



Fix Up Commitment System Guide

November 17, 2025

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Getting Started

- Loan lock availability: unavailable before 10 a.m. on the first business day of the month
- 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.

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):

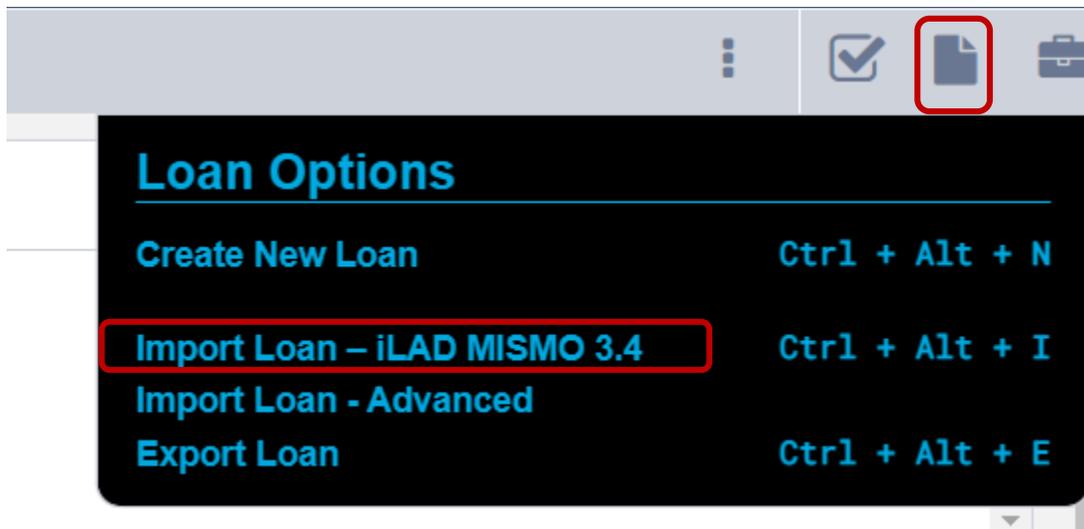
1. [Uploading/Importing a URLA .xml file](#)
2. [Manually entering the loan data](#)

Uploading a URLA .XML File

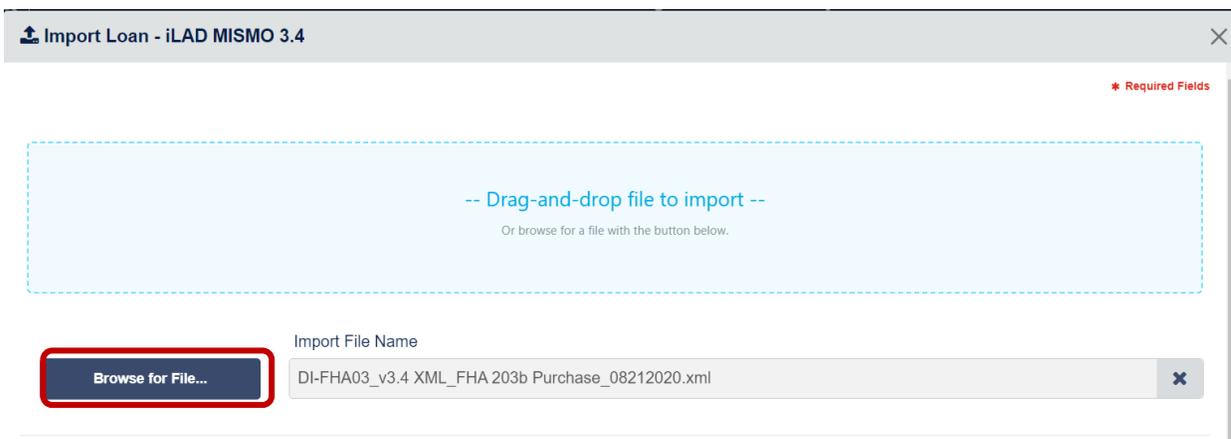
Uploading the URLA will populate most fields in the commitment system.

NOTE: You must import a .xml file that is version 3.4 or higher. Follow these steps to import the loan data:

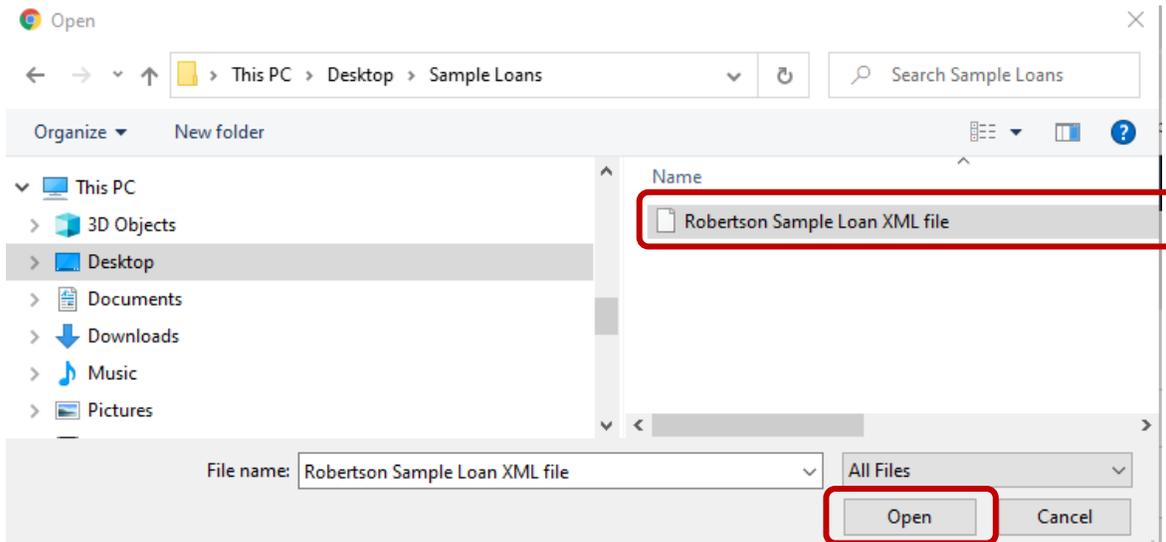
1. Click on the paper icon, then select **Import Loan – iLAD MISMO 3.4**



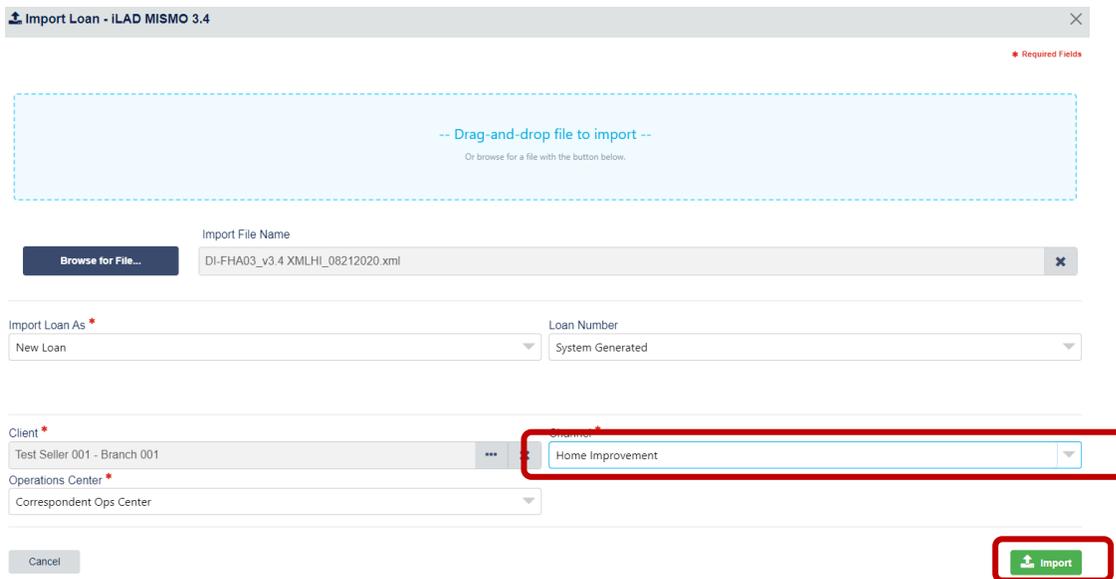
2. Click **Browse for File...**



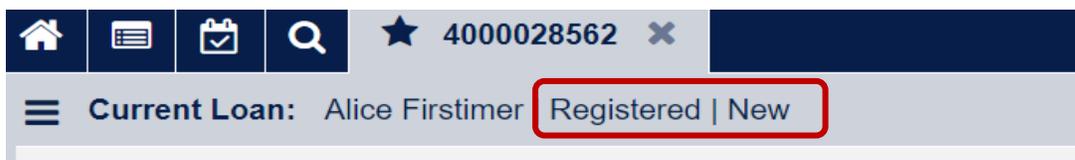
3. Locate the .xml file you want to import, then click **Open**.



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



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.)

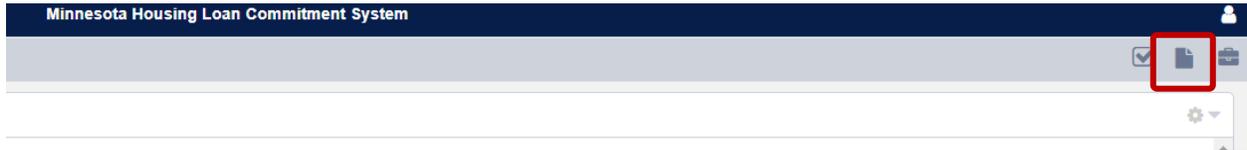


NOTE: If you are ready to lock your loan, navigate to [Products and Pricing](#).

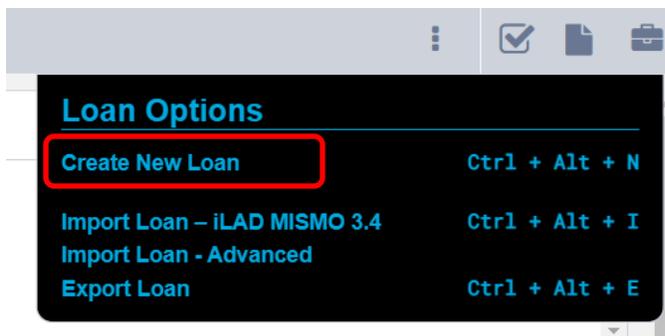
New Loan Setup (Manual Loan Entry)

Follow these steps if you need to enter all fields into Minnesota Housing’s loan commitment system manually (not using the URLA upload):

1. Click on the **Document**  icon in the upper-right-hand corner of the screen.



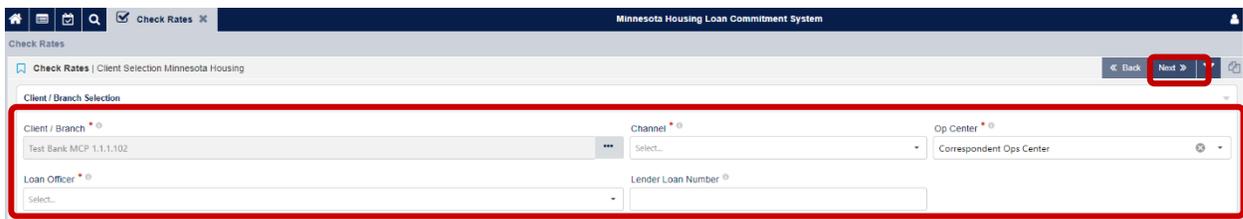
2. Select **Create New Loan** under **Loan Options**.



3. Client Selection - On the Client Selection screen, the following information must be entered:
 - **Client/Branch**
 - Auto-populates with the name of the Lending Partner.
 - **Channel**
 - The drop-down will display Minnesota Housing programs in which the Lending Partner participates.
 - Select **Home Improvement** from the drop-down menu.
 - **Ops Center**
 - Auto populates **Loan Officer**

Optional field:

- **Lender Loan Number**
- To continue, click the **Next** button on the upper-right.



Borrower Information

1. Complete the fields on the screen. Make sure to scroll all the way to complete all applicable fields. These fields must be completed for each Borrower:

- Borrower First Name
- *Safe at Home Borrower* – reach out to [Partner Solutions Team](#) if you have *Safe at Home Borrower(s)*
- Borrower Middle Name
- Borrower Last Name
- Borrower SSN
- Marital Status – select from drop-down
- Will Occupy Subject Property (yes or no)
- Date of Birth
- Phone Number
- Credit Score(s)
 - *Select 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.
- If there is a cosigner for the loan, place a check in the checkbox and continue. If checked this will populate an additional field in the menu. See [Cosigners](#) section on how to complete.

- Calculated Monthly Qualifying Income (Annual income will automatically calculate.)
- Qualifying DTI
- Household Size
- *Number of minors – if applicable*
- *Other dependents – if applicable*

Household Information			
Monthly Qualifying Income [Ⓢ]	Annual Program Qualifying Income [Ⓢ]	Qualifying Debt Ratio (DTI) [Ⓢ]	
\$000,000.00	0.00	000.000%	
Household Size [Ⓢ]	Number of Minors [Ⓢ]	Other Dependents [Ⓢ]	<input type="checkbox"/> Disabled Household Resident [Ⓢ]
00	00	00	

2. Then click **Next**



Demographic Information

1. Complete the Demographic Information for all borrowers then click next.

2. This screen requires scrolling up/down.

NOTE: Use the drop-down to toggle back and forth between borrowers.

NOTE: If the cosigner box was selected on the **Borrower Information** screen, the next button will take you to the Cosigner Page. If there is no cosigner, the **Next** button will take you to the [Property & Loan Information – Home Improvement](#) screen.

Cosigners

1. On the Loan Summary page check this box.

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. Clicking this box will automatically open the field for the co-signers.

- Complete the following for all applicable co-signers
 - First Name
 - Middle Name
 - Last Name
 - Street Address
 - City
 - State – select from drop-down
 - Zip code (enter the five digit zip code only – extra four digits will cause loan errors)
 - Credit Score

Minnesota Housing Workflow (177) | Minnesota Housing Workflow | 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 ⓘ

3. Click **Next** to navigate to **Property & Loan Information – Home Improvement**.

Property & Loan Information – Home Improvement

1. Complete the **Property & Loan Information Screen**.

- The required fields in Subject Property Information are:
 - Property Street
 - Property City – narrow the search by typing in the first few letters of the city name and select from drop-down. Some cities 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)
 - NOTE:** After entering in the zip code, hit tab and the county and state will auto populate
 - County – select from drop-down
 - State – select from drop-down
 - Property Type – select from drop-down
 - Number of Units
 - Estate Held In – select from drop-down
 - Year Built
 - Property Value
 - Valuation Method – select from drop-down
 - Legal Description

Subject Property Information

Property Street * ①
4784 West Street

Property City ① Zip Code * ① County * ① State * ①
 Minneapolis 55405 HENNEPIN MN

Census Tract ① Target/Non Target ①
 Select...

Property Type ① Units ① Year Built ① Estate Will Be Held In ①
 Single Family Detached 1 1985 Fee Simple

Property Value ① Valuation Method ①
 285,900.00 Tax Assessment

Legal Description ①

- The required fields under Loan Information are:
 - Program – select from drop-down
 - Secured/Unsecured – select from drop-down
 - Lien Type – select from drop-down
 - Loan Amount
 - Loan Term
 - CLTV
 - Select an option in the ACH field, which may affect loan pricing depending on product
 - Is This a Contract For Deed (yes or no)
 - *Contract For Deed Holder – if applicable*
 - Is the Property Subject to a Reverse Mortgage (yes or no)
 - Does the First Mortgage Contain a Balloon Payment (yes or no)
 - *Date of Balloon Payment – if applicable*

The screenshot shows a 'Loan Information' form with the following fields and values:

- Program: Fix Up
- Secured / Unsecured: Secured
- Lien Type: Subordinate
- Loan Amount: 15,000.00
- Term (Months): 120
- CLTV: 80.0000%
- ACH: Select...
- Is This a Contract For Deed?: No
- Contract for Deed Holder: (empty)
- Is The Property Subject To a Reverse Mortgage?: No
- Does the First Mortgage Contain a Balloon Payment?: No
- Date of Balloon Payment: mm/dd/yyyy

2. Select **Next** to go to the **Repairs and Funds** screen

Repairs and Funds

1. In this section, enter the amount of **Repair Types** and **Cost Breakdown**. The total of these amounts should equal the loan amount plus any supplemental funds.
2. If you are layering the loan with additional funds, include the type and amount of **Supplemental Funding** in the second column:

NOTE: Funds type (Borrower contribution, gift, etc.) must equal the **total of supplemental funds** section

3. Click **Next** and then click on the **Create New Loan** button.

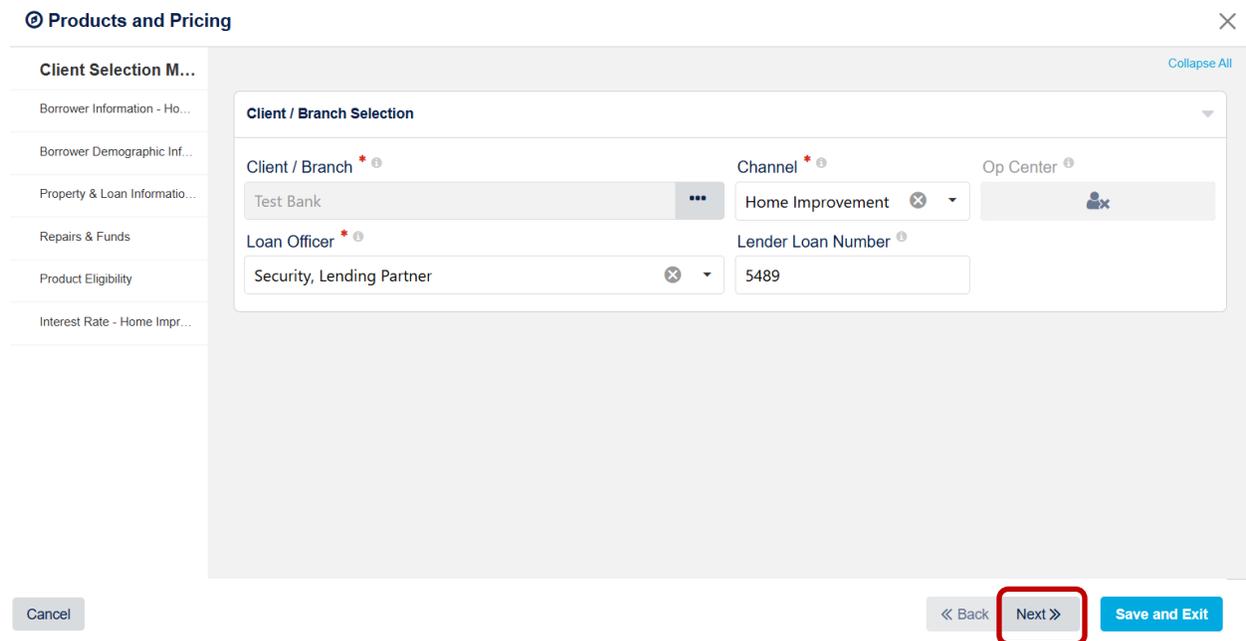
4. Loan will save with Borrower Name and be registered with a commitment number.

Products and Pricing (How to Lock a Loan)

1. Click on the light blue **Products and Pricing** button in middle of screen to access the pricing wizard.



2. Click **Next>>** to work through each screen. Double-check the information entered earlier before clicking **Next**.



Product Eligibility

1. In the **Product Eligibility Screen**, the Mortgage Type, Terms and Rate types will auto-populate.
NOTE: If doing a term that is not one of the Terms options, chose the nearest term available.
2. The Lock Periods type auto-populates to 15 days, but you must select the box for **60** days, which is the correct lock period for all Fix Up loans. Then click the blue **Get Eligible Products** button.

The screenshot shows the 'Product Parameters' section of the system. It includes fields for 'Borrower Preference' (set to 'Target Price'), 'Target Price' (set to '100'), and 'Product Name Contains'. Below these are four columns of radio button options: 'Mortgage Types' (with 'Portfolio' selected), 'Terms' (with '15 Year' selected), 'Rate Types' (with 'Fixed' selected), and 'Lock Periods' (with '15' and '60' selected, and '60' highlighted with a red box). A blue 'Get Eligible Products' button is located at the bottom right, also highlighted with a red box.

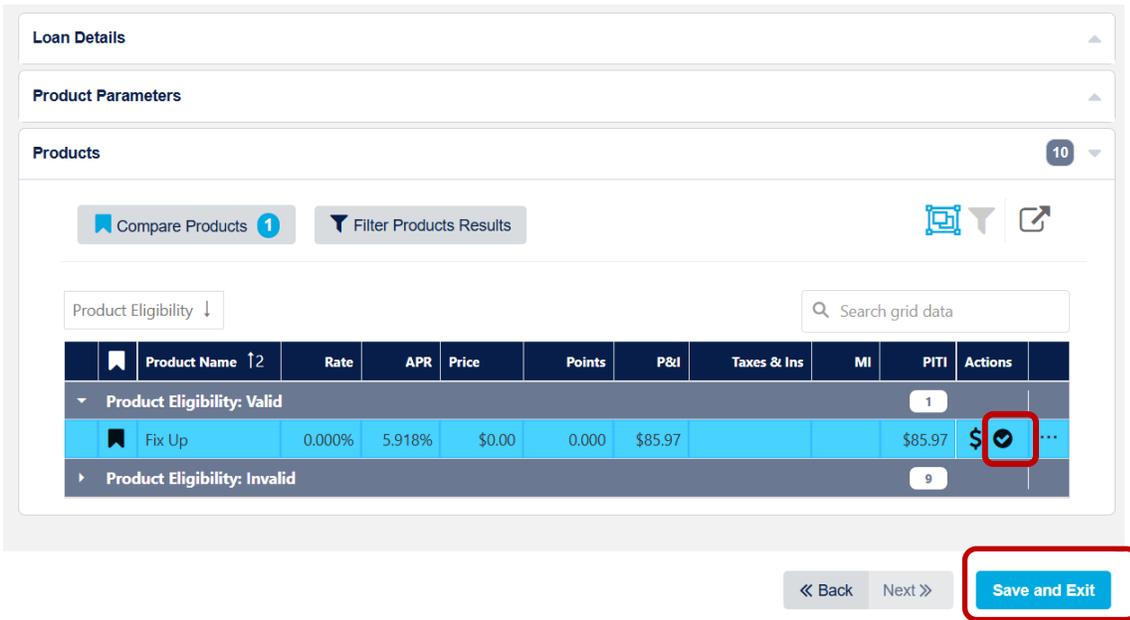
- If the validation fails, a list of errors will appear under the heading **Product Eligibility: Invalid**. To the left of the heading Product Eligibility: Invalid, click on the **down arrow** to view the list of invalid products. To see the list of errors for a specific product, click on the ellipses (...) on the far-right-hand side of each row.
 - Navigate back to the appropriate screens and correct the information entered.
 - Return to **Product Validation** and click the **Get Eligible Products** button again.
 - If necessary, repeat this process until all errors are cleared.

The screenshot shows a table titled 'Products' with a 'Filter Products Results' button. The table has 14 columns: Product Name, Rate, APR, Price, Points, P&G, Taxes & Ins, MI, PITI, Loan Costs (D), Closing Costs (U), Cash to Close, Cash Available, and Actions. There are two main sections: 'Product Eligibility: Valid' with 6 rows and 'Product Eligibility: Invalid' with 3 rows. The 'Invalid' section lists 'Accessibility Loan', 'Energy Incentive Loan', and 'Fix Up'. Each row in the 'Invalid' section has a red background and an ellipsis (...) in the 'Actions' column, which is highlighted with a red box.

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

- If there are no validation errors or you have cleared all validation errors, a list of valid products will appear under the heading Product Eligibility: Valid.

3. Click on  icon to select a valid product, then click **Save and Exit**.



The screenshot displays the 'Products' section of the system. At the top, there are tabs for 'Loan Details' and 'Product Parameters'. Below these is a 'Products' section with a 'Compare Products' button (with a '1' notification) and a 'Filter Products Results' button. A search bar for 'Search grid data' is present. The main area is a table with the following columns: Product Name, Rate, APR, Price, Points, P&I, Taxes & Ins, MI, PITI, and Actions. The table is filtered to show 'Product Eligibility: Valid' items. One item, 'Fix Up', is highlighted in blue. In the 'Actions' column for this item, a checkmark icon is circled in red. Below the table, there are buttons for '<< Back', 'Next >>', and a red-bordered 'Save and Exit' button.

*For Community Fix Up Loans Only

- After selecting a valid Community Fix Up Initiative, click **Select Pricing**, then click **Next**.
- You will be brought to the **Interest Rate and Term** page.
 - The product will default to the Community Fix Up initiative selected in the **Product Validation Screen**.
 - Select the correct Buydown Interest Rate (Note Rate) for the Community Fix Up initiative (**NOTE**: the Buydown Factor, Buydown Cost, and Current Base Rate will remain grayed out until the user saves the Buydown Interest Rate).
 - Click **Save and Exit**

4. When exiting the wizard, the landing page will be the **Loan Summary** screen.



The screenshot shows the top of the Loan Summary screen. It features a navigation bar with icons for home, document, checkmark, search, and a star next to the loan number '4000016780'. Below the navigation bar, the text 'Current Loan: Jonnie Jonnie | Registered' is displayed, followed by a red-bordered 'Locked' status indicator.

- At the top of the screen under the borrower's name, note the Minnesota Housing loan number, loan status (Registered) and lock status (Locked).
- Review the information for accuracy and make any changes, as needed.
- Screen navigation will appear on the left.

NOTE: A loan cannot be locked and [True & Certified](#) on the same day. After the loan has closed, and after the rescission period (if applicable) has passed, the Lender can True & Certify the loan. For unsecured loans, you must wait until the day after locking and/or closing to True & Certify.

Workflow Screen Set Up

Once your loan is loaded and saved, 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-hand corner of your screen.

The screenshot shows a form with the following fields:

- Household Size: 5
- Number of Minors: 3
- Subject Property Information**
- Property Street: 1234 56th Street
- Property City: St Paul
- Zip Code: 55102
- Census Tract: (empty)
- Target/Non Target: Select...
- Property Type: Single Family Detached
- Units: 1
- Property Value: 198,500.00
- Valuation Method: Tax Assessment

A red box highlights the favorites icon (a square with a plus sign) in the bottom-left corner of the screen.

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 items:

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

A red box highlights the gear icon in the top-right corner of the Favorites drawer.

Print/Generate Documents

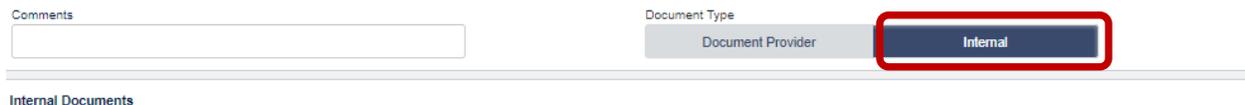
1. On upper-right-hand side of page, select the paperclip icon. Then select **Order Documents** in the drop-down menu.



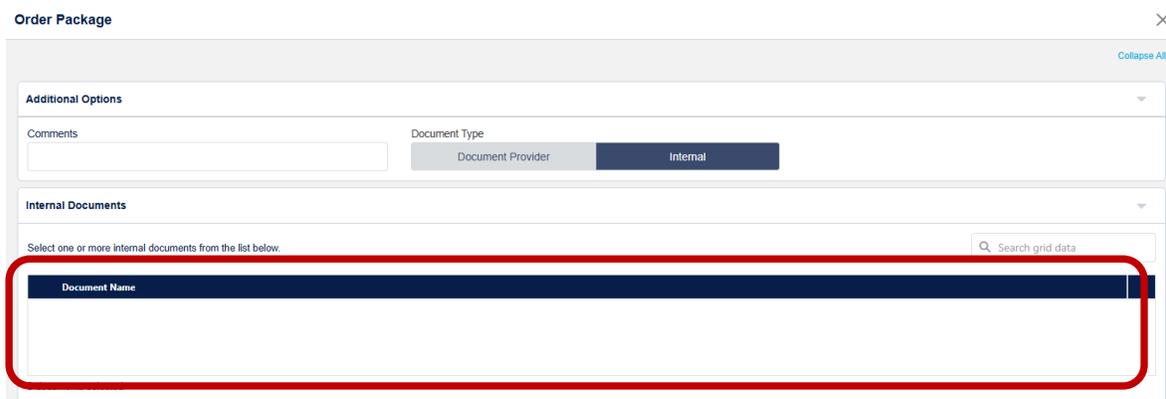
2. The Order Documents dialog displays, as shown below. Click **Order Package**.



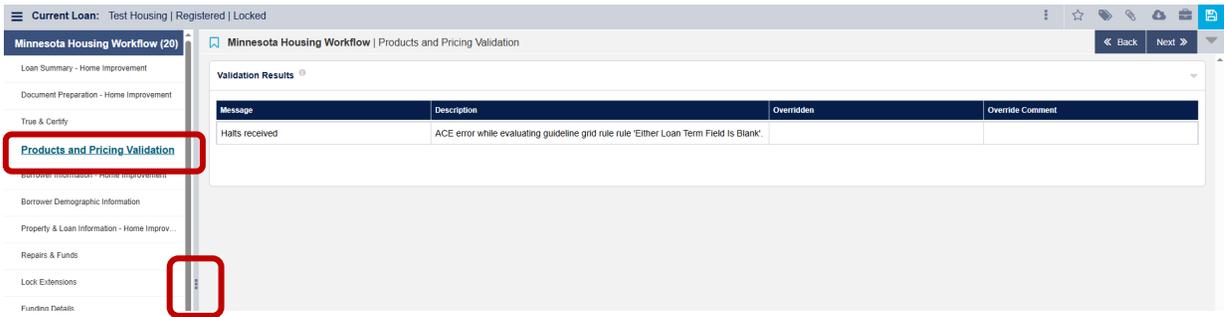
3. The *Document Provider* under **Document Type** is the default selection, so you must click on **Internal** to see the Minnesota Housing documents for your loan.



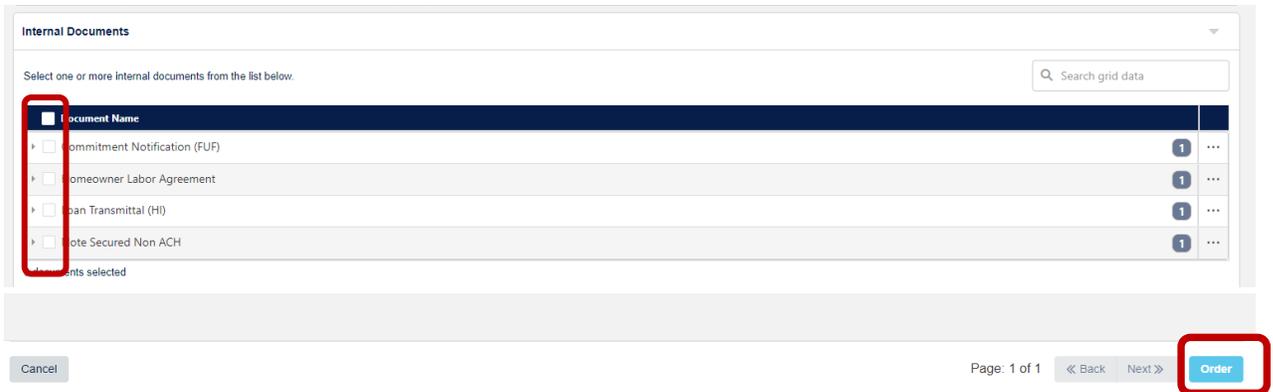
4. If there are no documents showing, that means there is an error or issue with the loan.
NOTE: If there are documents, navigate to [step 6](#).



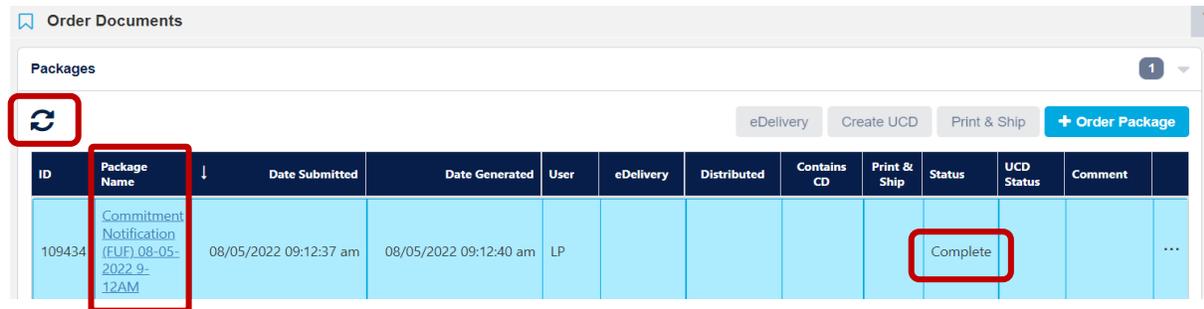
5. Double click on the ellipses to open the workflow menu and navigate to the Products and Pricing Validation Screen.
 - Review and correct the validation errors
 - Contact the [Partner Solutions Team](#) if you are unable to correct the errors
 - After all errors have been resolved, complete [steps 1-3](#)



6. After you have completed [steps 1-3](#) successfully you will be able to select the documents you wish to generate by clicking the check boxes next to the document names and then click **Order** in the bottom-right-hand corner of the page.



7. After clicking order, the **Order Documents** a dialog box will appear as shown below. Click the **Refresh** button in the upper-left-hand corner until the document package and package status states "Complete." Then click the blue title to open, view and print the documents.



NOTE: If any updates are made in the Commitment System (ex: change product, change loan amount, etc.), you will need to generate new documents by following the process listed above to see the changes in your documents.

Updating or Changing Pricing on a Locked Loan

This section describes how to change loan pricing when a loan is locked.

- Some examples of changes that would require a loan to be re-priced:
 - Program or product changes
 - Changes in terms
 - Lien Type
 - Secured/Unsecured
 - ACH/Non-ACH
 - Loan Amount if it requires a change in term
- Updates to that loan that **would not** impact the interest rate can be completed on the loan summary screen. Examples that would not require a loan to be re-priced include:
 - DTI
 - Credit Score
 - Income
 - Loan amount if it will not adjust a change in term
- Open the loan. (It will always open to the **Loan Summary** screen.)
- Check the **Change Pricing** box partway down the screen.
- Click **Save Loan** (Lock Status will switch from Locked to New).

The screenshot shows the 'Loan Summary - Home Improvement' screen. At the top, it indicates 'Current Loan: Daylight Potato | Registered | New'. The main section is titled 'Loan Information' and contains several fields and checkboxes:

- Program:** Fix Up
- Product:** Fix Up
- Loan Amount:** 25,000.00 (locked)
- Term (Months):** 240
- P&I:** 179.11 (locked)
- Is This a Contract For Deed?:** No (selected)
- Does the First Mortgage Contain a Balloon Payment?:** No (selected)
- Is the Property Subject to a Reverse Mortgage?:** No (selected)
- CLTV:** 70.000%
- ACH:** ACH
- Cancel Loan:**
- Loan Cancellation Reason:** Select...
- Change Pricing:** (highlighted with a red box)
- Re-Lock HI Loan:**

6. Click on the **Products and Pricing** to open **Wizard**.



7. Navigate to the **Property & Loan Information – Home Improvement** screen.

8. Update the loan information as applicable (secured to unsecured, ACH to Non-ACH, term, products, etc.)

9. Click **Next**.

The screenshot shows the 'Products and Pricing' wizard with the 'Subject Property Information' section expanded. The left sidebar has 'Property & Loan I...' selected. The main form contains the following fields:

- Property Street: 707 Cross St
- Property City: Anoka
- Zip Code: 55303
- County: ANOKA
- State: MN
- Census Tract: Select...
- Target/Non Target: Select...
- Property Type: Single Family Detac...
- Units: 1
- Year Built: 2000
- Estate Will Be Held In: Fee Simple
- Property Value: 350,000.00
- Valuation Method: Desktop Appraisal
- Legal Description: best ever

At the bottom right, the 'Next >' button is highlighted with a red box.

10. In the **Product Eligibility** screen.

- Select the correct term and check **60 days** under the Lock Periods column.
NOTE: If doing a term that is not one of the Terms options, chose the nearest term available.
- Click the **Get Eligible Products** icon.

The screenshot shows the 'Products and Pricing' wizard with the 'Product Parameters' section expanded. The left sidebar has 'Product Eligibility' selected. The main form contains the following fields:

- Borrower Preference: Target Price
- Target Price: 100
- Product Name Contains: [Empty]

Mortgage Types	Terms	Rate Types	Lock Periods
<input 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 checked="" 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 checked="" type="checkbox"/> Portfolio	<input type="checkbox"/> 25 Year		<input type="checkbox"/> 90
	<input type="checkbox"/> 30 Year		<input type="checkbox"/> 120
			<input type="checkbox"/> 180

At the bottom right, the 'Get Eligible Products' button is highlighted with a red box.

11. If the validation fails, errors will be listed under the Invalid Products. Click the ... **Icon** under actions column to view a list of the errors.

- Navigate back to the appropriate screens and correct the information entered. Then click back to **Product Eligibility** and click the **Get Eligible Products** button again. Repeat this process until all errors are cleared.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (I)	Closing Costs (I)	Cash to Close	Cash Available	Actions
Product Eligibility: Invalid													
Accessibility Loan		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Brooklyn Center		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Crystal		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Minneapolis Rehab Support Program		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Richfield	3.000%	2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Discount St. Paul HRA		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Discount/VAS Select Cities 20		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Energy Incentive Loan		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Fix Up		2.959%	\$15,000.00	100.000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...

12. If there are no errors or you have cleared all errors a list of valid products will appear.

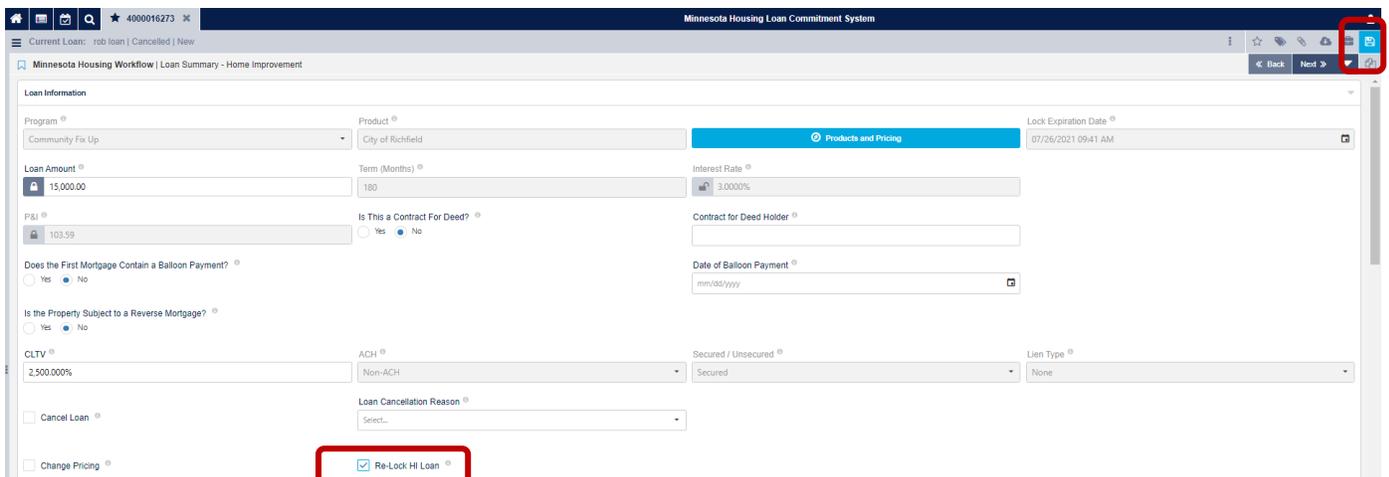
13. Click on  icon to select a valid product.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Actions
Product Eligibility: Valid									
Fix Up	0.000%	0.000%		0.000				\$202.08	\$ ✓ ...
Product Eligibility: Invalid									

14. Click on **Save and Exit** to leave the wizard.

15. Check the **Re-Lock HI Loan** box.

16. Click **Save** in the upper-right-hand corner.



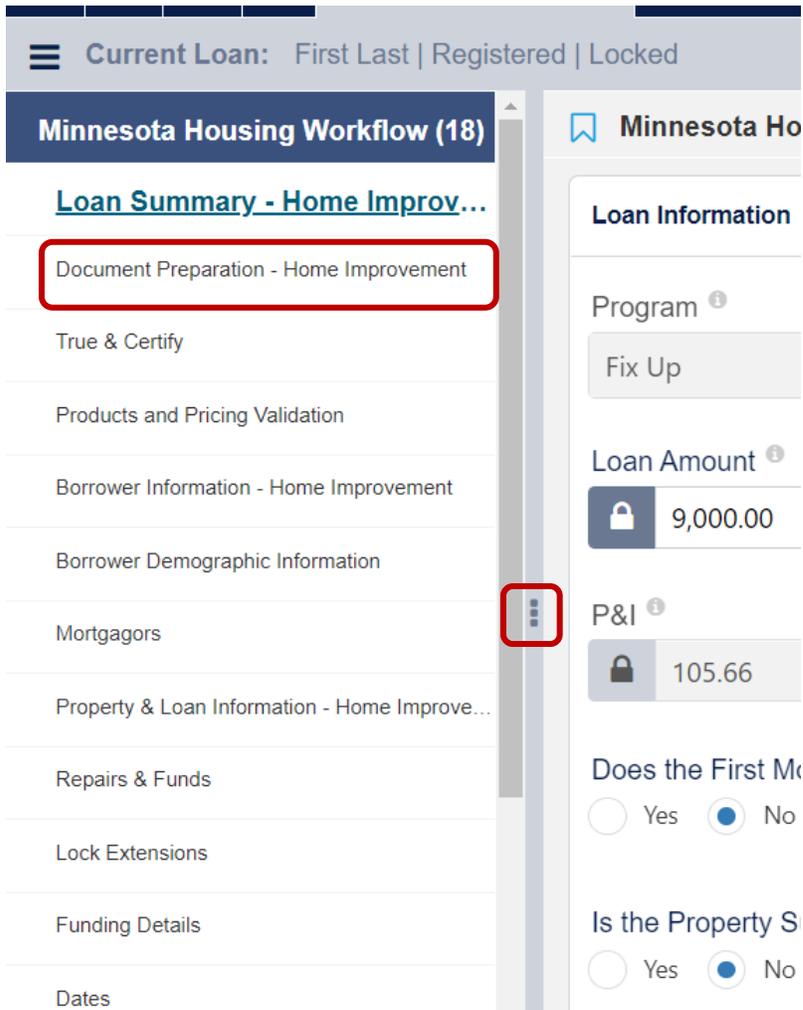
The screenshot shows the 'Minnesota Housing Loan Commitment System' interface. The 'Loan Information' section is visible, with the following details:

- Program: Community Fix Up
- Product: City of Richfield
- Loan Amount: 15,000.00
- Term (Months): 180
- Interest Rate: 3.0000%
- P&I: 103.59
- Is This a Contract For Deed?: No
- Contract for Deed Holder: (empty)
- Date of Balloon Payment: mm/dd/yyyy
- Does the First Mortgage Contain a Balloon Payment?: No
- Is the Property Subject to a Reverse Mortgage?: No
- CLTV: 2,900.000%
- ACH: Non-ACH
- Secured / Unsecured: Secured
- Lien Type: None
- Loan Cancellation Reason: Select...
- Re-Lock HI Loan

The 'Save and Exit' button is highlighted in the upper right corner of the interface.

Document Preparation – Home Improvement

1. Complete this screen when you are ready to create your closing package. Navigate to the **Document Preparation** screen by double clicking the ellipses to open the workflow menu, then select **Document Preparation – Home Improvement**.



2. **NOTE:** Entering information into the **Documentation Preparation** screen will populate the closing date, first payment and maturity date that are reflected on the mortgage.

Complete this screen before closing the loan, and complete the following:

- Close Date
- Rescission Date, for secured loans (**must be 3+ days after close date**)
- First Payment Date (**must be 20-45 days from note date**)
- Maturity date will automatically fill
- Note P&I

Document Fields Confirmation

Enter Final Information Below

Close Date [?]

Rescission Date [?]

First Payment Date [?]

Maturity Date [?]

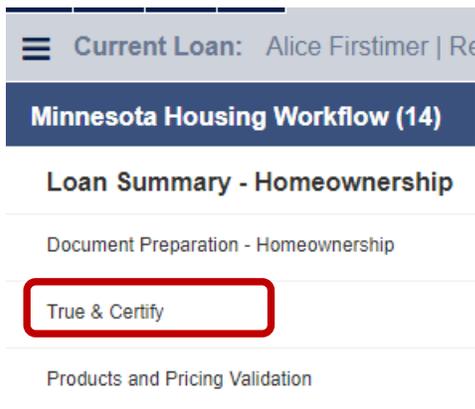
Note P&I [?]

3. Scroll through and review and update the Borrower Information, Lender Information, Loan Information and Subject Property Information (For secured loans, make sure the legal description is correct). **NOTE:** You may need to [relock the loan](#).
4. Once data fields are verified and updated as applicable, you can [generate the documents for the closing package](#).

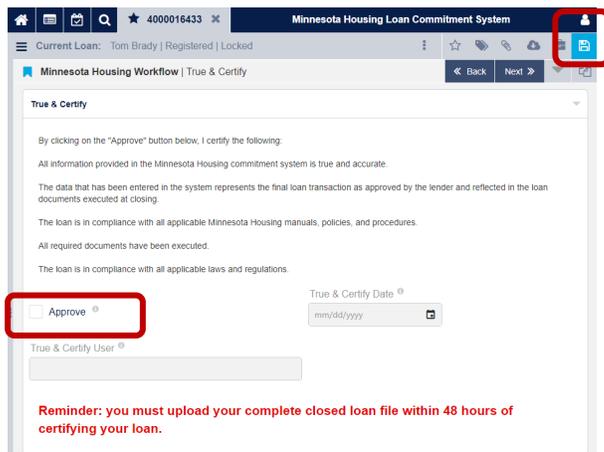
True & Certify

NOTE: Complete the True & Certify screen *after* the loan has closed. 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 into the commitment system matches the closed loan file. **Once this process has been completed you will no longer be able to make any updates.** It's important to verify all information is accurate before completing the True & Certify process.

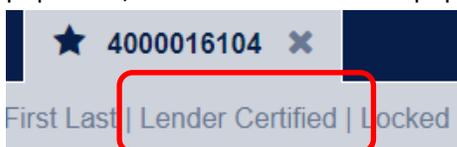
1. Double click ellipses to open the workflow menu and select True & Certify



2. Click approve, then click the save button in the upper-right-hand 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. **Add Attachments** button has been added to the bottom of the True & Certify screen (you can still access through paper clip icon too).

The screenshot shows the 'True & Certify' screen in the Minnesota Housing Loan Commitment System. The interface includes a sidebar on the left with various workflow steps, a main content area with a certification form, and an attachment table at the bottom. The 'Add Attachments' button is highlighted with a red box.

True & Certify Form Fields:

- True & Certify Date:
- True & Certify User:

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

Attach the complete closed loan file below

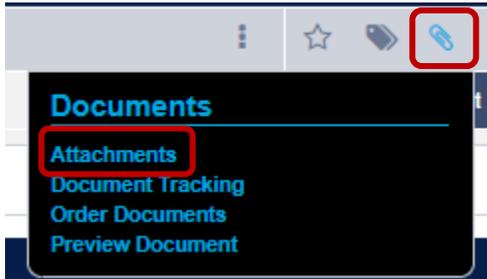
Add Attachments (highlighted with a red box)

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status	Actions
Commitment Notification (FUF) 01-23-2023 2-12PM	Document	01/23/2023 02:12:10 pm	ceetest			

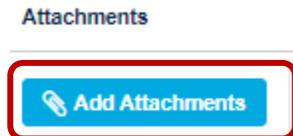
Uploading the Closed Loan File

If you did not attach the closed loan file in the True & Certify screen, follow the steps below to attach the closed loan file. TIP: Make sure the file path names do not have special characters or spaces in them. This will make the upload process much easier!

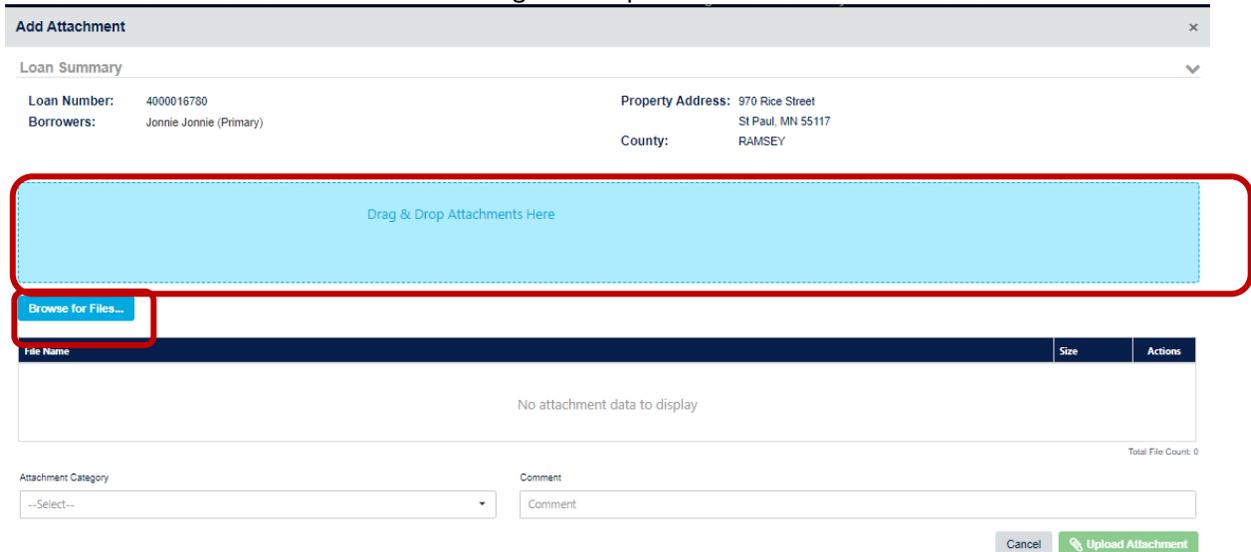
1. In top-right-hand section, select the paperclip icon then in drop-down, select **Attachments**.



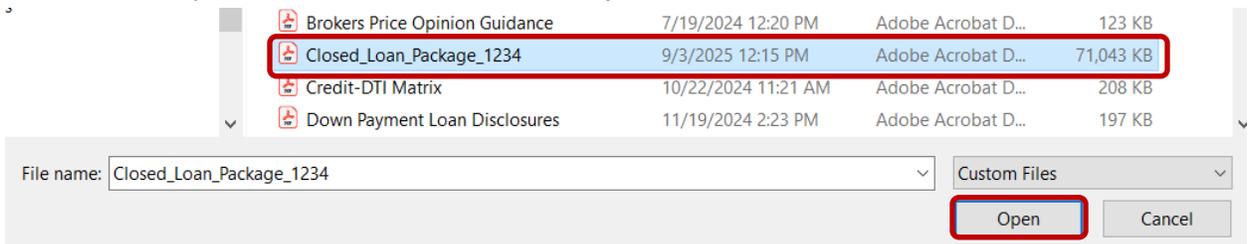
2. The Attachment dialog displays, click on the Add Attachments box.



3. Click the Browse for Files Button or Drag and Drop attachments into the blue box.



4. Click on file you want to attachment and click **Open**.



5. In the **Category** drop-down list, select a category.

6. You can enter a comment in the **Comments** field.

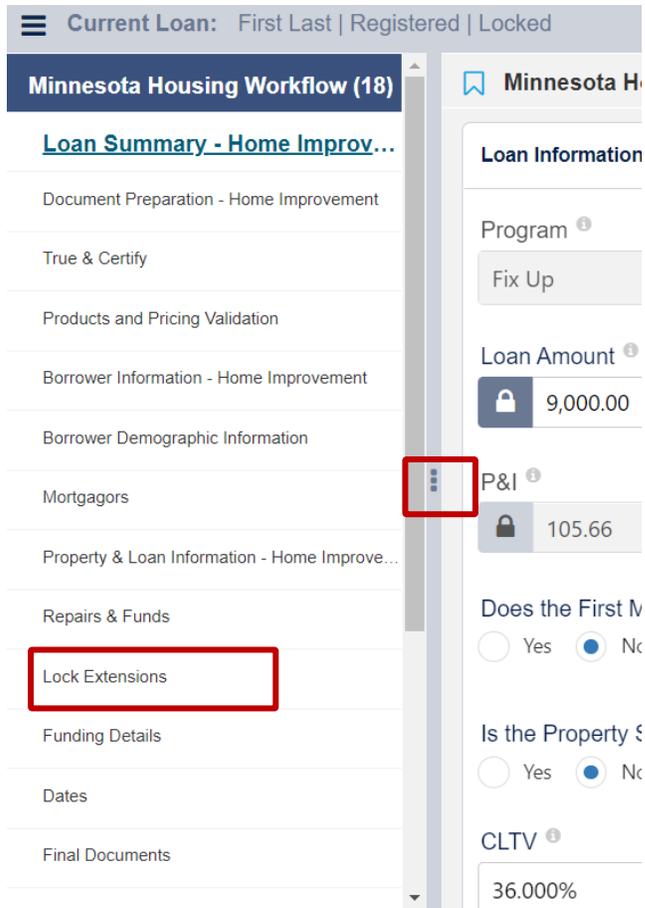
7. Click **Upload Attachment**. File will show under the attachments dialog box as shown below.



8. You will see your attached file(s) under File Name.

How to Extend a Rate Lock

1. Navigate to the **Lock Extensions** screen by using double clicking click the ellipses to open the workflow menu and then click on **Lock Extensions**.



- From the drop-down menu, select the length of the lock extension.

Minnesota Housing Workflow | Lock Extensions

Proposed Lock Information

Days to Extend Lock [?]

30

15

30

-

Proposed Lock Expiration Date [?]

11/02/2022 12:00 AM

Trigger Lock Extension [?]

Current Lock Information

Lock Effective Date [?]

08/04/2022 12:23 PM

Lock Expiration Date [?]

10/03/2022

Extensions Applied [?]

000

Total Days Extended [?]

000

- Once **Days to Extend Lock** is selected, **Proposed Expiration Date** will auto populate. Check the **Trigger Lock Extension** box and hit **Save**.
- The loan status will change from Locked to **Lock Extended**.



How to Cancel a Loan

1. Open the loan. (It will open to the **Loan Summary screen**.)
2. Click the **Cancel Loan** check box.
3. Select a **Loan Cancellation Reason** from the drop-down list.
4. Click the **Save** button in the upper-right-hand corner to cancel loan.

Cancel Loan ^o

Change Pricing ^o

Borrower Information

First Name ^o

Jonnie

Loan Cancellation Reason ^o

Select...

- Borrower Rescinded After Purchase
- Borrower went to a different lender
- Buyout
- Expired
- Improvement Type Not Eligible
- Income Eligibility
- Lender Retained - Cancel
- Lock Expired

5. The loan will be listed as **Cancelled** at the top of the screen.

Home List Calendar Search Star 4000016780 X

☰ Current Loan: Jonnie Jonnie **Cancelled** Lock Extended

How to add more than two borrowers to a loan transaction

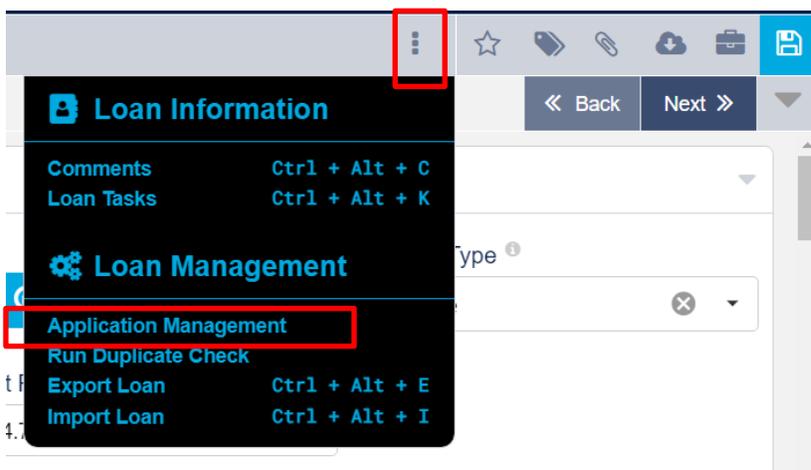
1. On the Loan Summary page check the box and then save the loan .

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-hand corner of the screen and select Application Management.



3. Select Add Application.

Application Management ✕

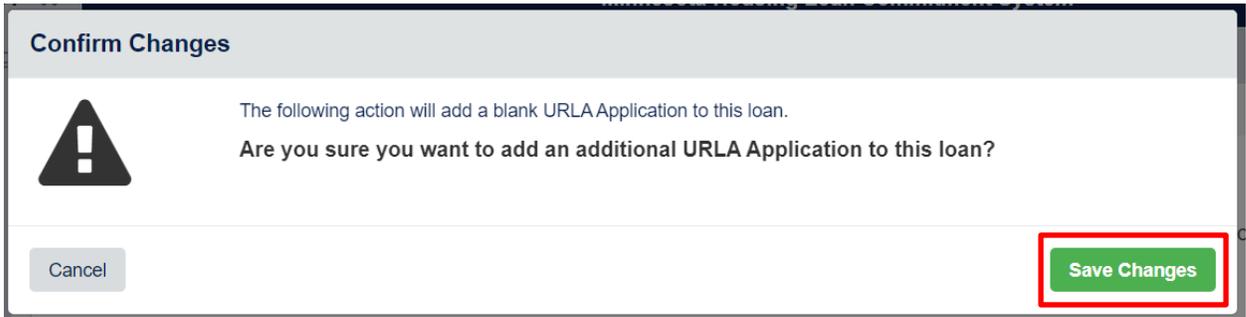
Add, flip, or delete borrowers and applications on this loan. The system automatically saves and reloads the loan after each change you make.

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

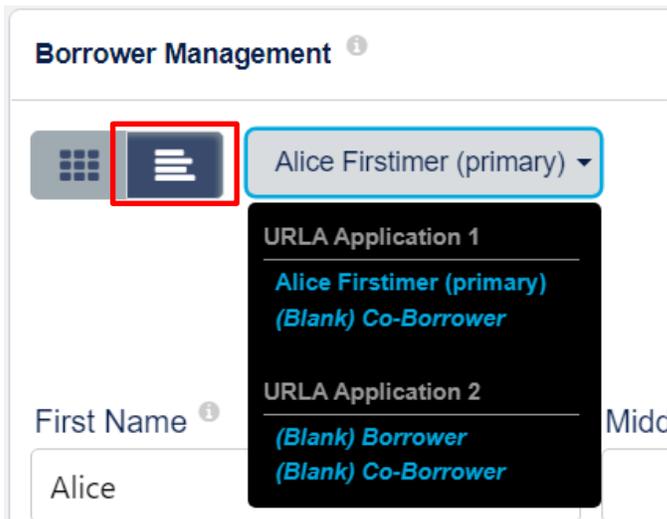
Add Application

Cancel

- Click on 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 include four spaces for borrowers. Select a borrower from the drop-down list to switch between borrower's detail view.

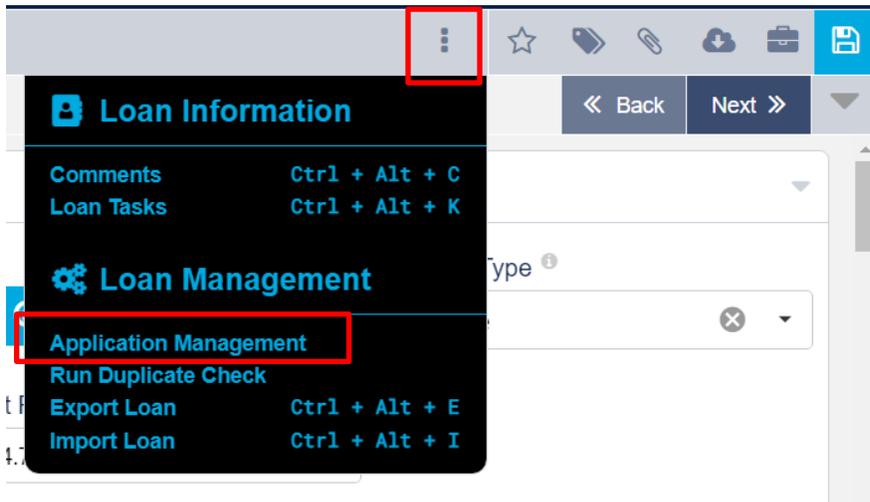


- Once borrower is selected, you can enter their information.

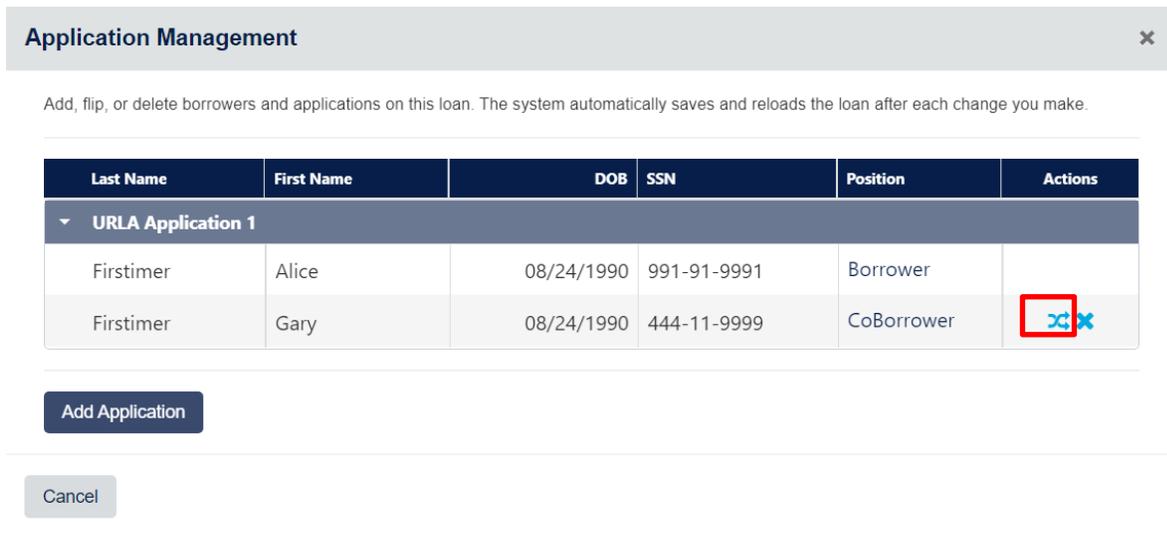
NOTE: If the loan is already locked, you will need to call the Partner Solutions Team at 651.296.8215 and request the social security number be entered.

Switching Borrowers

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



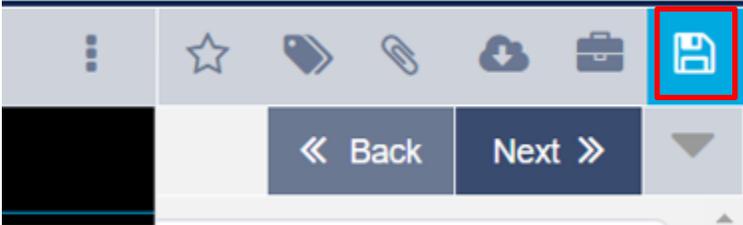
2. Select the  icon to the right of the borrower's name.



3. Select Save Changes.

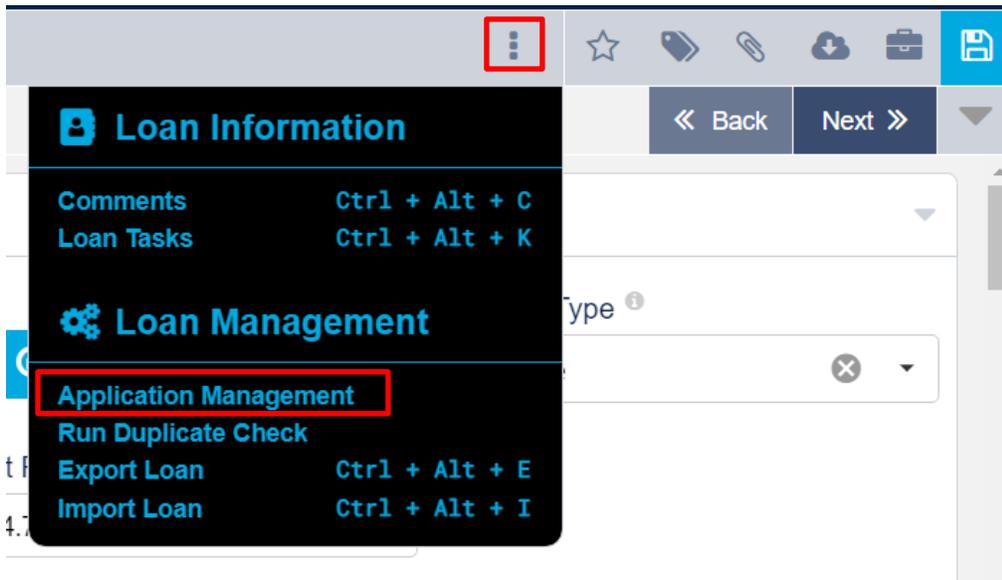


4. Save changes before exiting the loan.

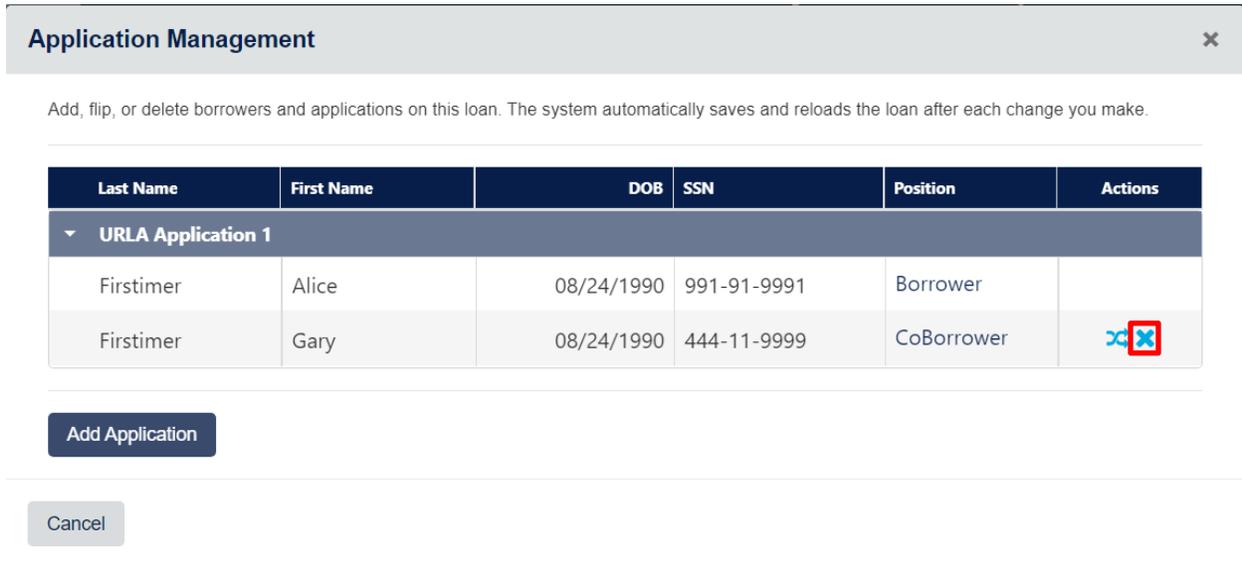


Remove Borrower

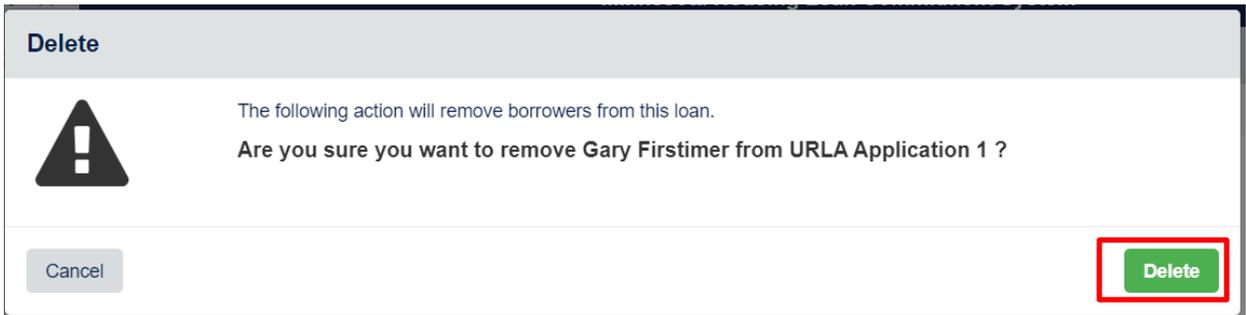
1. Click on the ellipses at the top-right-hand corner of the screen and select Application Management.



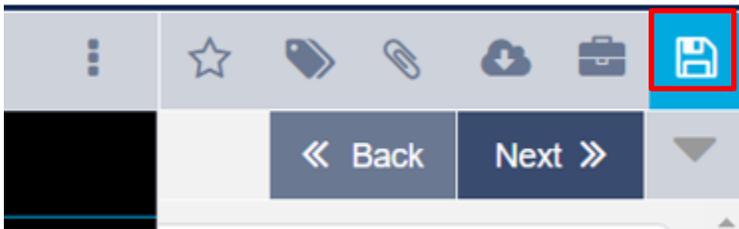
2. To remove a borrower, click on the X to the right of their name.



3. Select Delete.

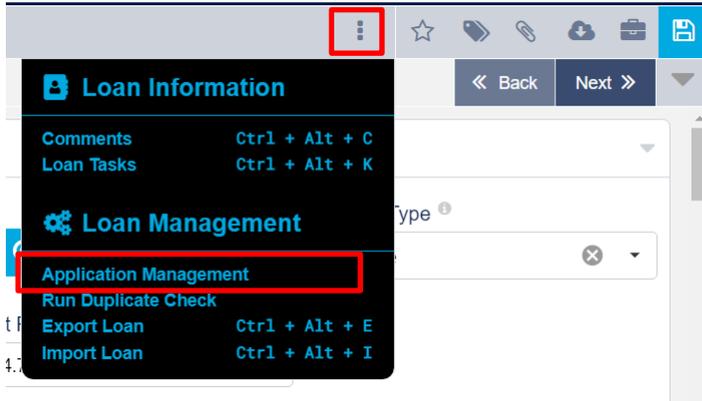


4. Save Changes before exiting loan.

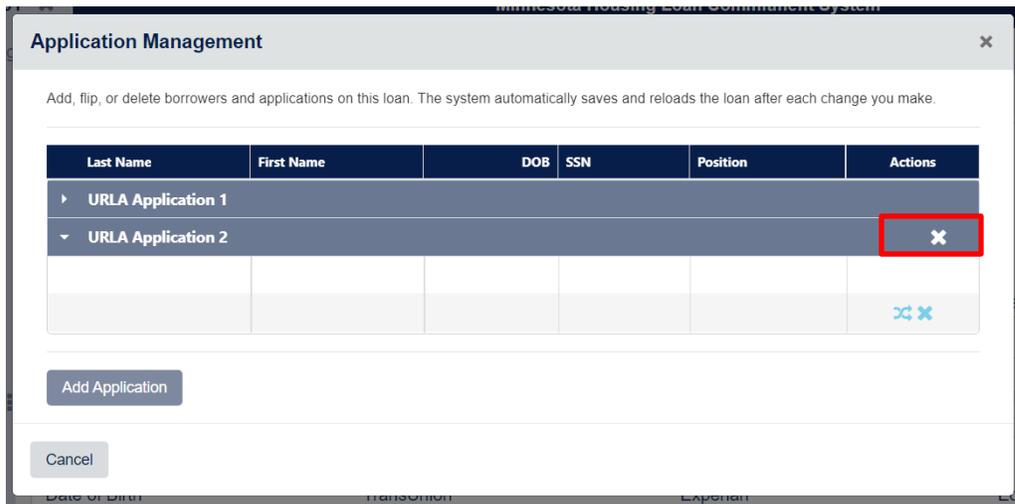


Removing Applications

1. Click on the ellipses at the top-right-hand 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.



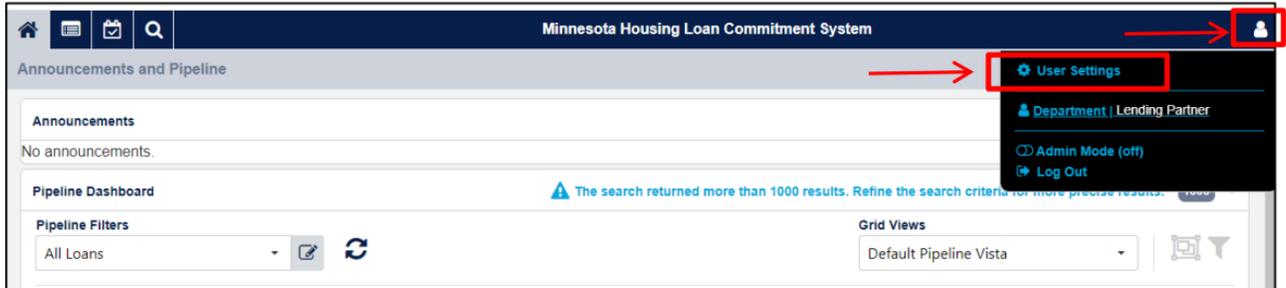
4. Save changes before exiting the loan.



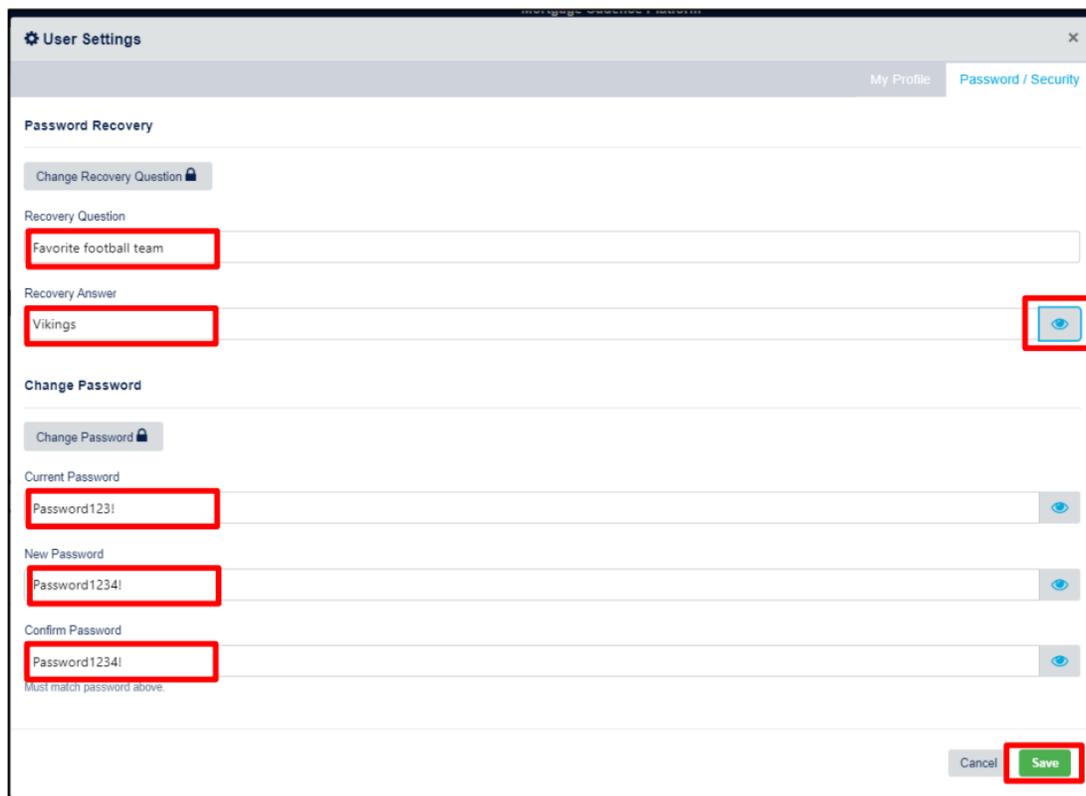
Password and Recovery Question Help

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.

