



Homeownership System Guide

August 27, 2025

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Getting Started

Launch the [Minnesota Housing Loan Commitment System](#).

- If you need your username and password, you must contact your company's Web Administrator.
- If you do not know your company's Web Administrator, please contact the Partner Solutions Team at 651-296-8215 or mnhousing.solution@state.mn.us

Loans can be locked:

- Monday – Thursday from 10 a.m. to 8 p.m.
- Friday from 10:00 a.m. until 5:00 p.m.

Loans cannot be locked:

- From 8:00 p.m. Monday – Thursday until rates are posted by 10:00 a.m. the following business day
- From 5:00 p.m. Friday until rates are posted by 10:00 a.m. the following business day
- From 5:00 p.m. on the weekday prior to an Agency holiday until rates are posted by 10:00 a.m. the following business day.

Entering a Loan into the Commitment System

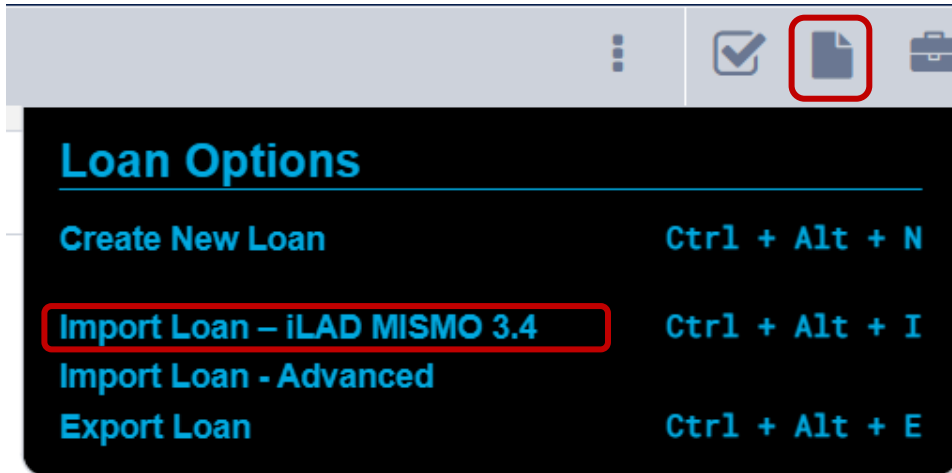
You can enter a loan into the commitment system in one of two ways (these are explained in further detail in the following pages of this guide):

1. [Uploading/Importing the URLA iLAD MISMO 3.4 .xml file](#)
2. [Manually entering the loan data](#)

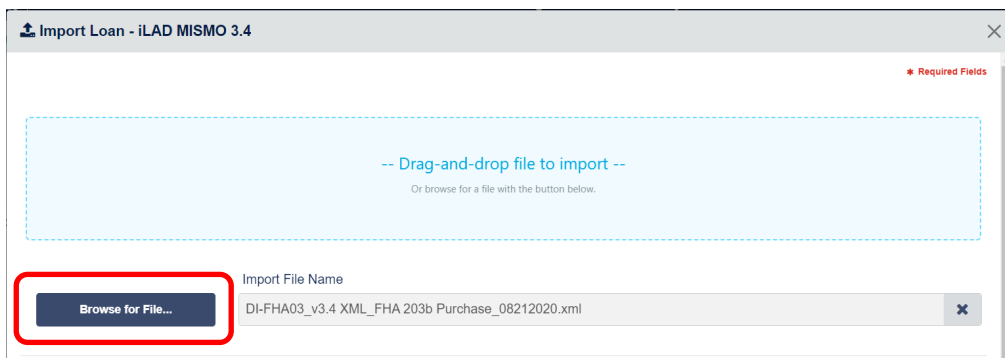
Uploading a URLA XML File

Uploading the URLA will populate most fields in the Commitment System. Please note: You must import a .xml file that is version 3.4 or higher. Follow these steps to import the loan data:

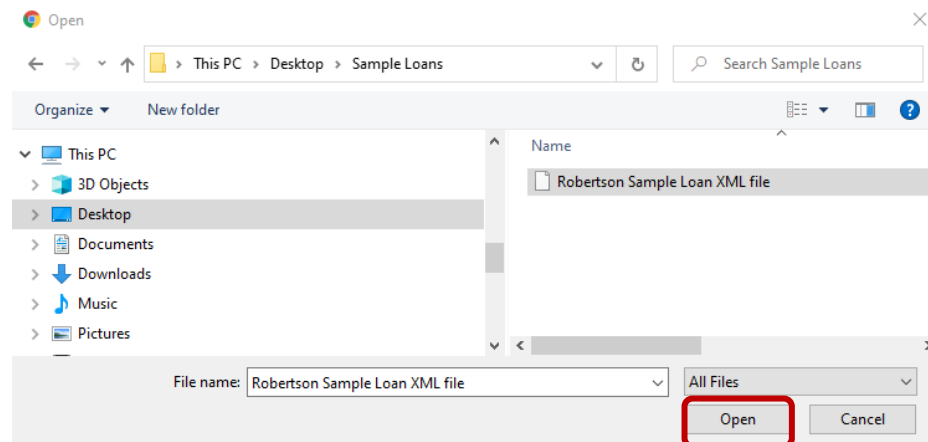
1. Click on the Paper icon, then select **Import Loan – iLAD MISMO 3.4**



2. Click **Browse for File...**,



3. Locate the .xml file you want to import, then click **Open**.



4. Select **Channel** and then Click Import.

Import Loan - iLAD MISMO 3.4

Or browse for a file with the button below.

Browse for File...

Import File Name
DI-FHA03_v3.4 XML_FHA 203b Purchase_08212020.xml

Import Loan As *
New Loan

Loan Number
System Generated

Client *
Test Bank Newest Release

Channel *
Homeownership

Operations Center *
Correspondent Ops Center

Cancel

Import

5. After the .xml file has been successfully imported, click on the Minnesota Housing Loan number to view the loan details and to begin locking your loan. (At this stage the loan is registered but not yet locked)

Home Calendar Search Star 4000016435 X

Current Loan: Suzi Builder Registered | New

6. Click on the Products and Pricing button

Minnesota Housing Loan Commitment System

Current Loan: Suzi Builder | Registered | New

Minnesota Housing Workflow | Loan Summary - Homeownership

Loan Information

Program [®]
Select...

Product [®]

Loan Amount [®]
275,000.00

Term (Months) [®]
360

Interest Rate [®]

Products and Pricing

7. Select the **Loan Officer's name** from the drop-down. Use the **Next** button to navigate through each screen and edit or complete the information as needed: **Borrower Information, Demographic, and Property & Loan Information**. Completing this information will register the loan but not lock it.

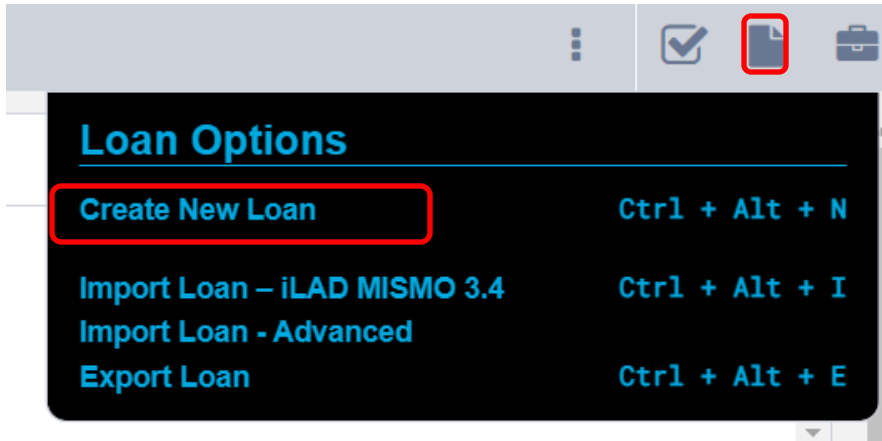
The screenshot displays the 'Client / Branch Selection' screen within the Minnesota Housing Homeownership System. The interface includes a sidebar on the left with navigation links: 'Client Selection MN Hou...', 'Borrower Information - Homeowner...', 'Borrower Demographic Information', 'Property & Loan Information - Hom...', 'Product Eligibility', 'Pricing', 'Rate Lock', and 'Product Selection'. The main content area is titled 'Client / Branch Selection' and contains several input fields: 'Client / Branch' (with a dropdown showing 'Test Bank Version 1.1.2.55'), 'Channel' (with a dropdown showing 'Homeownership'), 'Op Center', 'Loan Officer' (with a dropdown showing 'Aarestad, Erin'), and 'Lender Loan Number'. The 'Loan Officer' dropdown is highlighted with a red box. At the bottom of the screen, there are three buttons: 'Cancel', 'Next' (highlighted with a red box), and 'Save and Exit'.

NOTE: If you are ready to lock your loan, jump to [Products and Pricing](#)

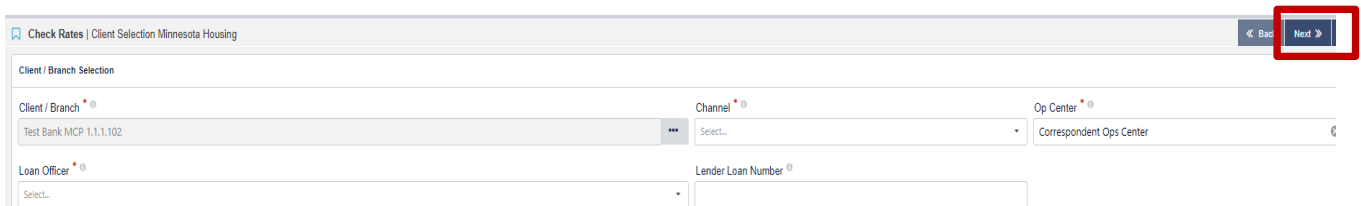
Manual Loan Entry

Follow these steps if you prefer to manually enter all fields into Minnesota Housing’s Loan Commitment System (not using the URLA upload). Click on the paper icon, then select “Create New Loan”

1. Select  Icon



2. The Client/Branch Selection is the first screen that will appear. Complete each field:
- Client/Branch
 - Channel - Select **Home Ownership**
 - Op Center - Select **Correspondent Ops Center**
 - Select the Loan Officer from the drop down list
 - If the **Loan Officer** is not listed in the drop down box, contact your Web Administrator
 - Lender Loan Number is an optional field.
 - Then click **Next**



Check Rates | Client Selection Minnesota Housing

Client / Branch Selection

Client / Branch *

Channel *

Op Center *

Loan Officer *

Lender Loan Number

Back Next

Borrower Information Screen

1. Complete the fields on the screen. **TIP:** When entering data on the screen, use the right arrow or / on your keyboard to avoid using the mouse. You must use the scroll bar to scroll down through the Borrower Information screen.

These fields must be completed for each Borrower:

- Borrower First Name
- *Safe at Home Borrower – if applicable:* select the box *only* if they are a Safe at Home Borrower
Click on grey box for further information regarding Safe at Home Borrowers
- Borrower Middle Name -if applicable
- Borrower Last Name
- *Name Suffix – if applicable*
- Social Security Number
- Marital Status
- First-Time Homebuyer Status (yes or no)
- *First Generation Homebuyer Status (if applicable, yes or no)*
- Will Occupy Subject Property status (yes or no)

The screenshot displays the 'Borrower Information' screen within the Mortgage Cadence Platform. The interface is split into two identical panels. Each panel includes the following fields and options:

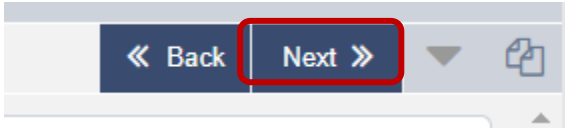
- First Name**: Text input field.
- Middle Name**: Text input field.
- Last Name**: Text input field.
- Name Suffix**: Text input field.
- SSN**: Text input field.
- Marital Status**: Dropdown menu.
- Safe at Home Borrower**: Checkbox.
- What is a Safe at Home Borrower?**: Grey informational box.
- First Time Homebuyer**: Radio buttons for Yes, No (selected), and Unknown.
- First-Generation Homebuyer**: Radio buttons for Yes, No, and Unknown.

- Date of Birth
- Homebuyer Education Date (not required to lock loan, but is required for First-Time Homebuyers)
- Credit Scores (Trans Union, Experian & Equifax)
 - *Select the No Credit Score box – only if applicable*

- Check this box if there are more than two borrowers. Add or edit the application for additional borrower using the Borrower Management Panel.
- Is there a Cosigner for this loan? [Cosigner Instructions](#)
- If using this system to generate Mortgage documents, click here to enter additional interested parties.

- Household Size
- Number of Minors
- Other Dependents
- Housing Ratio
- Qualifying Debt Ratio (DTI)
- AUS – select from drop-down
- Monthly Qualifying Income (all income listed on URLA)

2. Then click **Next**



Note: If the boxes for more than two borrowers or co-signers are not selected, the Next button will take you to the **Demographic Information**

Demographic Information

1. Complete all fields in this screen (Ethnicity, Race and Sex).
2. NOTE: Use the drop-down to toggle back and forth between borrower one and borrower two.
3. Then click **Next**

New Loan | Borrower Demographic Information

Demographic Information of Borrowers

Jon BonJovi
New Borrower

Ethnicity: (Check one or more)

☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino

Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salv...

☒ Not Hispanic or Latino

Race: Check one or more

☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American

Print name of enrolled or principal tribe:

☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian

Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander

Other Pacific Islander - Print race:

☒ White

Sex

☐ Female ☒ Male

« Back Next »

Note: If there are not more than two borrowers or co-signers, the Next button will take you to the **Property & Loan Information** screen.

Property & Loan Information – Homeownership

- Fill in all applicable fields. Required fields under Property & Loan Information are:
 - Property Street
 - Property City - narrow the search by typing in the first few letters of the city name – select from drop-down – **NOTE:** Some city names are abbreviated, such as St. for Saint. If your city is not listed, contact [Partner Solutions Team](#)
 - Zip Code (enter the five digit zip code only – extra four digits will cause loan errors)
 - County
 - State
 - Property Identification Number (PID) (not required to lock, add if known)
 - Property Type – select from the drop-down
 - Units - **TIP:** enter unit number as only 1 or 2, do not enter 0 before the number (01 or 02)
 - Year Built
 - Construction type – select from the dropdown
 - Purchase Price
 - Purchase Price (Acquisition Cost) – if no Additional Acquisition Costs, hit tab and Total Acquisition Cost will prefill
 - NOTE:** If doing a Step Up Refinance, the purchase price field must be left blank.
 - Property Value
 - Estate Will be Held in – select from the drop-down
 - Complete Legal Description either now or at [Document Preparation](#)
 - Start Up Census Tract and Targeted/Non-Targeted fields:** These fields will populate **AFTER** the loan is locked. Prior to lock status the fields will be “grayed-out” and unavailable for manual update

Subject Property Information

Property Street * ⓘ
123 Chili Street

Property City ⓘ Zip Code * ⓘ County * ⓘ State * ⓘ
St Paul ⓘ 55102 ⓘ RAMSEY ⓘ MN ⓘ

Census Tract ⓘ Targeted/Non Targeted ⓘ
Select... ⓘ

Property Identification Number (PID) ⓘ
987-124-14547

Property Type ⓘ Units ⓘ Year Built ⓘ Construction Type ⓘ
Single Family Detached ⓘ 1 ⓘ 1990 ⓘ Existing ⓘ

Purchase Price ⓘ Additional Acquisition Costs ⓘ Total Acquisition Costs ⓘ
240,000.00 ⓘ \$000,000.00 ⓘ 240,000.00 ⓘ

Property Value ⓘ Estate Will Be Held In ⓘ
310,000.00 ⓘ Fee Simple ⓘ

Legal Description ⓘ

2. Scroll down to complete the Required Fields under **Loan Information**

- Loan Amount – in whole dollar amounts
- Term (Months)
- Purpose Type – select from drop-down
- Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option (conventional loans only and *typically the answer is No*)
- PMI Company – select from drop-down
- FHA Case Number (if FHA)
 - If you do not yet have this, enter 0
 - If you do have this number, it is a maximum of 9 numbers. No dashes should be entered
- Grant Amount (leave blank- no grants currently available)
- Program – select from drop-down
- Mortgage Type – select from drop-down (Conventional, FHA, VA, USDA/Rural Housing Service)
- Calculated Annual Minnesota Housing Program Eligibility Income
 - For further information regarding calculated annual Minnesota Housing Program Eligibility Income Click on the grey box

Loan Information

Loan Amount [Ⓢ] 0.00

Term (Months) [Ⓢ] 000

Purpose Type [Ⓢ] Select...

Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? [Ⓢ] ☐ Yes ☐ No

PMI Company [Ⓢ] Select...

FHA Case Number [Ⓢ] Grant Amount [Ⓢ] \$000,000.00

Program [Ⓢ] Select...

Mortgage Type [Ⓢ] Select...

Calculated Annual Minnesota Housing Program Eligibility Income [Ⓢ] \$000,000.00

Calculated Annual Minnesota Housing Program Eligibility Income

3. Continue Scrolling down to complete the Standard Downpayment & Closing Cost Loan - Deferred Payment Loan, Deferred Payment Loan Plus, or Monthly Payment Loan (DPL, DPL+, or MPL)

- Does this transaction include a DPL, DPL+, or MPL Loan? – select Yes or No
- Loan Product – select DPL, DPL+, or MPL from the drop-down
- Loan Amount – enter the amount of the DPL, DPL+, or MPL in whole dollar amounts
- Rate Type and Loan Term will auto fill

Standard Down Payment & Closing Cost Loan - Deferred Payment Loan, Deferred Payment Loan Plus, or Monthly Payment Loan (DPL, DPL+, or MPL)

Does this transaction include a DPL, DPL+, or MPL loan? [Ⓢ] ☐ Yes ☐ No

Loan Product - DPL, DPL+, or MPL [Ⓢ] Select...

Loan Amount - DPL, DPL+, or MPL [Ⓢ] \$000,000.00

Rate Type - DPL, DPL+, or MPL [Ⓢ] Loan Term - DPL, DPL+, or MPL [Ⓢ] 000

4. Click the Next Button to get to the Create New Loan screen, then click “Create New Loan”. The loan will load and take you to the “Loan Summary” screen.

The screenshot displays the 'New Loan' screen within the Minnesota Housing Loan Commitment System. The top navigation bar includes a home icon, a list icon, a calendar icon, a search icon, a 'New Loan' tab with a close button, and the system name 'Minnesota Housing Loan Commitment System' with a user profile icon. Below the navigation bar, the page title 'New Loan' is shown. The main content area features a breadcrumb trail 'New Loan | Create a New Loan', navigation buttons 'Back' and 'Next', and a large 'Create New Loan' button highlighted with a red rectangle. The button is located at the bottom right of the main content area.

NOTE: If you are ready to lock your loan, jump to [Products and Pricing](#)

Workflow Screen Set Up

Once your loan is loaded and saved, you will want to set up the “Workflow” screen. Once this is set up, it will remain your default landing screen every time you select a loan.

1. Open your favorites drawer located in the bottom left corner of your screen

The screenshot shows the 'New Loan' screen with the following fields and options:

- New Loan | Borrower Information - Homeownership New Loan**
- ☐ No Credit Score
- Credit Score (All Borrowers): 000
- ☐ Check this box if there are more than two borrowers. Add or edit the application for
- ☐ Are there Cosigners for this loan?
- ☐ If using this system to generate Mortgage documents, click here to enter additional
- Household Information**
- Household Size: 00
- Number of Minors: 00
- Qualifying Debt Ratio (DTI): 000.000%
- Housing Ratio: 000.0000%
- Monthly Qualifying Income (all income listed on URLA): \$000,000.00
- © 1999 - 2022 Mortgage Cadence, an Accenture Company. All rights reserved.

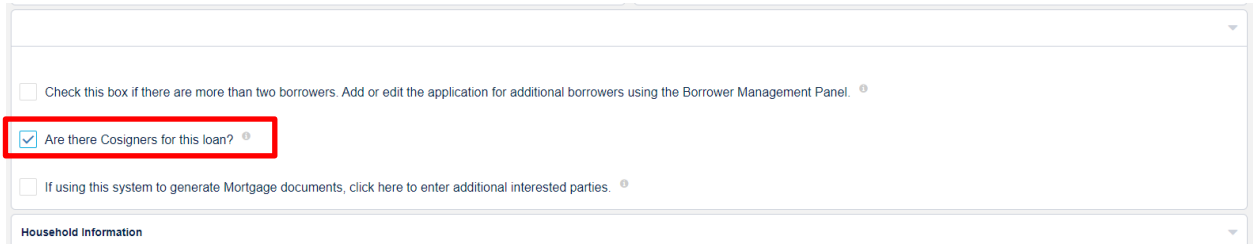
2. Once open, click on “Favorites,” then click in the search to find the Minnesota Housing Workflow. Click on Minnesota Housing Workflow, then click Save:

The screenshot shows the 'Favorites' drawer with the following elements:

- Favorites** (with a gear icon)
- Cancel** (with a save icon)
- Search bar: Add Pages and Collections
- Check Rates
- Home Improvement Wizard
- Homeownership Wizard
- Minnesota Housing Workflow** (highlighted with a red box)
- Mobile Origination
- New Loan

How to add a Co-Signer

1. On the Loan Summary page check the box



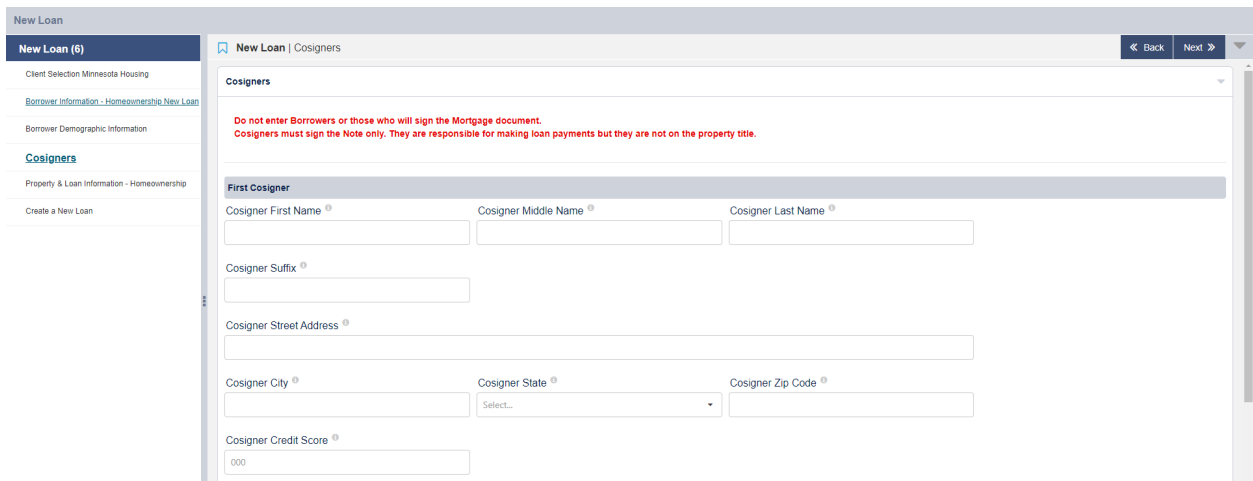
☐ Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management Panel. ⓘ

☒ Are there Cosigners for this loan? ⓘ

☐ If using this system to generate Mortgage documents, click here to enter additional interested parties. ⓘ

Household Information

2. Clicking this box will automatically open the field for the co-signers
 - Complete the following for the co-signers
 - First Name
 - Middle Name
 - Last Name
 - Street Address
 - City
 - Choose State from the drop down
 - Zip code
 - Credit Score



New Loan

New Loan (6)

Client Selection Minnesota Housing

Borrower Information - Homeownership New Loan

Borrower Demographic Information

Cosigners

Property & Loan Information - Homeownership

Create a New Loan

New Loan | Cosigners

« Back Next »

Cosigners

Do not enter Borrowers or those who will sign the Mortgage document.
Cosigners must sign the Note only. They are responsible for making loan payments but they are not on the property title.

First Cosigner

Cosigner First Name ⓘ Cosigner Middle Name ⓘ Cosigner Last Name ⓘ

Cosigner Suffix ⓘ

Cosigner Street Address ⓘ

Cosigner City ⓘ Cosigner State ⓘ Cosigner Zip Code ⓘ

Cosigner Credit Score ⓘ

Products and Pricing (How to Lock a Loan)

1. On the Loan Summary screen, Select **Products and Pricing**.

Minnesota Housing Workflow | Loan Summary - Homeownership

Loan Information

Program [Ⓢ] Start Up Product [Ⓢ] **Products and Pricing** Purchase [Ⓢ]

Loan Amount [Ⓢ] 290,000.00 Term (Months) [Ⓢ] 360 Interest Rate [Ⓢ] 0.0000%

FHA [Ⓢ] 0.00 PMI Company [Ⓢ] Select... Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? [Ⓢ] Yes No

Lock Expiration Date [Ⓢ] mm/dd/yyyy SRP Percentage Selected [Ⓢ] 100.0000%

FHA Case Number [Ⓢ] Grant Amount [Ⓢ] \$300,000.00

Cancel Loan [Ⓢ] Loan Cancellation Reason [Ⓢ] Select...

Change Pricing [Ⓢ]

If you are making changes to your loan, click here for additional guidance.

2. The Products and Pricing will open; Double check the data fields as you go.
3. Use Next to navigate through each tab,

Products and Pricing

[Client Selection MN Hou...](#) Collapse All

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

Product Eligibility

Pricing

Rate Lock

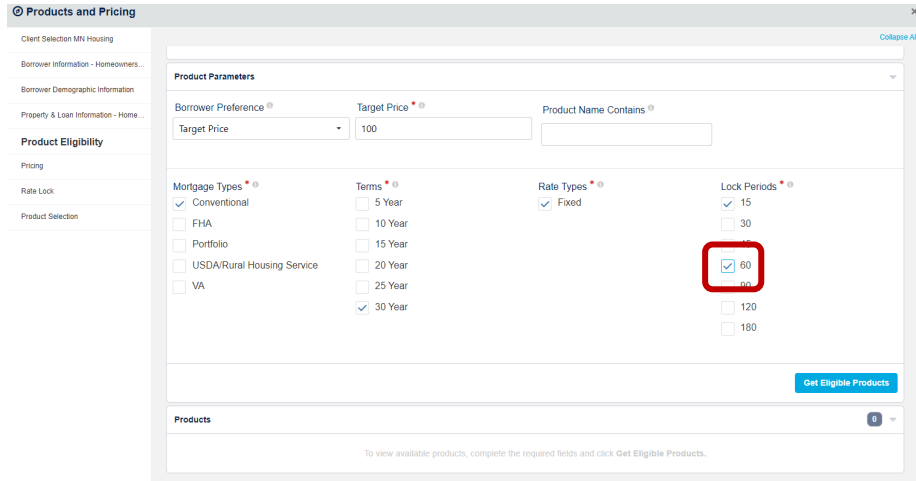
Product Selection

Client / Branch Selection

Client / Branch [Ⓢ] Movement Mortgage, LLC, a Delaware limited liability company Channel [Ⓢ] Homeownership Op Center [Ⓢ]

Loan Officer [Ⓢ] Select... Lender Loan Number [Ⓢ] 3763887

Cancel << Back Next > Save and Exit

4. In Product Eligibility, Under **Lock Periods**, select 60

Products and Pricing

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

Product Eligibility

Pricing

Rate Lock

Product Selection

Product Parameters

Borrower Preference [Ⓢ] Target Price ^{★ Ⓢ} Product Name Contains [Ⓢ]

Target Price 100

Mortgage Types ^{★ Ⓢ} Terms ^{★ Ⓢ} Rate Types ^{★ Ⓢ} Lock Periods ^{★ Ⓢ}

☒ Conventional ☐ 5 Year ☒ Fixed ☒ 15

☐ FHA ☐ 10 Year ☐ 30

☐ Portfolio ☐ 15 Year

☐ USDA/Rural Housing Service ☐ 20 Year

☐ VA ☐ 25 Year

☒ 30 Year

☒ 60

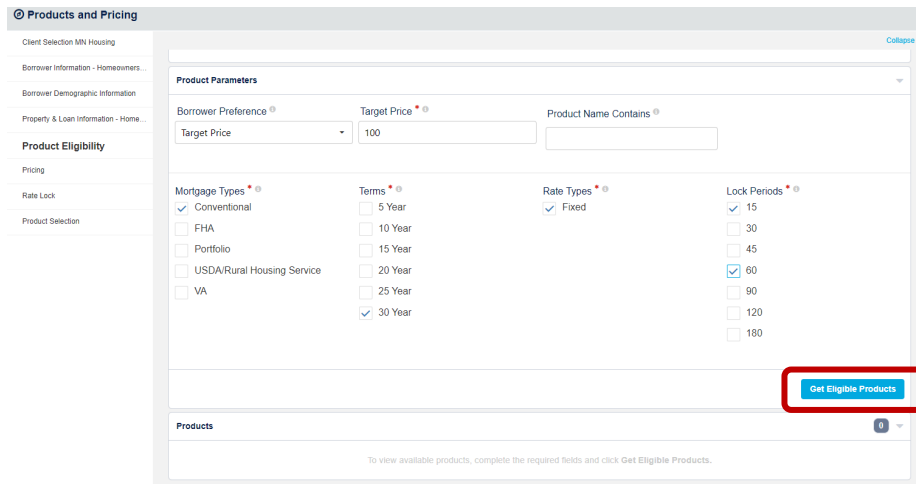
☐ 120

☐ 180

Get Eligible Products

Products

To view available products, complete the required fields and click Get Eligible Products.

Click on the **Get Eligible Products** button.

Products and Pricing

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

Product Eligibility

Pricing

Rate Lock

Product Selection

Product Parameters

Borrower Preference [Ⓢ] Target Price ^{★ Ⓢ} Product Name Contains [Ⓢ]

Target Price 100

Mortgage Types ^{★ Ⓢ} Terms ^{★ Ⓢ} Rate Types ^{★ Ⓢ} Lock Periods ^{★ Ⓢ}

☒ Conventional ☐ 5 Year ☒ Fixed ☒ 15

☐ FHA ☐ 10 Year ☐ 30

☐ Portfolio ☐ 15 Year

☐ USDA/Rural Housing Service ☐ 20 Year

☐ VA ☐ 25 Year

☒ 30 Year

☒ 60

☐ 120

☐ 180


Get Eligible Products

Products

To view available products, complete the required fields and click Get Eligible Products.


5. Click the arrow next to Product Eligibility to see the list of valid products.

The screenshot shows the 'Products and Pricing' interface. On the left is a sidebar with navigation links: Client Selection MN Housing, Borrower Information - Homeowners..., Borrower Demographic Information, Property & Loan Information - Home..., **Product Eligibility**, Pricing, Rate Lock, and Product Selection. The main area has sections for Loan Details, Product Parameters, and Products. The Products section contains a 'Filter Products Results' button and a table. The 'Product Eligibility' dropdown is expanded, showing two sections: 'Product Eligibility: Valid' (highlighted with a red box) and 'Product Eligibility: Invalid'. The 'Valid' section lists products with columns: Product Name, Rate, APR, Price, Points, P&I, Taxes & Ins, MI, PITI, Loan Costs (D), Closing Costs (U), and Actions. The first product listed is 'Fannie HFA Preferred' with a rate of 2.500% and a price of -\$3,375.00.

6. Under Actions, click the  icon on the right side of the screen next to the desired product. NOTE: You choose your pricing/rate on the next screen. This screen is to select your loan product.

This screenshot shows the same 'Products and Pricing' interface. The 'Product Eligibility: Valid' section is expanded, and the 'Fannie HFA Preferred' product is selected. The 'Actions' column for this product shows a blue checkmark icon, which is highlighted with a red box. The table columns are the same as in the previous screenshot.


7. The Select button will turn bright blue and the eligible product will load, then select **Next**.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (U)	Cash to Close	Cash Available	Eligibility Reasons	Actions
Product Eligibility: Valid														1
FHA	0.500%	0.500%	-\$2,475.00	-1.500				\$458.33		\$34.00	\$34.35	\$50,000.00		

8. If the validation fails, errors will be listed under the **Invalid Products**.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions
Product Eligibility: Invalid										3
Fannie HFA Preferred		5.797%	\$273,540.00	100.000	\$1,574.65	\$235.11	\$52.43	\$2,072.19		\$ ✓ ...
Fannie HFA Preferred Risk Sharing		5.797%	\$273,540.00	100.000	\$1,574.65	\$235.11	\$52.43	\$2,072.19		\$ ✓ ...
Freddie HFA Advantage		5.797%	\$273,540.00	100.000	\$1,574.65	\$235.11	\$52.43	\$2,072.19		\$ ✓ ...

...

To see the reasons for an invalid product, click on the  on the far right of the product. This will then list the reasons the product is invalid. Navigate back to the appropriate screens and correct the error(s). Return to Product Validation and click the Run Eligibility button again. Repeat, if necessary, until all errors are cleared.

Pricing Screen

1. Click the Price button to see rates and SRP options, then click the desired SRP
2. A green box will appear around the SRP once selected.
3. Click Next to navigate to the next screen.

Note: If you're not ready to lock your loan you can click **Save** to register your loan.

Products and Pricing

Client Selection MN Housing

Borrower Information - Homeowners...

Borrower Demographic Information

Property & Loan Information - Home...

Product Eligibility

Pricing

Rate Lock

Product Selection

Dollar Amount:
\$2,375.00

Pricing and Adjustments

Grid View Pricing Date APOR Int Rate Set Date

Points **Price** 08/04/2022 10:30 AM 08/02/2022 01:20 PM

Interest Rate	Lock Period	
2.500%	60 Days	101.500
2.750%		102.500

Adjustments Grid

Cancel << Back **Next >>** Save and Exit

Rate Lock

1. To lock the interest rate, click the **Lock Action** button.

The image shows a 'Proposed Lock Details' form. It includes fields for Lock Status (Float), Lock Period (Days) (60), Lock Effective Date, Lock Expiration Date, Total Days Extended, and Days. A green button labeled 'Lock Action' with a lock icon is highlighted with a red rectangular box.

2. In the New Lock Action, use the drop down to select **Lock** then click **Ok**.

The image shows a 'Lock Action' dialog box. It has fields for Current Lock Status (Float), Reason (Select a Reason Code), and Comments. A 'New Lock Action' dropdown menu is open, showing 'Lock' as the selected option. The 'OK' button at the bottom right is highlighted with a red rectangular box.

3. The **Lock Status** has now changed to **Locked**. Click on **Save and Exit** to return to the Loan Summary Screen. NOTE: If you do not click Save and Exit after changing to Lock, your loan will not actually be locked.


The image shows the Loan Summary Screen with a sidebar on the left containing links for Borrower Demographic Information, Property & Loan Information - Home..., Product Eligibility, Pricing, Rate Lock (selected), and Product Selection. The main area is divided into two panels: 'Current Lock Details' and 'Proposed Lock Details'. Both panels show the Lock Status as 'Locked' and include fields for Lock Period (Days), Lock Effective Date, Lock Expiration Date, Total Days Extended, Days, Pricing Date, Pricing Sheet Name, and APR. A 'View Price Sheet' button is at the bottom of the Current Lock Details panel. At the bottom of the screen, there are 'Cancel', '<< Back', 'Next >>', and a 'Save and Exit' button highlighted with a red rectangular box.

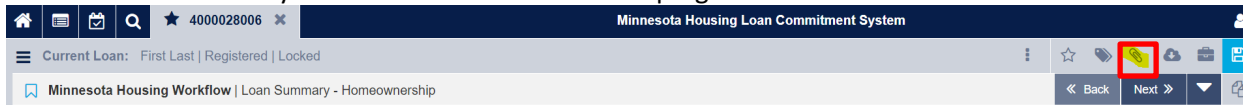
4. At the top of the screen under the borrower's name, note the Minnesota Housing loan number, loan status (Registered), and lock status (Locked).



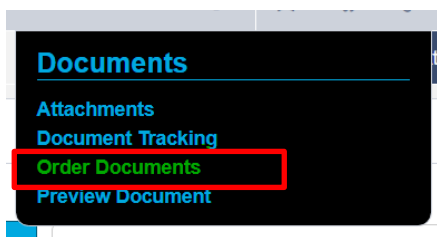
Print/Generate Documents

Once a loan is locked or ready to close you are able to generate documents needed for the loan. For a comprehensive list of the documents needed for each loan type refer to the File Delivery Checklist page 5 of the [Forms Guide and Glossary](#).

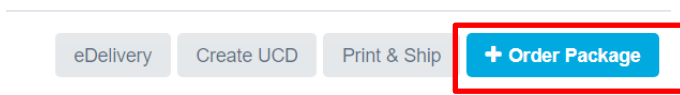
1. From the loan summary screen click the  in the top right corner of the screen.



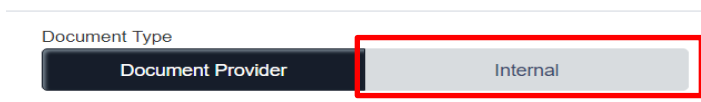
2. Then select Order Documents



3. Select Order Package



4. Select Internal



5. Select the documents you need – scroll down to see all the documents you may need
Once you have selected all documents you want to generate, select Order

Order Package × Collapse All

Additional Options

Comments

Document Type Document Provider Internal

Internal Documents

Select one or more internal documents from the list below.

<input type="checkbox"/>	Document Name	
<input type="checkbox"/>	Borrower Affidavit (Start Up)	i ...
<input type="checkbox"/>	Commitment Notification (Start Up)	i ...
<input type="checkbox"/>	Notice to Buyers Conventional/RD	i ...
<input type="checkbox"/>	Required Forms Summary	i ...
<input type="checkbox"/>	Start Up: Conventional with first mortgage only	i ...
<input type="checkbox"/>	Subsidy Recapture Statement and Tennessee Warning	i ...
<input type="checkbox"/>	US Bank Appraisal Delivery Certification	i ...

0 documents selected

Unavailable Internal Documents

Cancel Page: 1 of 1 « Back Next » Order

6. You will see the package name appear on the screen. You may need to click the Refresh button a few times until the Status shows Complete. Once status is complete, click on the package name to access the documents.

Order Documents

Packages 1

Refresh eDelivery Create UCD Print & Ship + Order Package

ID	Package Name	Date Submitted	Date Generated	User	eDelivery	Distributed	Contains CD	Print & Ship	Status	UCD Status	Comment	History
109966	Commitment Notification (Start Up).07-12-2022 2:25PM	07/12/2022 02:25:43 pm	07/12/2022 02:26:06 pm	LP					Complete			View

Updating or Changing Pricing on a Locked Loan

TO UPDATE THE UNDERLYING FIRST MORTGAGE LOAN PRODUCT

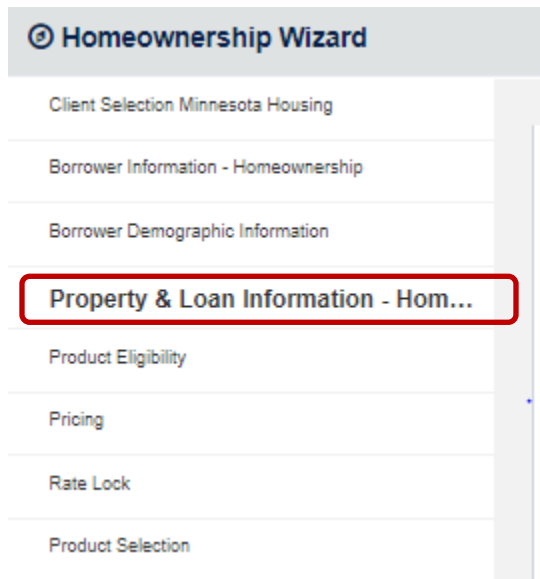
1. This section describes how to change loan pricing when a loan is in a locked status. Some examples of changes that would require a loan to be re-priced:
 - Program
 - Product
 - Term
 - Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option (Yes/No)
 - Interest Rate/SRP Percentage Selected
 - Down Payment & Closing Cost Loan Indicator (Yes/No)
 - Down Payment & Closing Cost Loan Product
 - Monthly Loan Qualifying (URLA) Income for conventional loans
2. Some examples of items that may not require a loan to be re-priced:
 - DTI
 - Loan Amounts
 - Property Value
3. Open the loan. (It will always open to the **Loan Summary** screen.)
4. Check the **Change Pricing** box.
5. Click **Save Loan** (Lock Status will switch from Locked to New).

The screenshot displays the 'Minnesota Housing Loan Commitment System' interface. At the top, the user is logged in as '4000016431'. The current loan is 'Jenny FromDaBlock | Registered | Locked'. The 'Minnesota Housing Workflow | Loan Summary - Homeownership' section is active. The 'Loan Information' section contains various fields: Program (Start Up), Product (Fannie HFA Preferred), Purpose Type (Purchase), Loan Amount (275,000.00), Term (Months) (360), Interest Rate (4.5000%), P&I (1,393.38), PMI Company (ArchMI), Minnesota Housing Upfront Paid Mortgage Insurance (Yes/No), Lock Expiration Date (12/07/2021 12:21 PM), SRP Percentage Selected (1.5000%), FHA Case Number, Grant Amount (\$000,000.00), and Loan Cancellation Reason (Select...). At the bottom, the 'Change Pricing' checkbox is highlighted with a red box, and a link 'If you are making changes to your loan, click here for additional...' is visible.

6. Click on the **Products and Pricing** in the Loan Summary page to open Wizard.



7. Then select **Property & Loan Information** on the left side of wizard Menu.



8. Most updates will be done in the **Loan Information section**, (i.e., Down Payment & Closing Cost Loan Information, PMI Company, FHA Case Number, and Mortgage Type).

NOTE – the monthly loan qualifying income needs to be updated on the Borrower Information page

Loan Information		
Loan Amount [ⓘ] 165,000.00	Term (Months) [ⓘ] 360	
Purpose Type [ⓘ] Purchase	Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? [ⓘ] <input type="radio"/> Yes <input checked="" type="radio"/> No	
PMI Company [ⓘ] Select...	FHA Case Number [ⓘ]	Grant Amount [ⓘ] \$000,000.00
Program [ⓘ] Step Up	Mortgage Type [ⓘ] Conventional	
Calculated Annual Minnesota Housing Program Eligibility Income [ⓘ] 78,000.00		Calculated Annual Minnesota Housing Program Eligibility Income

9. Once you've made your changes, go to the Product Eligibility Screen, select **60** in the “Lock Periods” section, and then click **Get Eligible Products**

Note: If relocking the loan is unsuccessful, the status will show Float instead of New. Please continue the re-locking process until the status is **Locked**.

Product Parameters

Borrower Preference [Ⓜ] Target Price [Ⓜ] Product Name Contains [Ⓜ]

Target Price 100

Mortgage Types [Ⓜ] Terms [Ⓜ] Rate Types [Ⓜ] Lock Periods [Ⓜ]

☒ Conventional ☐ 5 Year ☒ Fixed ☒ 15

☐ FHA ☐ 10 Year ☐ 30

☐ Portfolio ☐ 15 Year ☐ 45

☐ USDA/Rural Housing Service ☐ 20 Year ☐ 60

☐ VA ☒ 25 Year ☐ 90

☐ 30 Year ☐ 120

☐ 180


Get Eligible Products

10. Review the eligibility results and correct any errors listed under the Invalid Products (click on the ... next to the Actions to see errors).

Products

Filter Products Results

Product Name	T2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (I)	Cash to Close	Cash Available	Actions
Product Eligibility: Invalid														
Fannie HFA Preferred			0.750%	\$165,000.00	100.000	\$511.97			\$511.97		\$93.00	\$92.88	\$50,000.00	\$ \$...
Eligibility Reasons: Guideline grid evaluation failed: 0030-00: The LTV cannot exceed 97% if the mortgage type is conventional. Guideline grid evaluation failed: 0184-00: The FICO, DTI or selected UW system does not meet the requirement or check the No Credit Score box if applicable.														
Fannie HFA Preferred Risk Sharing			0.750%	\$165,000.00	100.000	\$511.97			\$511.97		\$93.00	\$92.88	\$50,000.00	\$ \$...
Freddie HFA Advantage			0.750%	\$165,000.00	100.000	\$511.97			\$511.97		\$93.00	\$92.88	\$50,000.00	\$ \$...

11. If you have no errors or have corrected your errors, Select the **Valid Product** by clicking the  icon under **Actions**. Then select **Next** to Navigate to the **Pricing** screen.

Products

Filter Products Results

Product Name	T2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (I)	Cash to Close	Cash Available	Eligibility Reasons	Actions
Product Eligibility: Valid															
Freddie HFA Advantage		8.125%	8.125%	-\$6,825.00	-3.500	\$1,447.87			\$1,447.87		\$660.00	\$15,660.15	\$50,000.00		\$ \$

12. Verify the Pricing Date and time matches the original lock date (APOR Int Rate Set Date).

Pricing and Adjustments

Grid View

Points

Price

Pricing Date

08/04/2022 10:40 AM

APOR Int Rate Set D...

08/02/2022 01:20 PM

13. If dates and times are different, click the calendar icon in the **Pricing Date** box to select the correct date and time, then click OK

Pricing and Adjustments

Grid View

Points

Price

Pricing Date

08/02/2022 01:20 PM

APOR Int Rate Set Date

08/02/2022 01:20 PM

<

AUGUST 2022

>

SUN	MON	TUE	WED	THU	FRI	SAT
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

Today

OK

Cancel

12

9

3

6

01

:

20

PM

Adjustments Grid

14. Select the SRP that corresponds with the interest rate.

Pricing and Adjustments

Grid View

Points

Price

Pricing Date

08/02/2022 01:20 PM

APOR Int Rate Set Date

08/02/2022 01:20 PM

Interest Rate	Lock Period	
1.000%	60 Days	101.500
1.250%		102.500

15. Click the **Lock Action** button, then in **New Lock Action** dropdown select **Lock**.

The image shows two parts of the system interface. The top part is the 'Proposed Lock Details' form, which includes fields for Lock Status (set to 'Float'), Lock Period (Days) (set to '60'), Lock Effective Date (08/04/2022 10:50 AM), Lock Expiration Date (10/03/2022 10:50 AM), Total Days Extended (0), Days (dropdown set to '--Select--'), Pricing Date (08/04/2022 10:50 AM), Pricing Sheet Name (Startup Conv with Deferred AMI <= 80), and APR (2.4994%). A green 'Lock Action' button is highlighted with a red box. The bottom part is the 'Lock Action' modal, which shows the 'Current Lock Status' as 'Float' and the 'New Lock Action' dropdown menu open, with 'Lock' selected. The 'OK' button at the bottom right of the modal is also highlighted with a red box.

16. Click **OK** then **Save and Exit** to complete the Pricing change.
17. Lock Status is changed to **Locked**. If still showing **New** or **Float**, close the loan and open again and the status will update to Locked.

The image shows a loan status bar at the bottom of the screen. It includes icons for home, list, calendar, search, and a star icon next to the loan number '4000016851'. Below these icons, it says 'Current Loan: Joseph Nelson | Registered' and 'Locked'. The 'Locked' status is highlighted with a red box.

Updating Underlying First Mortgage Loan Product on a Locked Loan

1. Open the loan. (It will always open to the **Loan Summary** screen.)
2. Check the **Change Pricing** box.
3. Click **Save Loan** (Lock Status will switch from Locked to New).

The screenshot shows the 'Minnesota Housing Loan Commitment System' interface. The top navigation bar includes a home icon, a search icon, and a user profile icon. The current loan is identified as 'Jenny FromDaBlock | Registered | Locked'. The main section is titled 'Minnesota Housing Workflow | Loan Summary - Homeownership'. Below this, there are several input fields for loan details: Program (Start Up), Product (Fannie HFA Preferred), Purpose Type (Purchase), Loan Amount (275,000.00), Term (Months) (360), Interest Rate (4.5000%), P&I (1,393.38), PMI Company (ArchMI), Minnesota Housing Upfront Paid Mortgage Insurance (Yes/No), Lock Expiration Date (12/07/2021 12:21 PM), SRP Percentage Sel... (1.5000%), FHA Case Number, Grant Amount (\$000,000.00), and Loan Cancellation Re... (Select...). At the bottom left, the 'Change Pricing' checkbox is highlighted with a red box. A blue button labeled 'Products and Pricing' is also visible.

4. Click on the **Products and Pricing** in the Loan Summary page to open Wizard.



5. Select **Borrower Information - Homeownership** on the left side of wizard Menu.

Products and Pricing

Client Selection MN Housing
Borrower Information - H...
Borrower Demographic Information
Property & Loan Information - Home...
Product Eligibility
Pricing
Rate Lock
Product Selection

6. Update the **AUS** if needed.

Household Information

Household Size ¹	Number of Minors ¹	Other Dependents ¹
4	2	00
Housing Ratio ¹	Qualifying Debt Ratio (DTI) ¹	AUS ¹
37.9600%	46.817%	DU
Must include ALL Down Payment Assistance		
Monthly Qualifying Income (all income listed on URLA) ¹		
6,818.93		





7. Go to **Product Eligibility** screen and select **60** in the “Lock Periods” section, and then click **Get Eligible Products**.

Product Eligibility


target price	100		
Mortgage Types ¹	Terms ¹	Rate Types ¹	Lock Periods ¹
<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> 5 Year	<input checked="" type="checkbox"/> Fixed	<input checked="" type="checkbox"/> 15
<input type="checkbox"/> FHA	<input type="checkbox"/> 10 Year		<input type="checkbox"/> 30
<input type="checkbox"/> VA	<input type="checkbox"/> 15 Year		<input type="checkbox"/> 45
<input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> 20 Year		<input checked="" type="checkbox"/> 60
<input type="checkbox"/> Portfolio	<input type="checkbox"/> 25 Year		<input type="checkbox"/> 90
	<input checked="" type="checkbox"/> 30 Year		<input type="checkbox"/> 120
			<input type="checkbox"/> 180
Get Eligible Products			

8. Review the eligibility results and select the **Valid Product** by clicking the  icon under **Actions**. Then select **Save and Exit**.

Products 2


 Compare Products 1  Filter Products Results  

Product Eligibility ↓ Search grid data

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions
Product Eligibility: Valid 1										
Fannie HFA Preferred	6.875%	6.873%	-\$2,837.25	-1.500	\$1,242.58			\$1,242.58		 ...
Product Eligibility: Invalid 1										

« Back Next » **Save and Exit**

9. The **Loan Summary-Homeownership** page, should now reflect the Product you want to re lock the loan as.

 Minnesota Housing Workflow | Loan Summary - Homeownership

Loan Information

Program ? Start Up ▼ Product ? Fannie HFA Preferred

10. Click on the **Products and Pricing** in the Loan Summary page to open Wizard.



11. Go to **Product Eligibility** screen and select **60** in the “Lock Periods” section, and then click **Get Eligible Products**.

Product Eligibility

target price 100

Mortgage Types * ⓘ

☒ Conventional

☐ FHA

☐ VA

☐ USDA/Rural Housing Service

☐ Portfolio

Terms * ⓘ

☐ 5 Year

☐ 10 Year

☐ 15 Year

☐ 20 Year

☐ 25 Year

☒ 30 Year

Rate Types * ⓘ

☒ Fixed

Lock Periods * ⓘ

☒ 15

☐ 30

☐ 45


☒ 60

☐ 90

☐ 120

☐ 180


Get Eligible Products

12. Review the eligibility results and select the **Valid Product** by clicking the  icon under **Actions**. Then select **Next** to Navigate to the **Pricing** screen.

Products

Compare Products 1 Filter Products Results

Product Eligibility ↓ Search grid data

	Product Name ↑	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions
Product Eligibility: Valid										1	
	Fannie HFA Preferred	7.250%	7.254%	-\$3,244.65	-1.500	\$1,475.62			\$1,475.62		
Product Eligibility: Invalid										2	

13. On the Pricing screen, verify the Pricing Date and time matches the original lock date (APOR Int Rate Set Date).

Pricing and Adjustments

Grid View

Points Price

Pricing Date

08/04/2022 10:40 AM

APOR Int Rate Set D...

08/02/2022 01:20 PM

14. If dates and times are different, click the calendar icon in the **Pricing Date** box to select the correct date and time, then click OK.

Pricing and Adjustments

Grid View Pricing Date APOR Int Rate Set Date

Points Price 08/02/2022 01:20 PM 08/02/2022 01:20 PM

Interest

1.00

1.25

101.500

102.500

Adjustments Grid

Today OK Cancel

15. Select the SRP that corresponds with the interest rate, then select **Next**.

Pricing and Adjustments

Grid View Pricing Date APOR Int Rate Set Date

Points Price 2/28/2025, 2:14 PM 02/28/2025 10:38:10 AM

Interest Rate Lock Period

60 Days

7.125% 101.500

7.375% 102.500

Pricing Detail

<< Back Next >> Save and Exit

16. Click the **Lock Action** button, then in **New Lock Action** dropdown select **Lock**.

The image shows two parts of a web application interface. The top part is a 'Proposed Lock Details' form with fields for Lock Status (Float), Lock Period (Days) (60), Lock Effective Date (08/04/2022 10:50 AM), Lock Expiration Date (10/03/2022 10:50 AM), Total Days Extended (0), Days (dropdown), Pricing Date (08/04/2022 10:50 AM), Pricing Sheet Name (Startup Conv with Deferred AMI <= 80), and APR (2.4994%). A green 'Lock Action' button is highlighted with a red box. The bottom part is a 'Lock Action' modal. It has a 'Current Lock Status' dropdown (Float), a 'Reason' dropdown (Select a Reason Code), and a 'Comments' text area. The 'New Lock Action' dropdown is open, showing 'Select a Lock Action' and 'Lock' (highlighted with a red box). An 'OK' button is highlighted with a red box at the bottom right of the modal.

17. Click **OK** then **Save and Exit** to complete the Pricing change.

18. Lock Status is changed to **Locked**. If still showing **New** or **Float**, close the loan and open again and the status will update to Locked.



How to Extend a Rate Lock

1. Open the loan. Click **Products and Pricing** to open the pricing wizard

Minnesota Housing Workflow | Loan Summary - Homeownership

Loan Information

Program [Ⓢ] Step Up Product [Ⓢ] FHA **Products and Pricing**

Loan Amount [Ⓢ] 165,000.00 Term (Months) [Ⓢ] 360 Interest Rate 0.5000%

P&I [Ⓢ] 511.97 PMI Company [Ⓢ] Select... Minnesota Housing Upfront Paid Mortgage Insurance (UPMI) Option? [Ⓢ] ☐ Yes ☒ No

2. Select **Rate Lock** from the left side of the screen.

Homeownership Wizard

Client Selection Minnesota Housing

Borrower Information - Homeownership

Borrower Demographic Information

Property & Loan Information - Homeownership

Product Eligibility

Pricing

Rate Lock

Product Selection

3. Click **Lock Action** under Current Lock Details

Current Lock Details

Lock Status [Ⓢ] Locked Lock Period (Days) [Ⓢ] 60

Lock Action

Lock Effective Date [Ⓢ] 08/04/2022 01:20 PM Lock Expiration Date [Ⓢ] 10/03/2022 01:20 PM

Total Days Extended 0 Days --Select--

Pricing Date [Ⓢ] 08/02/2022 01:20 PM Pricing Sheet Name [Ⓢ] Startup Conv with Deferred AMI <= 80

APR [Ⓢ] 2.7494% [View Price Sheet](#)

Comments [Ⓢ]

Adjustments Grid

Adjustment Type	Interest Rate	Margin	Price
Base:	2.750%	0.000%	102.500
+ System Adjustment	0.000%	0.000%	0.000

Proposed Lock Details

Lock Status [Ⓢ] Lock Period (Days) [Ⓢ]

Lock Action

Reason

Lock Effective Date [Ⓢ] mm/dd/yyyy hh:mm AM/PM Lock Expiration Date [Ⓢ] mm/dd/yyyy hh:mm AM/PM

Total Days Extended 0 Days --Select--

Pricing Date [Ⓢ] mm/dd/yyyy Pricing Sheet Name [Ⓢ]

Comments [Ⓢ]

Adjustments Grid

Adjustment Type	Interest Rate	Margin	Price
Base:	0.000%	0.000%	0.000
+ System Adjustment	0.000%	0.000%	0.000

[« Back](#) [Next »](#) [Save and Exit](#)

4. From the drop down, select **Extend Lock** and click **Ok** to return to the Rate Lock screen.

5. Click the **Days** drop down; choose a 15- or 30-day lock extension

6. The lock expiration date will automatically update. Click Save and Exit
7. lock status will update to **Lock Extended**.

How to Cancel a Loan

1. Open the loan to the **Loan Summary** page click Cancel Loan. Select a **Loan Cancellation Reason** from the drop-down list

Minnesota Housing Workflow | Loan Summary - Homeownership

Loan Information

Program [ⓘ] Step Up	Product [ⓘ] FHA
Loan Amount [ⓘ] 165,000.00	Term (Months) [ⓘ] 360
P&I [ⓘ] 511.97	PMI Company [ⓘ] Select...
Lock Expiration Date [ⓘ] mm/dd/yyyy	SRP Percentage Selected [ⓘ] 2.5000%
FHA Case Number [ⓘ]	Grant Amount [ⓘ] \$000,000.00

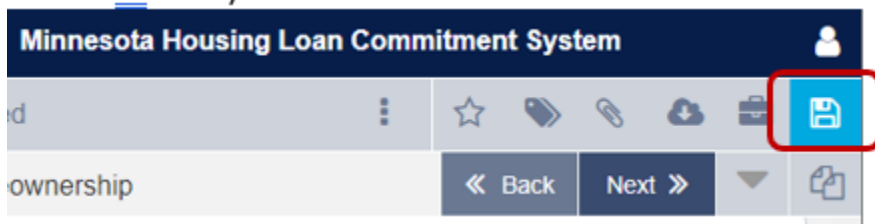
☒ Cancel Loan [ⓘ]

☐ Change Pricing [ⓘ]

Loan Cancellation Reason [ⓘ]
Other

If you are making changes to your loan

2. Then click Save in the upper right corner




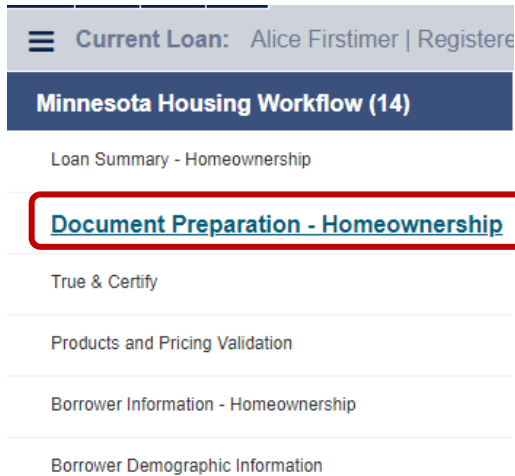
3. The Loan will be listed as Cancelled at top of the screen.



Document Preparation

NOTE: This page is typically completed by someone in your closing department

1. Double click the  on the far left of the screen then click on **Document Preparation-Homeownership**



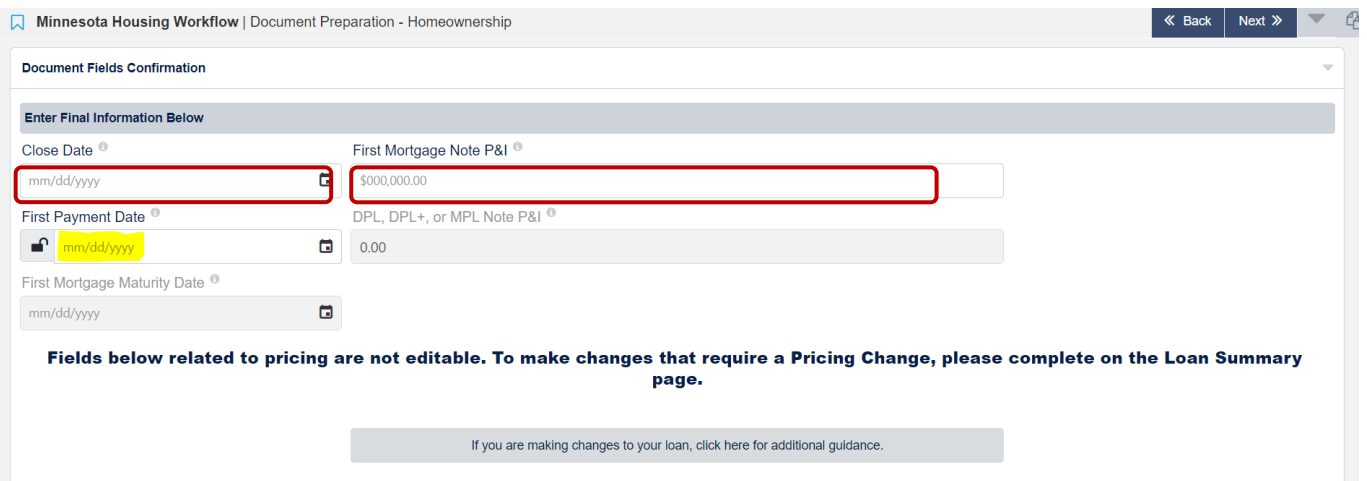
Current Loan: Alice Firstimer | Registered

Minnesota Housing Workflow (14)

- Loan Summary - Homeownership
- Document Preparation - Homeownership**
- True & Certify
- Products and Pricing Validation
- Borrower Information - Homeownership
- Borrower Demographic Information

2. In the Document Fields Confirmation
 - o Enter the closing date
 - o First Mortgage Note P&I
 - o First Payment Date - The maturity date will auto populate.
 - o DPL, DPL+ or MPL Note P&I

Note: Interest Credit Closings are allowed but be sure the first payment date is adjusted so the maturity date populates correctly.



Minnesota Housing Workflow | Document Preparation - Homeownership

« Back Next »

Document Fields Confirmation

Enter Final Information Below

Close Date [ⓘ] mm/dd/yyyy	First Mortgage Note P&I [ⓘ] \$000,000.00
First Payment Date [ⓘ] mm/dd/yyyy	DPL, DPL+, or MPL Note P&I [ⓘ] 0.00
First Mortgage Maturity Date [ⓘ] mm/dd/yyyy	

Fields below related to pricing are not editable. To make changes that require a Pricing Change, please complete on the Loan Summary page.

If you are making changes to your loan, click here for additional guidance.

3. Verify Borrower Information is correct

Borrower Information

First Name [ⓘ]
Jonny

Middle Name [ⓘ]

Last Name [ⓘ]
Test

☐ Safe at Home Borrower [ⓘ]

What is a Safe at Home Borrower?

First-Generation Homebuyer
☒ Yes [ⓘ] ☐ No [ⓘ]
☐ Unknown [ⓘ]

What is a First-Generation Homebuyer?

4. Review and Update Standard Down Payment & Closing Cost Loan – Deferred Payment Loan, Deferred Payment Loan Plus or Monthly Payment Loan (DPL, DPL+ or MPL)

NOTE: only MPL will require the P&I

Standard Down Payment & Closing Cost Loan - Deferred Payment Loan, Deferred Payment Loan Plus, or Monthly Payment Loan (DPL, DPL+, or MPL)

Loan Product - DPL, DPL+, or MPL [ⓘ]
Deferred Payment Loan

Loan Amount - DPL, DPL+, or MPL [ⓘ]
5,000.00

Rate Type - DPL, DPL+, or MPL [ⓘ]
Deferred

Loan Term - DPL, DPL+, or MPL [ⓘ]
360

Interest Rate - DPL, DPL+, or MPL [ⓘ]
0.000%

P&I - DPL, DPL+, or MPL [ⓘ]
0.00

5. In the Subject Property Information section, complete the **Legal Description**

Subject Property Information

Property Street [ⓘ]
1645 Abell St

Property City [ⓘ]
St Paul

Zip Code [ⓘ]
55117

County [ⓘ]
RAMSEY

State [ⓘ]
MN

Target/Non Target [ⓘ]
Target

Legal Description [ⓘ]

Document Prep - Mortgages

1. Complete this step before printing documents. This ensures the Borrower/Mortgagors are listed on the first page of the downpayment and closing cost (second) mortgage. The Mortgagors Section is located on the **Document Preparation** screen. Enter in the borrower(s) name and vesting information in the Mortgagor box shown below.

Mortgagors

Enter all Mortgagors and Relationship to Each Other [?]

Jane Doe and John Doe, a married couple

All those on title, including all Borrowers, as you want them to appear on the Mortgage.

2. **Only** enter names in the “Additional Mortgagor Names” section if you have individuals who will sign the mortgage and need to be listed on the signature block of the mortgage. If there are, check the box so you can access those fields.

Additional Mortgagors

Additional Mortgagors are on the property title.
 Additional Mortgagors are not Borrowers so they only sign the Mortgage. They do not sign the Note.
 Additional Mortgagors (who are on title but are not Borrowers) are not obligated to make loan payments.

☐ Are There Any Additional Mortgagors Who Will Be On Title But Who Are Not Borrowers? [?]

Do not include Borrowers or Cosigners

First Name [?]	Last Name [?]
<input type="text"/>	<input type="text"/>
First Name [?]	Last Name [?]
<input type="text"/>	<input type="text"/>
First Name [?]	Last Name [?]
<input type="text"/>	<input type="text"/>
First Name [?]	Last Name [?]
<input type="text"/>	<input type="text"/>

3. If applicable, verify and update the co-signers information below. Cosigners must sign the Note only.

Cosigners

Do not enter Borrowers or those who will sign the Mortgage document.
 Cosigners must sign the Note only. They are responsible for making loan payments but they are not on the property title.

First Cosigner

Cosigner First Name [?]	Cosigner Middle Name [?]	Cosigner Last Name [?]
<input type="text"/>	<input type="text"/>	<input type="text"/>
Cosigner Suffix [?]		
<input type="text"/>		
Cosigner Street Address [?]		
<input type="text"/>		
Cosigner City [?]	Cosigner State [?]	Cosigner Zip Code [?]
<input type="text"/>	<input type="text"/>	<input type="text"/>
Cosigner Credit Score [?]		
<input type="text"/>		


4. Once data fields are verified and updated as applicable, you can [generate the documents for the closing package](#).

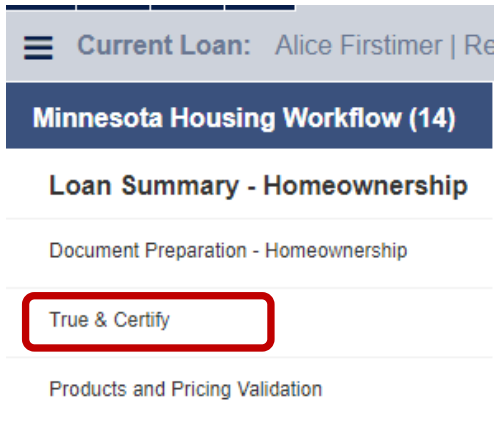
True & Certify

Before completing the True & Certify process, review all the data fields in the Loan Summary screen for accuracy and update/correct the data where necessary. **Best practice is to have the closed loan file in front of you to verify all information entered in system matches the closed loan file.**

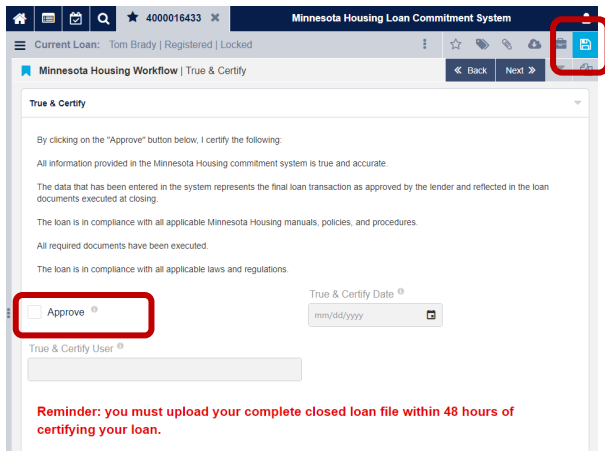
Complete the True & Certify screen *after* the loan has closed. Once this process has been completed you will no longer be able to make any updates. You must verify all information is accurate before completing the True & Certify process.

Program eligibility income and monthly qualifying income are pre-populated from what was entered in the system earlier. Verify both incomes are correct and update if needed.

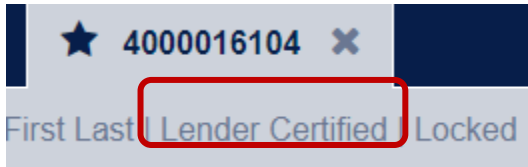
1. Double click the  on the far left of the screen and select True & Certify



2. Click approve, then click the save button in the upper right corner



3. After clicking **Save**, the loan status will change to Lender Certified, the True & Certify Date populates, and the User's name is populated next to Certifier.



4. **NEW: Add Attachments** button has been added to the bottom of the True & Certify screen (you can still access through paper clip icon too).

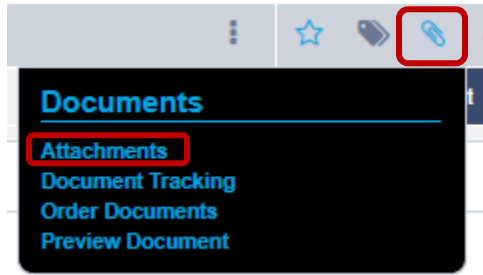
 A screenshot of the Minnesota Housing Loan Commitment System 'True & Certify' screen. The interface includes a sidebar with a 'Minnesota Housing Workflow (21)' menu. The main content area is titled 'True & Certify' and contains a certification statement, a date field for 'True & Certify Date' (02/16/2023 09:08:18 AM), and a user field for 'True & Certify User' (LP Security). A reminder states: 'Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.' Below this, there is a section titled 'Attach the complete closed loan file below' with a red box highlighting the 'Add Attachments' button. At the bottom, there is a table with columns: Attachment Name, Category, Attached Date, Attached By, and Actions. The table contains one row with the attachment 'Barbara_Fredddie_ClosedLoanFile-385Pages.pdf'.

Attachment Name	Category	Attached Date	Attached By	Actions
Barbara_Fredddie_ClosedLoanFile-385Pages.pdf	Closed Loan File	02/16/2023 09:54:23 am	BSPS, Security	✕ ...

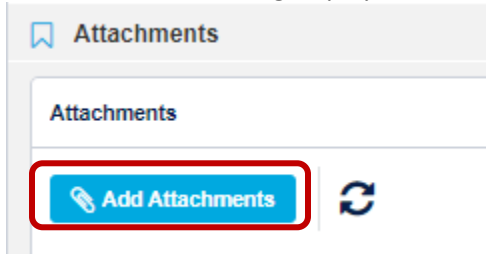
Uploading the Closed Loan File

If you did not upload the closed loan file from the True and Certify screen, follow the steps below to attach the closed loan file.

1. In the Actions menu, select **Attachments**.



2. The Attachments dialog displays. Click the **Add Attachments Icon** caret as shown.



- Click the **Browse for files** button to search for and select the closed loan file. In the **Category** drop-down list, select **Closed Loan File** then click **“Upload Attachment”**

Add Attachment [X]

Loan Summary [v]

Loan Number: 4000016431
Borrowers: Jenny FromDaBlock (Primary)

Property Address: 7233 Archer Trail
 Inver Grove Heights, MN 55077
County: DAKOTA

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

Comment: [Text Field]
 [Cancel] [Upload Attachment]

- You can enter a comment in the **Comments** field.
- Trailing Documents:** This category should be used for all trailing documents such as the recorded Mortgage and Assignment and the Rehab Completion Certificate. Change Attachment Category to Trailing Documents.


File Name	Size	Actions
HI Rate Lock Guide.pdf	683.33 KB	[X]

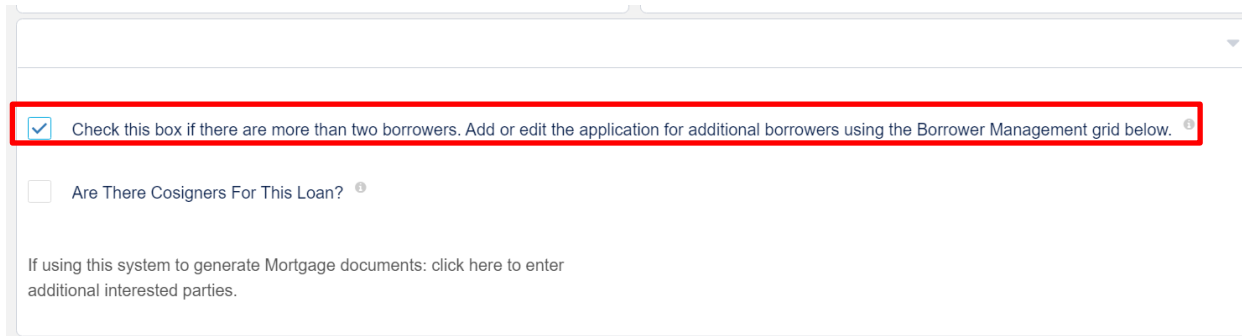
Total File Count: 1


Attachment Category: Trailing Documents [v]
 Attachment: Closed Loan File
 Condition Clearing Document
 Rehab Pre-Close Loan File
 Trailing Documents


Comment: [Text Field]
 [Cancel] [Upload Attachment]

How to add more than two borrowers to a loan transaction

1. On the Loan Summary page check the box indicating there are more than two borrowers and then save the loan 

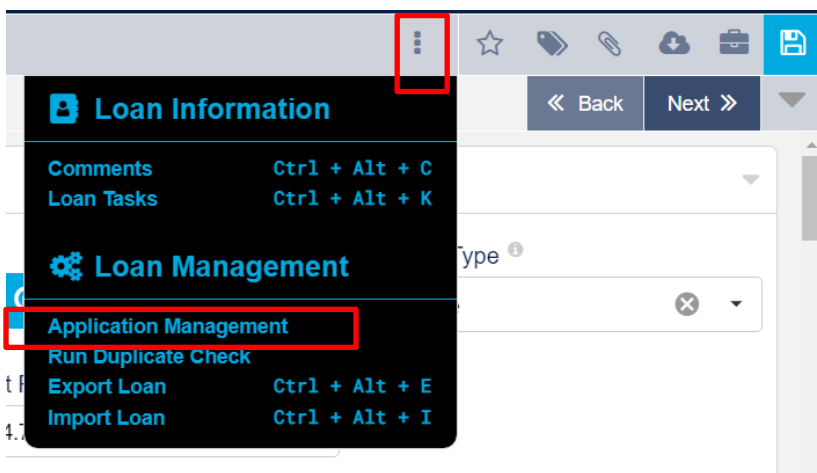


☒ Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management grid below. 

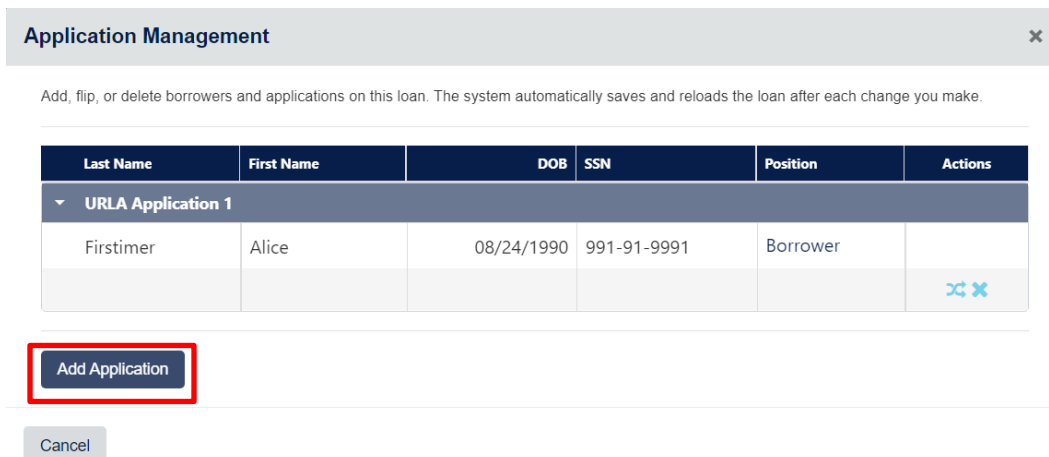
☐ Are There Cosigners For This Loan? 

If using this system to generate Mortgage documents: click here to enter additional interested parties.



2. Click on the ellipses at the top right corner of the screen and select Application Management



3. Select Add Application



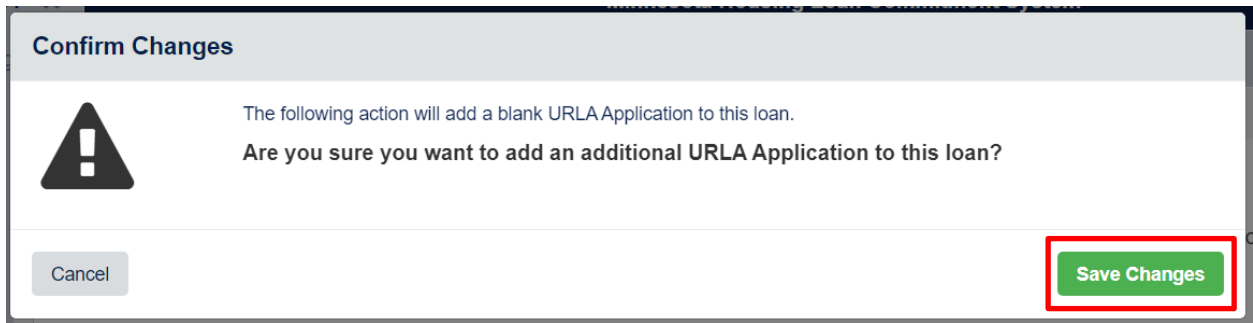
The screenshot shows the 'Application Management' modal. It contains a table with borrower information and an 'Add Application' button highlighted with a red box.

Last Name	First Name	DOB	SSN	Position	Actions
URLA Application 1					
Firstimer	Alice	08/24/1990	991-91-9991	Borrower	 


Add Application

Cancel

- Click on Save Changes




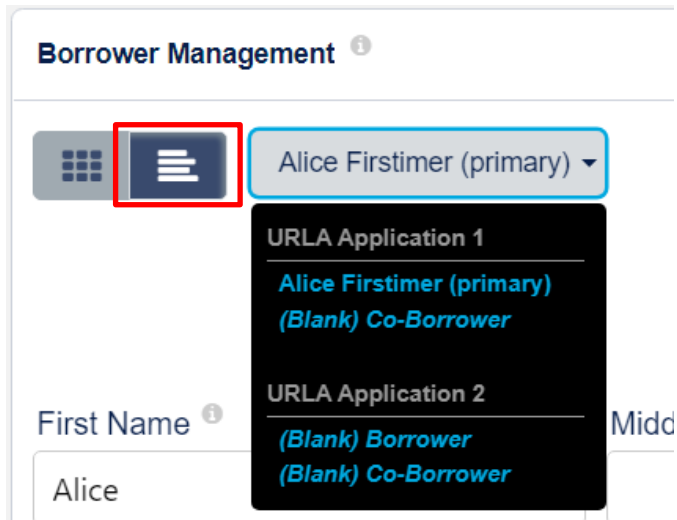
Confirm Changes

 The following action will add a blank URLA Application to this loan.



Are you sure you want to add an additional URLA Application to this loan?

Cancel Save Changes

- Go to Borrower Information screen, select  as the layout in the Borrower Management section. Doing so will update the Borrower Management drop down list to having 4 spaces for borrowers. Select a borrower from the dropdown list to switch between borrower detail view.



Borrower Management ⓘ

  Alice Firstimer (primary) ▾

URLA Application 1

Alice Firstimer (primary)
(Blank) Co-Borrower

URLA Application 2

(Blank) Borrower
(Blank) Co-Borrower

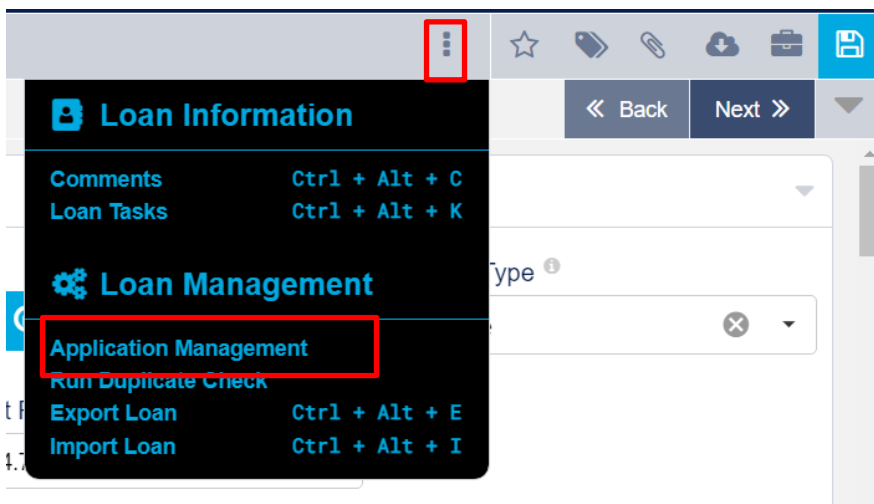
First Name ⓘ Alice Middle


- Once borrower is selected, you can enter their information.

NOTE: If the loan is already locked, after adding the additional borrower(s), you will need to call the Partner Solutions Team at 651-296-8215 and request the social security number be entered.

Switching Borrowers


1. Click on the ellipses at the top right corner of the screen and select Application Management



2. Select the  icon to the right of the borrower's name

Application Management
✕

Add, flip, or delete borrowers and applications on this loan. The system automatically saves and reloads the loan after each change you make.

Last Name	First Name	DOB	SSN	Position	Actions
URLA Application 1					
Firstimer	Alice	08/24/1990	991-91-9991	Borrower	
Firstimer	Gary	08/24/1990	444-11-9999	CoBorrower	

Add Application

Cancel

3. Select Save Changes

Confirm Changes



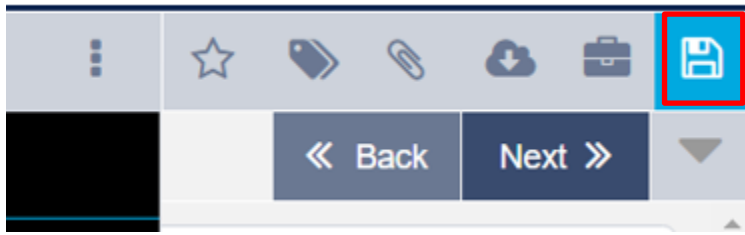
The following action will alter the position of borrowers on this loan.

Are you sure you want to move Gary Firstimer from CoBorrower to Borrower in Application 1?

Cancel

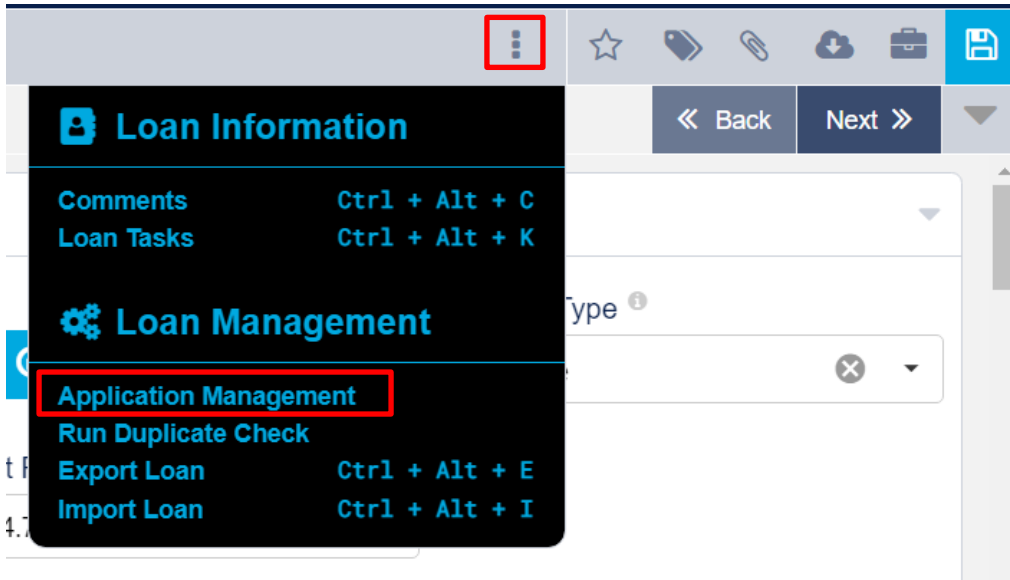
Save Changes

4. Save changes before exiting the loan

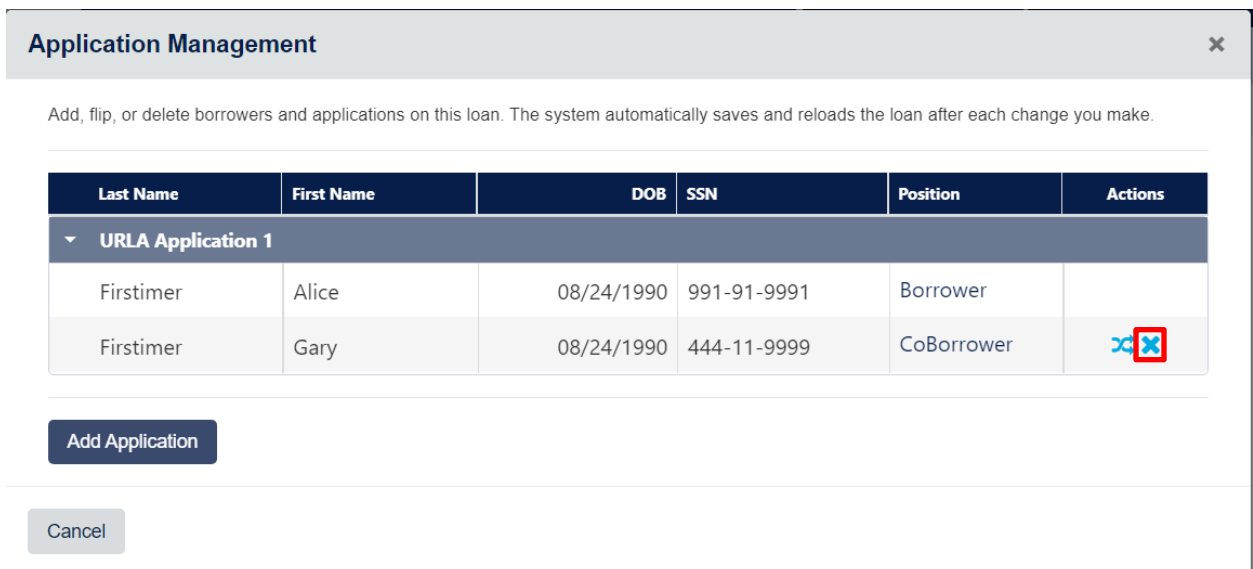


Remove Borrower

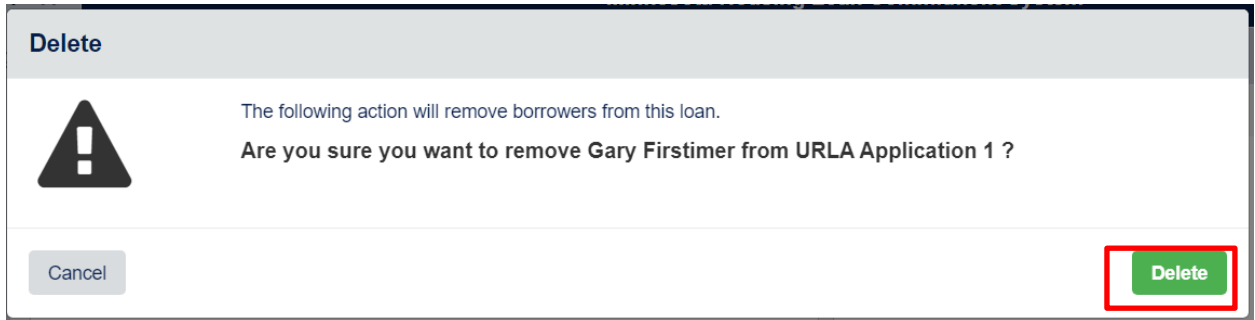
1. Click on the ellipses at the top right corner of the screen and select Application Management



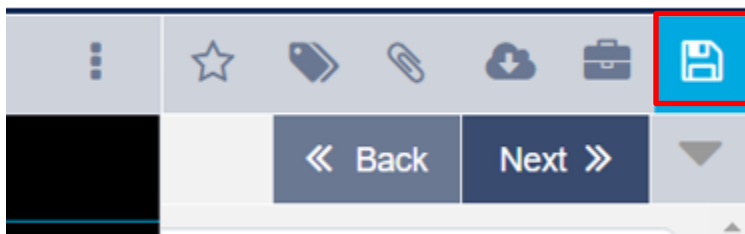
2. To remove a borrower, click on the **X** to the right of their name



3. Select Delete

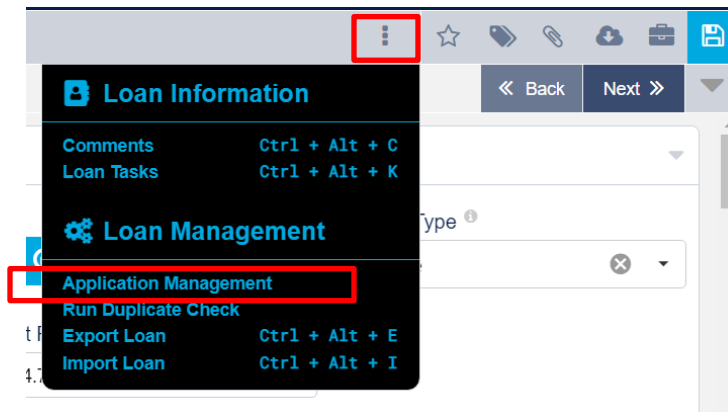


4. Save Changes before exiting loan

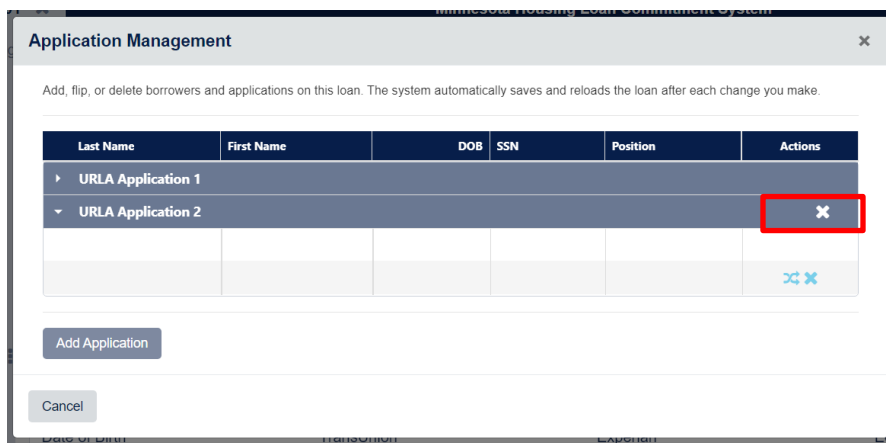


Removing Applications

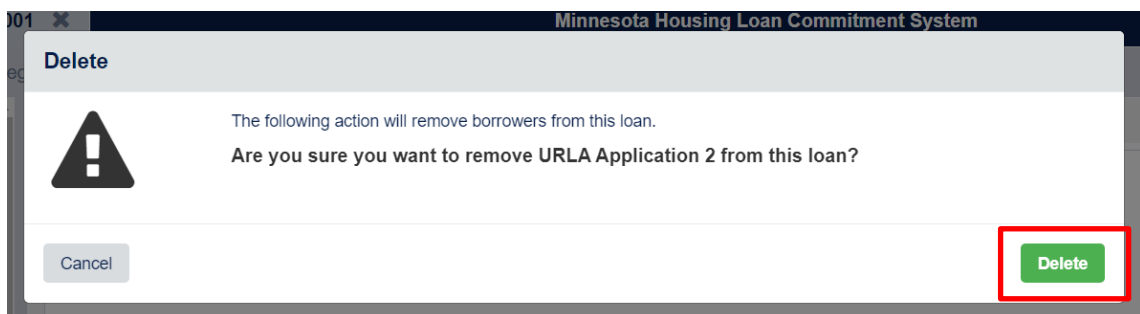
1. Click on the ellipses at the top right corner of the screen and select Application Management



2. To remove an application, click on the X that is at the right side of the URLA Application line



3. Select Delete



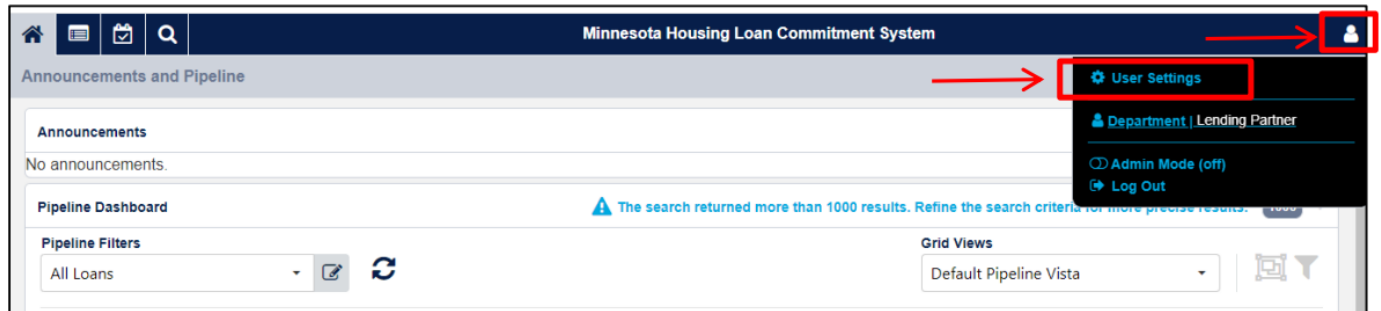
4. Save changes before exiting the loan



Password and Recovery Question Help

You must be logged in to reset your password and establish a Recovery Question

1. Click on **User Profile** icon
2. Click on **User Settings**



3. Add Recovery Question and Recovery Answer (turn on the eye to see text)
4. Type Current Password and New Password twice
5. Click **Save**

6. This notification will display

