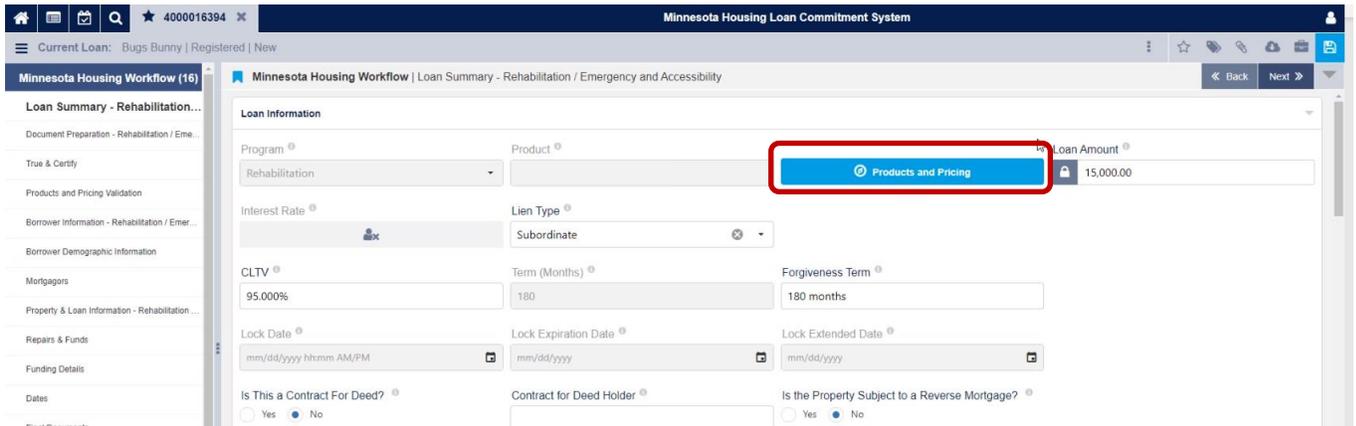
Select **Create a New Loan**.



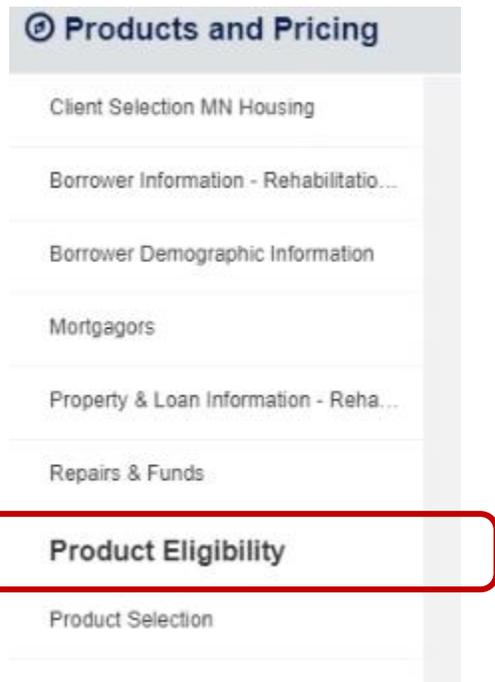
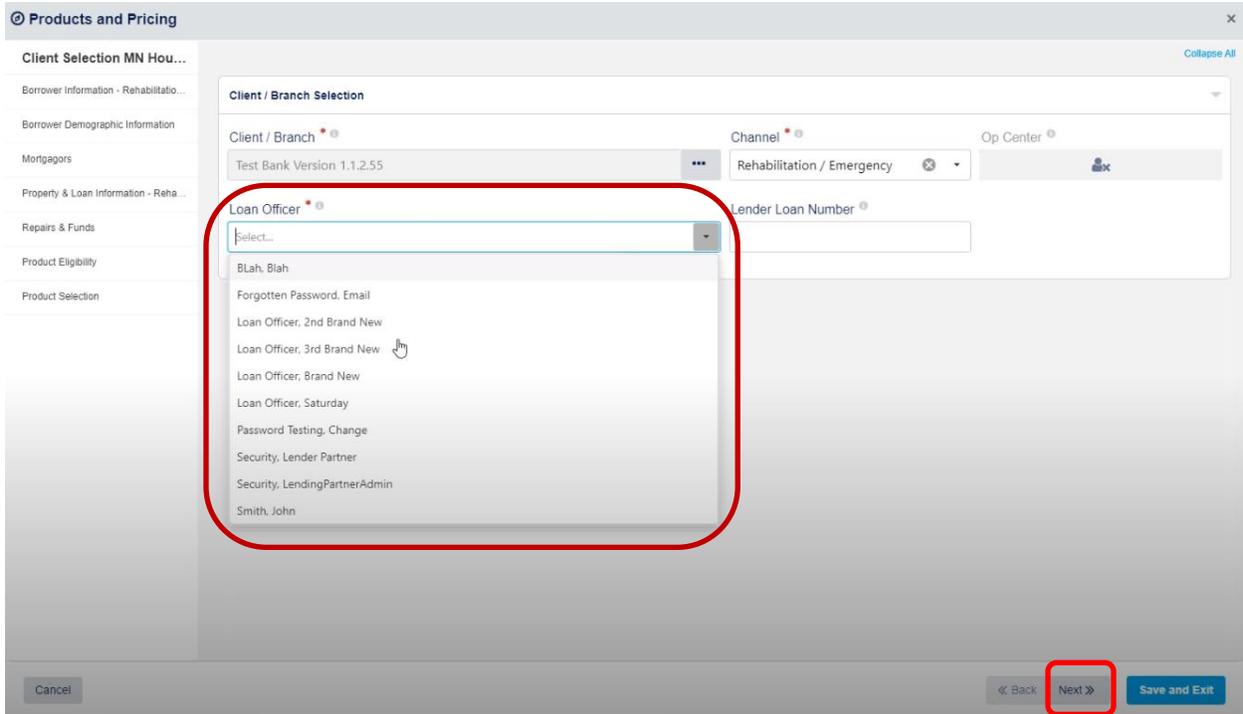
Once you select **Create New Loan**, you will see the screen below while your Loan is being created.



Select **Products and Pricing** in middle of screen to get into the pricing wizard.



Select **Loan Officer**. Click **Next** to review each screen, double check the information as you go. It is not necessary to work through each screen. You may click **Next** and then select **Product Eligibility** on the **Menu**. However, it is highly encouraged that you review each screen to ensure accuracy.



In the **Product Eligibility** page, the Mortgage Type, Term and Rate types will auto-populate. Select **120** days under the lock period then click **Get Eligible Products**.

The screenshot shows the 'Products and Pricing' application window. On the left is a navigation menu with 'Product Eligibility' selected. The main area is titled 'Product Parameters' and contains several sections:

- Borrower Preference:** A dropdown menu set to 'Target Price'.
- Target Price:** A text input field containing '100'.
- Product Name Contains:** An empty text input field.
- Mortgage Types:** A list of checkboxes with 'Portfolio' selected.
- Terms:** A list of checkboxes with '15 Year' selected.
- Rate Types:** A list of checkboxes with 'Fixed' selected.
- Lock Periods:** A list of checkboxes with '120' selected.

A red rectangular box highlights the 'Get Eligible Products' button located at the bottom right of the main content area.

If all information is entered accurately, a list of valid products will appear. Review the information for accuracy. Then under **Actions**, select the **Checkmark** and click on **Next**.

The screenshot shows the 'Products and Pricing' application window after clicking 'Get Eligible Products'. The 'Products' section is expanded, showing a table of results. A red arrow points to the 'Product Eligibility' column header. The table contains one row for a 'Rehabilitation Loan' which is marked as 'Valid'. A red box highlights the checkmark icon in the 'Actions' column for this row. At the bottom of the window, the 'Next' button is highlighted with a red box.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PTI	Loan Costs (I)	Closing Costs (I)	Actions
Rehabilitation Loan	0.000%		\$14,850.00	99.000				\$83.33	\$14,850.00	\$14,850.00	✓

If the validation fails, errors will be listed under the **Invalid Products**. Click the **down arrow** under the product you are using to view a list of the errors. To expand the list of errors, click the “...” located next to the Actions column.

Products 9

Filter Products Results 🔍 📄 🔄

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (I)	Cash to Close	Cash Available	Actions
Product Eligibility: Valid 6													
Product Eligibility: Invalid 3													
Accessibility Loan		3.945%	\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ 🔄 ...
Energy Incentive Loan		3.945%	\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ 🔄 ...
Fix Up		3.945%	\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ 🔄 ...

In the **Product Selection** page, select 120 days under the **Lock Periods** section. Then select **Populate Products**.

Products and Pricing x

Client Selection MN Housing Collapse All

- Borrower Information - Rehabilitatio...
- Borrower Demographic Information
- Mortgagors
- Property & Loan Information - Reha...
- Repairs & Funds
- Product Eligibility
- Product Selection**

Loan Details

<p>Mortgage Types</p> <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input checked="" type="checkbox"/> Portfolio <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> VA	<p>Terms</p> <input type="checkbox"/> 5 Year <input type="checkbox"/> 10 Year <input checked="" type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 25 Year <input type="checkbox"/> 30 Year	<p>Rate Types</p> <input checked="" type="checkbox"/> Fixed	<p>Lock Periods</p> <input checked="" type="checkbox"/> 15 <input type="checkbox"/> 30 <input type="checkbox"/> 45 <input type="checkbox"/> 60 <input type="checkbox"/> 90 <input checked="" type="checkbox"/> 120 <input type="checkbox"/> 180
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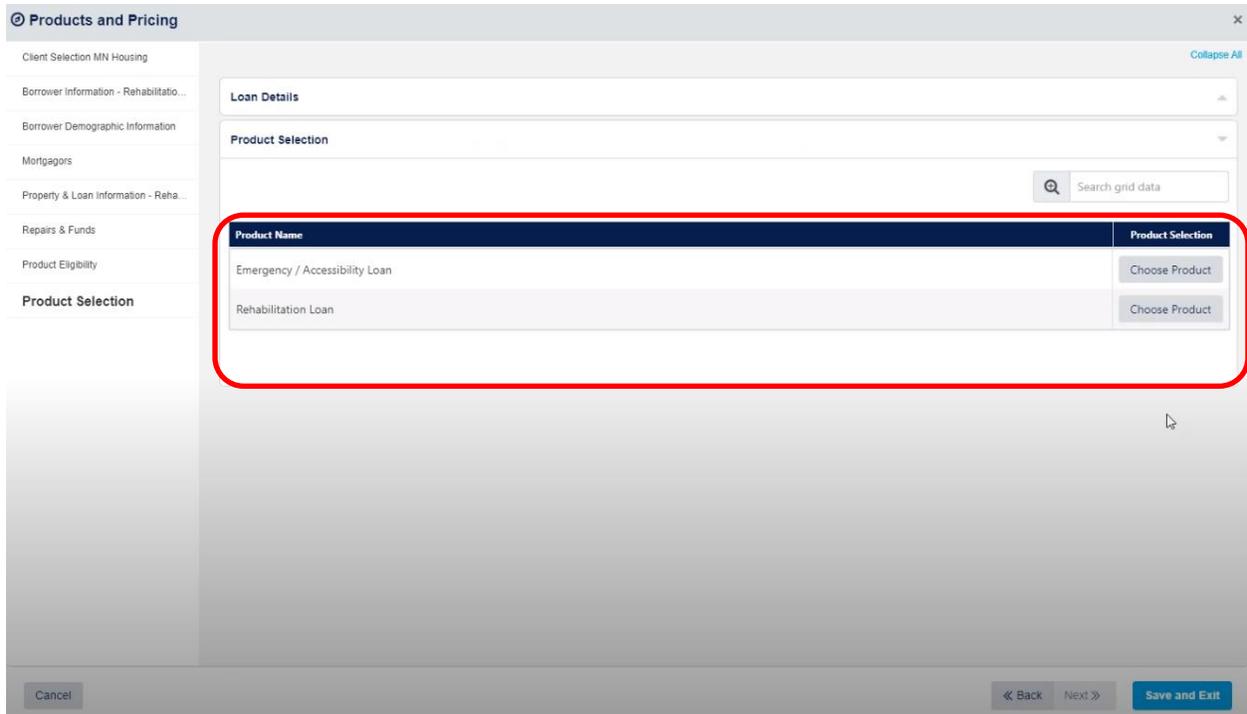
Populate Products

Product Selection

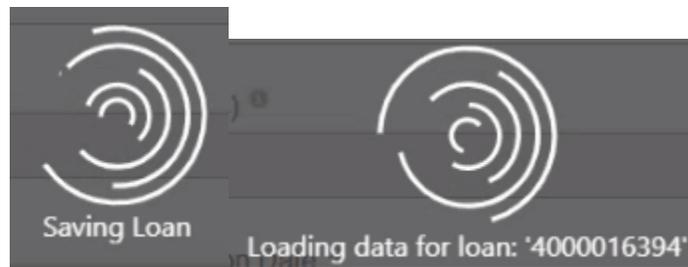
To view available products, select loan details above and click Populate Products.

Cancel « Back NEXT » Save and Exit

Select the **Product Name** by choosing **Emergency/Accessibility Loan** or **Rehabilitation Loan**. Click **Choose Product** and then click **Save and Exit**.



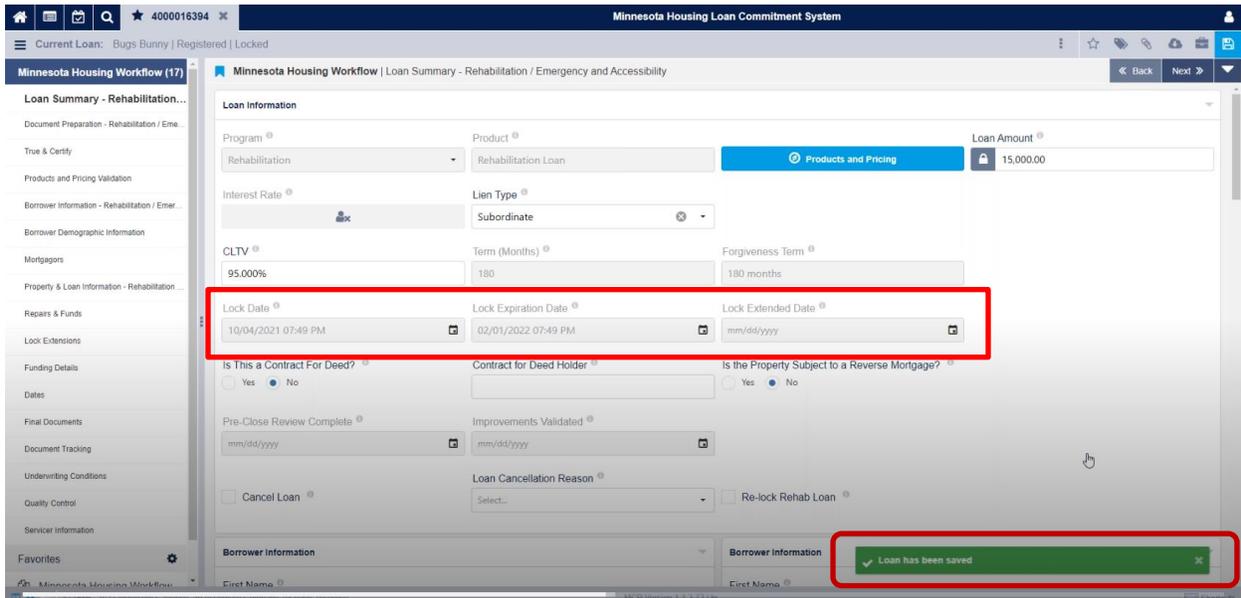
Once you have selected **Save and Exit**, you will see two notifications appear.



Return to the **Loan Summary** page. The **Loan has been saved** notification will appear on the lower right corner of the screen.

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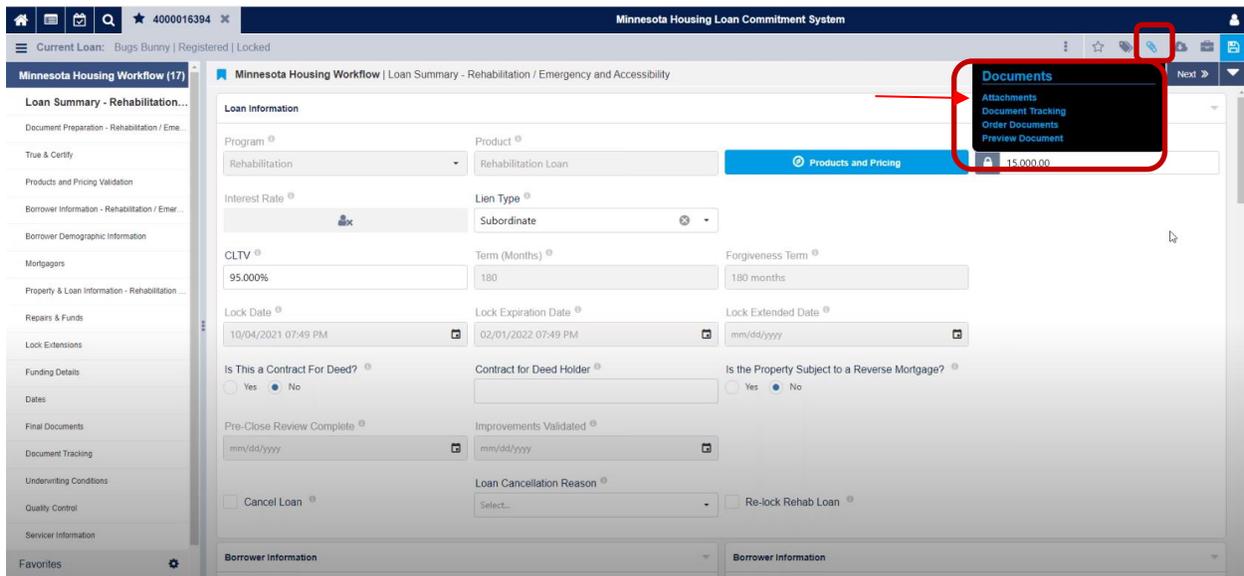
If it has been successfully saved, you will receive a notification on the lower right corner of your screen stating **Loan has been saved** and you will be returned to the Loan Summary Screen. You will also see the loan number, name of the client, locked on the top left hand side of your screen. **Lock date and Lock expiration date** will populate.



Pre-Close Loan File Upload

Before completing the True and Certify process, you must upload and attach a copy of the closed loan file into the system. Follow these steps below to attach the closed loan file.

- In the upper right hand corner, select the  icon.
- The Documents dialogue box will display.
- Select attach documents.



Drag and drop documents in the **Drag & Drop Attachments Here** section or upload files by selecting the **Browse for Files** icon.

Under **Attachment Category**, select **Rehab Pre-Close Loan File** to upload the Pre-close documents for review.

Add Attachment

Loan Summary

Loan Number: Property Address:
Borrowers: County:

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category: |--Select--|

- Attachment
- Closed Loan File
- Condition Clearing Document
- Rehab Pre-Close Loan File
- Trailing Documents

Comment:

Cancel Upload Attachment

If there are exceptions that need to be cleared, go through the upload process, and select the **Condition Clearing Document** option in the **Attachment Category**.

Minnesota Housing Loan Commitment System

Add Attachment

Loan Summary

Loan Number: Property Address:
Borrowers: County:

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category:

- Attachment
- Closed Loan File
- Condition Clearing Document**
- Rehab Pre-Close Loan File
- Trailing Documents

Comment:

True & Certify – Rehabilitation/Emergency

When the loan closed, after the Pre-Closing Review has been completed, and the rescission date has passed, the Lender will need to True & Certify the loan.

- Review the **Loan Summary** page to ensure all of the information is accurate prior to completing the **True & Certify**.
- Select the **True & Certify** field from the menu on the Left side of the screen.
- Select **Approve** in middle of the screen.
- Then select **Save** on the top right side of the screen.

Minnesota Housing Loan Commitment System

Current Loan: Tom Brady | Cleared to Close | Locked

Minnesota Housing Workflow (17) | True & Certify

True & Certify

By clicking on the "Approve" button below, I certify the following:

All information provided in the Minnesota Housing commitment system is true and accurate.

The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.

The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.

All required documents have been executed.

The loan is in compliance with all applicable laws and regulations.

Approve

True & Certify Date [Ⓞ]
mm/dd/yyyy

True & Certify User [Ⓞ]
Lender Partner Security

Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.

Once it has been saved the **True & Certify Date** will auto populate and the **Current Loan** field will state it is **Lender Certified**.

Minnesota Housing Loan Commitment System

Current Loan: Tom Brady | Lender Certified | Locked

Minnesota Housing Workflow (17) | True & Certify

True & Certify

By clicking on the "Approve" button below, I certify the following:

All information provided in the Minnesota Housing commitment system is true and accurate.

The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.

The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.

All required documents have been executed.

The loan is in compliance with all applicable laws and regulations.

Approve

True & Certify Date [Ⓞ]
10/04/2021 07:58 PM

True & Certify User [Ⓞ]
Lender Partner Security

Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.

Post-Closing Document Upload

Uploading closed loan file

- Follow the upload above on pages 17-18
- Select the “Closed Loan File” option in Attachment Category.

Add Attachment

Loan Summary

Loan Number: _____ Property Address _____
Borrowers: _____ County: _____

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category: | Select-- |

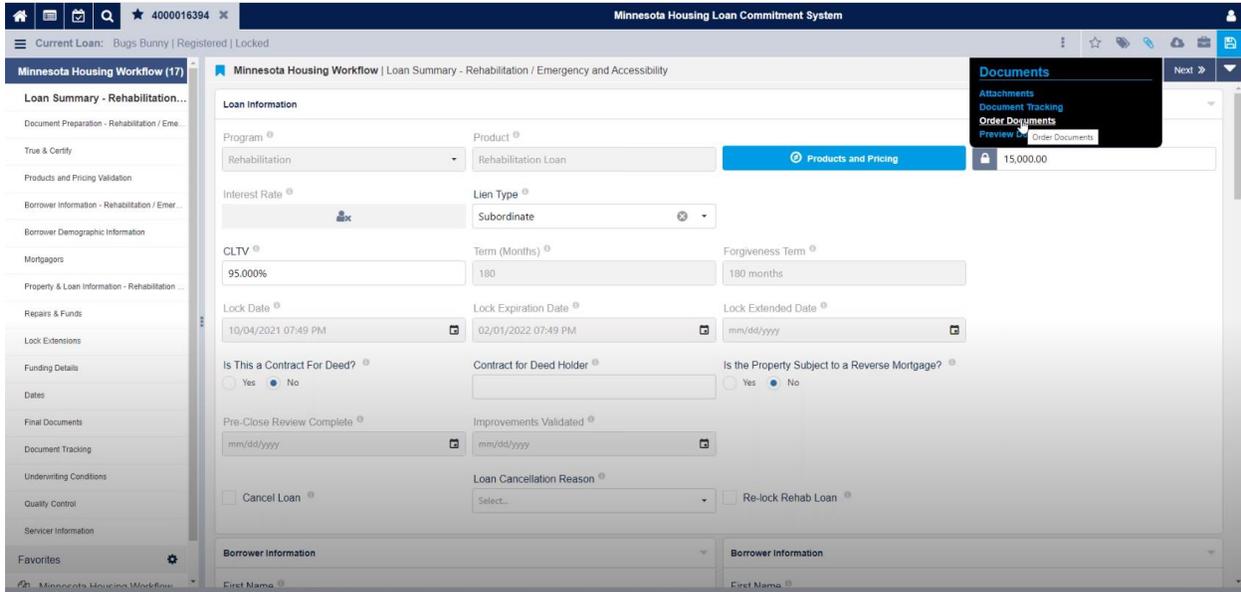
- Attachment
- Closed Loan File**
- Condition Clearing Document
- Rehab Pre-Close Loan File
- Trailing Documents

Comment: _____

Cancel Upload Attachment

Order Documents

Select **Order Documents** and you will be directed to the **Order Package** page. Select **Order Package**.



Once **Order Documents** has been selected you will be navigated to this page



The **Order Package** page automatically defaults to **Document Provider**. Select **Internal**.

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The screenshot shows the 'Order Package' form. In the 'Additional Options' section, the 'Document Type' dropdown is set to 'Internal', which is highlighted with a red box. The 'Internal Documents' section contains a table with the following items:

Document Name	Count	More
<input type="checkbox"/> Commitment Notification	1	...
<input type="checkbox"/> Loan Transmittal	1	...
<input type="checkbox"/> Mortgage	1	...
<input type="checkbox"/> Note (RLP)	1	...

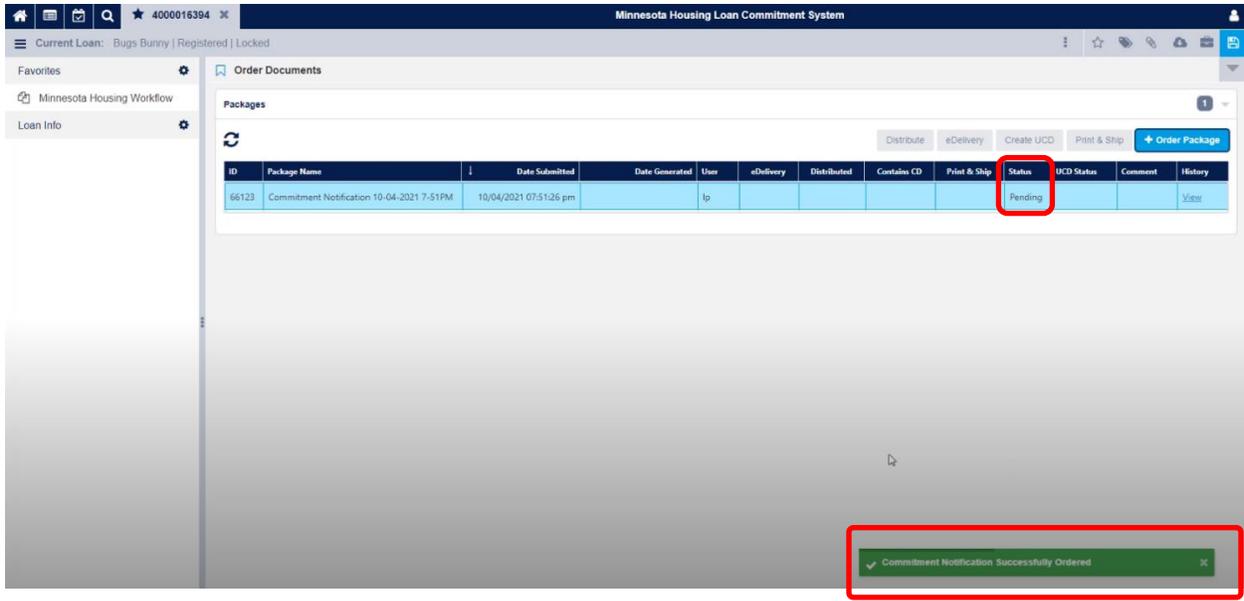
At the bottom right, the 'Order' button is visible.

Select the desired documents and click **Order**.

This screenshot shows the 'Order Package' form with two documents selected in the 'Internal Documents' section. The 'Commitment Notification' checkbox is checked, and the 'Loan Transmittal' row is highlighted in blue. A red box highlights the entire 'Internal Documents' section. The 'Order' button at the bottom right is also highlighted with a red box.

If it has been successfully ordered, you will receive a notification on the lower right corner of your screen showing the **Name of Document (s) Successfully Ordered**. you will be directed to the **Order Documents page**. The status will show as **Pending**.

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The documents cannot be accessed until the **Status** is **Complete**. Click on the **Refresh** icon to **Complete**.



Once the **Status** has changed to **Complete**, the documents listed under **Package Name** will be linked. You may select the link for each document to review.





**Rehabilitation
Commitment Notification**

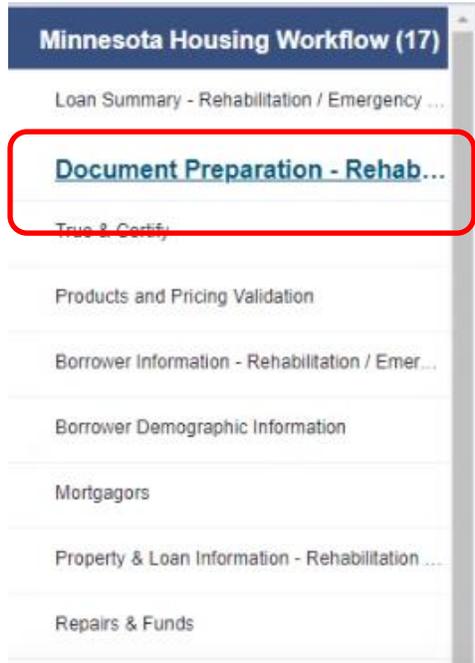
Minnesota Housing accepts the Lending Partner’s request for a Commitment of Funds for the program listed in this Commitment Notification.

This commitment, specifically described herein under the terms and conditions set forth, is subject to the requirements of the Program’s Procedural Manual and other agreements entered into between the Lending Partner and Minnesota Housing.

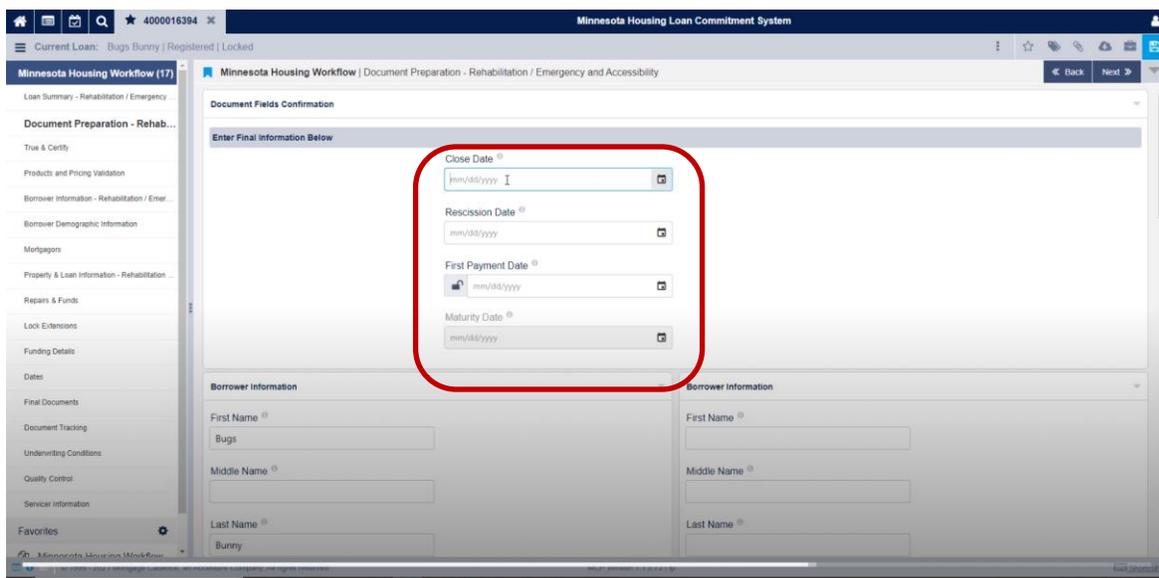
Commitment Date: 10/4/2021 7:49:02 PM	Lock Expiration Date: 2/1/2022 7:49:02 PM
Minnesota Housing Loan #: 4000016394	Minnesota Housing’s EIN # (Federal Tax ID): 41-1599130
Lender: Test Bank Version 1.1.2.55	Lender Loan #:
Loan Officer:	Program: Rehabilitation
Loan Amount: \$15,000.00	Interest Rate: 0.000%
P&I: \$0.00	Loan Term (months): 180
Borrower (s): Bugs Bunny	
Property Address: 123 Main St, St Paul, MN 55116	
Property Type: Single Family Detached	Construction Type: Existing
Annual Household Income: \$20,000.00	Household Size: 1
Property Value: \$250,000.00	CLTV: 95%

Document Preparation

The Document Preparation-Rehabilitation page must be completed prior to generating any closing documents.

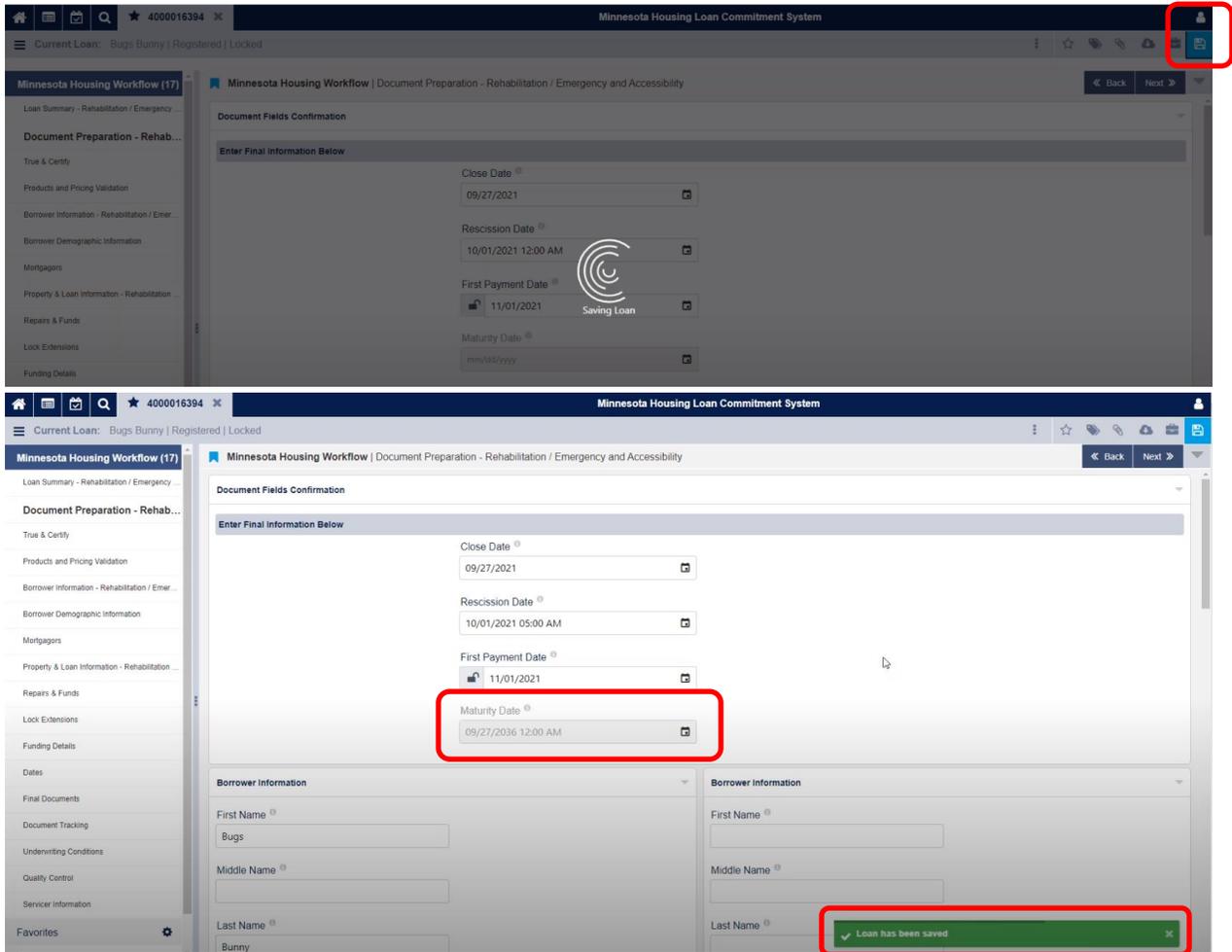


You will enter your **Closing Date** and **Recession Date**. It will automatically populate your **First Payment Date**.



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Select the Save icon and the **Maturity Date** will automatically populate. You will receive the **Loan has been saved** notification.



Once this is complete, you will select the  icon and follow the **Order Documents** process again.



Loan Transmittal to Minnesota Housing

Documents required in the Loan Transmittal Form should be uploaded as follows:

- Follow the upload above on pages 17-18
- Select the **Trailing Documents** option in **Attachment Category**.

Add Attachment

Loan Summary

Loan Number: Property Address:
Borrowers: County:

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category: --Select--

- Attachment
- Closed Loan File
- Condition Clearing Document
- Rehab Pre-Close Loan File
- Trailing Documents**

Comment: Comment

Cancel Upload Attachment