



# Minnesota Housing Online Commitment System Home Improvement Training

# Agenda

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



# Get Ready

## 1. Review Fix Up programmatic items

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

## 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

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.

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



USER ID

PASSWORD

**SIGN IN**

[RESET PASSWORD](#)



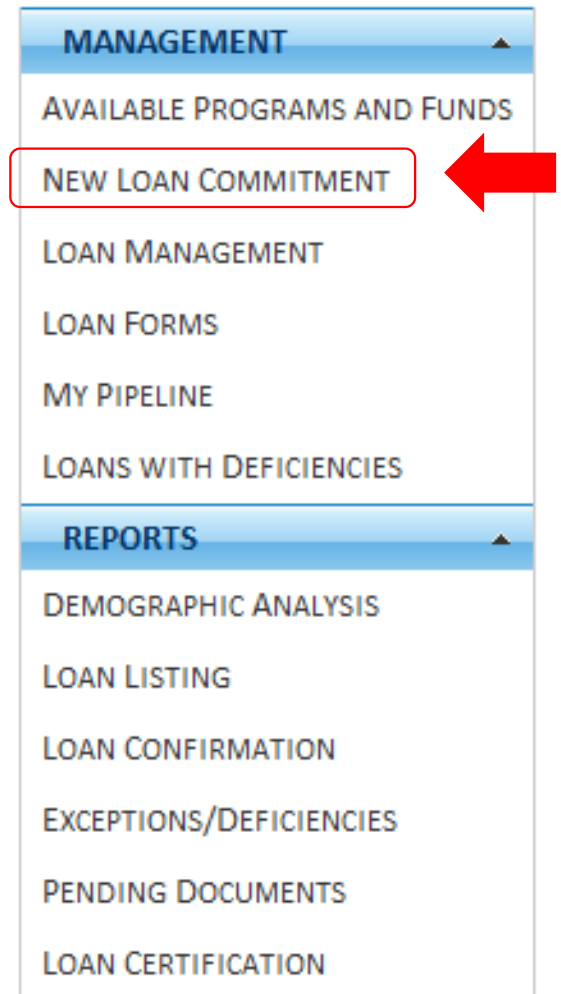
# New Loan Commitment

1. Click “Single Family Web Management”




# New Loan Commitment

2. Click “New Loan Commitment”



# New Loan Commitment

3. Choose Lender
4. Select Fix Up option from list (rate will populate when selection is made)
5. Click New Loan

 Housing and Development Software

[MAIN MENU](#) [NEW LOAN](#) [SAVED LOAN INFO](#) [?](#)

NEW LOAN COMMITMENT - TODAY'S OFFERING

LENDER:  FILTER BY PROGRAM:

SELECTED RATE:  ☐ ATTACH 1003 FILE:  [Browse...](#)

PROGRAM	RATE	ASSISTANCE	LOAN TYPE	DESCRIPTION
Fix Up Loan Secured	4.3750 %		Other	First Lien
Fix Up Loan Secured	4.9900 %		Other	Energy/Accessibility Incentive
Fix Up Loan Secured	5.9900 %		Other	Fix Up Loan Secured Subordinate Lien

# Loan Info Tab

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

- P&I will automatically calculate
- Check “Secured Loan” box if applicable

[K MAIN MENU](#) [SUBMIT](#) [ADD ADDITIONAL](#) [SAVE INFO](#) [CONFIRMATION](#) [FORMS](#) [?](#)

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	RHFB ALF 2 HI Fix Up Reg (
LENDER LOAN NUMBER:			APPROVED/WORKING STAGES:			
			STATUS:			
COMMITMENT DATE:			ESTIMATED CLOSING DATE:			
			LOAN AMOUNT:		\$0.00	<a href="#">See Rehab Details</a>
INTEREST RATE:	5.9900 %		Fix Up Loan Secured Subordinate Lien			
AMORTIZATION:	Simple Interest		TERM IN MONTHS:		0	
P&I:	\$0.00					
DISABILITY IMPROVEMENT: <input type="checkbox"/>						
SECURED LOAN: <input type="checkbox"/>						









# Origination Tab

1. Complete all required fields (blue icons)
2. Select correct loan officer (select “not participating” if applicable)

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)


 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:


 BUILDING TYPE:

 NUMBER OF UNITS:

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								



# Borrowers Tab

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

TYPE: Borrower

OWNER TYPE: Individual

LAST NAME:

FIRST NAME:

MIDDLE INITIAL:

SOCIAL SECURITY: - -

DATE OF BIRTH:

AGE:

SEX:

MARITAL STATUS:

ON TITLE: ☐

RACE: ☐ WHITE ☐ ASIAN ☐ BLACK OR AFRICAN AMERICAN ☐ AMERICAN INDIAN OR ALASKAN NATIVE ☐ NATIVE HAWAII OR OTHER PACIFIC ISLAND

ETHNICITY:

CREDIT SCORE: 0

CREDIT REPORT AGENCY:

CREDIT REPORT DATE:

HOME PHONE: ( ) -

MAILING ADDRESS:

CITY:

STATE:

ZIP CODE: -

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*

① HOUSEHOLD SIZE:	<input type="text"/>	① DEPENDENTS UNDER 18:	<input type="text" value="0"/>
① OTHER DEPENDENTS:	<input type="text" value="0"/>		
DISABLED HOUSEHOLD:	<input type="checkbox"/>		
① PROGRAM TOTAL HH INCOME:	<input type="text" value="\$0.00"/>		

# Other Tab (Secured)

1. Complete all applicable fields
2. Click Submit

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

ENERGY AUDIT PERFORMED Y/N









DTI

FIRST LIEN POSITION ?

GREEN IMPROVEMENTS

# Other Tab (Unsecured)

1. Complete all applicable fields
2. Click Submit

 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"/>
ENERGY AUDIT PERFORMED Y/N	<input type="text"/>
DTI	<input type="text"/>

GREEN IMPROVEMENTS	<input type="text"/>
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# 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

The screenshot displays a web application interface for loan processing. At the top, there is a navigation bar with icons and labels for 'MAIN MENU', 'SUBMIT', 'ADD ADDITIONAL', 'SAVE INFO', 'CONFIRMATION', 'FORMS', and a help icon. Below this, a status bar shows 'Borrower: Susie, Smith', 'Lender: 999900 - Test Bank', and 'Program: Fix Up Loan Secured'. A secondary navigation bar contains tabs for 'LOAN INFO', 'ORIGINATION', 'PROPERTY INFO', 'BORROWERS', 'FINANCE', 'REHAB', 'OTHER', and 'ERRORS'. The 'ERRORS' tab is selected, revealing a 'Validation Summary' section. This section lists 'Compliance Problems' in red text, including two specific errors related to DTI and CLTV formatting.

**Validation Summary**

- Compliance Problems:
  - 242.2: The DTI must be indicated in number format. Example: 29.50.
  - The CLTV must be indicated in number format. Example: 99.99 or 110.00. Maximum after improved CLTV is 110.00.

# Rehab Tab

1. Add item(s) included in project and amount(s) in Rehab Tab **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 the 'Rehab Tab' interface. At the top, there is a navigation bar with 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. To the right of these fields, there are three buttons: EDIT, ADD, and DELETE. A red arrow points to the ADD button.

REHAB TYPE	AMOUNT
------------	--------

TOTAL REHAB AMOUNT: \$0.00  
REFINANCE AMOUNT: \$0.00  
TOTAL AMOUNT: \$0.00




EDIT ADD DELETE

# Rehab Tab

Borrower: Smith, Susie   Lender: 999900 - Test Bank   Program: Fix Up Loan Secured

### Message Summary

- The loan was modified successfully.

LOAN INFO		ORIGINATION		PROPERTY INFO		BORROWERS		FINANCE		REHAB		OTHER	
		REHAB TYPE								AMOUNT			
		Borrower Cost (+)								\$200.00			
		Interior Finishing								\$12,000.00			
		Other								\$2,800.00			
										Total = \$15,000.00			

EDIT

ADD

DELETE

TOTAL REHAB AMOUNT: \$15,000.00

REFINANCE AMOUNT: \$0.00

TOTAL AMOUNT: \$15,000.00

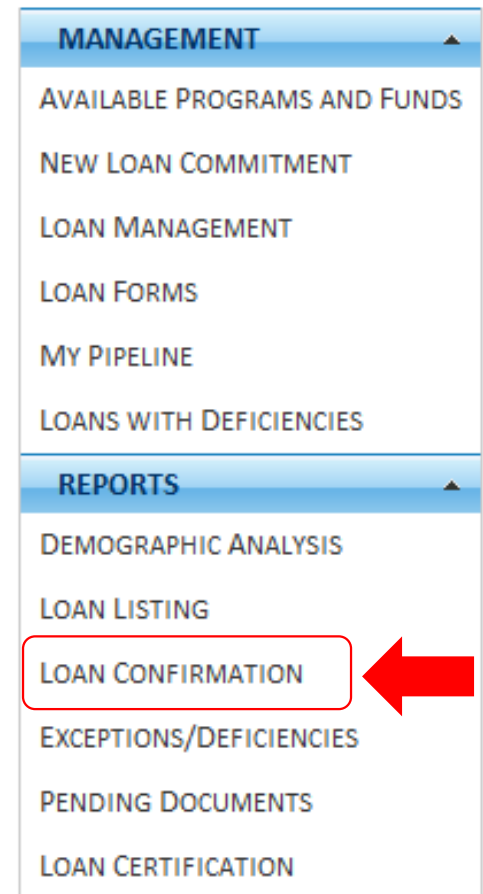




# Print Commitment Confirmation

# 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	 <b>SEARCH LOANS</b>	 ADVANCED SEARCH	
--	---	---	---	---

LOAN NUMBER:

LAST NAME:

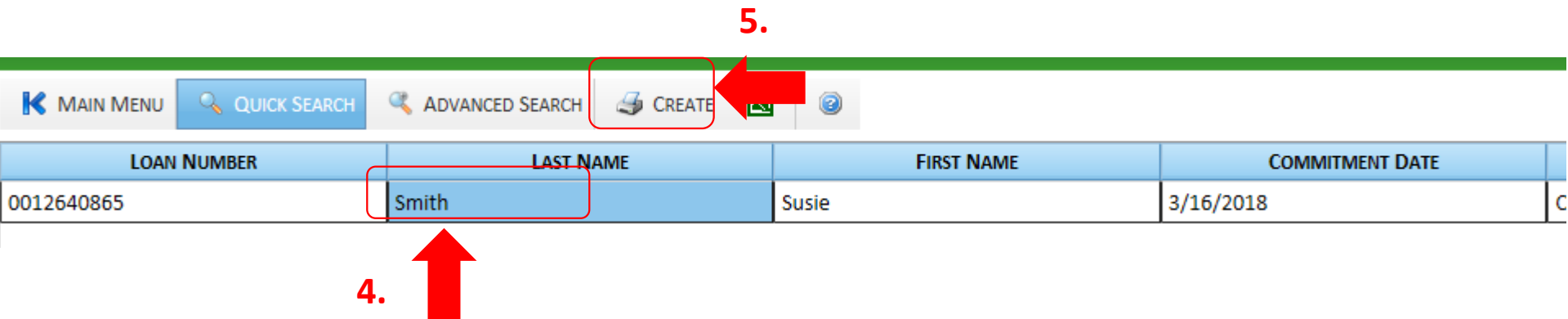
LENDER LOAN NUMBER:

FIRST NAME:

# Print Commitment Confirmation

4. Single click correct loan and borrower
  - “Create” will become selectable
5. Click “Create”

5.



4.

LOAN NUMBER	LAST NAME	FIRST NAME	COMMITMENT DATE
0012640865	Smith	Susie	3/16/2018

# Print Commitment Confirmation

## 6. Open Loan Confirmation Report and print

### Loan Confirmation Report

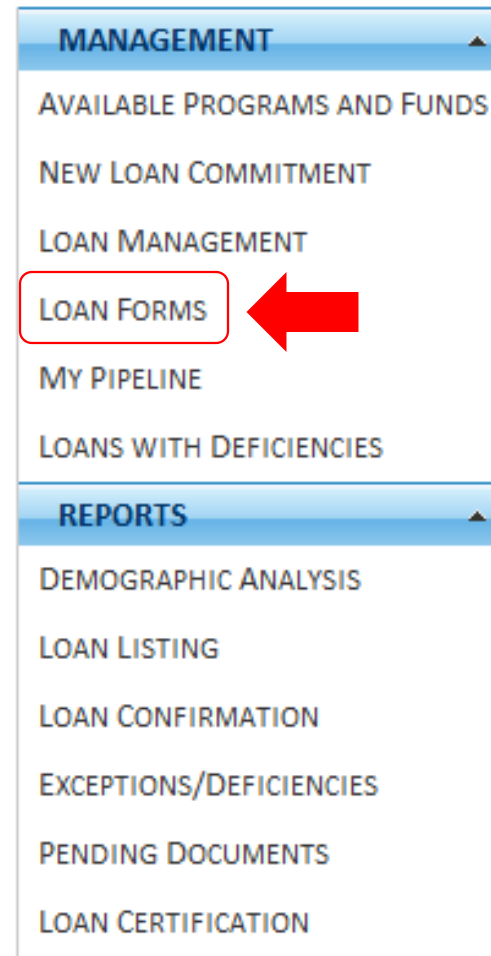
LOAN INFO							
LOAN #: 0012640865				STAGE: Commitment			
BORROWER: Susie Smith				STATUS: Current			
AGENCY: Minnesota Housing Finance Agency							
PROGRAM: Fix Up Loan Secured							
LOAN AMOUNT: \$15,000.00							
RATE: 5.9900%		TERM: 120					
DISCOUNT RATE:		DISCOUNT AMOUNT:		ASSISTANCE AMT:			
MONTHLY P&I: \$166.46				% ASSISTANCE:			
LOAN TYPE: Other		AMORTIZATION: Simple Interest					
PRODUCT TYPE:		INITIATIVE:					
SERVICER: AmeriNat (Monthly Payments)							
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:	Y	SERVICED LOAN:	N	DPA REQUESTED:	N	ARCHIVE LOAN:	N
POOLED:	N	CONVERTED LOAN:	N	EMERGENCY LOAN:	N		



# Forms Generator

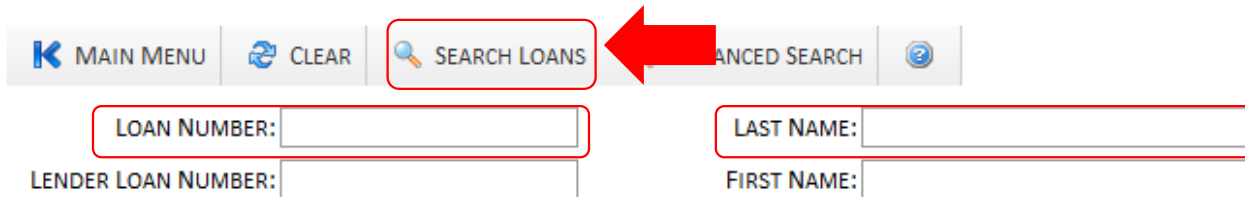
# Forms Generator

1. Click “Loan Forms”



# Forms Generator

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



K MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH ?

LOAN NUMBER:

LENDER LOAN NUMBER:

LAST NAME:

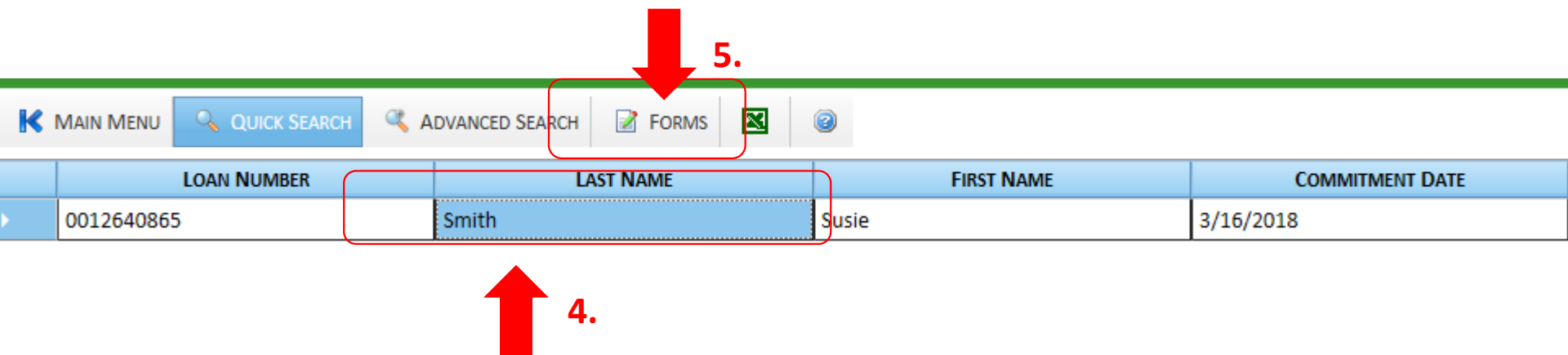
FIRST NAME:

LOAN FORMS - QUICK SEARCH CRITERIA



# Forms Generator




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



# Forms Generator

6. Check boxes for all of the forms needed

7. Click “Generate Form”

 MAIN MENU  GENERATE FORM 

Borrower: Smith, Susie   Lender: 999900 - Test Bank   Program: Fix Up Loan Secured

<input type="checkbox"/>	LOAN NUMBER	
<input type="checkbox"/>	0012640865	Accessibility Evaluation For Incentive Interest Rate
<input type="checkbox"/>	0012640865	Commitment Notification
<input type="checkbox"/>	0012640865	Exported and Imported Monthly Payment Loan Note
<input type="checkbox"/>	0012640865	Homeowner Labor Agreement
<input type="checkbox"/>	0012640865	Loan Transmittal
<input type="checkbox"/>	0012640865	Note Secured
<input type="checkbox"/>	0012640865	Test FG 1
<input type="checkbox"/>	0012640865	Testing Import Monthly Payment Loan Mortgage

# Forms Generator

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



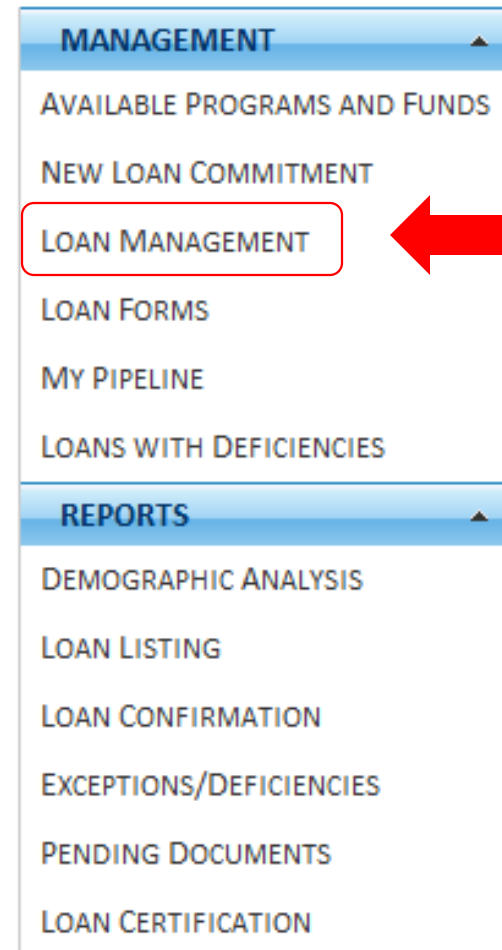
# Funding Approve Minnesota Housing Compliance Approval

# 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 AmeriNat
  - Meets Minnesota Housing requirements
  - Meets legal requirements

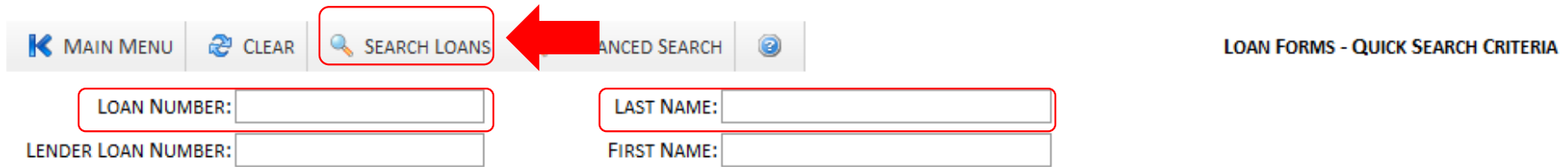
# Access the Loan

1. Click “Loan Management”



# Access the Loan

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



The screenshot shows a web interface for searching loans. At the top, there is a navigation bar with a blue 'K' logo, a 'MAIN MENU' link, a 'CLEAR' button with a circular arrow icon, a 'SEARCH LOANS' button with a magnifying glass icon, an 'ADVANCED SEARCH' link, and a help icon. A red rectangle highlights the 'SEARCH LOANS' button, and a large red arrow points 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 highlighted with red rectangles. To the right of the input fields, the text 'LOAN FORMS - QUICK SEARCH CRITERIA' is displayed.

**LOAN FORMS - QUICK SEARCH CRITERIA**

# Access the Loan

4. If you can't find your loan, click "Advanced Search"
5. Enter Social Security Number
6. Click "Search Loans"

The screenshot displays a web application for searching loans. At the top, there is a navigation bar with four buttons: 'MAIN MENU', 'CLEAR', 'SEARCH LOANS', and 'ADVANCED SEARCH'. A red box highlights the 'ADVANCED SEARCH' button, with a red arrow pointing to it and the number '4.' to its right. Below the navigation bar, there are input fields for 'LOAN NUMBER:', 'LENDER LOAN NUMBER:', 'LAST NAME:', and 'FIRST NAME:'. Below these fields, there is another navigation bar with the same four buttons. A red box highlights the 'SEARCH LOANS' button, with a red arrow pointing to it and the number '6.' to its right. Below this navigation bar, the form is organized into several sections: 'LOAN INFO' with fields for 'LOAN NUMBER:', 'RATE:' (a dropdown menu), and 'INCLUDE ARCHIVED:' (a checkbox); 'BORROWER INFO' with fields for 'LAST NAME:' and 'SSN:'. A red box highlights the 'SSN:' field, with a red arrow pointing to it and the number '5.' to its right; 'LENDER INFO' with fields for 'LENDER LOAN NUMBER:', 'COMPLIANCE SPECIALIST:' (a dropdown menu), and 'LOAN OFFICER:' (a dropdown menu); 'PROPERTY INFO' with a field for 'CITY:' (a dropdown menu); and 'FINANCE INFO' with fields for 'POOL NUMBER:' (a dropdown menu) and 'CUSIP NUMBER:' (a dropdown menu).





# Access the Loan


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





8.


 MAIN MENU


 QUICK SEARCH


 ADVANCED SEARCH

 UPDATE COMMITMENT

 FUNDING APPROVE















LOAN NUMBER	LAST NAME	FIRST NAME	COMMITMENT DATE
▶ 0012640865	Smith	Susie	3/16/2018

7.



# Loan Info Tab

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

 MAIN MENU  UPDATE  ADD ADDITIONAL  SEARCH  CONFIRMATION  FORMS  FUNDING APPROVE 

Borrower: Smith, Susie Lender: 999900 - Test Bank Program: Fix Up Loan Secured

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	TIMELINE	ATTACHMENTS	OTHER
LOAN NUMBER: 0012640865		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: 03/16/2018		ESTIMATED CLOSING DATE: 03/16/2018							
		LOAN AMOUNT: \$15,000.00		See Rehab Details					
INTEREST RATE: 5.9900 %		Fix Up Loan Secured Subordinate Lien							
AMORTIZATION: Simple Interest		TERM IN MONTHS: 120							
P&I: \$166.46									
		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:				LENDER CITY:		Perham		
Ⓟ LOAN OFFICER:		Not Participating		OFFICER ASSIGNED DATE:				
LOAN PROCESSOR:				PROCESSOR ASSIGNED DATE:				
DATES								
Ⓟ CLOSING:		06/20/2016		EXPIRATION:				
CANCEL:								
REJECTED:								
Ⓟ 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”

Borrower: Smith, Susie Lender: 999900 - Test Bank Program: Fix Up Loan Secured

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	TIMELINE	ATTACHMENTS	OTHER	ERRORS
<p>① ZIP CODE: 55423-</p> <p>① ADDRESS: 123 Main St.</p> <p>① CITY: Richfield - Hennepin</p> <p>① COUNTY: Hennepin</p> <p>① STATE: MN</p> <p>① LEGAL DESCRIPTION: 1231321321321</p> <p>① VALUE AMOUNT: \$100,000.00</p> <p>① BUILDING TYPE: SINGLE_FAMILY</p> <p>① VALUATION METHOD: Tax Assessment</p> <p>① YEAR BUILT: 1952</p> <p>① CATEGORY: Existing</p> <p>① NUMBER OF UNITS: 1</p> <p>① TITLE TO BE HELD AS: Fee Simple</p>										

# Borrowers Tab

## 1. Verify all information and edit if necessary – home phone number is required field

Borrower: Smith, Susie Lender: 999900 - Test Bank Program: Fix Up Loan Secured

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	TIMELINE	ATTACHMENTS	OTHER	ERRORS
TYPE	LAST NAME	FIRST NAME	MIDDLE NAME	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE		
Borrower	Smith	Susie		1/1/1985	Female	Not Married		675		

TYPE: Borrower

OWNER TYPE: Individual

LAST NAME: Smith

FIRST NAME: Susie

MIDDLE NAME:

DATE OF BIRTH: 01/01/1985

AGE: 33

SEX: Female

MARITAL STATUS: Not Married

ON TITLE: ☒

RACE: ☒ WHITE ☐ ASIAN ☐ BLACK OR AFRICAN AMERICAN ☐ AMERICAN INDIAN OR ALASKAN NATIVE ☐ NATIVE HAWAII OR OTHER PACIFIC ISLANDER

ETHNICITY: Not Hispanic or Latino

CREDIT SCORE: 675

CREDIT REPORT AGENCY: Equifax

CREDIT REPORT DATE: 03/01/2018

HOME PHONE: ( ) -

CITY:

MAILING ADDRESS:

STATE:

OK CANCEL

# Borrowers Tab

## 2. Verify all information and edit if necessary

① HOUSEHOLD SIZE:	1-One person	① DEPENDENTS UNDER 18:	0
① OTHER DEPENDENTS:	0		
DISABLED HOUSEHOLD:	<input type="checkbox"/>		
① 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

Borrower: Smith, Susie   Lender: 999900 - Test Bank   Program: Fix Up Loan Secured

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	TIMELINE	ATTACHMENTS	OTHER	ERRORS
-----------	-------------	---------------	-----------	---------	-------	---------	----------	-------------	-------	--------

ⓘ LOAN AMOUNT:

UNPAID PRINCIPAL BALANCE:

NOTE AMOUNT:

ⓘ P&I:

**See Rehab Details**

COMMITMENT DATE:

ⓘ CLOSING DATE:

ⓘ FIRST PAYMENT DATE:

NEXT PAYMENT DATE:

ⓘ MATURITY DATE:

PURCHASE POST DATE:

DISBURSEMENT DATE:

**PAYMENTS**

	DUE DATE	INTEREST	PRINCIPAL	OTHER	TOTAL
-		Total =	Total =	Total =	Total =

POPULATE

ADD

DELETE

## 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						

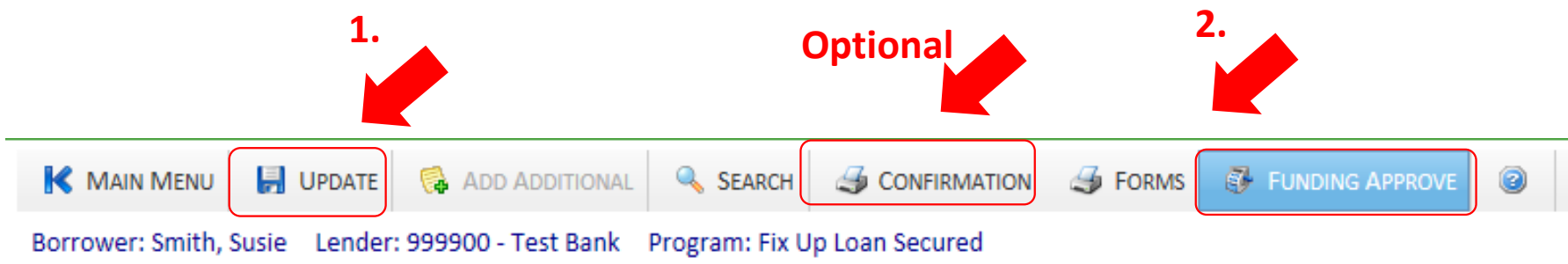


# Final Steps

1. Click “Update”

- Optional: Click “Confirmation Report”

2. Click “Funding Approve”



# Final Steps

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

**K** MAIN MENU UPDATE ADD ADDITIONAL SEARCH CONFIRMATION FORMS **FUNDING APPROVE**

Borrower: Smith, Susie Lender: 999900 - Test Bank Program: Fix Up Loan Secured

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

**FEES**

	LOAN NUMBER	DESCRIPTION	AMOUNT
	0012640865	Loan Amount	\$15,000.00
	0012640865	Lender Fee	\$400.00

**FUNDING APPROVAL**

3. ☐ 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** 4.

# Final Steps

## 5. Receive “Successful Funding Approval” message



READ-ONLY Borrower: Smith, Susie Lender: 999900 - Test Bank Program: Fix Up Loan Secured

### 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	TIMELINE	ATTACHMENTS	OTHER	FUNDING	DISBURSEMENT
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### FEES

	LOAN NUMBER	DESCRIPTION	AMOUNT
	0012640865	Loan Amount	\$15,000.00
	0012640865	Lender Fee	\$400.00

FEE DETAILS

### FUNDING APPROVAL

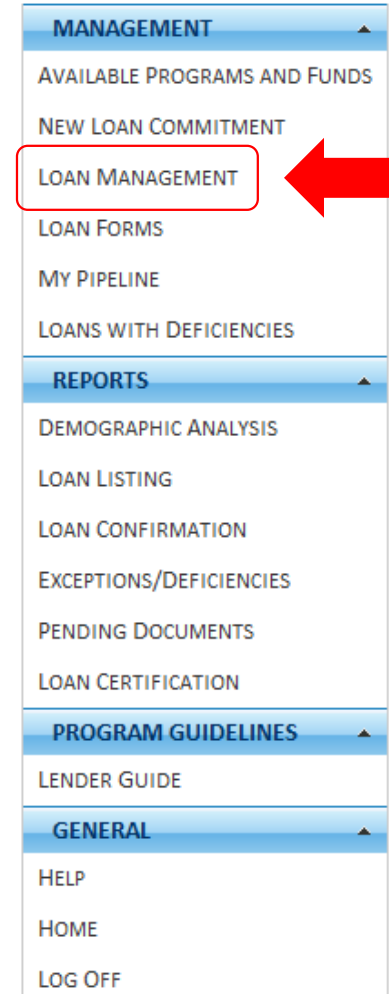
- ☒ The purchase of the loan has been approved.



# 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 web interface for searching loans. At the top, there is a navigation bar with five items: 'MAIN MENU' (with a blue 'K' icon), 'CLEAR' (with a blue circular arrow icon), 'SEARCH LOANS' (with a magnifying glass icon and a red box around it), 'ADVANCED SEARCH' (with a magnifying glass icon), and a help icon (a blue circle with a question mark). Below the navigation bar, there are two main input sections. The left section has a red arrow pointing to the 'LOAN NUMBER:' label, followed by a text input field with a red box around it. Below this is a 'LENDER LOAN NUMBER:' label followed by another text input field. The right section has a red arrow pointing to the 'LAST NAME:' label, followed by a text input field with a red box around it. Below this is a 'FIRST NAME:' label followed by another text input field.

MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH

LOAN NUMBER:

LENDER LOAN NUMBER:

LAST NAME:

FIRST NAME:

# Cancel a Loan

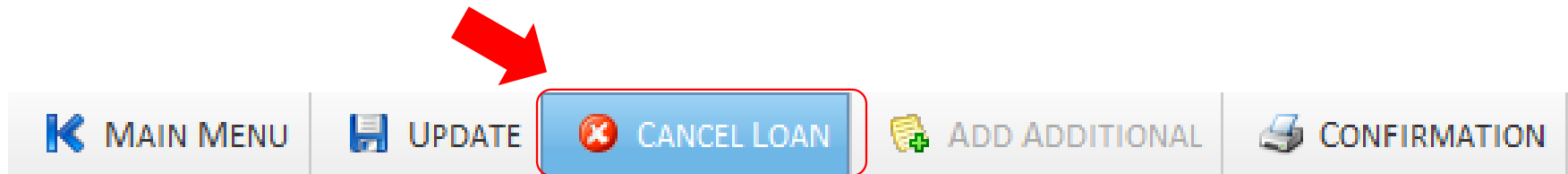
4. Single click the correct loan
5. Select “Update Commitment”

The screenshot shows a web application interface for loan management. At the top, there is a menu bar with several options: 'MAIN MENU', 'QUICK SEARCH', 'ADVANCED SEARCH', 'UPDATE COMMITMENT' (highlighted with a red box and a red arrow), 'FUNDING APPROVE', and several icons. To the right of the menu bar, the text 'LOAN MANAGEMENT' is displayed. Below the menu bar is a table with the following columns: 'LOAN NUMBER', 'LAST NAME', 'FIRST NAME', 'LENDER NUMBER', 'COMMITMENT DATE', and 'STATUS'. The first row of the table contains the following data: '0012623030', 'Ewing' (highlighted with a red box and a red arrow), 'Patrick', an empty cell, '10/1/2014', and '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” (this example shows a Start Up loan, but the process for Fix Up is the same)



Borrower: Ewing, Patrick Lender: 999900 - Test Bank Program: Start Up Purchase Program



# 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, a navigation bar contains several buttons: 'MAIN MENU' (with a blue 'K' icon), 'UPDATE' (with a floppy disk icon), 'CANCEL LOAN' (with a red 'X' icon), 'ADD ADDITIONAL' (with a plus icon), 'CONFIRMATION' (with a printer icon), and a help icon. A red arrow points to the 'MAIN MENU' button. 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'. Below this, there are tabs for 'LOAN INFO', 'ORIGINATION', 'PROPERTY INFO', 'BORROWERS', 'FINANCE', 'TIMELINE', 'ATTACHMENTS', 'OTHER', and 'ADDITIONAL LOAN'. The 'LOAN INFO' tab is active. It contains several input fields: 'LOAN NUMBER: 0012623030', 'LENDER LOAN NUMBER:', and 'LENDER CASE NUMBER:'. To the right, there are dropdown menus for 'ALLOTMENT/ALLOCATION: Conventional Insured Start', 'HFA Pref w/Monthly Payme', 'APPROVED/WORKING STAGES: Commitment', and 'Purchase Approved'. A red arrow points to the 'STATUS: Cancelled' dropdown menu, which is also highlighted with a red box.

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



# Lender Certificate/Loan Certification

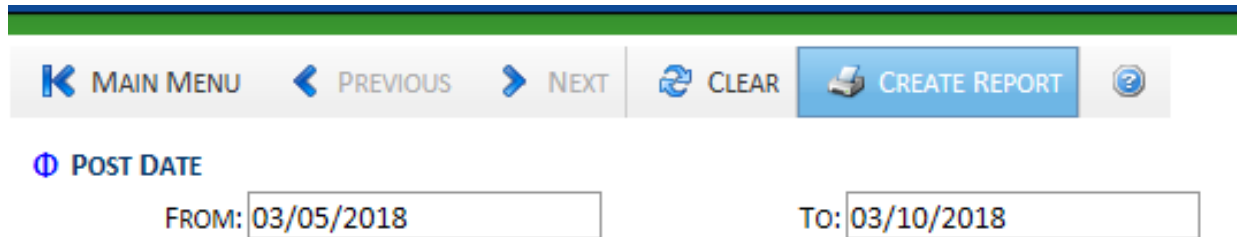
# Lender Certificate/Loan Certification

1. Once the loan is **purchased**, you can print the Lender Certificate/Loan Certification



# Lender Certificate/Loan Certification

2. Enter in a “Post Date” that is within five days of the closing date
3. Click “Create Report”



The screenshot shows a web application interface with a navigation bar at the top. The navigation bar contains several buttons: 'MAIN MENU' with a left arrow, 'PREVIOUS' with a left arrow, 'NEXT' with a right arrow, 'CLEAR' with a circular arrow icon, 'CREATE REPORT' with a printer icon, and a help icon (question mark). Below the navigation bar, there is a section labeled 'POST DATE' with a dropdown arrow. Under this label, there are two input fields: 'FROM:' with the date '03/05/2018' and 'To:' with the date '03/10/2018'.

4. You should then be able to open the report and print

## Contact Partner Solutions Team

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

651.296.8215 or 800.710.8871

8:00 a.m. to 5:00 p.m. on business days