# Homeownership Commitment System Guide

## Getting Started

**Launch Minnesota Housing Commitment System**

If you need your Username and Password, reach out to your organization's web admin for assistance. If you do not know who your web admin is, reach out to the Partner Solutions Team (PST) by phone 651.296.8215 or by email mnhousing.solution@state.mn.us

**Locking Periods**

Loans can be locked:

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

Loans cannot be locked:

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

### Uploading URLA XML File

After you have logged in, you can upload an URLA. Uploading the URLA will populate most fields in the Commitment System. **NOTE:** You must import a .xml file that is version 3.4 or higher.

- At the top right corner of the screen, select the folded **Paper** and chose the **Import Loan – iLad MISMO 3.4**
- Drop the .xml file into the **Drag and Drop** field to Import. Or search for the .xml file by selecting the blue Browse for file button
- From the Channel dropdown menu, select the **Homeownership** Channel and select **Import**

### Manual Loan Entry

View the Enter and Lock a Loan Demo video (Run time 09:49)

**Client Selection Screen**

After you have logged in, at the top right corner of the screen, select the folded **Paper** and choose **Create New Loan**. This will bring you to the **New Loan** screen

**New Loan Screen**

- Use the channel drop-down menu to select **Homeownership**
- Select **Loan Officer** associated with the new loan from the **Loan Officer** drop-down menu
- Lender Loan Number – not a required field

Select.Next.in.the.top.right.corner.of.the.screen

Enter data into the **Loan Information – Homeownership – New Loan**

## Loan information – Homeownership – New Loan screen will include:

- **Borrower information and Co-Borrower information**
- **If the Borrower is a Safe at Home (SAH) participant:**
    - **Check the SAH box**
    - **Enter the participant's Lot Number.**
- **Mortgage information – Mortgagors and relationship to each other**
- **Borrower income – For further information regarding calculating the annual Minnesota Housing Program Eligibility Income, select the box labeled, Link to Start Up Eligibility Income Worksheet**
- **Household Information**
- **Subject property information**
- **First mortgage loan information**
- **Downpayment assistance loan information**

Select **Next** in the top right corner of the screen

**Borrower Demographic**

Enter all fields that apply for all Borrowers

- Ethnicity
- Race
- Sex

Select **Next** in the top right corner of the screen

**Create New Loan**

Select **Create New Loan**

- The loan will have a commitment number
- It will update to **Current Loan**: Borrower Name | Registered | New

# Workflow Screen Set Up

View the how to Open the Workflow Menu video (Run time 00:29)

Once set up, the **Workflow Screen** will remain visible every time you open a loan.

**Workflow Set Up**

Once you have a loan open, at the lower left-hand corner of the screen select the **Favorites Drawer**. It looks like an **open book**, double-click to open.

- Select the Favorites gear icon and click in the search field and select the **Minnesota Housing Workflow**
- Select the **Save** icon that is to the right of the Cancel toolbar

**Open Workflow**

While in any loan, double-click on the vertical ellipses in the middle left of the screen to open the **Minnesota Housing Workflow Menu.** Use this menu to easily access different screens throughout the loan process as necessary.

# Products and Pricing

## Product and Pricing Wizard

View the Enter and Lock a Loan Demo video (Run time 09:49 – lock a loan starts at 06:10)

**Pricing Wizard**

Follow these steps when you are ready to lock a loan. Open the loan file and in the **Loan Information – Homeownership** screen, select the link to **Products and Pricing** to open the wizard.

- Review each screen for data accuracy.
    - Select Next or Back to move through the screens
    - Or select the appropriate screen name to move around
- Make sure the **Loan Officer** is selected
    - Lender loan number is not required

**Product Parameters**

- In the **Product Eligibility** screen, update the lock period to 60 days
- Select **Get Eligible Products**

**Product Eligibility**

Review the **Product Eligibility** for the applicable Valid Products

- Select the carat icon to the left of **Product Eligibility: Valid** to show the valid products
- Under **Actions** select the checkmark located on the far right
- **NOTE:** For Product Eligibility Invalid, follow the instructions below in the **Correcting Errors** section
- The product line will highlight, select **Next** at the bottom right of the screen

**Pricing Screen**

- In the Pricing screen select the desired **SRP**
- Once the SRP box is highlighted, select **Next** at the bottom right of the screen

**Rate Lock**

View the how to Complete the Lock Action video (Run time 00:40)

- Scroll to the **Proposed Lock Details** section and select **Lock Action**
- The **Lock Action** screen will open, use the drop-down menu in the New Lock Action section, select **Lock**
- Select the **OK** button at the bottom right of the screen
- You will be brought to the Rate Lock screen and the Lock Status field will show **Locked**
- Select **Save and Exit** at the bottom right of the screen.

You will be brought back to the **Loan Information-Homeownership** screen.

The loan will update to **Current Loan:** Borrower Name | Registered | Locked

## Correcting Errors

View the how to Correct Errors on a Loan video (Run time 01:05)

**Product Eligibility: Invalid**

If you receive **Product Eligibility: Invalid**, select the carat on the left of **Product Eligibility: Invalid** to see the invalid products.

Locate the product you wish to lock the loan as, select the ellipses on the far right to expand the list of errors

- Review the errors and make corrections
    - Select Next or Back to move through the screens
    - Or select the appropriate screen name to move around
- Return to **Product Eligibility** and make sure the 60 days lock Period is selected
- Select **Get Eligible Products**
- Repeat this process until all errors are cleared and it shows **Product Eligibility: Valid**

If you continue to experience errors, reach out for assistance to PST by phone 651.296.8215 or by email mnhousing.solution@state.mn.us

# Printing and Generating Documents

## Ordering Documents

View the how to Generate Documents video (Run Time 00:46)

Once a loan is locked or ready to close you can generate documents needed for the loan. For a comprehensive list of the documents needed for each loan type, refer to the File Delivery Checklist on page 5 of the Forms and Guide Glossary.

Open the loan file and in the top right corner of the screen, select **Paper Clip** and choose **Order Documents**.

**Order Documents**

- Select **Order Package**
- When the **Order Package** screen appears, in the **Additional Options** section select **Internal** in the Document Type section

**Internal Documents**

- Select the document(s) you need by selecting the checkbox to the left of the document name – scroll down to see all applicable documents
- Once documents have been selected select **Order** at the bottom right of the screen
- **NOTE**: If no documents appear, that means there is an issue with the commitment – follow the instructions below in Correcting Loan Issues

**Print Documents**

You will be brought back to the **Order Documents** screen and the package name will appear

- The document(s) will be a part of the hyperlink under **Package Name**
- Select **Refresh** (arrows chasing each other) until you see the package status shows "Complete"
- Once the status is **Complete**, select the **Package Name** (hyperlink) to open, view and print the documents

## Correcting Loan Issues

Open the loan file and double-click on the vertical ellipses on the middle left side of screen to expand the Workflow Menu and navigate to the **Products and Pricing Validation** screen.

- Review and correct validation errors
- Select **Save** in the upper right corner after each correction
- Start the process to order the documents
- Repeat this process until there are documents available to select

If you continue to experience errors, reach out for assistance to PST by phone 651.296.8215 or by email mnhousing.solution@state.mn.us

# Loan Changes

## Updating a locked loan

View the Make Changes and Re-lock a Loan Demo video (Run time 02:06)

This section explains how to change loan pricing when a loan is in a locked status.

**NOTE:** Examples of when a change pricing is required can be found in the loan file.

- Open the loan file and in **Loan Information - Homeownership** screen, select the **Link to Products and Pricing Change Guidance** to see a list of examples.

**Change Pricing**

Open the loan file and in the **Loan Information – Homeownership** screen, select the **Change Pricing** box and then select **Save** in the top right corner.

- This will change the loan from a Locked status into a New Status: **Current Loan:** Borrower Name | Registered | New
- Grid Line Error notification(s) will show, this can be closed to keep proceeding forward

**Products and Pricing Wizard**

Select **Products and Pricing** link to open the **Products and Pricing Wizard**

- Make the applicable change to the loan in the **Products and Pricing Wizard**
- Once your changes have been made, go to the **Product Eligibility screen**, update the lock period to 60 days
- Select **Get Eligible Products**

**Product Eligibility**

- Review the eligibility results, correct any errors if needed, see Correcting Errors section
- Select the carat icon to the left of **Product Eligibility: Valid** to show the valid products
- Under **Actions**, select the checkmark located on the far right
- Once the eligible product is highlighted, select **Next** at the bottom right of the screen

**Pricing Screen**

- In the **Pricing Screen**, verify that the **Pricing Date** and **APOR Int Rate Set Date** (original lock date) match, **NOTE**: both time and date must match
- To update the **Pricing Date** field, select the **calendar icon** located on the right of the Pricing Date field
- Select the correct date and update the time, select **OK** at the bottom right of the page
- The interest rates from the original lock date will appear, select the **SRP** of the interest rate you want
- Once the SRP box is highlighted, select **Next** at the bottom right of the screen

**Rate Lock**

- In the **Rate Lock** screen, select **Lock Action**
- The **Lock Action** screen will open, use the drop-down menu in the **New Lock Action** section, select **Lock** then select **OK** at the bottom right of the screen

- You will be brought to the **Rate Lock** screen and the Lock Status field will show **Locked**
- Select **Save and Exit** at the bottom right of the screen

You will be brought back to the **Loan Information-Homeownership** screen.

- The loan will update to **Current Loan:** Borrower Name | Registered | Locked

## Cancelling a Loan

View the how to Cancel a Loan video (Run time 00:34)

This section explains how to cancel a loan. **NOTE**: Once a loan is cancelled, no additional changes can be made.

Open the loan file and double-click on the vertical ellipses on the middle left side of the screen to expand the Workflow Menu and navigate to the **Dates** screen

- Select the **Cancel Loan** box
- Select **Loan Cancellation Reason** from the drop-down menu
- Select **Save** in the upper right corner to save changes, the **Cancel Date** information will populate and the loan status will change from Registered to Cancelled

The loan will update to **Current Loan:** Borrower Name | Cancelled | Locked

## Extending a Rate lock

View the how to Extend a Rate Lock video (Run time 00:40)

This section explains how to extend a rate lock.

Open the loan file and select **Link to Products and Pricing**.

- Select **Rate Lock** in the left side menu
- Scroll to **Current Lock Details** and select **Lock Action**

**Extend Lock**

- The **Lock Action** screen will open, use the drop-down menu in the **New Lock Action** section, select **Extend Lock**
- Select **OK** at the bottom right of the screen
- In the **Current Lock Details** column use the **Days** drop-down menu and select the number of days you need: Options are 15 or 30 days
- The **Lock Expiration Date** field will populate the new lock expiration date
    - The **Total Days Extended** field will show the number of days the lock is extended
- Select **Save and Exit** at the bottom right of the screen
- You will then be brought back to the **Loan Information – Homeownership** screen and the lock status will update from Locked to Lock.Extended

The loan will update to **Current Loan**: Borrower Name | Registered | Lock Extended

# Application Management and Adding a Cosigner

## Add Additional Borrowers

This section explains how to add more than two borrowers to a loan file.

Open the loan file and in the **Loan Information – Homeownership** screen, scroll down to **Additional Parties** section

- Select the box for **Are there more than two borrowers?**
- Select **Save** in the upper right corner of the screen and **Borrower Management** section will appear

In the **Borrower Management** section

- Make sure the icon that is **4 horizontal lines in a row** is selected.
- Select the **drop-down menu** to the left of the 4 horizontal lines icon, select the **(Blank) Borrower** or **(Blank) Co-Borrower** profile and enter their information
- **NOTE:** If the loan is already locked, after adding the additional Borrower(s), you will need to call PST at 651.296.8215 and request the social security number be entered
- Select **Save** in the upper right corner of the screen to save changes before exiting the loan.

## Switching Borrowers

This section explains how to switch Borrowers from Borrower 1 to Borrower 2 or vice versa

Open the loan file and in the top right of the screen, select the vertical ellipses and in Loan Management section, select **Application Management**

In the **Application Management** screen

- In the **URLA Application** section, select the swishy **X** that is on the left
- A Confirm Changes screen will open, select **Save Changes** to continue

You will be brought back to the **Loan Information – Homeownership** screen

- Select **Save** in the upper right corner of the screen to save changes before exiting the loan

## Remove Borrower

This section explains how to remove a Borrower.

Open the loan file and in the top right of the screen, select the vertical ellipses and in Loan Management section select **Application Management**

In the **Application Management** section

- In the **URLA Application** section select the **X** next to Borrower you want removed
- The **Delete** screen will open, select **Delete** at the bottom right of the Delete screen

You will be brought back to the **Loan Information – Homeownership** screen

- Select **Save** in the upper right corner of the screen to save changes before exiting the loan

## Remove Applications

This section explains how to remove an application.

Open the loan file and in the top right of the screen select the vertical ellipses and in Loan Management section select **Application Management**

In the **Application Management** screen

- Select the **X** icon to the right of the **URLA Application** you wish to remove
- The **Delete** screen will open, select **Delete** at the bottom right of the Delete screen

You will be brought back to the **Loan Information – Homeownership** screen

- Select **Save** in the upper right corner of the screen to save changes before exiting the loan

## Add Cosigners

This section explains how to add cosigner(s)

In the **Loan Information – Homeownership** screen, scroll down to the **Additional Parties** section and check the box for **Are there Cosigners?**

- Once the box is selected, scroll further down the page to the **Cosigners** section
- Complete the information needed for co-signers
- Select **Save** in the upper right corner of the screen to save changes before exiting the loan

# Closing Preparation

## Document Preparation

View the how to Complete the Doc Prep Screen video (Run time 01:10)

**NOTE:** This page is typically completed by someone in your closing department. All the information on this screen needs to be completed before generating the closing documents.

### Review Loan File

Verify all information is correct in the **Loan Information – Homeownership** screen. Make updates accordingly.

### Document Preparation

Open the loan file and double-click on the vertical ellipses on the middle left side of screen to expand the Workflow Menu and navigate to the **Documentation Preparation** screen.

- Complete the information in the **Final Confirmations** and **Mortgage Information** sections
    - After entering the dates, select **Save** in the upper right corner and the **Maturity Date** will autofill
- **NOTE:** Interest Credit Closings are allowed, but be sure the first payment date is adjusted so the **Maturity Date** populates correctly
    - View the how to Set Up an Interest Credit Closing video (Run time 00:55)
- Once all data fields are verified and updated as applicable, select **Save** in the upper right corner of the screen

**Print Final Closing Documents**

Select **Order Package** to start the process of ordering the documents needed for closing. Review the Printing and Generating Documents instructions.

## Additional Mortgagors

If applicable, complete this step before generating the closing documents. This ensures the Borrower/Mortgagors are listed on the first page of the downpayment and closing cost subordinate mortgage. Only enter names in the **Additional Mortgagors** section if you have individuals who will sign the mortgage and need to be listed on the signature block of the mortgage.

- In the **Document Preparation – Homeownership** page, scroll down to the **Additional Parties** section
- Select the check box for **Are there additional Mortgagors**
- The **Additional Mortgagors section** will then appear
- Enter the first and last names of each additional Mortgagor and how they will vest into title
- Once all data fields are verified and updated as applicable, select **Save** in the upper right corner of the screen

# Post Closing

## True and Certify

View the how to Complete the True and Certify video (Run time 00:39)

**Before completing the True & Certify process, review all the data fields in the Loan Information – Homeownership 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 can no longer 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.

- If the **Minnesota Housing Workflow** menu on the left side of the page is not automatically opened when you go into the loan file, double-click the vertical ellipsis of the middle left side of the screen to expand and navigate to the **True and Certify** screen
- Select the **Approve** check box then select the **save** icon at the top right of the screen
- Once the loan has been saved, the **True & Certify Date** field and the **True & Certify User** field will automatically fill in
- You will see the loan status in the top left corner of the screen change to **Borrower Name | Lender Certified | Locked**

**Closed Loan File**

After completing the **True & Certify** you must upload a closed loan file within 48 hours of certifying the loan. This can be done by selecting the **Add Attachments**. Refer to the **Uploading a Closed Loan File** section below for instructions

## Uploading a Closed Loan File

Follow this process to attach documents to the commitment

**Add Attachments**

Open the loan file and select **Paperclip** located at the top right corner of the screen and choose **Attachments**

- The **Add Attachments** screen will open.
- There are two options for **Adding Attachments**:
- Drag and drop documents into **Drag & Drop Attachments Here**
- Upload files by selecting **Browse for Files**

**Attachment Category**

Once the closed loan package is shown in the **File Name** box, use the **Attachment Category** drop-down menu and select the appropriate **Attachment Category:**

- **Closed Loan File** – This is used for the closed loan file and must be uploaded 48 hours of certifying the loan
- **Trailing Documents** - This is used for all trailing documents such as the recorded Mortgage and Assignment

- **Condition Clearing Document** – This is used when uploading documents to clear conditions on your MN Housing Quality Control audit

You can add a comment in the **comment section** if you would like to. Select **Upload Attachments** at the bottom right corner of the **Add Attachments** screen

## Password and Recovery Question Help

You must be logged in to reset your password and establish a recovery question. If you are locked out of your account and/or unable to reset your password when trying to log in, you will need to reach out to your shops web admin for assistance. If you do not know who your web admin is for your shop, contact PST by email MNHousing.Solution@state.mn.us or by phone 651.296.8215

**Password Help**

Once logged into the MN Housing Commitment System select the **person** icon located at the top right of the screen

- Select **User Settings**
- The User Settings page will appear, select **Password/Security** in the top right corner
- In the Password Recover section, add a **Recovery Question** and a **Recovery Answer** (turn on the eye to see text)
- In the **Change Password** section, complete all three fields to reset your password. The fields to complete are **Current Password, New Password and Confirm Password**
    - **Password requirements**
        - Must contain at least 12 characters
        - Must contain at least one uppercase letter
        - Must contain at least one lowercase letter
        - Must contain at least one number
        - Must contain at least one special character
        - Password must be changed every 6 months
        - Passwords cannot be reused
- Select **Save** at the bottom right of the **User Settings** screen – a notification box will display: **The changes were successful**