

# MCP User Guide

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**Assistance with LOS (MCP)** - Contact [HomeOwnershipSupport@virginiahousing.com](mailto:HomeOwnershipSupport@virginiahousing.com) or reach out to your Virginia Housing representatives.

**Note:** Please include the Borrower's last Name and Loan # for questions relating to a specific loan.

**Purchase/Quality Review:** [purchasereview@virginiahousing.com](mailto:purchasereview@virginiahousing.com)

**Post-Closing/Final Docs:** [suspense@virginiahousing.com](mailto:suspense@virginiahousing.com)

**MCCs:** [mccinfo@virginiahousing.com](mailto:mccinfo@virginiahousing.com)

**MERS:** [mers@virginiahousing.com](mailto:mers@virginiahousing.com)

**Servicing:** [loanservicing@virginiahousing.com](mailto:loanservicing@virginiahousing.com)

**Locks/Reservations:** [lockdesk@virginiahousing.com](mailto:lockdesk@virginiahousing.com)

**Underwriting:** [underwriting@virginiahousing.com](mailto:underwriting@virginiahousing.com)

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## RECOMMENDED BROWSER

- Google Chrome – Virginia Housing provides support for this browser.

**Note:** MCP uses HTML5, making it browser agnostic, mobile responsive and easily configurable.

## OTHER REQUIREMENTS

- Scanner setting for uploading attachments: 300dpi
- TLS 1.1 or 1.2 encryption

# SECURITY LEVELS FOR CORRESPONDENT USERS

***The lender's Administrator is responsible for maintaining (Adding, Editing and Locking) all users.***

**Note:** All requests for new Lender Administrators need to be facilitated and approved by your Virginia Housing Business Development Officer.

Agreement taken from the Lender Administrator and Trainer Assignment form.

As Lender Administrator, I take responsibility for controlling all Lender access to Mortgage Cadence. I understand that it is my responsibility to give access only to the appropriate individuals within my organization who have a business need for such access, as well as to modify or remove their access as needed. Further, I understand that it is my responsibility to immediately remove access for employees that are terminated or otherwise separate from employment with Lender. Additionally, I understand that Lender will remain responsible for the conduct of any person to whom I have given access to Mortgage Cadence.

The Lender Administrator will perform access audits every 90-days on users who have access within their Lender. If users are found to no longer be employed by the Lender, the Lender Administrator will disable their access immediately and report the user being disabled to Virginia Housing within 3 business days. The Lender Administrator shall retain all books, records, and other documents relative to system access to Mortgage Cadence, and Virginia Housing, its authorized agents or auditors shall have full access to and the right to examine any of said materials during regular business hours.

Virginia Housing will suspend access to all users that have not logged in to the system for a period of 90 days; however, this statement shall not be construed as waiving or relieving the Lender Administrator or Lender from all responsibility of managing access to Mortgage Cadence. In addition, the system will require all users to change their password every 90 days.

## Level 1 - User Administrators, Operations Managers

- Has access to add new users.
- Has access to all security levels and functions listed below – including the ability to lock loans.

## Level 2 – Underwriters

- Can view all loans for Lender
- Can add/update loan data – manual or import
- Can view and print documents
- Register loans

### ***Access to the following Utilities/Buttons:***

- Address Validation
- Exception Request (Waivers)
- Request Delegated Confirmation (Delegated UW)
- Submit Closed Loan Package (Closed loan for purchase)
- Submit Conditions for Review
- Submit Loan for Review (Non-delegated UW)
- Submit Pre Purchase Conditions
- Submit Final Documents

### Level 3 – Secondary Marketing

- Can Register, Price and Lock loans
- View daily pricing
- Can request extensions and product changes
- Can add/update loan data – manual or import
- Can view and print documents
- Can view all loans for Lender

#### **Access to the following Utilities/Buttons:**

- Address Validation
- Exception Request (*Waivers*)
- Generate Lock Confirmation
- Cancelled/Withdrawn Loan

### Level 4 – Loan Officers

- Register loans
- Can add/update loan data – manual or import
- Can view all loans for lender
- Can view and print documents

#### **Access to the following Utilities/Buttons:**

- Address Validation
- Exception Request
- Submit Conditions for Review

### Level 5 – Loan Officers (*Read Only*)

- Read only
- Can view all loans for lender
- Can view and print documents

### Level 6 – Loan Processors, Closers, Post-Closers, and Funders

- Register loans
- Can add/update loan data – manual or import
- Can view all loans for lender
- Can view and print documents

#### **Access to the following Utilities/Buttons:**

- Address Validation
- Exception Request (*Waivers*)
- Submit Closed Loan Package (*Closed loan for purchase*)
- Submit Conditions for Review
- Submit Loan for Review (*Non-delegated UW*)
- Submit Pre Purchase Conditions
- Submit Final Documents

**Note:** All Users must be set up in User Management. Virginia Housing does not recommend or support multiple users sharing 1 User name and password.

## USER MANAGEMENT - ADD A USER

1. [LOG INTO MCP](#), click **User Profile** to expose User Management.

2. Click **Admin Mode (off)**.

3. Click **User Management**.

4. Click **Add User**.

5. Enter User Information into the **General Information** tab.

General Information    Authentication    Links    Licensing

 New Blank User      \* Required Fields

Account Status	Account Expiration *	<input type="text" value="10/08/2021"/> <input type="button" value="Change Date"/> <input type="checkbox"/> Account is Locked		<input checked="" type="checkbox"/> Force Password Change on Next Login
First Name *	Last Name *	Middle Name		
<input type="text" value="Delegated"/>	<input type="text" value="TestUser"/>			
Email Address *	Work Phone *	Ext	Fax Number	
<input type="text" value="Dtest@abcco.com"/>	<input type="text" value="(804) 555-5555"/>		<input type="text" value="() --"/>	
Client *	Channel	Position	Commission %	
<input type="text" value="Example Correspondent"/> <input type="button" value="..."/>	<input type="text" value="Correspondent"/> <input type="button" value="▼"/>	<input type="text" value="Select..."/> <input type="button" value="▼"/>	<input type="text" value="0.000%"/>	
User's Manager				
<input type="checkbox"/> User is a Manager				

6. Enter Username and Password into the **Authentication** tab. Virginia Housing recommends using the user's email address. Unique user names are required.

General Information    **Authentication**    Links    Licensing

 New Blank User      \* Required Fields

Username *	Password *	Multi-Factor Email	Multi-Factor Phone
<input type="text" value="dtest@abcco.com"/>	<input type="text" value="*****"/>	<input type="text" value="username@example.com"/>	<input type="text" value="() --"/>
SSO Status	SSO Username	PowerBI Username	
<input checked="" type="checkbox"/> SSO Active	<input type="checkbox"/> SSO Inactive		

**NOTE:** SSO and Multi-Factor Email are not used at this time.

7. Make selections on the **Links** tab. After selecting the Department and Operations Center, click Set as Default.

**Note:** Virginia Housing recommends selecting only 1 security level per user; however, multiple security levels can be selected.

General Information Authentication **Links** Licensing

New Blank User

Security Groups

Departments

Operation Centers \*

\* Required Fields

Seller - Level 1  
 Seller - Level 2  
 Seller - Level 3  
 Seller - Level 4  
 Seller - Level 5  
 Seller - Level 6

C\_Admin  
 C\_Closing  
 C\_Loan Officer  
 C\_Post Closing  
 C\_Processing  
 C\_Seller Secondary (Default)  
 C\_Underwriting

Main (Default)

Select All  Deselect All **Set as Default**

Select All  Deselect All **Set as Default**

Select All  Deselect All **Set as Default**

Regions

### Security Groups (Only Levels 1 and 3 may lock loans.)

**Seller – Level 1** – Lender Administrator/Operations Managers (Full access)

**Seller – Level 2** – Underwriters

**Seller – Level 3** – Secondary Marketing/Locking Loans

**Seller – Level 4** – Loan Officers

**Seller – Level 5** – Read Only access – Loan Officers

**Seller – Level 6** – Processors, Closers, Post-Closers, Funders

For more details on Security Levels see [SECURITY LEVELS FOR CORRESPONDENT USERS](#)

**Note:** For the user's name to appear in the appropriate drop down lists on the LSI screen you must select the correct Default Department and they will not appear until the following business day. If you would like to request a name appear sooner please contact Virginia Housing Homeownership Support.

**Lender Loan Involvement**

Loan Officer 1

Loan Officer Email Address 1

Secondary Contact 1

Underwriter 1

Underwriter Email Address 1

Purchase/Pend Notifications 1

Post Closing Contact 1

Administrator 1



8. Click  in the upper right hand corner of the screen.
9. Repeat steps to add additional users.
10. When providing the new user with his/her user name and temporary password, you must provide the correct URL: <https://vhda.mortgagecadence.com/webapp>

## EDIT AN EXISTING USER

1. On the **User Management** page click the user you want to edit and make changes.

Administration Mode
User Management
Logout

User Filters
All Active Users
Add User 



Last Name	First Name	Email	Client	Channel	User Manager	Account Status	Last Updated
DLevel1	DelegatedAdmin	HomeownershipUAT@vhda.com	Example Correspondent	Correspondent		Active	03/17/2021
DLevel2	DelegatedUnderwriter	HomeownershipUAT@vhda.com	Example Correspondent	Correspondent		Active	09/22/2021
DLevel3	DelegatedSecondary	test@vhda.com	Example Correspondent	Correspondent		Active	09/19/2021
DLevel4	DelegatedLoanOfficer	sfsupport@virginiahousing.com	Example Correspondent	Correspondent		Active	06/02/2021
DLevel5	DelegatedReadOnly	HomeownershipUAT@vhda.com	Example Correspondent	Correspondent		Active	06/02/2021
DLevel6	DelegatedPostCloserShipper	test@vhda.com	Example Correspondent	Correspondent		Active	10/01/2021
TestUser	Delegated	Dtest@abcco.com	Example Correspondent	Correspondent		Active	10/08/2021

General Information
Authentication
Links
Licensing

Record selected

DelegatedSecondary DLevel3 | test@vhda.com

\* Required Fields

Account Status

Account Active
Account Inactive

Account Expiration \*

Account is Locked

Force Password Change on Next Login

First Name \*

Last Name \*

Middle Name

Email Address \*

Work Phone \*

Fax Number



2. Click  in the upper right hand corner of the screen.

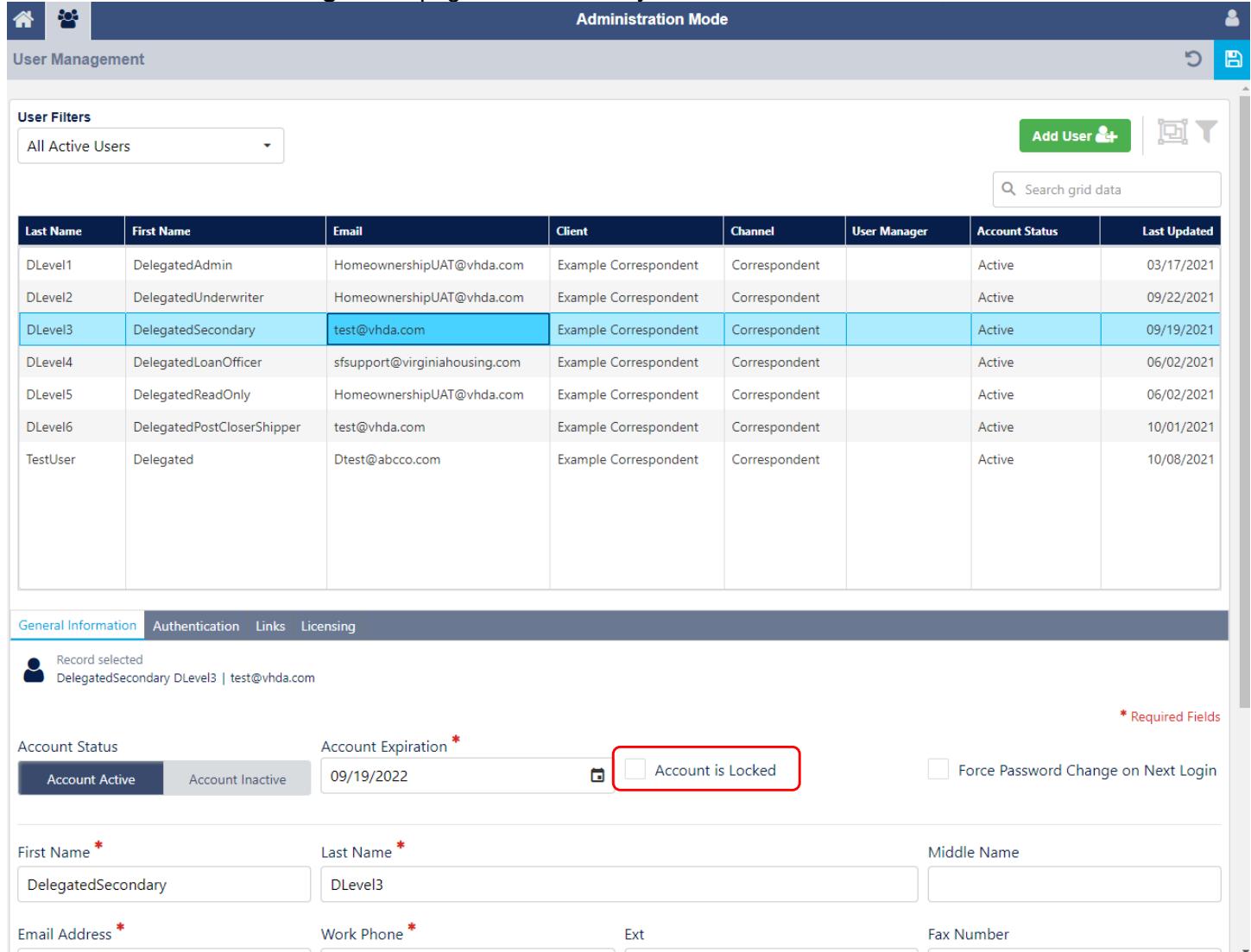
Virginia Housing MCP  
Created/Updated: 10/13/2021

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## LOCK/UNLOCK AN EXISTING USER

**Note:** You may want to lock an account for a User that is no longer with your company. Locking their account assures their name will still appear in historical data but they can't access the system while the account is locked.

3. On the User Management page click the user you want to Lock or Unlock, Check/uncheck box.



The screenshot shows the 'User Management' page in 'Administration Mode'. At the top, there are navigation icons for Home, User Management, and a search bar. Below the header is a 'User Filters' dropdown set to 'All Active Users' and an 'Add User' button. A search bar with the placeholder 'Search grid data' is also present. The main area is a grid of user data:

Last Name	First Name	Email	Client	Channel	User Manager	Account Status	Last Updated
DLevel1	DelegatedAdmin	HomeownershipUAT@vhda.com	Example Correspondent	Correspondent		Active	03/17/2021
DLevel2	DelegatedUnderwriter	HomeownershipUAT@vhda.com	Example Correspondent	Correspondent		Active	09/22/2021
DLevel3	DelegatedSecondary	test@vhda.com	Example Correspondent	Correspondent		Active	09/19/2021
DLevel4	DelegatedLoanOfficer	sfsupport@virginiahousing.com	Example Correspondent	Correspondent		Active	06/02/2021
DLevel5	DelegatedReadOnly	HomeownershipUAT@vhda.com	Example Correspondent	Correspondent		Active	06/02/2021
DLevel6	DelegatedPostCloserShipper	test@vhda.com	Example Correspondent	Correspondent		Active	10/01/2021
TestUser	Delegated	Dtest@abcco.com	Example Correspondent	Correspondent		Active	10/08/2021

Below the grid, a 'General Information' tab is selected, showing the details for the selected user 'DelegatedSecondary' (DLevel3). The 'Account Status' section includes 'Account Active' (selected) and 'Account Inactive' buttons. The 'Account Expiration' field is set to '09/19/2022'. A checkbox 'Account is Locked' is checked and highlighted with a red box. A note 'Record selected' is shown above the form. A note 'Required Fields' is at the top right. The 'Force Password Change on Next Login' checkbox is unchecked. The 'First Name' field is 'DelegatedSecondary', 'Last Name' is 'DLevel3', and 'Middle Name' is empty. The 'Email Address' field is 'test@vhda.com', 'Work Phone' is empty, 'Ext' is empty, and 'Fax Number' is empty.

4. Click  in the upper right hand corner of the screen.

## MCP PASSWORD AND LOGIN REQUIREMENTS:

- **Password Expiration:** Passwords will expire every **90 days** and users will automatically be prompted to change their passwords by the system once theirs has expired.
- **Reuse of Passwords:** Users cannot reuse any of their **last 24 passwords**.
- **Password Patterns:** Users cannot create passwords with a pattern **repetition of 3 or more characters** that appear in the same order more than once in the password. For Example, a password of "123password123" or "AbcAbcExample" would not be allowed due to 123/Abc appearing twice in the same password.
- **Password Character Repetition:** Users cannot create passwords with character **repetition greater than 3 consecutive characters**. For Example, "aaa" or "111" anywhere in the password would not be allowed.
- **Password Length:** Passwords must be between **12-20 characters in length**.
- **Password Character Type:** Passwords must include **at least 1 character** of each of the following categories:
  - 1 Uppercase Letter: A-Z
  - 1 Lowercase Letter: a-z
  - 1 Number: 0-9
  - 1 Special Character: !@#\$& etc.
- **Login Attempt Failure:** Accounts will be **locked after 5 consecutive login failures**. After an account is locked, a System Administrator will need to be contacted to unlock the user's account.
- **Automated User Account Locking:** After 90 days of inactivity, **a user's account will be automatically locked** within the system and a System Administrator will need to be contacted to unlock the user's account.

The screenshot illustrates the Virginia Housing MCP layout with several labeled components:

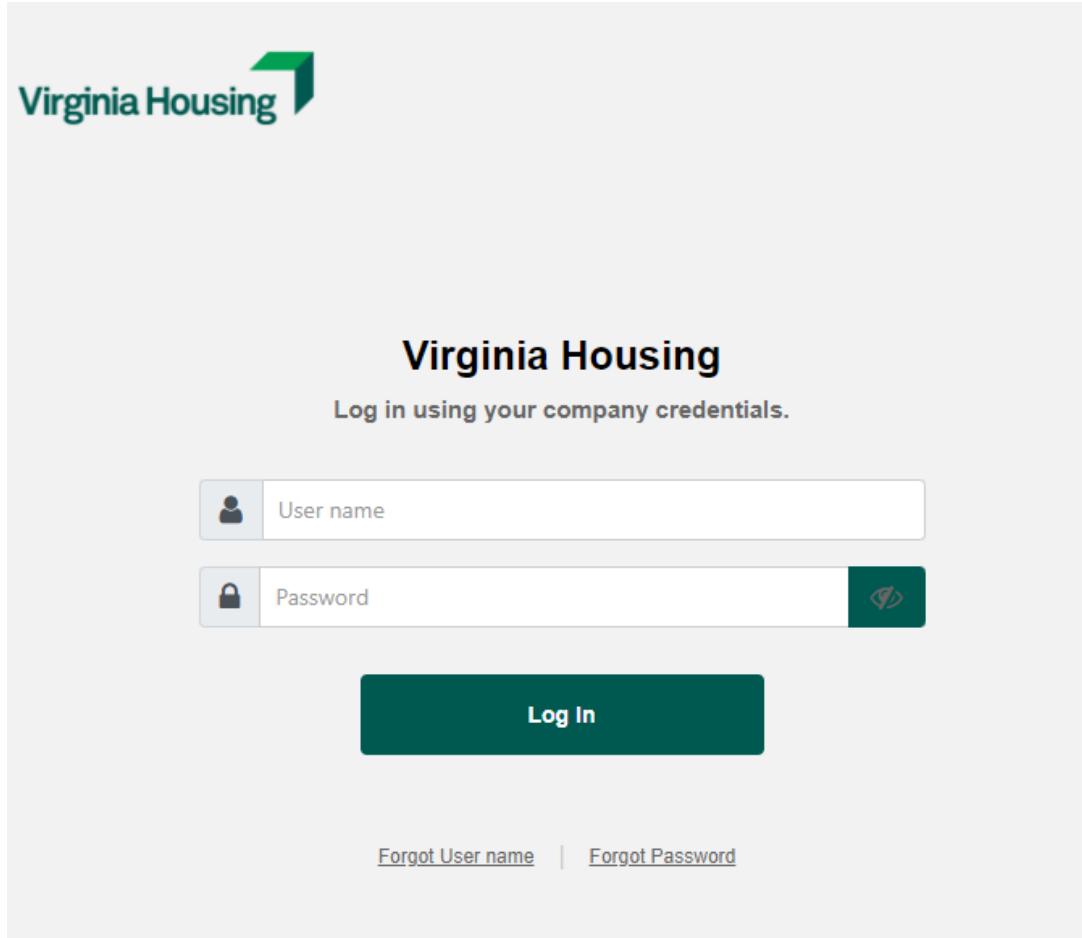
- Home**: Labeled with a red box and arrow pointing to the Home icon in the top navigation bar.
- Pipeline**: Labeled with a red box and arrow pointing to the Pipeline icon in the top navigation bar.
- Search**: Labeled with a red box and arrow pointing to the Search icon in the top navigation bar.
- Mega Menu**: Labeled with a red box and arrow pointing to the Mega Menu icon in the top navigation bar.
- Favorites and Loan Information are customizable.**: Labeled with a red box and arrow pointing to the Favorites and Loan Info sections in the top navigation bar.
- Page Name**: Labeled with a red box and arrow pointing to the Page Name field in the top navigation bar.
- Virginia Housing**: Labeled with a red box and arrow pointing to the Virginia Housing logo in the top navigation bar.
- Toolbar**: Labeled with a red box and arrow pointing to the toolbar icons in the top right corner.
- Toggle Buttons – Details or Grid view**: Labeled with a red box and arrow pointing to the toggle buttons in the main content area.
- Household Information**: Labeled with a red box and arrow pointing to the Household Information section.
- Virginia Housing Attributes**: Labeled with a red box and arrow pointing to the Virginia Housing Attributes section.
- Utilities/Attachments**: Labeled with a red box and arrow pointing to the Utilities/Attachments section.
- Panel**: Labeled with a red box and arrow pointing to the Panel section.
- Loan information Drawer**: Labeled with a red box and arrow pointing to the Loan information Drawer section.
- Shortcuts**: Labeled with a red box and arrow pointing to the Shortcuts section.
- Bottom Bar**: Labeled with a red box and arrow pointing to the bottom bar containing the copyright notice and icons.

**Toolbar Icons (Right side of the top bar):**

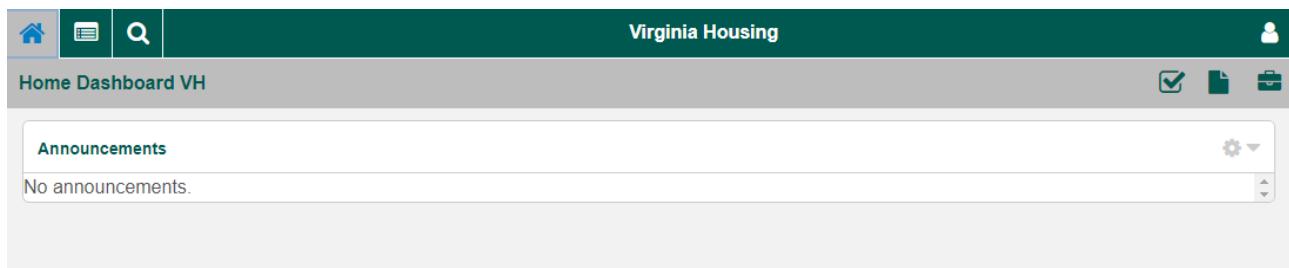
- Add loan to Quick Access
- Products and Pricing
- Attachments
- Services
- Utilities
- Save

# LOG IN

1. Click this link: <https://vhda.mortgagecadence.com/webapp>
2. Enter your Username and Password.
3. Click Log In button.

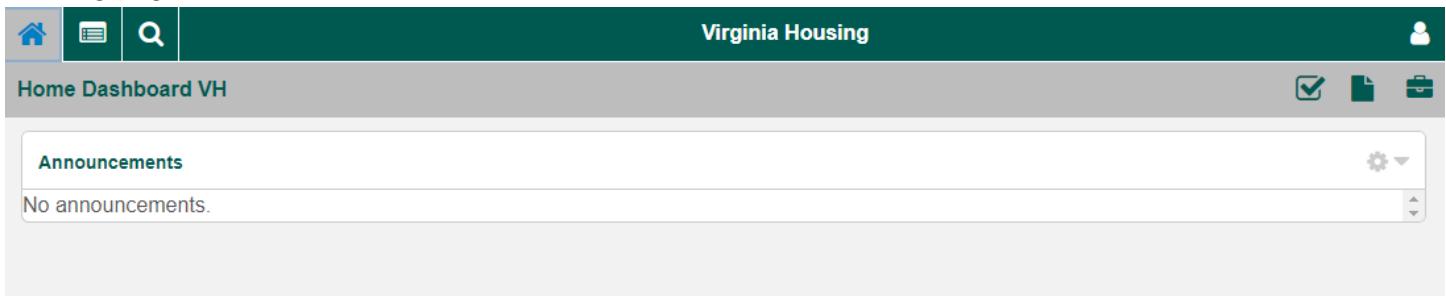


4. Land on Home Dashboard.



# HOME DASHBOARD

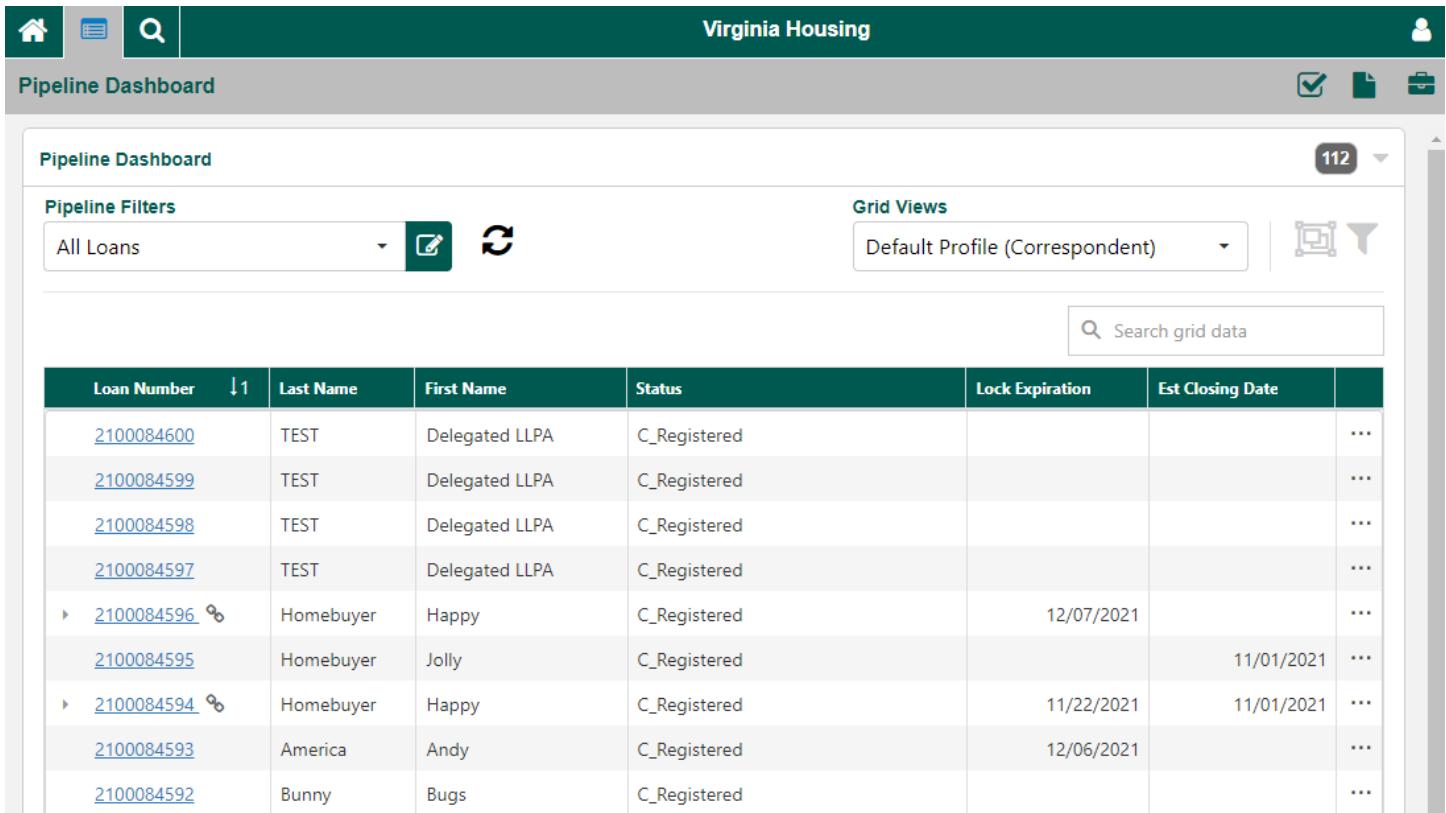
Landing page – Resource for Announcements and/or Reference Guides



The screenshot shows the 'Home Dashboard VH' page. At the top, there are icons for Home, List, and Search, followed by the 'Virginia Housing' logo and a user profile icon. Below the header is a search bar with the placeholder 'Home Dashboard VH'. The main content area is titled 'Announcements' and displays the message 'No announcements.'.

# PIPELINE DASHBOARD

View your Company's loans.



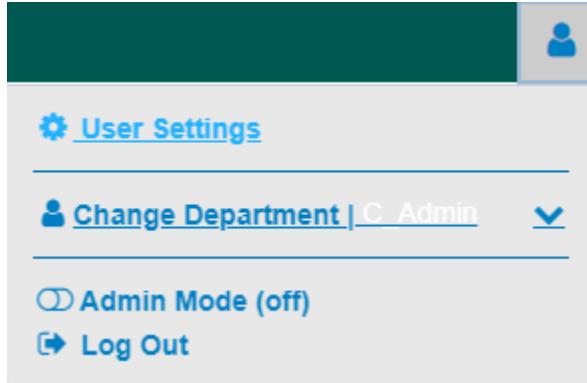
The screenshot shows the 'Pipeline Dashboard' page. At the top, there are icons for Home, List, and Search, followed by the 'Virginia Housing' logo and a user profile icon. Below the header is a search bar with the placeholder 'Pipeline Dashboard'. The main content area is titled 'Pipeline Dashboard' and includes 'Pipeline Filters' (set to 'All Loans') and 'Grid Views' (set to 'Default Profile (Correspondent)'). A search bar at the bottom right says 'Search grid data'. The grid displays the following loan data:

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	Actions
<a href="#">2100084600</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084599</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084598</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084597</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084596</a> 	Homebuyer	Happy	C_Registered	12/07/2021		...
<a href="#">2100084595</a>	Homebuyer	Jolly	C_Registered		11/01/2021	...
<a href="#">2100084594</a> 	Homebuyer	Happy	C_Registered	11/22/2021	11/01/2021	...
<a href="#">2100084593</a>	America	Andy	C_Registered	12/06/2021		...
<a href="#">2100084592</a>	Bunny	Bugs	C_Registered			...

## CHANGE YOUR PASSWORD

1. Click on  User Profile.

2. Click  User Settings.



3. Click on the Password /Security tab.

4. Click Change Password,

5. Enter information, Click Save.

 User Settings ×

[My Profile](#) [Password / Security](#)

**Password Recovery**

[Change Recovery Question !\[\]\(6ca75ad544d6eb980d5dcc4968f043c6\_img.jpg\)](#)

**Change Password**

[Change Password !\[\]\(877c95708f4b5ca891f25939ee2f3b04\_img.jpg\)](#)

Current Password  
 

New Password  
 

>Password must meet standard organizational security requirements.

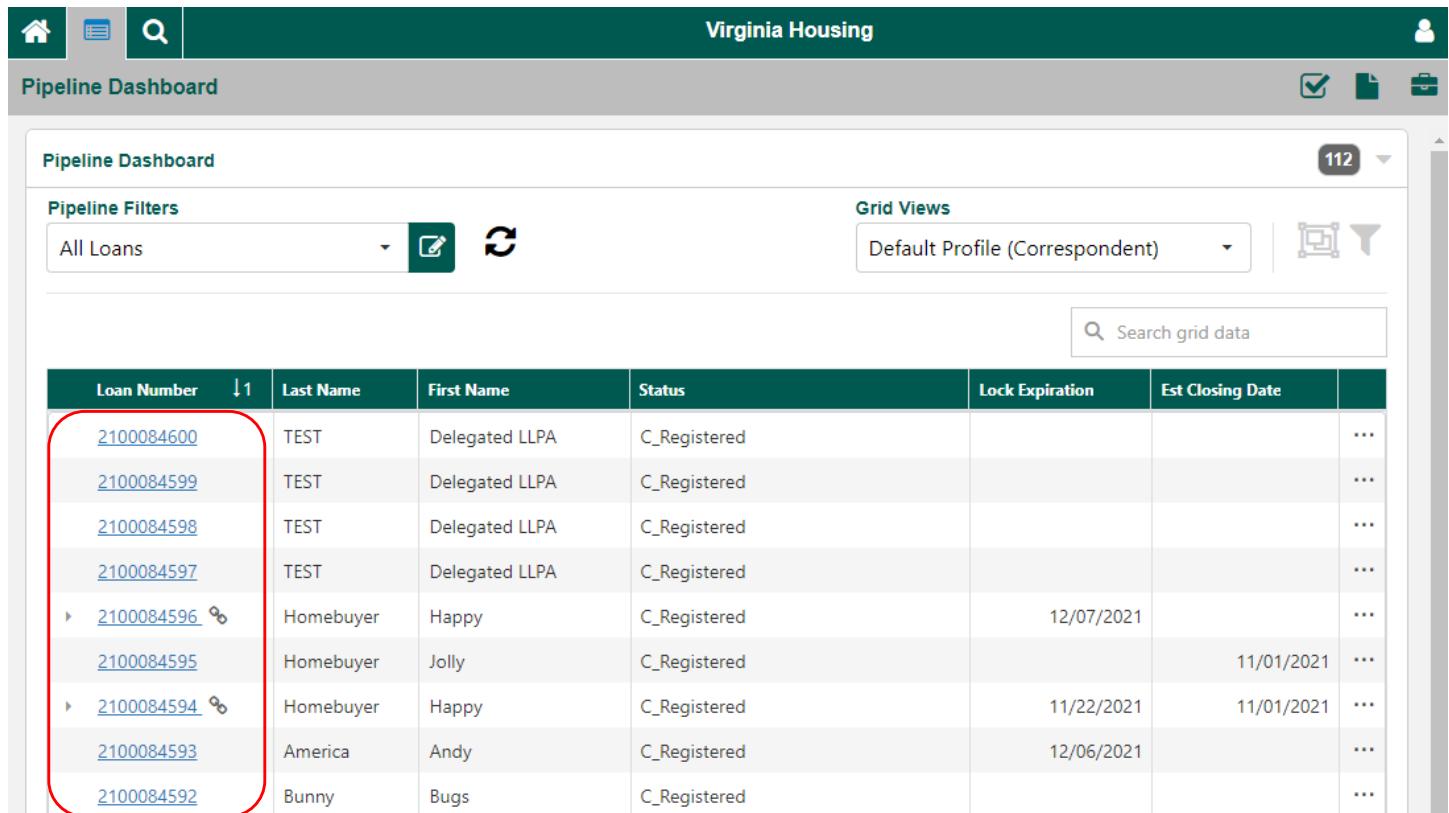
Confirm Password  
 

Must match password above.

[Cancel](#) [Save](#)

## ACCESS AN EXISTING LOAN

Pipeline Dashboard – Click the Loan Number link.

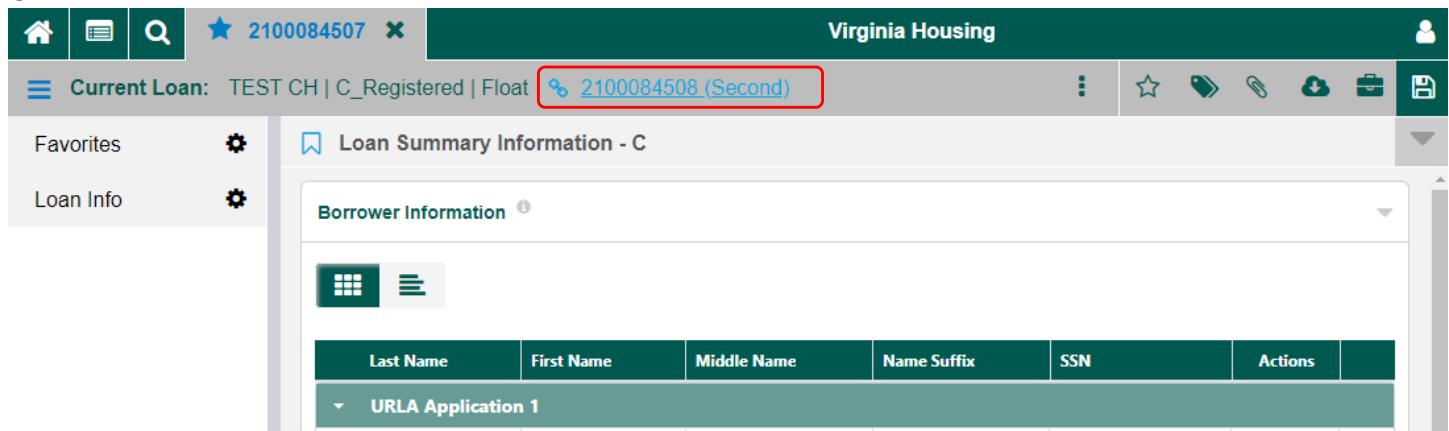


The screenshot shows the Virginia Housing Pipeline Dashboard. At the top, there are navigation icons (Home, List, Search) and a title 'Virginia Housing'. Below the title is a 'Pipeline Dashboard' section. On the left, there are 'Pipeline Filters' (set to 'All Loans') and 'Grid Views' (set to 'Default Profile (Correspondent)'). On the right, there is a search bar ('Search grid data') and a '112' badge. The main area is a grid table with columns: 'Loan Number', 'Last Name', 'First Name', 'Status', 'Lock Expiration', 'Est Closing Date', and 'Actions'. The 'Loan Number' column contains links to individual loan records, with the first few links highlighted by a red box.

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	Actions
<a href="#">2100084600</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084599</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084598</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084597</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084596</a>	Homebuyer	Happy	C_Registered	12/07/2021		...
<a href="#">2100084595</a>	Homebuyer	Jolly	C_Registered		11/01/2021	...
<a href="#">2100084594</a>	Homebuyer	Happy	C_Registered	11/22/2021	11/01/2021	...
<a href="#">2100084593</a>	America	Andy	C_Registered	12/06/2021		...
<a href="#">2100084592</a>	Bunny	Bugs	C_Registered			...

## ACCESS A PLUS LOAN

Click the Loan Number link.



The screenshot shows the Virginia Housing MCP interface. At the top, there are navigation icons (Home, List, Search) and a title 'Virginia Housing'. The top bar also displays the current loan information: 'Current Loan: TEST CH | C\_Registered | Float' followed by a link '2100084508\_(Second)' which is highlighted with a red box. Below the top bar, there are 'Favorites' and 'Loan Info' sections. The main content area is titled 'Loan Summary Information - C' and contains a 'Borrower Information' section. This section includes a table with columns: 'Last Name', 'First Name', 'Middle Name', 'Name Suffix', 'SSN', and 'Actions'. A sub-section titled 'URLA Application 1' is also visible.

## SEARCH FOR A LOAN

Click search icon, enter loan data. Note: You can search by name, address, loan # (complete or partial info).

**Recent Loans**

- 2100084511 | **Test2, Test** 123 Test Ave Midlothian VA 23114
- 2100084507 | **CH, TEST** 123 Test Ave Midlothian VA 23114
- 2100084593 | **America, Andy** 601 S Belvidere Street Richmond VA 23220
- 2100084488 | **Smith, Bob** 825 Park Ave Westmoreland VA 22443
- 2100084505 | **TEST, Delegated LLPA** 6307 Midnight Drive Mechanicsville VA 23111
- 2100084501 | **TEST, Sales Price Limits** 789 Title Place Covington VA 24293
- 2100084516 | **Test3, Test** 123 Test St Midlothian VA 23112
- 2100084500 | **TEST, Regrsn AMI Limit** 123 Happy Days Road Richmond VA 24327
- 2100084508 | **CH, TEST** 123 Test Ave Midlothian VA 23114
- 2100084499 | **TEST, Regrsn Conforming Loan Limit** 6854 Mortgage Way Norton VA 24293

## MEGA MENU AND PAGE SEARCH

Click Mega Menu icon to see Correspondent Pages.

**Current Loan:** Test Test2 | C\_Registered | Float [2100084513 \(Second\)](#)

**Borrower Information**

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	Actions
URLA Application 1								

Available Pages/Workflow Collections are reflected, Click to access.

**Correspondent**

- [1003](#)
- [URLA](#)
- [Correspondent Pages](#)

[Can't find your page? View full Site Map.](#)

# FAVORITES DRAWER

Click Show Favorites Drawer icon.

Virginia Housing

Current Loan: Test Test2 | C\_Registered | Float 2100084513 (Second)

Loan Summary Information - C

Last Name First Name Middle Name Name Suffix SSN Date of Birth Home Phone E-mail Actions

URLA Application 1

Test2	Test			789-47-3892						

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Favorites Drawer is a side panel including Favorites and Loan Info. Both sections are customizable.

Virginia Housing

Current Loan: Test Test2 | C\_Registered | Float 2100084513 (Second)

Favorites

Loan Summary Information - C

URLA

Attachments

Dates - C

Delegated Submission

Property/Targeted Area Limits

Submissions - Packages/Documents

Loan Info

Base Loan Amount: \$95,000.00

CLTV: 98.0000%

Household Comp... # of Household M... # of Wage Earners # of Minors

Single 1 YYYY YYYY

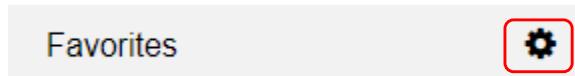
Annual Househol... Homeownership ... Gift/Grant

60,000.00 mm/dd/yyyy Yes No

Click and drag to resize.

# CUSTOMIZE THE FAVORITES DRAWER

1. Click on Gear icon.



2. Click on the items you want to add. Click Save icon.

Virginia Housing

Current Loan: Test Test2 | C\_Registered | Float 2100084513\_(Second)

Loan Summary Information - C

Last Name	First Name	Middle Name	Name Suffix	SSN	Actions
Test2	Test			789-47-3892	

Household Information

Household Com... # of Household... # of Wage Earn... # of Minors

3. Saved Favorites are reflected each time you log in.

Favorites

- Loan Summary Information - C
- URLA
- Attachments
- Dates - C
- Delegated Submission
- Property/Targeted Area Limits
- Submissions - Packages/Docu...
- Loan Info

Base Loan Amount: \$95,000.00

CLTV: 98.0000%

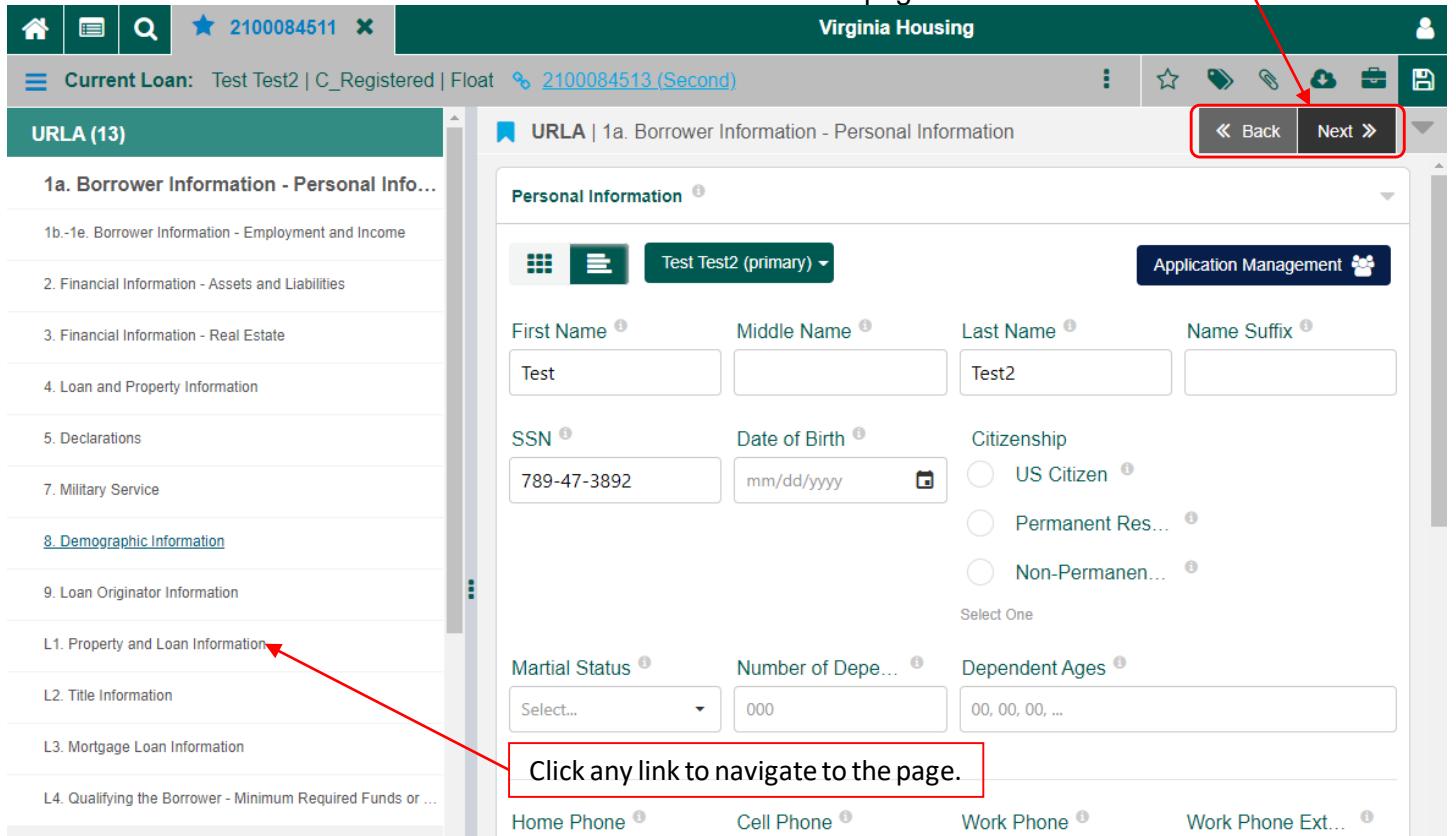
Interest Rate: 3.2500%

Virginia Housing Attributes

# WORKFLOW COLLECTIONS

Workflow Collections are a group of pages preceded with the  icon.

The URLA workflow collection includes all of the 13 URLA related pages.



Click to navigate between pages.

URLA (13)

1a. Borrower Information - Personal Info...

1b.-1e. Borrower Information - Employment and Income

2. Financial Information - Assets and Liabilities

3. Financial Information - Real Estate

4. Loan and Property Information

5. Declarations

7. Military Service

8. Demographic Information

9. Loan Originator Information

L1. Property and Loan Information

L2. Title Information

L3. Mortgage Loan Information

L4. Qualifying the Borrower - Minimum Required Funds or ...

URLA | 1a. Borrower Information - Personal Information

Personal Information

Test Test2 (primary)

Application Management

First Name: Test

Middle Name:

Last Name: Test2

Name Suffix:

SSN: 789-47-3892

Date of Birth: mm/dd/yyyy

Citizenship:  US Citizen

Permanent Res...

Non-Permanen...

Martial Status: Select...

Number of Depen...: 000

Dependent Ages: 00, 00, 00, ...

Home Phone:

Cell Phone:

Work Phone:

Work Phone Ext...:

Click any link to navigate to the page.

**Note:** The Correspondent Pages workflow Collection contains all of the pages available to Correspondent Lenders.

## Correspondent Pages (11)

### Loan Summary Information - C

Dates - C

Delegated Submission

Mortgage Insurance VH

Grant

Limit Violations/Product and Pricing Validation

Loan Exceptions VH

Property/Targeted Area Limits

Submissions - Packages/Documents

Attachments

Comments

## LINKS

Click links for pop up page.

[Taxes](#) ⓘ

0.00

[Hazard Ins](#) ⓘ

\$000,000.00

[Other Ins/RD Fee](#) ⓘ

lock 0.00

[MI Monthly Amt](#) ⓘ

0.00

## PANELS

Panels can be collapsed or expanded by clicking the ▲ icon or clicking on a panel header.

[Loan Summary Information - C](#)

[Borrower Information](#) ⓘ

[Household Information](#)

[Virginia Housing Attributes](#)

[Utilities/Attachments](#)

[Property Information](#)

[APR/AMI/Income/Ratios/AUS](#)

Loan Type

Loan Amount

LTV

PITI

[Government Loan Data](#)

[Dates](#)

[Virginia Housing Loan Involvement](#)

[Lender Information - Correspondent](#)

▲

# TOGGLE BUTTONS

Click Details View to expose fields and Application Management Button.

**Borrower Information**

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Actions
TEST	Dave			587-40-3984	04/20/1985			684	 
									 

Click button to add another loan 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
<b>URLA Application 1</b>					
TEST	Dave	04/20/1985	587-40-3984	Borrower	 
Test	Sally	09/25/1979	573-68-4396	CoBorrower	 

**Add Application**

**Cancel**

Click to toggle between borrowers.

Dave TEST (primary) 

URLA Application 1

Dave TEST (primary)  
Sally Test

**Borrower Information**



Dave TEST (primary) 

**Application Management** 

Last Name 

TEST

First Name 

Dave

Middle Name 

Name Suffix 

SSN 

587-40-3984

Date of Birth 

04/20/1985

Home Phone 

(\_\_\_\_) \_\_\_\_-\_\_\_\_

E-mail 

FICO TransUnion 

684

FICO Experian 

685

FICO Equifax 

686

Median FICO 

 685

Credit Reference # 

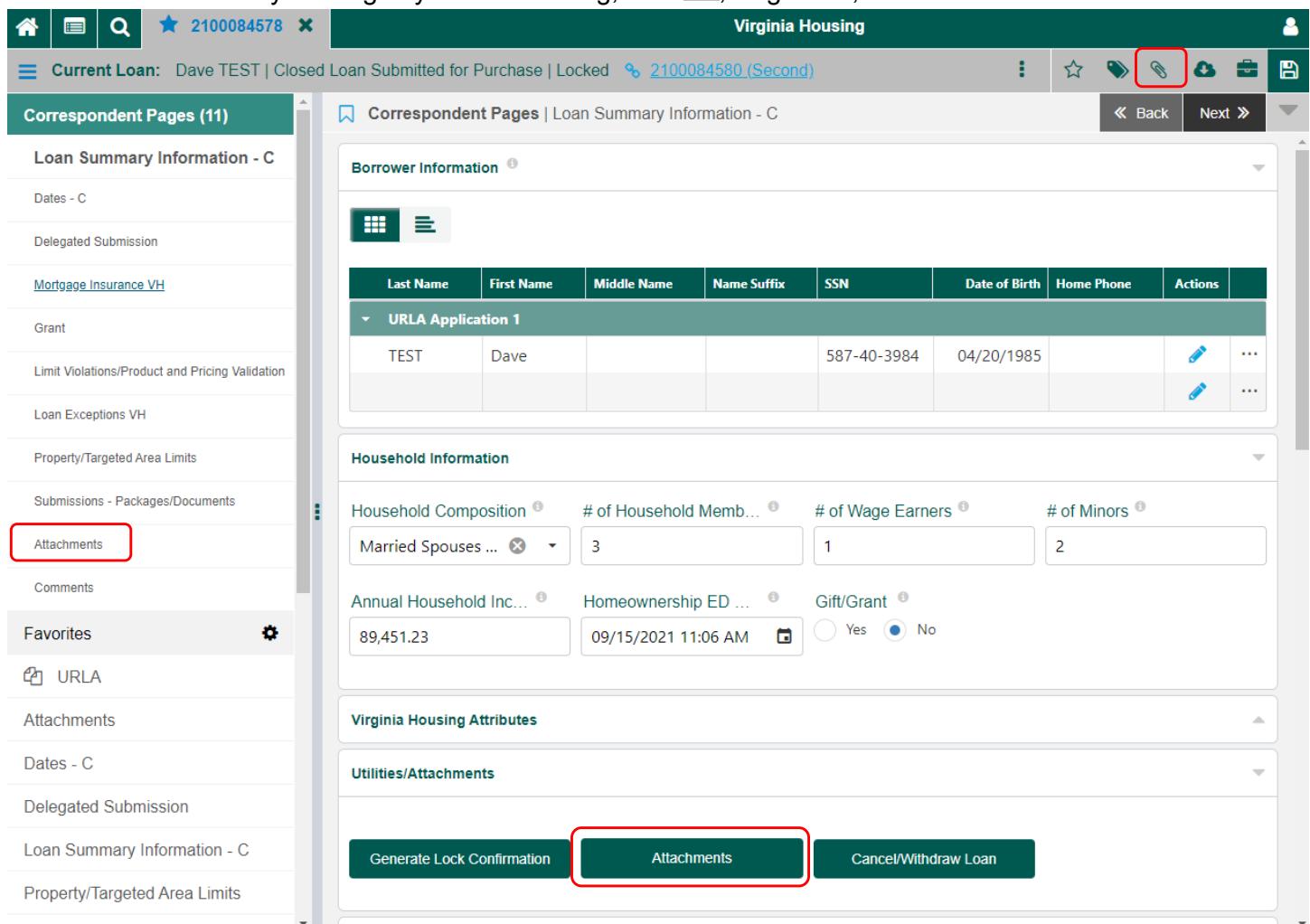
First Time Homebuyer 

Nontraditional Credit 

Mailing/Property Addre... 

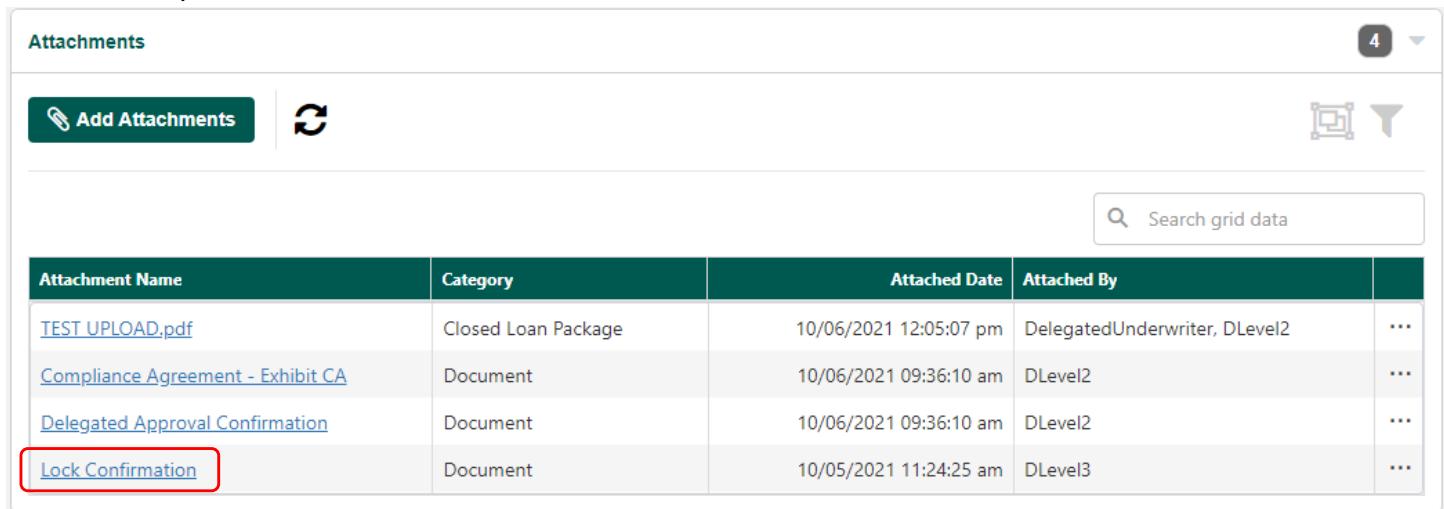
# ACCESS ATTACHMENTS

Access Attachments by clicking any of the following, Icon , Page Link, or Button.



The screenshot shows the Virginia Housing software interface. The top navigation bar includes icons for Home, List, Search, and a star, followed by the loan number 2100084578 and a close button. The title 'Virginia Housing' is in the top right. The main content area is titled 'Correspondent Pages (11)' and shows 'Loan Summary Information - C'. A sidebar on the left lists various document categories, with 'Attachments' highlighted by a red box. The main content area displays 'Borrower Information' and 'Household Information' sections, and a 'Virginia Housing Attributes' section. At the bottom of the main content area, there are three buttons: 'Generate Lock Confirmation', 'Attachments' (highlighted by a red box), and 'Cancel/Withdraw Loan'.

Click link to open a document.

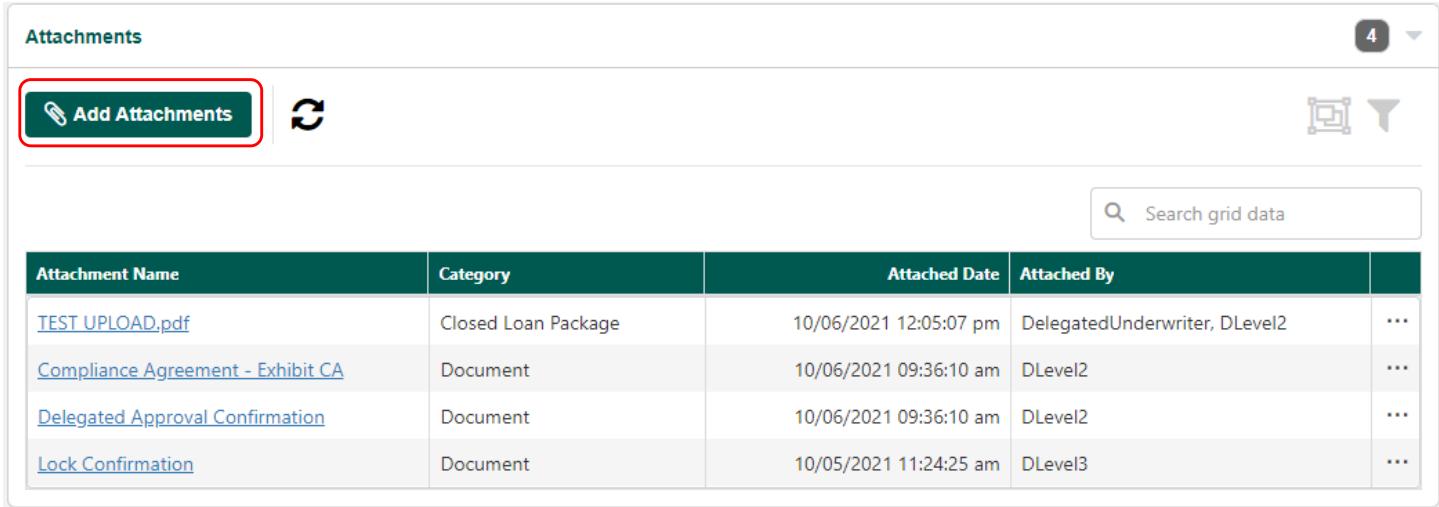


The screenshot shows an 'Attachments' grid interface. The top bar includes 'Attachments' and a '4' in a notification box. Below are buttons for 'Add Attachments' and a refresh icon. A search bar at the top right says 'Search grid data'. The main area is a table with columns: 'Attachment Name', 'Category', 'Attached Date', and 'Attached By'. The table contains several rows, with the last row, 'Lock Confirmation', highlighted by a red box.

Attachment Name	Category	Attached Date	Attached By
TEST UPLOAD.pdf	Closed Loan Package	10/06/2021 12:05:07 pm	DelegatedUnderwriter, DLevel2
Compliance Agreement - Exhibit CA	Document	10/06/2021 09:36:10 am	DLevel2
Delegated Approval Confirmation	Document	10/06/2021 09:36:10 am	DLevel2
Lock Confirmation	Document	10/05/2021 11:24:25 am	DLevel3

# UPLOAD ATTACHMENTS

1. Click Add Attachments button.



Attachments

**Add Attachments** 4 Search grid data

Attachment Name	Category	Attached Date	Attached By	...
<a href="#">TEST UPLOAD.pdf</a>	Closed Loan Package	10/06/2021 12:05:07 pm	DelegatedUnderwriter, DLevel2	...
<a href="#">Compliance Agreement - Exhibit CA</a>	Document	10/06/2021 09:36:10 am	DLevel2	...
<a href="#">Delegated Approval Confirmation</a>	Document	10/06/2021 09:36:10 am	DLevel2	...
<a href="#">Lock Confirmation</a>	Document	10/05/2021 11:24:25 am	DLevel3	...

2. Drop and Drag or Browse for your file.
3. Select an Attachment Category and add a Comment.
4. Click Upload Attachment button.

**Add Attachment** x

**Loan Summary** ▼

**Loan Number:** 2100084578 **Property Address:** 6307 Midnight Dr  
**Borrowers:** Dave TEST (Primary) **MECHANICSVILLE, VA**  
**County:** 23111 **HANOVER**

**Drag & Drop Attachments Here**

**Browse for Files...**

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category Comment

--Select-- Comment

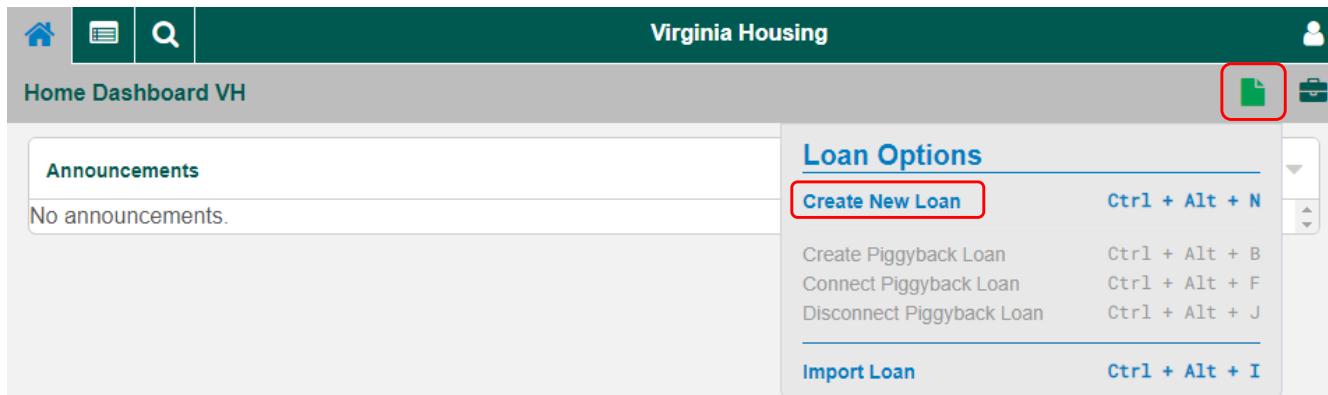
**Cancel** **Upload Attachment**

**Format and File Size Requirements:**

- Must be a PDF
- 200 MB maximum file size
- Grayscale (*black and white*) is preferred
- Scan at 300 dpi for ideal results (*higher is not better*)
- Upload Underwriting and/or Closed Loan packages as one PDF.
- Documents with pictures (*like appraisals*) need to be scanned in color.
- Color documents can be uploaded as a separate PDF since the rest of the file is grayscale.

## CREATE A NEW LOAN MANUALLY

1. Click Loan Options icon.
2. Click Create New Loan.



3. Land on P&P New Loan Page. Enter Information. \* Required Fields.
4. **Client Selection** - select “Correspondent” in the Channel and “Main” in the Operations Center dropdown list.

**Client Selection**

Client *	Channel *	Operations Center *
Example Correspondent	Correspondent	Main

Lender Loan Number

5. **Borrower Information** – Enter borrower(s) First and Last name and SSN. Check box for First Time Homebuyer if applicable.

**Borrower Information**

First Name *	Middle Name	Last Name *	Name Suffix
John		Wick	
SSN *	<input type="text" value="584-53-6658"/> <input checked="" type="checkbox"/> First Time Homebuyer <input type="checkbox"/> Nontraditional Credit		

For more details on adding another Borrower see [TOGGLE BUTTONS](#).

## 6. Property Information – Enter the property information.

**Property Information**

Property Street * ⓘ	Property Unit Number ⓘ	Units * ⓘ	
123 Daisey Lane		1	
Property City * ⓘ	Property Zip * ⓘ	State * ⓘ	County * ⓘ
Richmond	23235	VA	CHESTERFIELD
Property Type * ⓘ	Occupancy Type * ⓘ	Year Property Built ⓘ	Square Footage ⓘ
Single Family Detached	Owner Occupied	2015	1952
<b>Targeted Area</b> ⓘ <input checked="" type="radio"/> Yes <input type="radio"/> No			
<a href="#">Link to Targeted Area website</a>			

**Targeted Area Webpage**

\* Required fields

* Address 1: 123 Happy Lane	State: Virginia
Address 2:	* Zip Code: 23116
* City: Mechanicsville	<b>Search</b>
<b>Enter Address and click “Search”</b>	

Results will appear below. Enter results in Loan Information screen.

**Search Results**

Click on a column heading for sorting.

	Address 1	Address 2	City	State	Zip Code	Targeted Area
Select	123 Happy Lane		MECHANICSVILLE	VA	23116	No

## 7. Combined Credit & Household Information – Enter the Median FICO, Household Members, Annual Income (Household), AUS, and Rating.

<b>Combined Credit &amp; Household Information</b>			<b>AUS Information</b>
Median FICO * ⓘ	Annual Income (Household) * ⓘ		AUS * ⓘ
725	85,000.00		Fannie Mae
Household Members * ⓘ	Annual Qualifying Income ⓘ	AMI % ⓘ	AUS Rating ⓘ
1			Approve/Eligible

8. **Loan Information** – Enter data in the following fields:

- Application Date – *Date 6 required application data points were obtained.*
- Lien Position
- Loan Purpose
- Mortgage Type
- Rate Type
- Sales Price - *If this is a refinance, enter the Appraised Value into the Sales Price field.*
- Est. Appraised Value
- Base Loan Amount
- Down Payment Amount
- PLUS 2<sup>nd</sup> Mortgage Amount – *If there is no Virginia Housing Plus 2<sup>nd</sup> enter 0.00 (must be whole dollar amount).*
- Available Cash - *This field is only used for product eligibility, inflate assets to see all eligible products.*
- Other Financing – *If there are multiple liens enter TOTAL. If no other financing enter 0.00.*
- VH Employee – *If Borrower is an employee of Virginia Housing check the box.*
- SPARC - *If the loan is a SPARC loan, please select SPARC from the dropdown box.*

**Loan Information**

Application Date * <small>①</small>	Sales Price * <small>①</small>	
10/08/2021 <input type="button" value="Calendar"/>	205,000.00	
Lien Position * <small>①</small>	Est Appraised Value * <small>①</small>	Available Cash * <small>①</small>
First <input type="button" value="X"/>	205,000.00	85,000.00
Loan Purpose * <small>①</small>	Base Loan Amount * <small>①</small>	LTV <small>①</small>
Purchase <input type="button" value="X"/>	<input type="button" value="Lock"/> 195,000.00	<input type="button" value="Lock"/> 95.1220%
Mortgage Type * <small>①</small>	Down Payment Amount * <small>①</small>	CLTV <small>①</small>
FHA <input type="button" value="X"/>	<input type="button" value="Lock"/> 8,000.00	<input type="button" value="Lock"/> 95.1220% <input data-bbox="1188 1480 1209 1507" type="checkbox" value="VH Employee"/> <small>①</small>
Rate Type * <small>①</small>	PLUS 2nd Mortgage Amo... * <small>①</small>	Other Financing <small>①</small>
Fixed <input type="button" value="X"/>	<input type="button" value="Lock"/> 2,000.00	<input type="button" value="Lock"/> \$000,000.00 <input type="button" value="Select..."/> <small>①</small>

When an amount greater than 0.00 is entered the Sub Financing panel is enabled, otherwise it remains disabled.

9. **Sub Financing Itemization** – If panel is enabled make selection for PLUS then enter applicable amounts.

**Sub Financing Itemization**

Will there be a Virginia Housing PLUS 2nd Mortgage? \* ⓘ

Yes  No

If there is a PLUS 2<sup>nd</sup> select Yes.

**PLUS 2nd MTG \* ⓘ**

2,000.00 Enter the amount of the PLUS 2<sup>nd</sup>

**Third Mortgage ⓘ**

\$000,000.00

If there is other financing in addition to the PLUS 2nd, it must be itemized here (enter in values for the 3rd and 4th Mortgage Fields).

**Fourth Mortgage ⓘ**

\$000,000.00

If there is no Other Financing, you can leave these fields blank.

**Summary**

Subordinate Financing Amt ⓘ    \$000,000.00

Other Financing ⓘ    \$000,000.00

10. **Product Parameters** - Click Get Eligible Products.

**Product Parameters**

**Borrower Preference ⓘ** **Target Price \* ⓘ** **Product Name Contains ⓘ**

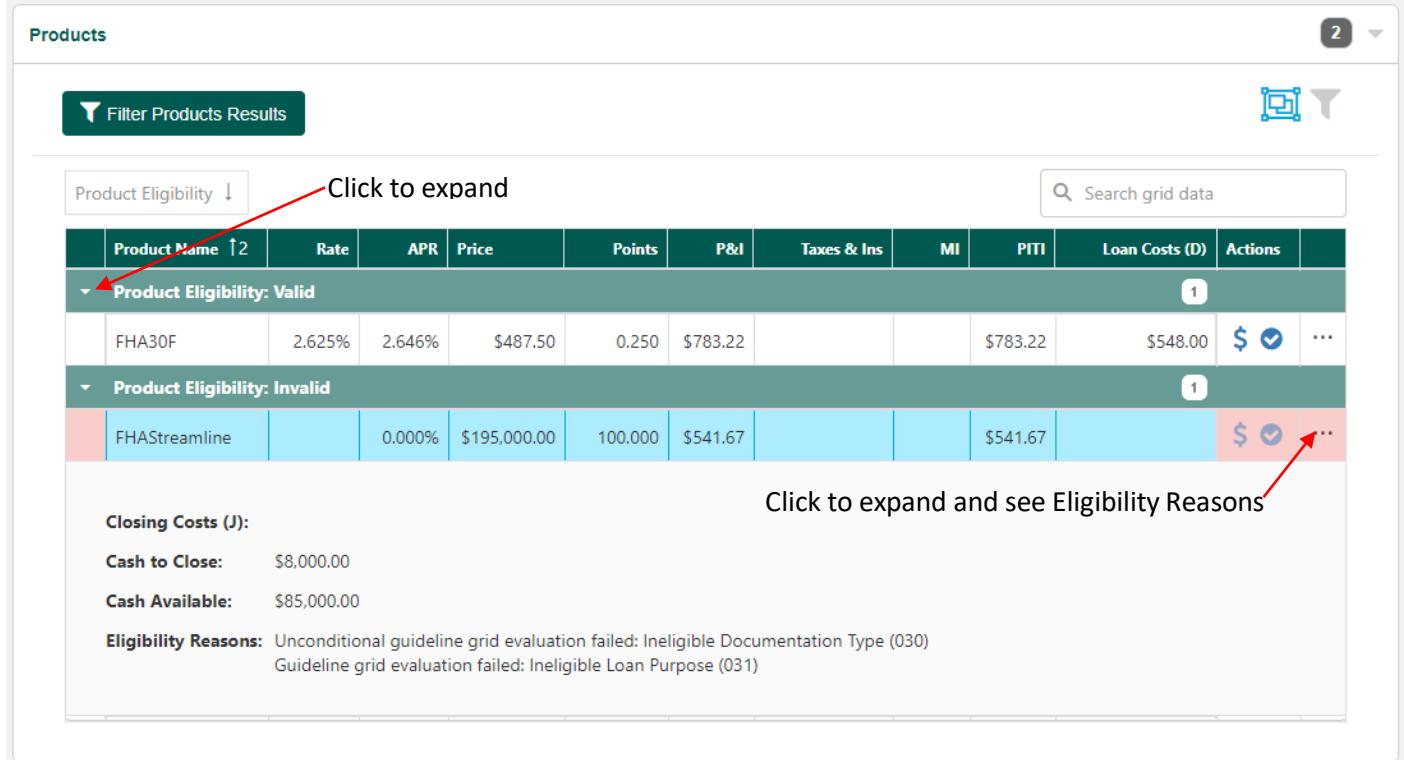
Target Price

**Mortgage Types \* ⓘ** **Terms \* ⓘ** **Rate Types \* ⓘ** **Lock Periods \* ⓘ**

<input type="checkbox"/> Conventional	<input checked="" type="checkbox"/> 30 Year	<input checked="" type="checkbox"/> Fixed	<input type="checkbox"/> 30
<input checked="" type="checkbox"/> FHA		<input type="checkbox"/> ARM	<input type="checkbox"/> 45
<input type="checkbox"/> HELOC			<input checked="" type="checkbox"/> 60
<input type="checkbox"/> Non-Conforming			<input type="checkbox"/> 90
<input type="checkbox"/> Other			
<input type="checkbox"/> Reverse			
<input type="checkbox"/> USDA/Rural Housing Service			
<input type="checkbox"/> VA			

**Get Eligible Products**

11. Products – To select Product, click  icon.



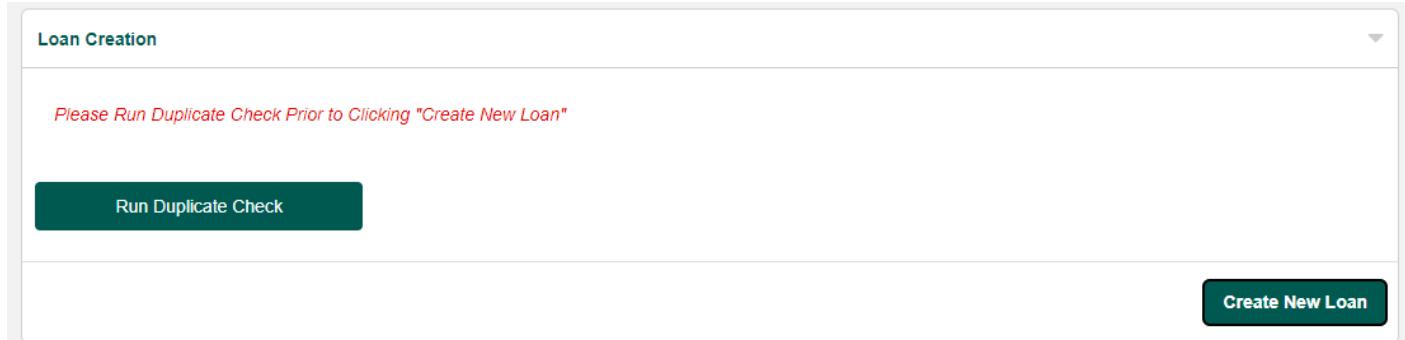
Product Eligibility 

Click to expand

Search grid data

	Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions
▼ Product Eligibility: Valid <span style="float: right;">1</span>											
	FHA30F	2.625%	2.646%	\$487.50	0.250	\$783.22			\$783.22	\$548.00	 
▼ Product Eligibility: Invalid <span style="float: right;">1</span>											
	FHASTreamline		0.000%	\$195,000.00	100.000	\$541.67			\$541.67		 
Click to expand and see Eligibility Reasons											
<b>Closing Costs (J):</b> <b>Cash to Close:</b> \$8,000.00 <b>Cash Available:</b> \$85,000.00 <b>Eligibility Reasons:</b> Unconditional guideline grid evaluation failed: Ineligible Documentation Type (030) Guideline grid evaluation failed: Ineligible Loan Purpose (031)											

12. Loan Creation – Click Run Duplicate Check. Click Create New Loan.



Loan Creation

Please Run Duplicate Check Prior to Clicking "Create New Loan"

Run Duplicate Check

Create New Loan

If no duplicates are found this message will pop up.



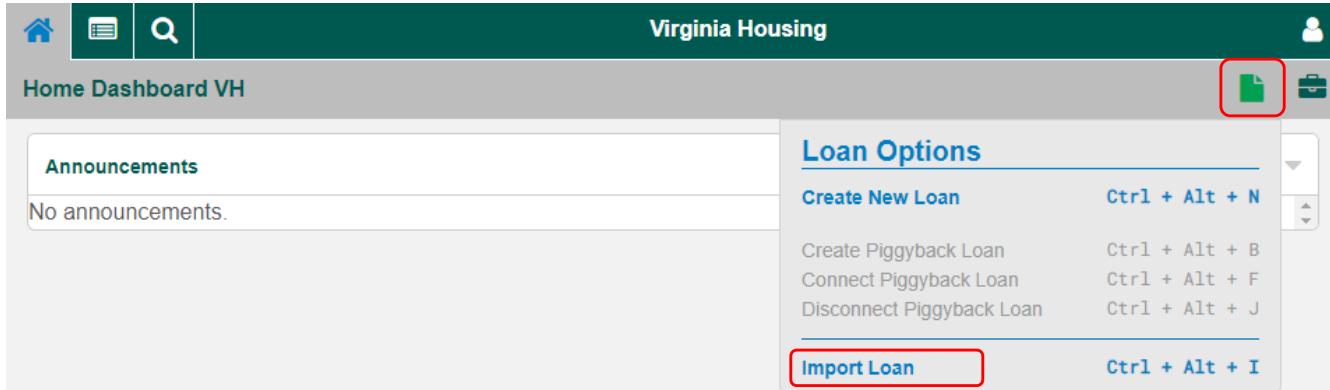
If duplicates are found the loan can still be created, the system notifies the Virginia Housing Lock Desk. You will not be able to lock the loan until the duplicate flag is removed by Virginia Housing.

## IMPORT TO CREATE A NEW LOAN - URLA 3.4 file

**Note:** Export file must be in **XML** format.

1. Click Loan Options icon.

2. Click Import Loan.



3. Import Loan window pops up, make selections as shown below, click Import. **\*** Required Fields.

The 'Import Loan' window is open. It contains the following fields:

- Loan File Type \***: A dropdown menu with 'Mapping Sets' selected, which is highlighted in yellow. A message 'Must Select Mapping Sets' is displayed below it.
- Mapping Set \***: A dropdown menu with 'iLAD\_MISMO34\_Import' selected, which is highlighted in yellow. Below it, there are two options: 'CSV Import' and 'XML import', with 'XML import' being the selected option (highlighted in blue). A message 'Must Select iLAD\_MISMO34\_Import' is displayed below the dropdown.
- Import File \***: A file selection field showing 'Tom Test 1.2.xml' with a 'Browse files, select xml' button.
- How to Import this Loan**: A dropdown menu with 'Insert into New Loan' selected, which is highlighted in yellow. A message 'Must Select Insert into New Loan' is displayed below it.
- Loan Number**: A dropdown menu with 'System Generated Loan Number' selected, which is highlighted in yellow. A message 'Must Select System Generated Loan Number' is displayed below it.
- Loan Status**: A dropdown menu.
- Client Selection \***: A dropdown menu with 'Example Correspondent' selected, which is highlighted in yellow. A message 'Your Company' is displayed next to it.
- Channel \***: A dropdown menu with 'Correspondent' selected, which is highlighted in yellow. A message 'Select Correspondent' is displayed below it.
- Operations Center \***: A dropdown menu with 'Main' selected, which is highlighted in yellow. A message 'Select Main' is displayed below it.
- Cancel** and **Import** buttons at the bottom.

This window pops up during import process.

Please wait...

Import in progress...

Message will pop up once import is completed.

✓ Import Successful.



4. Land on Home Dashboard. Click Loan number to access newly created loan.

5. Click Products and Pricing icon.

Products and Pricing window pops up. Review each panel and enter any missing data.

6. **Client Selection** - Select “Correspondent” in the Channel and “Main” in the Operations Center dropdown list.

7. **Borrower Information** – Enter borrower(s) First and Last name and SSN. Check box for First Time Homebuyer if applicable.

**Borrower Information**

Tom TEST ▾

First Name * ⓘ	Middle Name ⓘ	Last Name * ⓘ	Name Suffix ⓘ
Tom		TEST	
SSN * ⓘ			
684-60-8136	<input checked="" type="checkbox"/> First Time Homebuyer ⓘ <input type="checkbox"/> Nontraditional Credit ⓘ		

For more details on adding another Borrower see [TOGGLE BUTTONS](#).

8. **Property Information** – Enter the property information.

**Property Information**

Property Street * ⓘ	Property Unit Number ⓘ	Units * ⓘ	
6307 Midnight Drive		1	
Property City * ⓘ	Property Zip * ⓘ	State * ⓘ	County * ⓘ
Mechanicsville	23111	VA	HANOVER
Property Type * ⓘ	Occupancy Type * ⓘ	Year Property Built ⓘ	Square Footage ⓘ
Single Family Detach...	Owner Occupied	YYYY	
Targeted Area ⓘ			
<input checked="" type="checkbox"/> Targeted Area <input type="radio"/> Yes <input type="radio"/> No			

9. **Combined Credit & Household Information** – Enter the Median FICO, Household Members, Annual Income (Household), AUS, and Rating.

<b>Combined Credit &amp; Household Information</b>		<b>AUS Information</b>
Median FICO * ⓘ	Annual Income (Household) * ⓘ	AUS ⓘ
695	82,000.00	Fannie Mae
Household Members * ⓘ	Annual Qualifying Income ⓘ	AUS Rating ⓘ
1	0	Accept/Eligible

10. **Loan Information** – Enter data in the following fields:

- Application Date – *Date 6 required application data points were obtained.*
- Lien Position
- Loan Purpose
- Mortgage Type
- Rate Type
- Sales Price - *If this is a refinance, enter the Appraised Value into the Sales Price field.*
- Est. Appraised Value
- Base Loan Amount
- Down Payment Amount
- PLUS 2<sup>nd</sup> Mortgage Amount – *If there is no Virginia Housing Plus 2<sup>nd</sup> enter 0.00 (must be whole dollar amount).*
- Available Cash - *This field is only used for product eligibility, inflate assets to see all eligible products.*
- Other Financing – *If there are multiple liens enter TOTAL. If no other financing enter 0.00.*
- VH Employee – *If Borrower is an employee of Virginia Housing check the box.*
- SPARC - *If the loan is a SPARC loan, please select SPARC from the dropdown box.*

**Loan Information**

Application Date * ⓘ	Sales Price * ⓘ		
10/07/2021	165,000.00		
Lien Position * ⓘ	Est Appraised Value * ⓘ	Available Cash * ⓘ	
First	165,000.00	85,000.00	
Loan Purpose * ⓘ	Base Loan Amount * ⓘ	LTV ⓘ	
Purchase	155,000.00	93.9394%	
Mortgage Type * ⓘ	Down Payment Amount * ⓘ	CLTV ⓘ	
Conventional	7,000.00	95.7576%	
Rate Type * ⓘ	PLUS 2nd Mortgage ... * ⓘ	Other Financing ⓘ	SPARC ⓘ
Fixed	3,000.00	0.00	Select...

When an amount greater than 0.00 is entered the Sub Financing panel is enabled, otherwise it remains disabled.

**11. Sub Financing Itemization** – If panel is enabled make selection for PLUS then enter applicable amounts. Click Next.

**Sub Financing Itemization**

Will there be a Virginia Housing PLUS 2nd Mortgage? \* ⓘ

Yes  No

If there is a PLUS 2<sup>nd</sup> select Yes.

**PLUS 2nd MTG \* ⓘ**

3,000.00 Enter the amount of the PLUS 2<sup>nd</sup>

**Third Mortgage ⓘ**

\$000,000.00

If there is other financing in addition to the PLUS 2nd, it must be itemized here (enter in values for the 3rd and 4th Mortgage Fields).

**Fourth Mortgage ⓘ**

\$000,000.00

If there is no Other Financing, you can leave these fields blank.

**Summary**

Subordinate Financing Amt ⓘ

3,000.00

Other Financing ⓘ

0.00

**Cancel** **« Back** **Next »** **Save and Exit**

**12. Product Parameters** - Click Get Eligible Products.

**Product Parameters**

Borrower Preference ⓘ Target Price \* ⓘ Product Name Contains ⓘ

Target Price ▾ 100

**Mortgage Types \* ⓘ**

Conventional  FHA  HELOC  Non-Conforming  Other  Reverse  USDA/Rural Housing Service  VA

**Terms \* ⓘ**

30 Year

**Rate Types \* ⓘ**

Fixed  ARM

**Lock Periods \* ⓘ**

30  45  60  90

**Get Eligible Products**

13. Products – To select Product, click  icon. Click Save and Exit.

Products 3

Product Eligibility ↓ Click to expand Search grid data

	Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PI	Actions
▼ Product Eligibility: Valid <span style="float: right;">2</span>										
	C30F_CONV	3.125%	3.128%	-\$193.75	-0.125	\$663.98			\$663.98	 <span style="margin-left: 10px;">...</span>
	C30F_CONV_NO_MI	4.875%	4.878%	-\$193.75	-0.125	\$820.27			\$820.27	 <span style="margin-left: 10px;">...</span>
▼ Product Eligibility: Invalid <span style="float: right;">1</span>										
	REO30F_CONDO		2.875%	\$155,000.00	100.000	\$643.08			\$643.08	 <span style="margin-left: 10px;">...</span>

Click to expand and see Eligibility Reasons ...

**Loan Costs (D):**

**Closing Costs (J):** \$186.00

**Cash to Close:** \$10,183.15

**Cash Available:** \$85,000.00

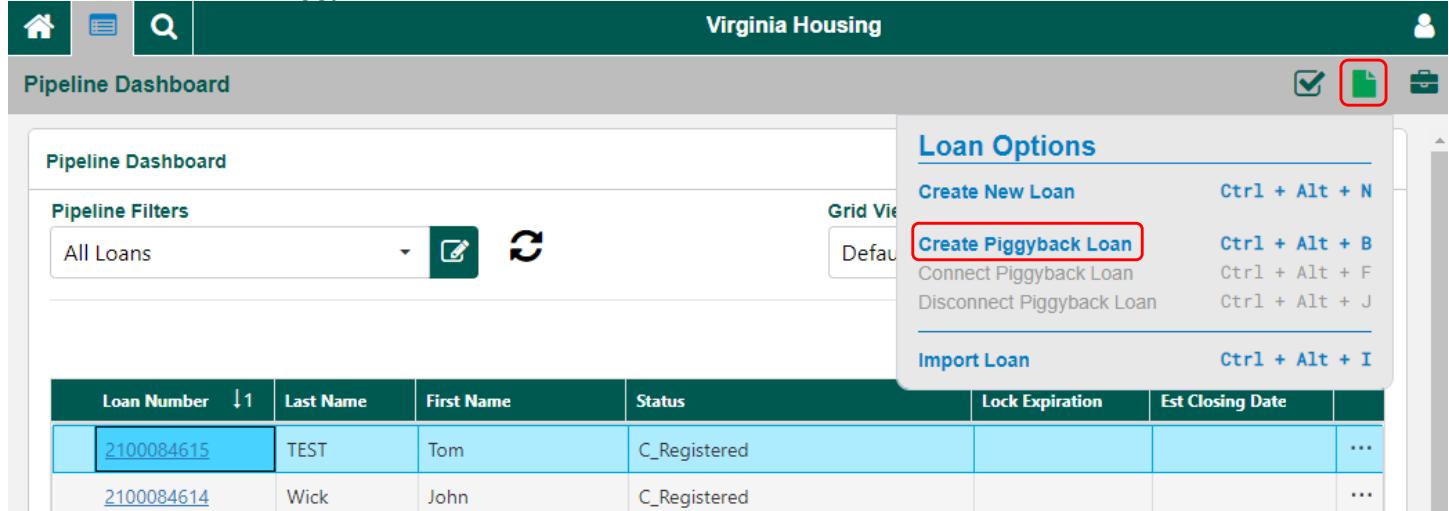
**Eligibility Reasons:** Guideline grid evaluation failed: Ineligible Property Type (035)

« Back
Next »
Save and Exit

## CREATE A PLUS SECOND LOAN

**Note:** The first mortgage must be created prior to creating a Plus Loan.

1. On the Pipeline Dashboard, locate the first mortgage, Click the loan to highlight it.
2. Click Loan Options  icon
3. Click Create Piggyback Loan.



Pipeline Dashboard

Pipeline Filters

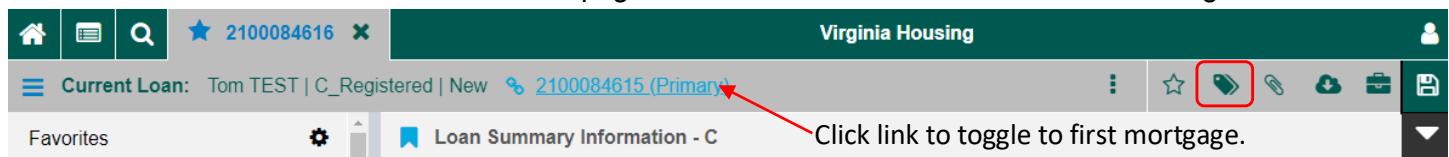
Loan Options

- Create New Loan **Ctrl + Alt + N**
- Create Piggyback Loan** **Ctrl + Alt + B**
- Connect Piggyback Loan **Ctrl + Alt + F**
- Disconnect Piggyback Loan **Ctrl + Alt + J**

Import Loan **Ctrl + Alt + I**

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	...
2100084615	TEST	Tom	C_Registered			...
2100084614	Wick	John	C_Registered			...

4. Loan is created, land on the LSI – C page in the new loan. Click Products and Pricing  icon.

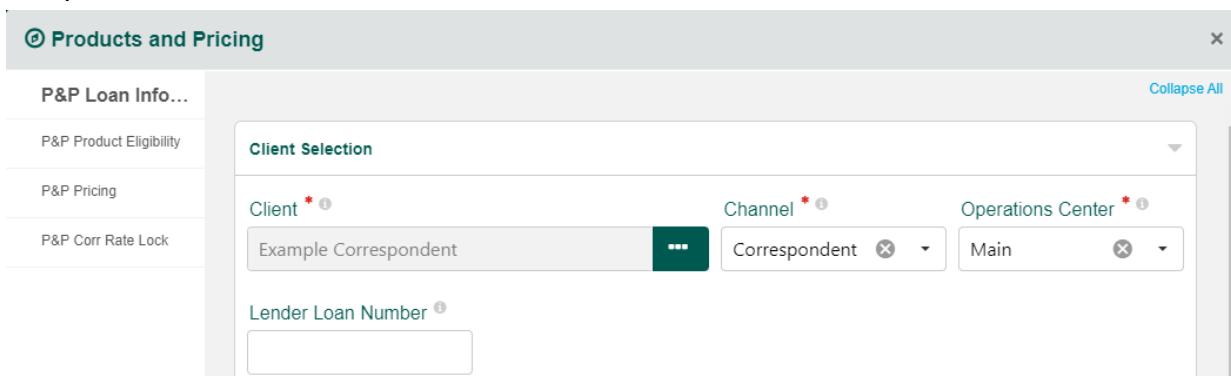


Current Loan: Tom TEST | C\_Registered | New [2100084615 \(Primary\)](#)

Click link to toggle to first mortgage.

Products and Pricing window pops up. Review each panel and enter any missing data.

5. **Client Selection** - Select “Correspondent” in the Channel and “Main” in the Operations Center dropdown list.



Products and Pricing

P&P Loan Info...

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Client Selection

Client \* ⓘ Example Correspondent

Channel \* ⓘ Correspondent

Operations Center \* ⓘ Main

Lender Loan Number ⓘ

6. **Borrower Information** – Enter borrower(s) First and Last name and SSN. Check box for First Time Homebuyer if applicable.

**Borrower Information**

Tom TEST ▾

First Name * ⓘ	Middle Name ⓘ	Last Name * ⓘ	Name Suffix ⓘ
Tom		TEST	
SSN * ⓘ			
684-60-8136	<input checked="" type="checkbox"/> First Time Homebuyer ⓘ <input type="checkbox"/> Nontraditional Credit ⓘ		

For more details on adding another Borrower see [TOGGLE BUTTONS](#).

7. **Property Information** – Enter the property information.

**Property Information**

Property Street * ⓘ	Property Unit Number ⓘ	Units * ⓘ	
6307 Midnight Drive		1	
Property City * ⓘ	Property Zip * ⓘ	State * ⓘ	County * ⓘ
Mechanicsville	23111	VA	HANOVER
Property Type * ⓘ	Occupancy Type * ⓘ	Year Property Built ⓘ	Square Footage ⓘ
Single Family Detach...	Owner Occupied	YYYY	
Targeted Area ⓘ			
<input checked="" type="checkbox"/> Targeted Area <input type="radio"/> Yes <input type="radio"/> No			

8. **Combined Credit & Household Information** – Enter the Median FICO, Household Members, Annual Income (Household), AUS, and Rating.

<b>Combined Credit &amp; Household Information</b>		<b>AUS Information</b>
Median FICO * ⓘ	Annual Income (Household) * ⓘ	AUS ⓘ
695	82,000.00	Fannie Mae
Household Members * ⓘ	Annual Qualifying Income ⓘ	AUS Rating ⓘ
1	0	Accept/Eligible

9. **Loan Information** – Enter data in the following fields:

- Application Date – *Date 6 required application data points were obtained.*
- Lien Position
- Loan Purpose
- Mortgage Type
- Rate Type
- Sales Price - *If this is a refinance, enter the Appraised Value into the Sales Price field.*
- Est. Appraised Value
- Base Loan Amount
- Down Payment Amount
- PLUS 2<sup>nd</sup> Mortgage Amount – *Enter 0.00 (must be whole dollar amount).*
- Available Cash - *This field is only used for product eligibility, inflate assets to see all eligible products.*
- Other Financing – *Enter amount of first mortgage.*
- VH Employee – *If Borrower is an employee of Virginia Housing check the box.*
- SPARC - *If the loan is a SPARC loan, please select SPARC from the dropdown box.*

**Loan Information**

Application Date * 	Sales Price * 		
10/07/2021 	165,000.00		
Lien Position * 	Est Appraised Value * 	Available Cash * 	
Second  	165,000.00	285,000.00	
Loan Purpose * 	Base Loan Amount * 	LTV 	
Purchase  	 3,000.00	 1.8182%	
Mortgage Type * 	Down Payment Amount * 	CLTV 	
Conventional  	 7,000.00	 95.7576%	<input type="checkbox"/> VH Employee 
Rate Type * 	PLUS 2nd Mortgage A... * 	Other Financing 	SPARC 
Fixed  	 0.00	 155,000.00	

**10. Sub Financing Itemization – Panel is disabled for PLUS loans. Click Next.**

**Sub Financing Itemization**

Will there be a Virginia Housing PLUS 2nd Mortgage? \* ⓘ

Yes  No

Second Mortgage \* ⓘ

\$000,000.00

Third Mortgage ⓘ

\$000,000.00

Fourth Mortgage ⓘ

\$000,000.00

**Summary**

Subordinate Financing Amt ⓘ  0.00

Other Financing ⓘ  155,000.00

**Cancel** **« Back** **Next »** **Save and Exit**

**11. Product Parameters - Click Get Eligible Products.**

**Product Parameters**

Borrower Preference ⓘ Target Price \* ⓘ Product Name Contains ⓘ

Target Price  100

Mortgage Types \* ⓘ

Conventional  FHA  HELOC  Non-Conforming  Other  Reverse  USDA/Rural Housing Service  VA

Terms \* ⓘ

30 Year  15 Year  20 Year  25 Year  35 Year

Rate Types \* ⓘ

Fixed  Adjustable  ARM

Lock Periods \* ⓘ

30  45  60  90

**Get Eligible Products**

12. Products – To select Product, click  icon. Click Save and Exit.

Products 2

Product Eligibility  Click to expand

Search grid data

	Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Actions	
▼	<b>Product Eligibility: Valid</b> <span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px; font-size: 0.8em;">1</span>										
	PLUS_2nd_MTG	3.125%	3.125%	-\$3.75	-0.125	\$12.85			\$676.83	 	...
▼	<b>Product Eligibility: Invalid</b> <span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px; font-size: 0.8em;">1</span>										
	ASSUMPTION_PLUS		0.000%	\$3,000.00	100.000	\$8.33			\$672.31	 	...

Loan Costs (D):

Closing Costs (J): Click to expand and see Eligibility Reasons

Cash to Close: \$7,000.00

Cash Available: \$285,000.00

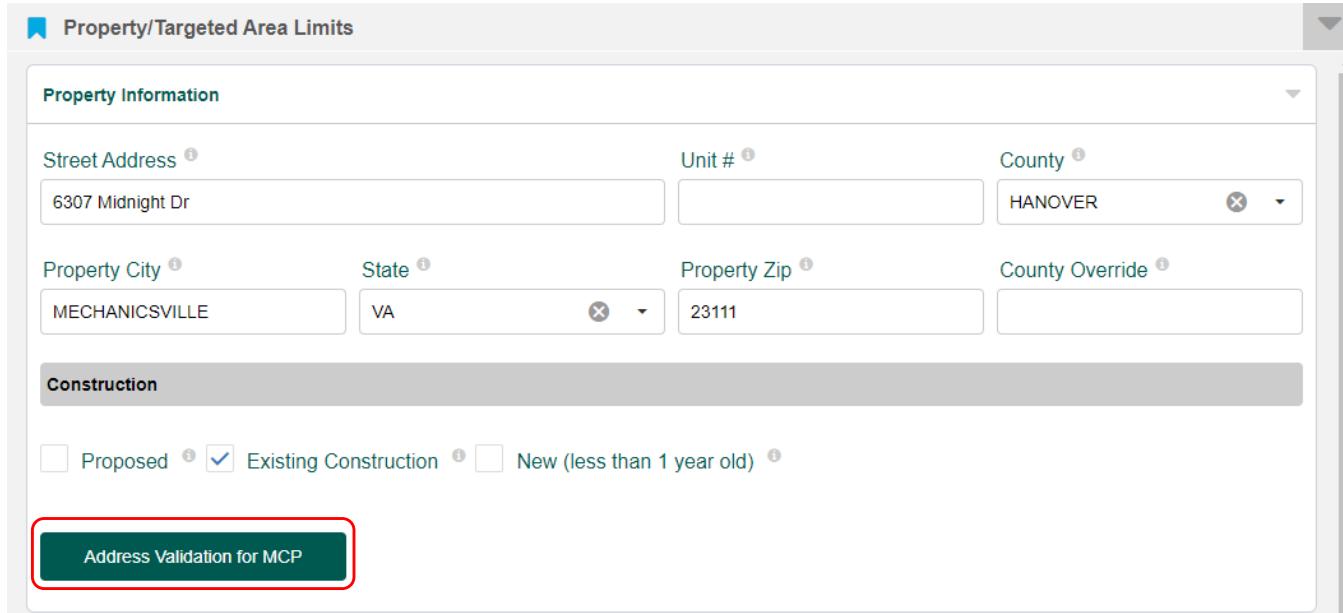
Eligibility Reasons: Invalid product combo solution.

# ADDRESS VALIDATION AND GEOCODING

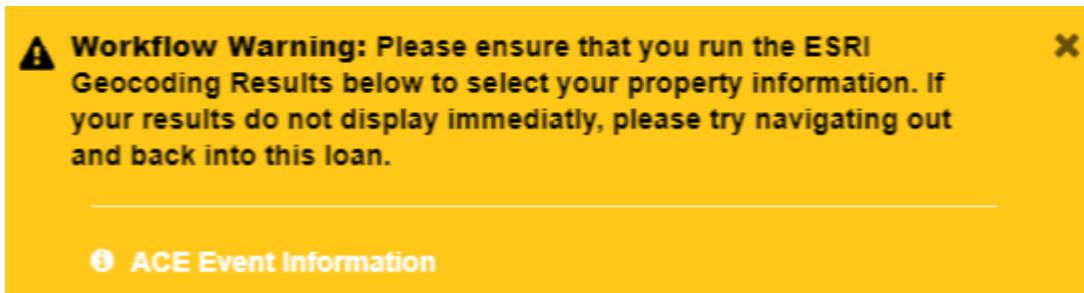
**Note:** The Address Validation Utility does not need to be run on Plus 2nds.

1. Navigate to the Property/Targeted Area Limits page. Click the **Address Validation** button.

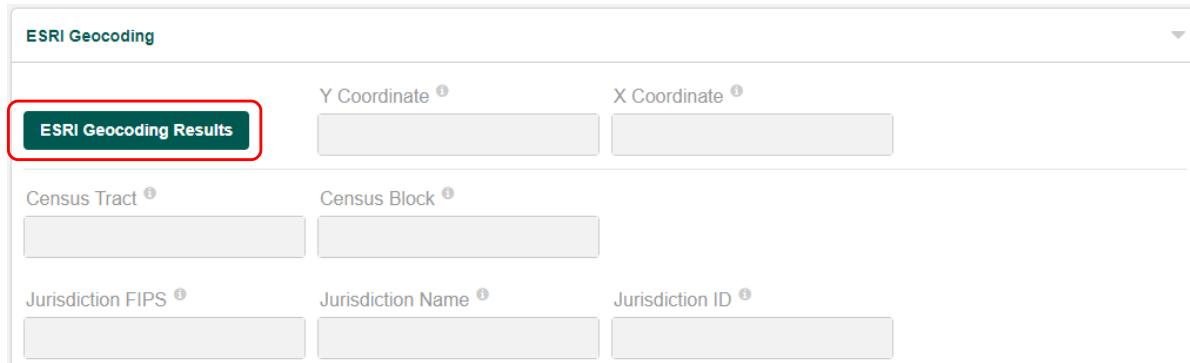


The screenshot shows the 'Property/Targeted Area Limits' page. It includes fields for Street Address (6307 Midnight Dr), Unit #, County (HANOVER), Property City (MECHANICSVILLE), State (VA), Property Zip (23111), and County Override. Below these are 'Construction' and 'Address Validation for MCP' sections. The 'Address Validation for MCP' button is highlighted with a red box.

2. This warning window will pop up instructing you to go to run the ESRI Geocoding Results. The Address validation may take to 1 – 3 minutes. Try leaving and returning to the loan to see results.



3. Click the **ESRI Geocoding Results** button.



The screenshot shows the 'ESRI Geocoding' page with fields for Y Coordinate, X Coordinate, Census Tract, Census Block, Jurisdiction FIPS, Jurisdiction Name, and Jurisdiction ID. The 'ESRI Geocoding Results' button is highlighted with a red box.

4. Select the address with the highest match accuracy. Click **Update**.

**ESRI Geocoding Address Results**

Select the appropriate address below to populate the ESRI Geocoding fields.

Selected	Score	AddressStreet1	AddressCity	AddressState	AddressZipCode	Longitude	Latitude
<input checked="" type="radio"/>	100	6307 Midnight Dr	MECHANICSVILLE	VA	23111	-77.321922318292408	37.631819038252864
<input type="radio"/>	79	6308 Midnight Dr	MECHANICSVILLE	VA	23111	-77.321927360409774	37.631872958158795

**Cancel** **Update**

The Geocoding information will fill in.

**ESRI Geocoding**

**ESRI Geocoding Results**

Y Coordinate ⓘ	X Coordinate ⓘ	
-77.321922318292408	37.631819038252864	
Census Tract ⓘ	Census Block ⓘ	
321002	2	
Jurisdiction FIPS ⓘ	Jurisdiction Name ⓘ	Jurisdiction ID ⓘ
51085	Hanover County	47

**Note:** It is unusual, however if no results appear, a pop-up box will indicate no address matches found. If this happens click cancel. You will be able to lock the loan.

**ESRI Geocoding Address Results**

Select the appropriate address below to populate the ESRI Geocoding fields.

No Address Matches Found

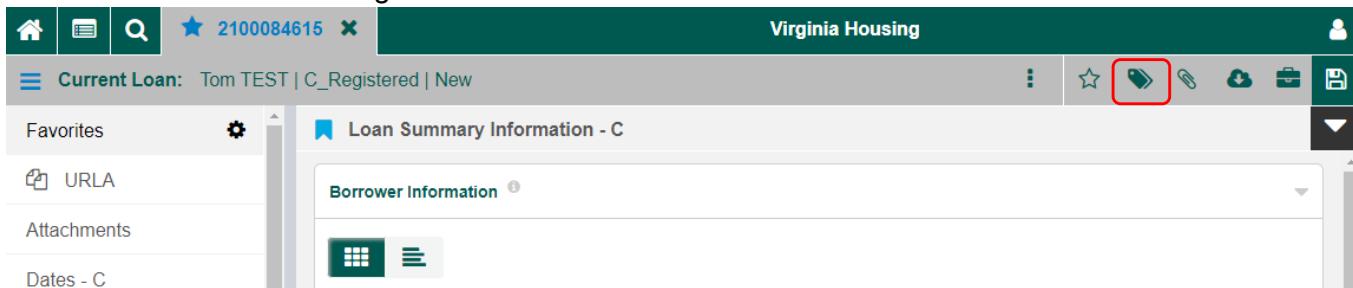
**Cancel** **Update**

5. Click  Save icon.

# LOCK A LOAN INTEREST RATE

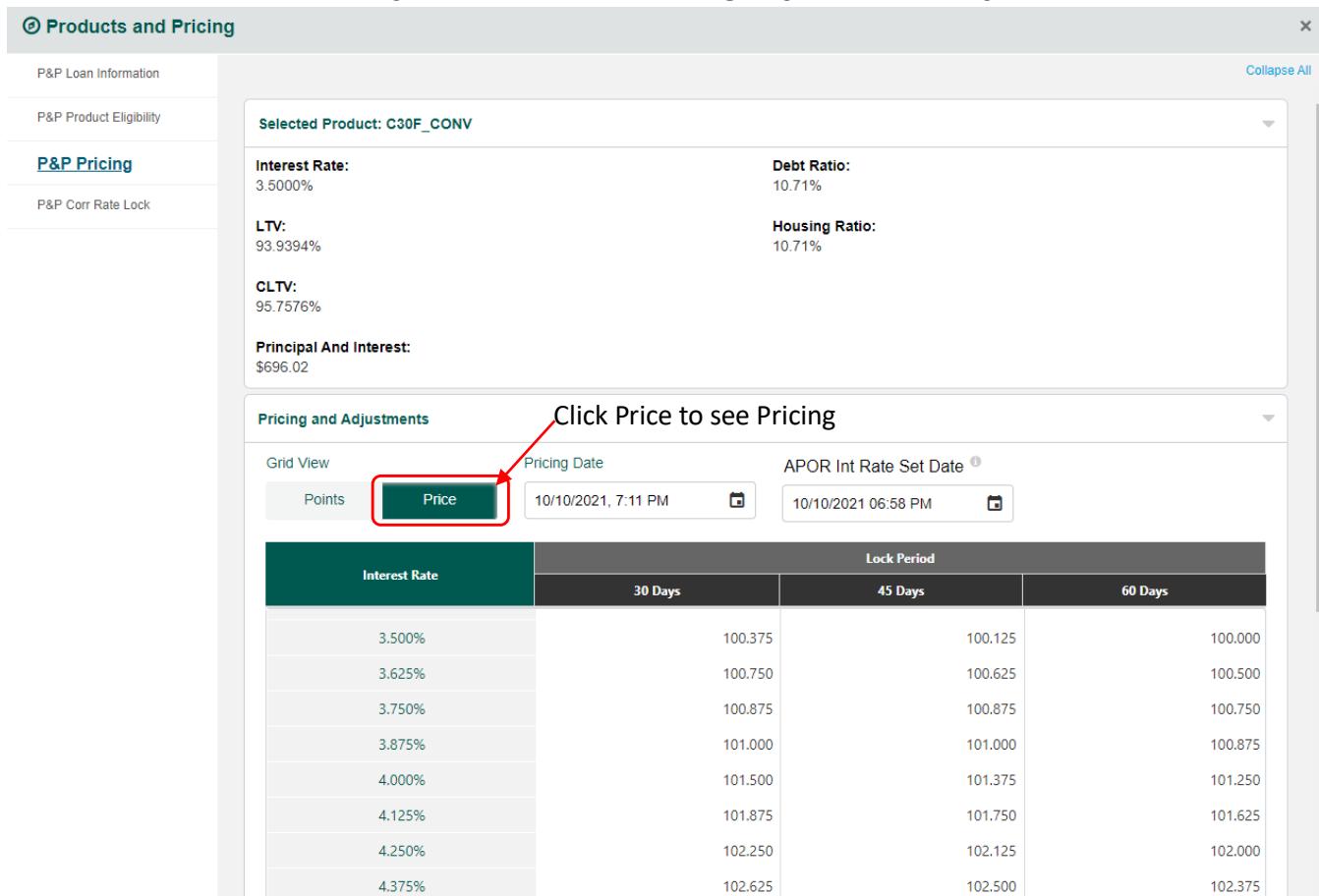
**Note:** For complete Lock-In Policies and Procedures see Chapter 3 of the [Origination Guide](#).

1. Navigate to section 1b. of the URLA Borrower information page, enter income.
2. Run [ADDRESS VALIDATION](#).
3. If conventional with MI ensure the information is entered on the [Mortgage Insurance VH](#) page.
4. Click Products and Pricing  icon.



Products and Pricing window pops up. Review each panel and enter any missing data.

4. In the Products and Pricing Wizard click **P&P Pricing** to get to the Pricing Details.


 A screenshot of the 'Products and Pricing' wizard. The left sidebar shows 'P&P Loan Information', 'P&P Product Eligibility', 'P&P Pricing' (which is selected and highlighted in blue), and 'P&P Corr Rate Lock'. The main panel is titled 'Selected Product: C30F\_CONV'. It contains sections for 'Interest Rate' (3.5000%), 'Debt Ratio' (10.71%), 'LTV' (93.9394%), 'Housing Ratio' (10.71%), 'CLTV' (95.7576%), and 'Principal And Interest' (\$696.02). Below this is a 'Pricing and Adjustments' section with a table. The table has columns for 'Interest Rate', '30 Days', '45 Days', and '60 Days'. The 'Interest Rate' column lists rates from 3.500% to 4.375%. The '30 Days' column lists values from 100.375 to 102.625. The '45 Days' and '60 Days' columns list values from 100.125 to 102.375. A red arrow points to the 'Price' button in the 'Grid View' section of the table, which is highlighted with a red box. The table also includes 'Pricing Date' (10/10/2021, 7:11 PM) and 'APOR Int Rate Set Date' (10/10/2021 06:58 PM).
 

Interest Rate	30 Days	45 Days	60 Days
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250
4.125%	101.875	101.750	101.625
4.250%	102.250	102.125	102.000
4.375%	102.625	102.500	102.375

5. On the Pricing and Adjustments panel select the pricing by clicking appropriate box, selected pricing is reflected in the Adjustments Grid.
6. Click **Next**, land on **P&P Corr Rate Lock** page.

**Products and Pricing**

P&P Loan Information
[Collapse All](#)

**Selected Product: C30F\_CONV**

<b>Interest Rate:</b> 3.5000%	<b>Debt Ratio:</b> 10.71%
<b>LTV:</b> 93.9394%	<b>Housing Ratio:</b> 10.71%
<b>CLTV:</b> 95.7576%	
<b>Principal And Interest:</b> \$696.02	

**Pricing and Adjustments**

Grid View	Pricing Date	APOR Int Rate Set Date
<input style="width: 100px; height: 30px; border: 1px solid #ccc; border-radius: 5px; padding: 5px; margin-right: 10px;" type="button" value="Points"/> <input style="width: 100px; height: 30px; border: 1px solid #0070C0; border-radius: 5px; background-color: #0070C0; color: white; padding: 5px;" type="button" value="Price"/>	<input style="width: 150px; height: 30px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text" value="10/10/2021, 7:11 PM"/> <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px 5px; margin-left: 10px;"></span>	<input style="width: 150px; height: 30px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text" value="10/10/2021 06:58 PM"/> <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px 5px; margin-left: 10px;"></span>

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.125%	98.375	98.125	98.000
3.250%	99.125	98.875	98.750
3.375%	99.875	99.625	99.500
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

**Adjustments Grid**

Adjustment Type	Interest Rate	Margin	Price
Base:	3.375%	0.000%	100.625
↳ System Adjustment	0.125%	0.000%	-0.625
↳ Manual Adjustment	0.000%	0.000%	0.000
<b>Total Adjustment</b>	<b>0.125%</b>	<b>0.000%</b>	<b>-0.625</b>
<b>Net:</b>	<b>3.500%</b>	<b>0.000%</b>	<b>100.000</b>

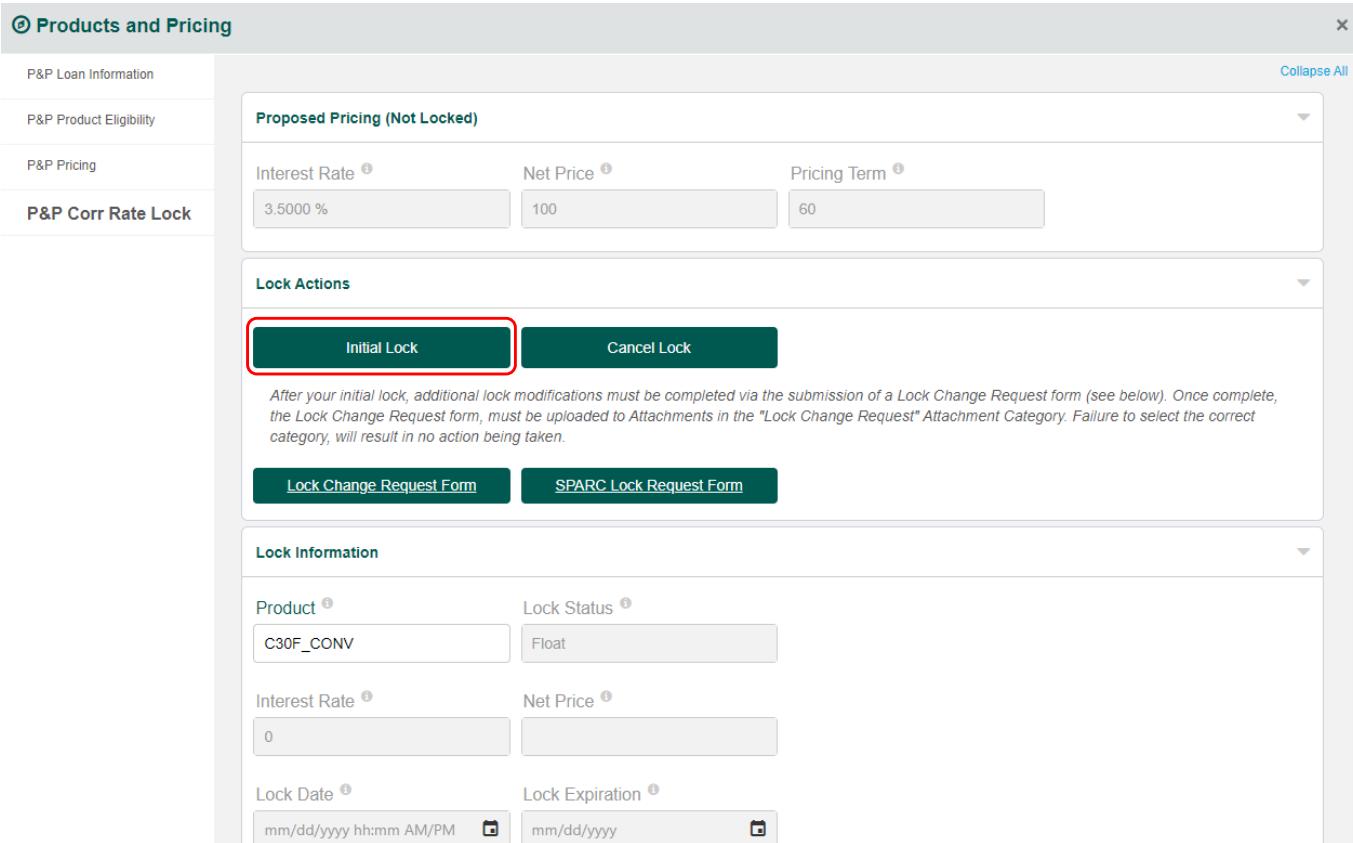
**Add**
**« Back**
**Next »**
**Save and Exit**

**Note:** Loan with a PLUS 2<sup>nd</sup> will reflect a System Adjustment dependent on the Mortgage Product selected.

CONV = 0.125% interest rate adjustment.

FHA = 0.250% interest rate adjustment.

7. Click **Initial Lock** button.



**Products and Pricing**

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

**Proposed Pricing (Not Locked)**

Interest Rate 3.5000 % Net Price 100 Pricing Term 60

**Lock Actions**

**Initial Lock** (highlighted with a red box) Cancel Lock

After your initial lock, additional lock modifications must be completed via the submission of a Lock Change Request form (see below). Once complete, the Lock Change Request form, must be uploaded to Attachments in the "Lock Change Request" Attachment Category. Failure to select the correct category, will result in no action being taken.

[Lock Change Request Form](#) [SPARC Lock Request Form](#)

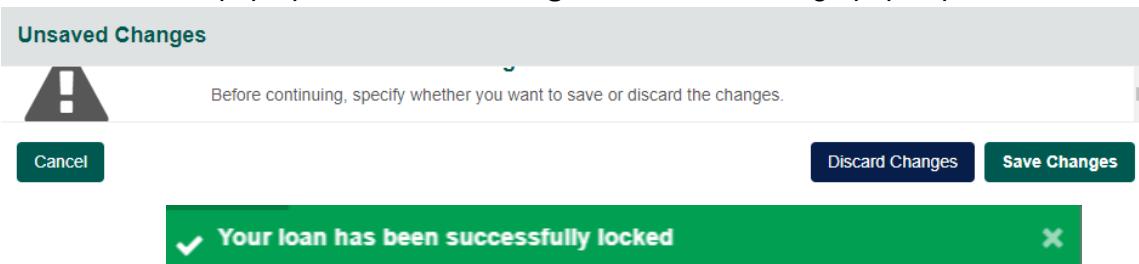
**Lock Information**

Product C30F\_CONV Lock Status Float

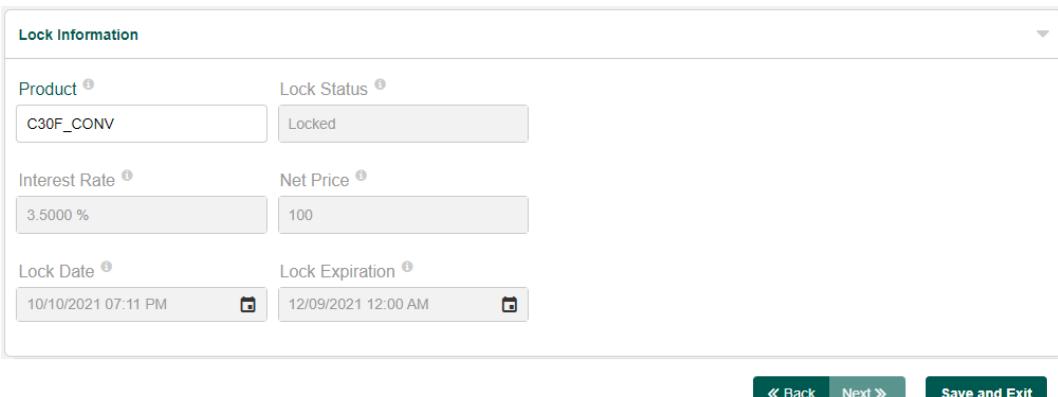
Interest Rate 0 Net Price

Lock Date mm/dd/yyyy hh:mm AM/PM Lock Expiration mm/dd/yyyy

8. This window will pop up. Click **Save Changes**, success message pops up.



9. The Lock information reflects the lock details. Click **Save and Exit**.



**Lock Information**

Product C30F\_CONV Lock Status Locked

Interest Rate 3.5000 % Net Price 100

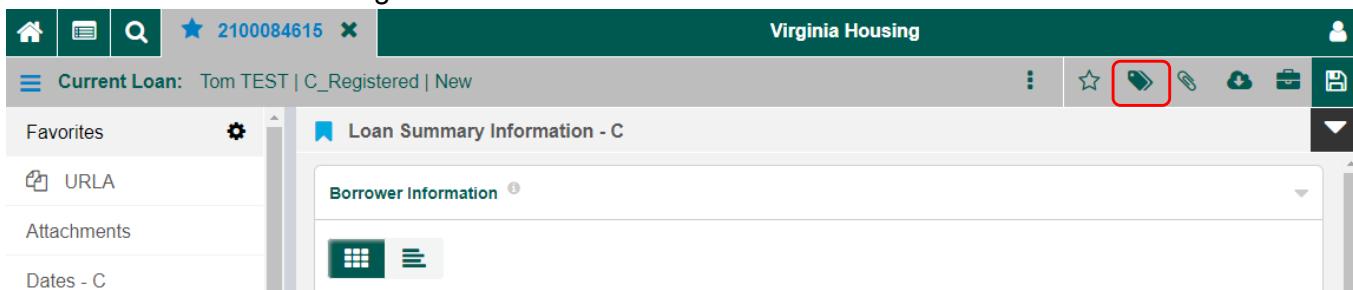
Lock Date 10/10/2021 07:11 PM Lock Expiration 12/09/2021 12:00 AM

**Save and Exit**

# LOCK A SPARC INTEREST RATE

**Note:** For complete Lock-In Policies and Procedures see Chapter 3 of the [Origination Guide](#).

1. Navigate to section 1b. of the URLA Borrower information page, enter income.
2. Run [ADDRESS VALIDATION](#).
3. If conventional with MI ensure the information is entered on the [Mortgage Insurance VH](#) page.
5. Click Products and Pricing  icon.



Products and Pricing window pops up. Review each panel and enter any missing data.

4. In the Products and Pricing Wizard click **P&P Pricing** to get to the Pricing Details.

The screenshot shows the 'Products and Pricing' wizard. On the left, there is a sidebar with 'P&P Loan Information', 'P&P Product Eligibility', 'P&P Pricing' (which is selected and highlighted in blue), and 'P&P Corr Rate Lock'. The main content area is titled 'Selected Product: C30F\_CONV'. It displays various financial ratios and a principal amount. Below this, there is a section titled 'Pricing and Adjustments' with a sub-section 'Click Price to see Pricing'. A red arrow points to the 'Price' button in the grid header, and another red box highlights the 'Price' button. The grid table has columns for 'Interest Rate', '30 Days', '45 Days', and '60 Days'. The data in the grid is as follows:

Interest Rate	30 Days	45 Days	60 Days
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250
4.125%	101.875	101.750	101.625
4.250%	102.250	102.125	102.000
4.375%	102.625	102.500	102.375

5. On the Pricing and Adjustments panel select the pricing by clicking appropriate box, selected pricing is reflected in the Adjustments Grid.
6. Click **Next**, land on **P&P Corr Rate Lock** page.

Products and Pricing

P&P Loan Information
Collapse All

**Selected Product: C30F\_CONV**

<b>Interest Rate:</b> 3.5000%	<b>Debt Ratio:</b> 10.71%
<b>LTV:</b> 93.9394%	<b>Housing Ratio:</b> 10.71%
<b>CLTV:</b> 95.7576%	
<b>Principal And Interest:</b> \$696.02	

P&P Product Eligibility
P&P Pricing
P&P Corr Rate Lock

**Pricing and Adjustments**

Grid View	Pricing Date	APOR Int Rate Set Date	
<input type="radio"/> Points <input checked="" type="radio"/> Price	10/10/2021, 7:11 PM <span style="border: 1px solid #ccc; padding: 2px;"> </span>	10/10/2021 06:58 PM <span style="border: 1px solid #ccc; padding: 2px;"> </span>	
Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.125%	98.375	98.125	98.000
3.250%	99.125	98.875	98.750
3.375%	99.875	99.625	99.500
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

Adjustments Grid
Add

Adjustment Type	Interest Rate	Margin	Price
Base:	3.375%	0.000%	100.625
↳ System Adjustment	0.125%	0.000%	-0.625
↳ Manual Adjustment	0.000%	0.000%	0.000
<b>Total Adjustment</b>	<b>0.125%</b>	<b>0.000%</b>	<b>-0.625</b>
<b>Net:</b>	<b>3.500%</b>	<b>0.000%</b>	<b>100.000</b>

« Back
Next »
Save and Exit

**Note:** Loan with a PLUS 2<sup>nd</sup> will reflect a System Adjustment dependent on the Mortgage Product selected.

CONV = 0.125% interest rate adjustment.

FHA = 0.250% interest rate adjustment.

7. Click **SPARC Lock Request Form** button.

Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Proposed Pricing (Not Locked)

Interest Rate: 3.5000 % Net Price: 100 Pricing Term: 60

Lock Actions

Initial Lock Cancel Lock

After your initial lock, additional lock modifications must be completed via the submission of a Lock Change Request form (see below). Once complete, the Lock Change Request form, must be uploaded to Attachments in the "Lock Change Request" Attachment Category. Failure to select the correct category, will result in no action being taken.

Lock Change Request Form SPARC Lock Request Form

Lock Information

8. Complete and Save the fillable PDF.



Sponsoring Partnerships & Revitalizing Communities

**SPARC Reservation Form**

**SPARC Information**

Purpose: \_\_\_\_\_ Allocation: \_\_\_\_\_

**Sponsor Acknowledgement**

Sponsor Name: \_\_\_\_\_ Approved By (signature): \_\_\_\_\_

**Originating Lender Information**

Originating Lender: \_\_\_\_\_ Lender Loan #: \_\_\_\_\_

Branch Address: \_\_\_\_\_

Loan Officer: \_\_\_\_\_ Lock Contact: \_\_\_\_\_

Lock Contact Email: \_\_\_\_\_ Lock Contact Phone #: \_\_\_\_\_

**Loan Information**

Borrower: \_\_\_\_\_ SSN: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ SSN: \_\_\_\_\_

Property Full Address: \_\_\_\_\_ Targeted Area: \_\_\_\_\_

County: \_\_\_\_\_ Property Type: \_\_\_\_\_

Base Loan Amt: \$ \_\_\_\_\_ Sales Price: \$ \_\_\_\_\_ Appraised Value: \$ \_\_\_\_\_

Loan Program: \_\_\_\_\_ Plus Second: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Outside Sub. Financing: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ Entity: \_\_\_\_\_

9. On the LSI – C page, click the **Attachments** button.

Loan Summary Information - C

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Actions
Wick	John			584-53-6658					 
									 

**Household Information**

Household Composition  # of Household Members  # of Wage Earners  # of Minors 

Select...	1	YYYY	YYYY
-----------	---	------	------

Annual Household Income  Homeownership ED Cours...  Gift/Grant 

85,000.00	mm/dd/yyyy		<input type="radio"/> Yes <input type="radio"/> No
-----------	------------	---	--

**Virginia Housing Attributes**

**Utilities/Attachments**

Generate Lock Confirmation  Attachments 

10. Land on Attachments page, click **Add Attachment**.

Attachments

**Add Attachments**   

No data to display

11. Add Attachment window pops up, Drop and Drag or Browse for your completed SPARC Lock Request. Select SPARC Lock Request in the dropdown list, Comment is optional. Click the **Upload Attachment** button.

**Add Attachment**

**Loan Summary**

<b>Loan Number:</b>	2100084614	<b>Property Address:</b>	123 Daisey Lane
<b>Borrowers:</b>	John Wick (Primary)		Richmond, VA 23235
		<b>County:</b>	CHESTERFIELD

Drag & Drop Attachments Here

**Browse for Files...**

File Name	Size	Actions
SPARC TEST FORM.pdf	411.97 KB	

Total File Count: 1

Attachment Category: SPARC Lock Request

Comment: SPARC Lock Request form completed

**Cancel** **Upload Attachment**

**Upload Completed**  
SPARC TEST FORM.pdf was uploaded successfully.

**Note:** Once uploaded an email is sent to the Virginia Housing Lockdesk. The loan will be manually locked, the Lockdesk will notify you once complete.

**Attachments**

**Add Attachments**

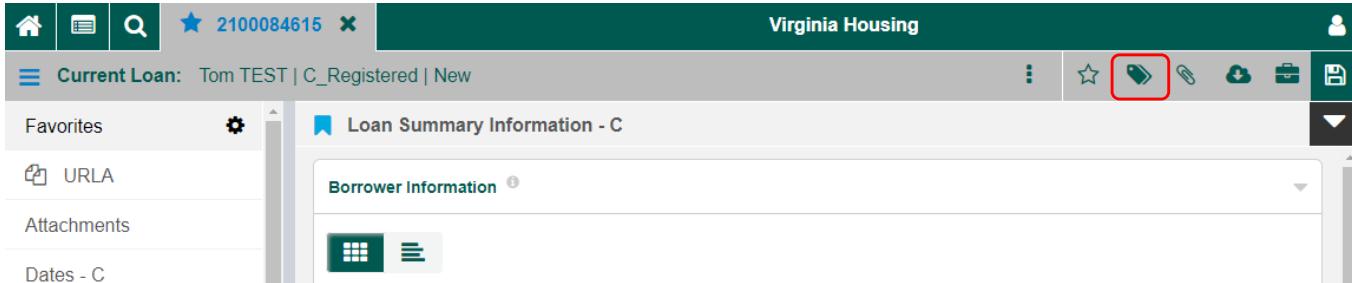
Click Refresh if you don't see your document.

Attachment Name	Category	Attached Date	Attached By	Comments	...
SPARC TEST FORM.pdf	SPARC Lock Request	10/11/2021 09:51:41 am	DelegatedAdmin, DLevel1	SPARC Lock Request form completed	

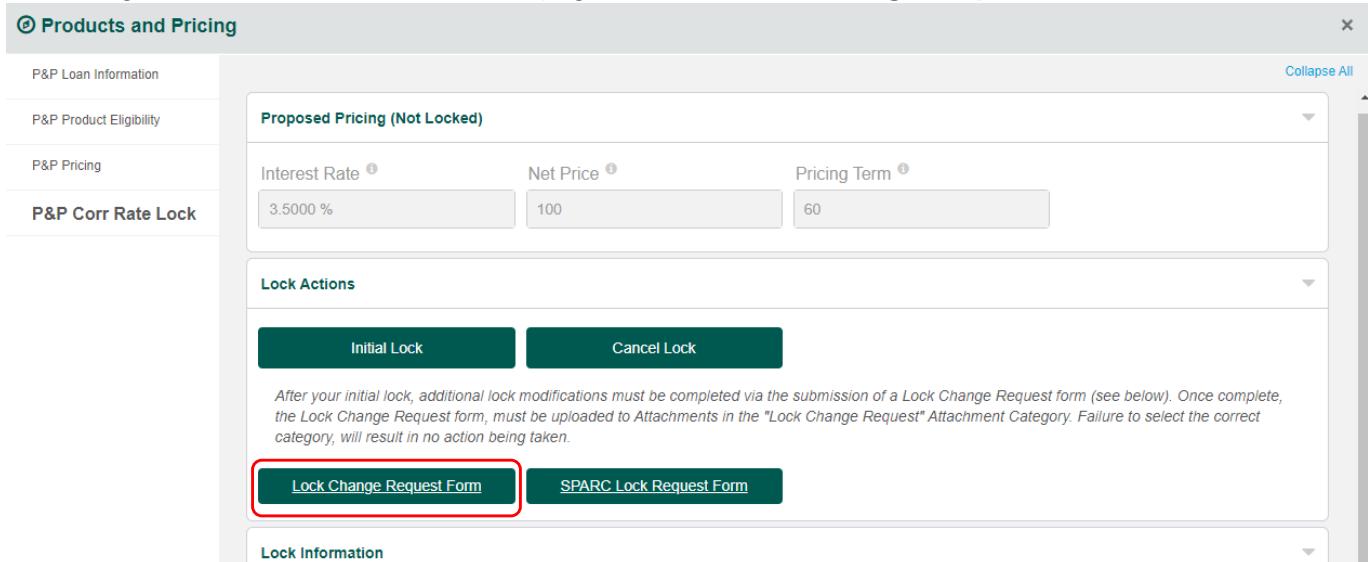
# REQUESTING A LOCK PROGRAM CHANGE OR EXTENSION

**Note:** Lenders cannot benefit from better pricing or increased lock period due to multiple product changes.

1. Click Products and Pricing  icon.



2. Navigate to the P&P Corr Rate Lock page, click the **Lock Change Request Form** button.



3. Complete and Save the fillable PDF.

## Virginia Housing Lock Change Request Form

<b>Virginia Housing Information</b>	
Last 5 digits of Virginia Housing Loan #:	
<b>Lender Information</b>	
Lender:	Lender Loan #:
Loan Officer:	Email:
Lock Contact:	Email:
<b>Extensions</b> <i>NOTE: See Attached Section B of Lock-In Policies and Procedures prior to submission.</i>	
Requesting an extension of <input type="button" value="1"/> days at <input type="button" value="1"/>	

4. On the LSI – C page, click the **Attachments** button.

Loan Summary Information - C

**Borrower Information**

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Actions
Wick	John			584-53-6658					 
									 

**URLA Application 1**

Wick	John			584-53-6658					 
									 

**Household Information**

Household Composition 	# of Household Members 	# of Wage Earners 	# of Minors 
Select...	1	YYYY	YYYY
Annual Household Income 	Homeownership ED Cours... 	Gift/Grant 	
85,000.00	mm/dd/yyyy		<input type="radio"/> Yes <input type="radio"/> No

**Virginia Housing Attributes**

**Utilities/Attachments**

5. Land on Attachments page, click **Add Attachment**.

Attachments

**Attachments** 0

 Search grid data

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status	Actions
No data to display						

6. Add Attachment window pops up, Drop and Drag or Browse for your completed Lock Change Request. Select Lock Change Request in the dropdown list, Comment is optional. Click the **Upload Attachment** button.

**Add Attachment**

**Loan Summary**

<b>Loan Number:</b>	2100084614	<b>Property Address:</b>	123 Daisey Lane
<b>Borrowers:</b>	John Wick (Primary)		Richmond, VA 23235
		<b>County:</b>	CHESTERFIELD

Drag & Drop Attachments Here

**Browse for Files...**

File Name	Size	Actions
Lock Change Request Form.pdf	411.97 KB	

Total File Count: 1

Attachment Category: Lock Change Request

Comment: Lock Change request completed

**Cancel** **Upload Attachment**

**Upload Completed**  
Lock Change Request Form.pdf was uploaded successfully.

**Note:** Once uploaded an email is sent to the Virginia Housing Lockdesk. The lock will be changed, the Lockdesk will notify you once complete.

**Attachments**

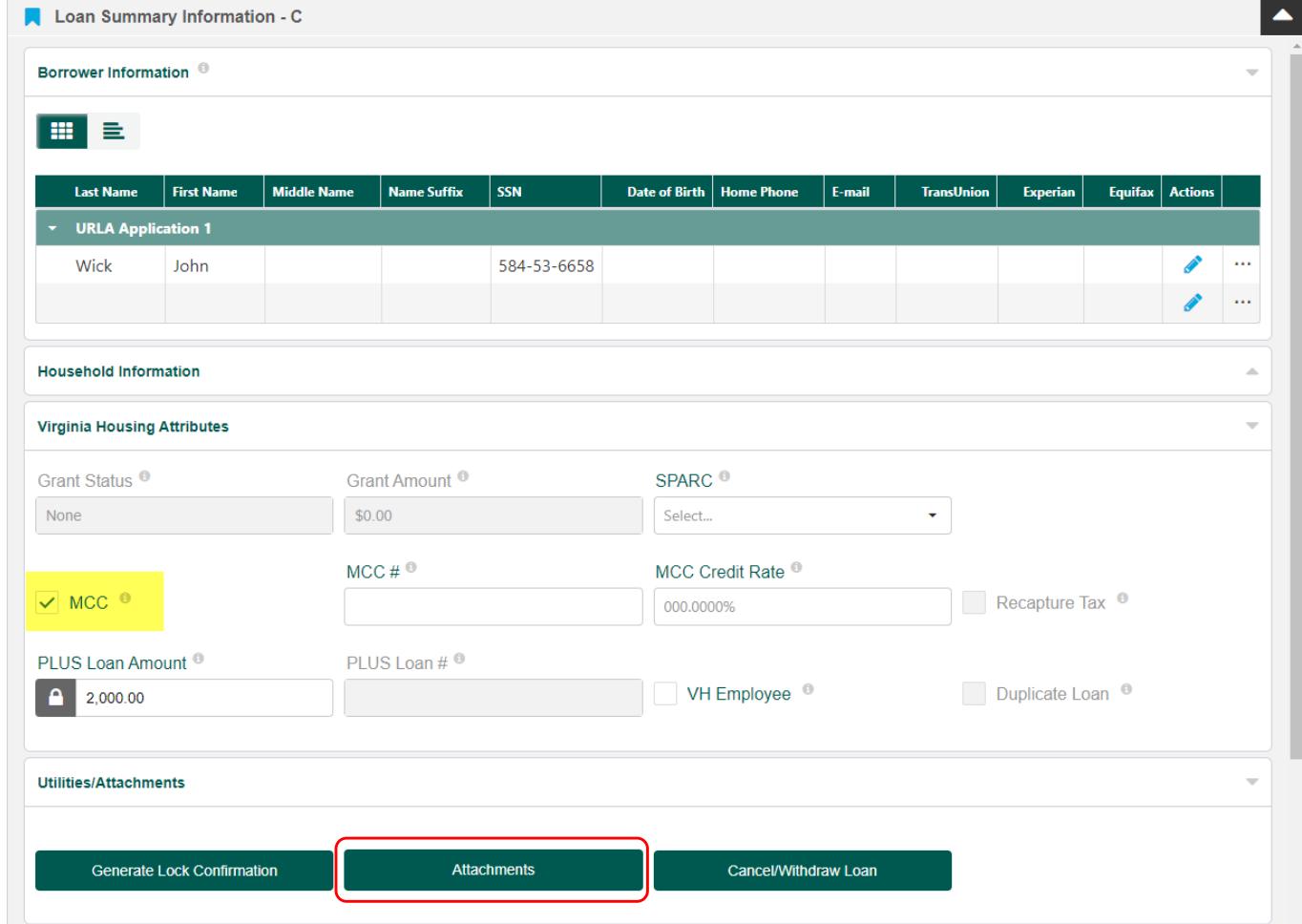
**Add Attachments**  Click Refresh if you don't see your document.

**Search grid data**

Attachment Name	Category	Attached Date	Attached By	Comments
-----------------	----------	---------------	-------------	----------

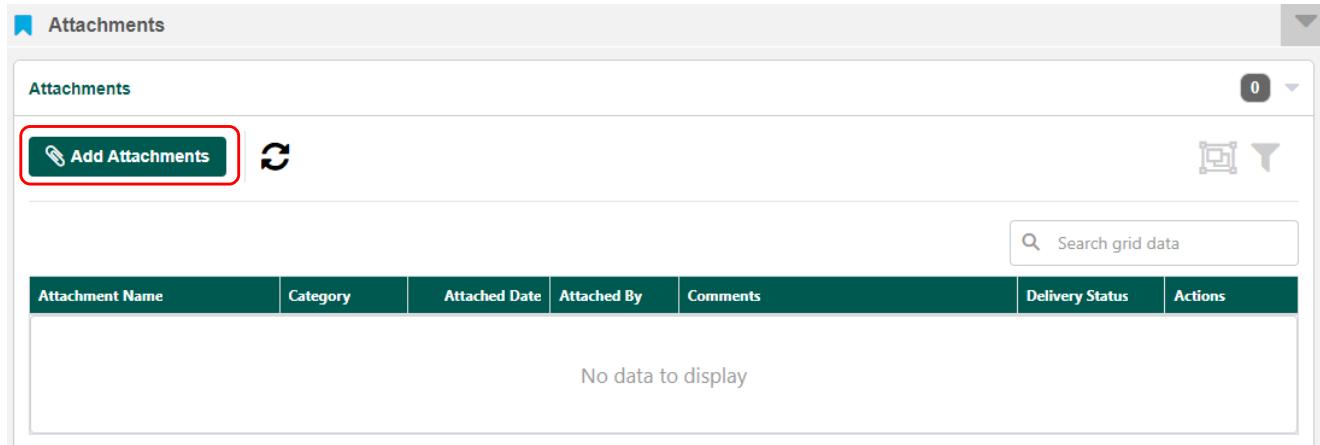
# REQUEST AN MCC (Mortgage Credit Certificate)

1. Navigate to the LSI – C page, check the MCC checkbox.
2. Click **Attachments** button.



The screenshot shows the 'Loan Summary Information - C' page. The 'Borrower Information' section contains a table with columns for Last Name, First Name, Middle Name, Name Suffix, SSN, Date of Birth, Home Phone, E-mail, TransUnion, Experian, and Equifax. A row for 'URLA Application 1' is shown with values: Wick, John, (empty), (empty), 584-53-6658, (empty), (empty), (empty), (empty), (empty), (empty), (empty). Below this is the 'Household Information' section. The 'Virginia Housing Attributes' section includes fields for Grant Status (None), Grant Amount (\$0.00), SPARC (Select...), MCC # (checkbox checked, highlighted with a yellow box), MCC Credit Rate (000.0000%), Recapture Tax (checkbox), PLUS Loan Amount (2,000.00), PLUS Loan #, VH Employee (checkbox), and Duplicate Loan (checkbox). The 'Utilities/Attachments' section contains buttons for 'Generate Lock Confirmation', 'Attachments' (which is highlighted with a red box), and 'Cancel/Withdraw Loan'.

3. Land on Attachments page, click **Add Attachment**.



The screenshot shows the 'Attachments' page. The top navigation bar has a 'Attachments' tab. The main area is titled 'Attachments' and features a 'Add Attachments' button (highlighted with a red box), a refresh icon, and a search bar with the placeholder 'Search grid data'. Below is a table with columns: Attachment Name, Category, Attached Date, Attached By, Comments, Delivery Status, and Actions. A message 'No data to display' is shown in the table area.

4. Add Attachment window pops up, Drop and Drag or Browse for your MCC Application and Fact Sheet. Select MCC Documents in the dropdown list, Comment is optional. Click the **Upload Attachment** button.

**Add Attachment**

**Loan Summary**

<b>Loan Number:</b>	2100084614	<b>Property Address:</b>	123 Daisey Lane
<b>Borrowers:</b>	John Wick (Primary)		Richmond, VA 23235
		<b>County:</b>	CHESTERFIELD

Drag & Drop Attachments Here

**Browse for Files...**

File Name	Size	Actions
MCC Application and Fact sheet.pdf	411.97 KB	

Total File Count: 1

Attachment Category: MCC Documents

Comment: MCC App and Fact sheet signed

**Cancel** **Upload Attachment**

**Upload Completed**  
MCC Application and Fact sheet.pdf was uploaded successfully.

**Attachments**

**Add Attachments**  Click Refresh if you don't see your document.

**Search grid data**

Attachment Name	Category	Attached Date	Attached By	Comments
-----------------	----------	---------------	-------------	----------

**Note:** For more information on Grant programs, please visit our [Loan Information and Guidelines](#).

## RESERVE A DPA/CCA GRANT

**Note:** Loan must be locked.

1. Navigate to the LSI – C Page, enter Appraised value and save loan (ok to use estimated value and update later).

LTV

Sales Price ⓘ  
165,000.00

Estimated Appraised Value ⓘ  
165,000.00

Appraised Value ⓘ  
165,000.00

2. Navigate to the Grant page. Max Grant amount is reflected. Select **Yes/No**, click **Reserve Grant** button.

Correspondent Pages | Grant

Grant

Max Gross Income Limit ⓘ  
\$78,700.00

Max Grant Amount ⓘ  
\$3,300.00

Reserve Max Grant Amount? ⓘ  
 Yes  No  
 Select No to Reserve Less than Max Grant Am...

If No, Enter Desired Grant A... ⓘ  
\$000,000.00 Enter amount of Grant to reserve less than Max Amount

Reserve Grant [Reserve Grant button] Generate Grant Documents Attachments

**Reserve Status and Amount**

Grant Status ⓘ  
None

Current Grant Amount ⓘ  
\$0.00

Grant Reservation Date ⓘ

Grant Expiration Date ⓘ

3. Grant is reserved, Reservation Status and Amount on the Grant page reflects the reservation details.

**Reserve Status and Amount**

Grant Status <small> ⓘ</small>	Current Grant Amount <small> ⓘ</small>
<input type="text" value="Reserve/Reserved"/>	<input type="text" value="\$3,300.00"/>
Grant Reservation Date <small> ⓘ</small>	Grant Expiration Date <small> ⓘ</small>
<input type="text" value="10/11/2021"/>	<input type="text" value="11/25/2021"/>

4. LSI – C page reflects reservation details on the Virginia Housing Attributes panel.

**Virginia Housing Attributes**

Grant Status <small> ⓘ</small>	Grant Amount <small> ⓘ</small>	SPARC <small> ⓘ</small>
<input type="text" value="Reserve/Reserved"/>	<input type="text" value="\$3,300.00"/>	<input type="text" value="Select..."/>
MCC <small> ⓘ</small>	MCC # <small> ⓘ</small>	MCC Credit Rate <small> ⓘ</small>
<input type="checkbox"/>	<input type="text"/>	<input type="text" value="000.0000%"/>
Recapture Tax <small> ⓘ</small>	<input type="checkbox"/>	
PLUS Loan Amount <small> ⓘ</small>	PLUS Loan # <small> ⓘ</small>	<input type="checkbox"/> VH Employee <small> ⓘ</small>
<input type="text" value="0.00"/>	<input type="text"/>	<input type="checkbox"/> Duplicate Loan <small> ⓘ</small>

5. To view Grant Award Letter on the Grant page, click Attachments button.

Reserve Grant
Generate Grant Documents
Attachments

**Attachments**

[Collapse All](#)

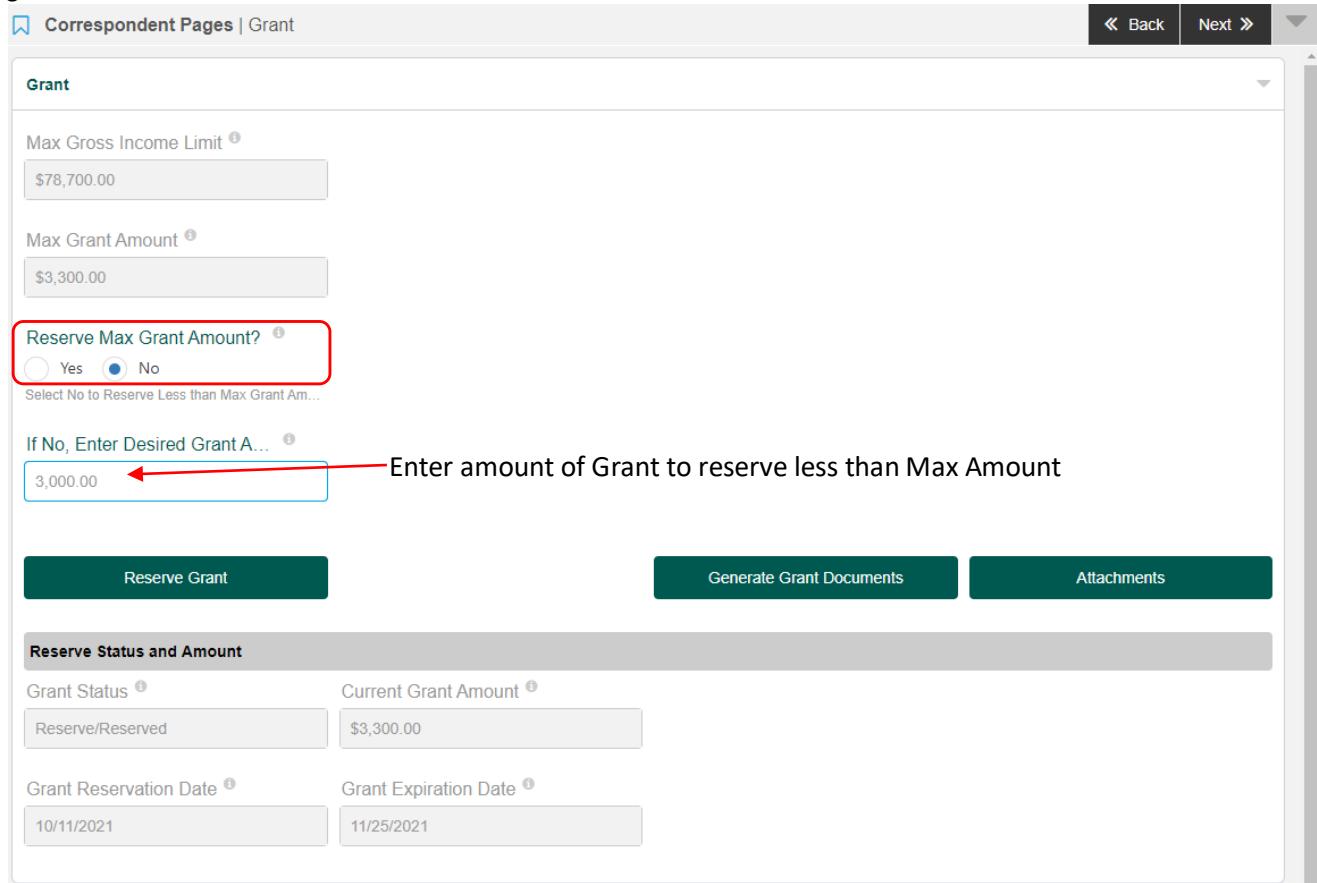
**Attachments**

<input type="button" value="Add Attachments"/>	<input type="button" value=""/>	<input type="button" value=""/>																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Attachment Name</th> <th style="width: 15%;">Category</th> <th style="width: 15%;">Attached Date</th> <th style="width: 15%;">Attached By</th> <th style="width: 15%;">Comments</th> <th style="width: 15%;">Delivery Status</th> </tr> </thead> <tbody> <tr> <td><a href="#">Award Letter - DPA Grant</a></td> <td>Document</td> <td>10/11/2021 01:52:16 pm</td> <td>DLevel1</td> <td></td> <td></td> </tr> <tr> <td><a href="#">Lock Confirmation</a></td> <td>Document</td> <td>10/11/2021 01:50:16 pm</td> <td>DLevel1</td> <td></td> <td></td> </tr> </tbody> </table>			Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status	<a href="#">Award Letter - DPA Grant</a>	Document	10/11/2021 01:52:16 pm	DLevel1			<a href="#">Lock Confirmation</a>	Document	10/11/2021 01:50:16 pm	DLevel1		
Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status															
<a href="#">Award Letter - DPA Grant</a>	Document	10/11/2021 01:52:16 pm	DLevel1																	
<a href="#">Lock Confirmation</a>	Document	10/11/2021 01:50:16 pm	DLevel1																	

# MAKE CHANGES TO AN EXISTING GRANT RESERVATION

## Change a Reserved Grant Amount

1. Navigate to the Grant page. Max Grant amount is reflected. Select **Yes/No**, enter amount if not max grant amount, click **Reserve Grant** button.



Correspondent Pages | Grant

Grant

Max Gross Income Limit ⓘ  
\$78,700.00

Max Grant Amount ⓘ  
\$3,300.00

Reserve Max Grant Amount? ⓘ

Yes  No

Select No to Reserve Less than Max Grant Am...

If No, Enter Desired Grant A... ⓘ

3,000.00

Reserve Grant    Generate Grant Documents    Attachments

**RESERVE STATUS AND AMOUNT**

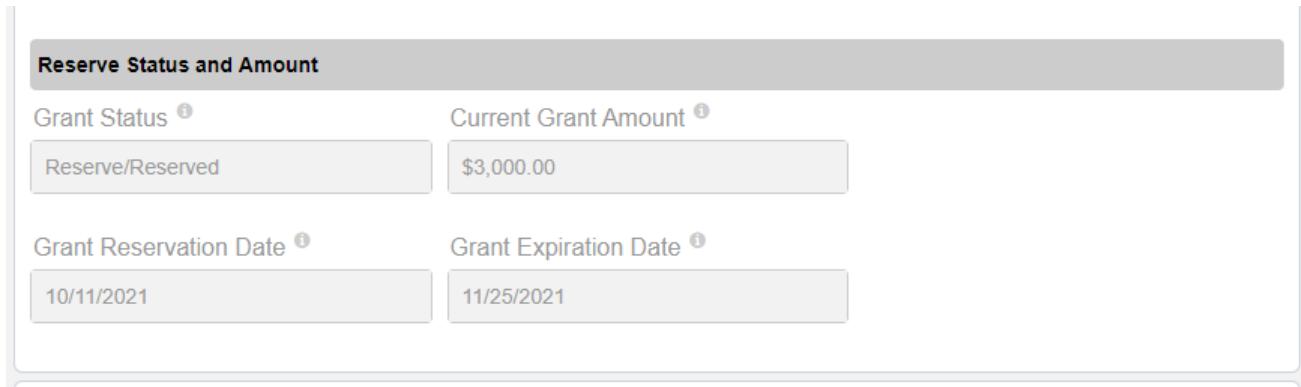
Grant Status ⓘ Current Grant Amount ⓘ

Reserve/Reserved \$3,300.00

Grant Reservation Date ⓘ Grant Expiration Date ⓘ

10/11/2021 11/25/2021

2. Reservation Status and Amount on the Grant page reflects the updated reservation details.



**RESERVE STATUS AND AMOUNT**

Grant Status ⓘ Current Grant Amount ⓘ

Reserve/Reserved \$3,000.00

Grant Reservation Date ⓘ Grant Expiration Date ⓘ

10/11/2021 11/25/2021

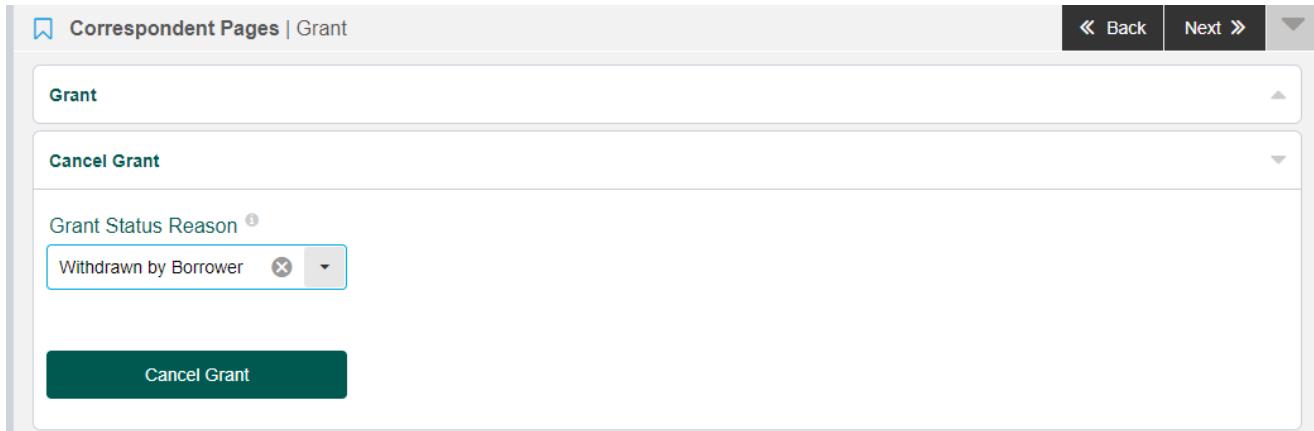
3. To view New Grant Award Letter on the Grant page, click **Attachments** button.



Reserve Grant    Generate Grant Documents    **Attachments**

## Cancel/Withdraw a Grant

1. Navigate to the Grant page. Select the reason for the cancellation in dropdown list. Click **Cancel Grant** button.



Correspondent Pages | Grant

Grant

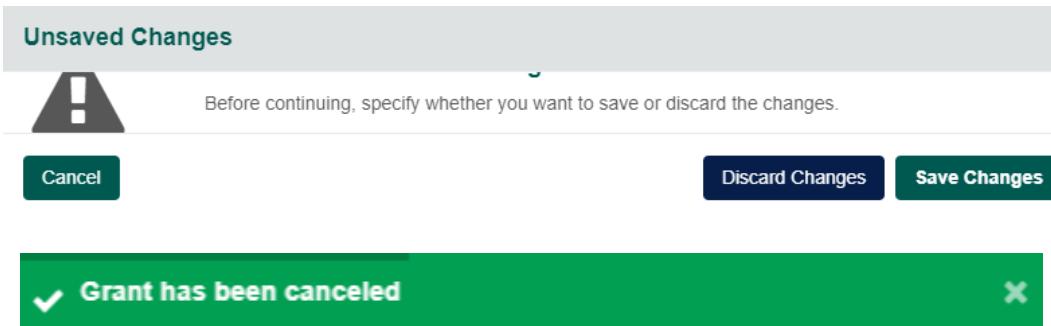
Cancel Grant

Grant Status Reason ⓘ

Withdrawn by Borrower

Cancel Grant

2. This window pops up, Click **Save Changes**.



3. Reservation Status & Amount section on the Grant page reflect cancellation information.



Reserve Status and Amount

Grant Status ⓘ

Cancelled/Withdrawn

Current Grant Amount ⓘ

\$0.00

Grant Reservation Date ⓘ

10/11/2021

Grant Expiration Date ⓘ

11/25/2021

4. To view Grant Cancellation Letter on the Grant page, click **Attachments** button.



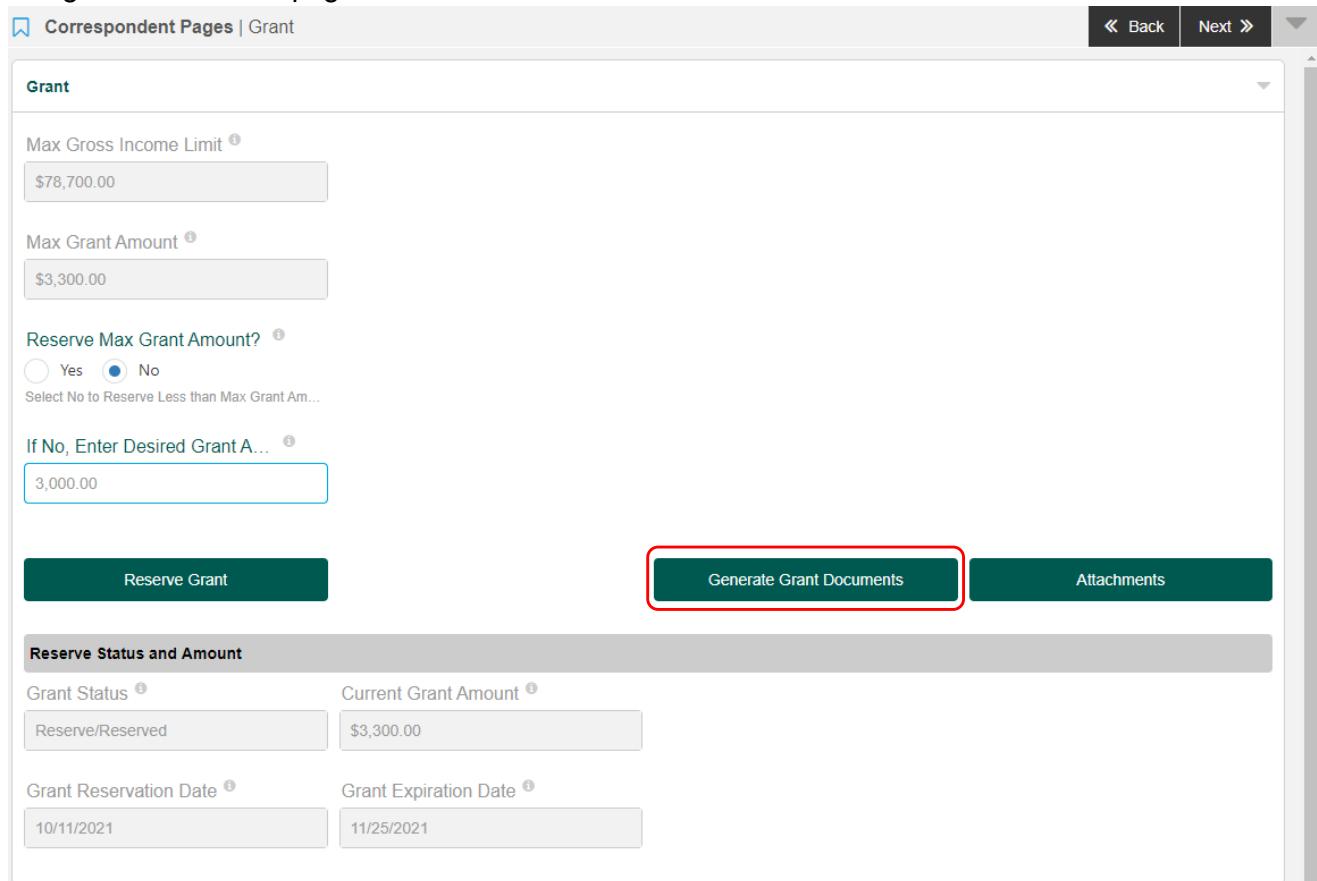
Reserve Grant

Generate Grant Documents

Attachments

## Regenerate Grant Documents

1. Navigate to the Grant page. Click Generate Grant Documents



Correspondent Pages | Grant

Grant

Max Gross Income Limit ⓘ  
\$78,700.00

Max Grant Amount ⓘ  
\$3,300.00

Reserve Max Grant Amount? ⓘ  
 Yes  No  
Select No to Reserve Less than Max Grant Am...

If No, Enter Desired Grant A... ⓘ  
3,000.00

Reserve Grant      **Generate Grant Documents**      Attachments

**Reserve Status and Amount**

Grant Status ⓘ  
Reserve/Reserved

Current Grant Amount ⓘ  
\$3,300.00

Grant Reservation Date ⓘ  
10/11/2021

Grant Expiration Date ⓘ  
11/25/2021

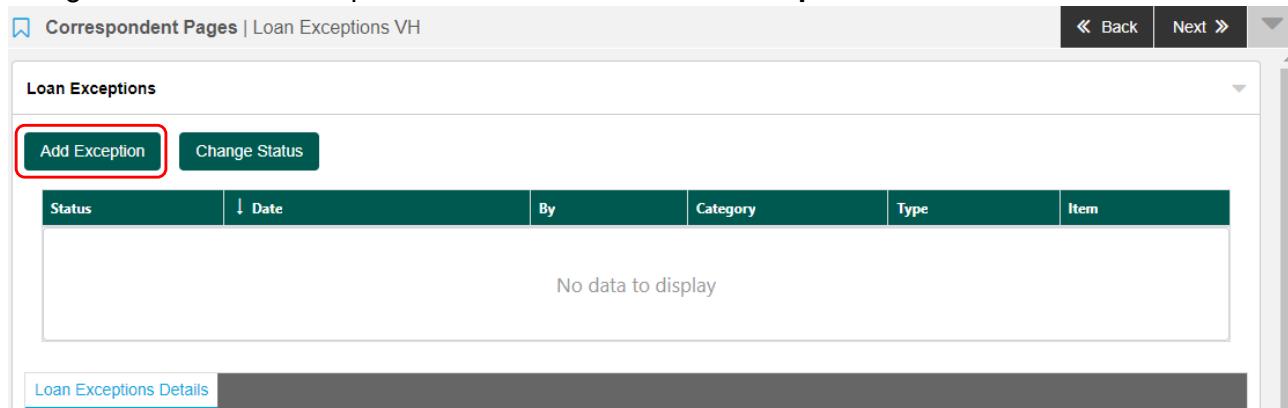
2. To view regenerated Grant Documents, click Attachments button.



Reserve Grant      Generate Grant Documents      **Attachments**

# REQUEST AN UNDERWRITING EXCEPTION

1. Navigate to the Loan Exceptions screen. Click the **Add Exception** button.



Correspondent Pages | Loan Exceptions VH

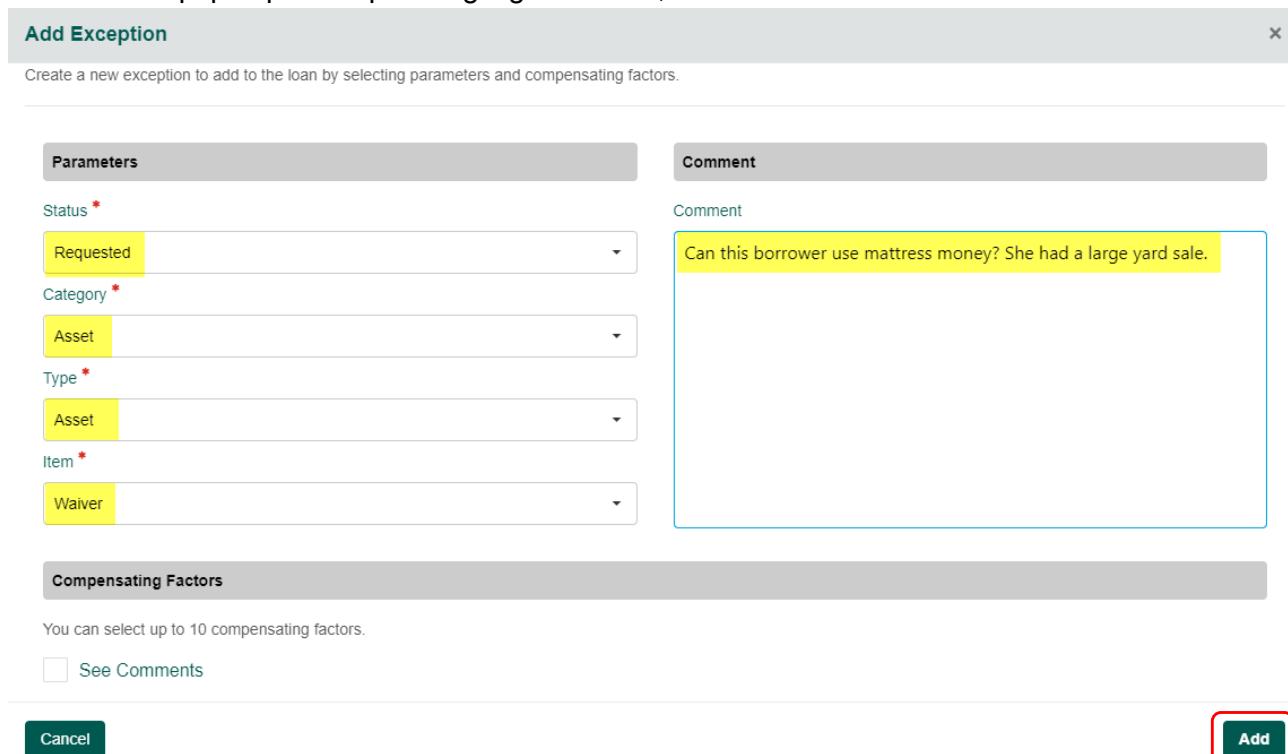
Loan Exceptions

Add Exception Change Status

Status	Date	By	Category	Type	Item
No data to display					

Loan Exceptions Details

2. This window pops up. Complete highlighted fields, click **Add**.



Add Exception

Create a new exception to add to the loan by selecting parameters and compensating factors.

Parameters

Status \* Requested

Category \* Asset

Type \* Asset

Item \* Waiver

Comment

Comment: Can this borrower use mattress money? She had a large yard sale.

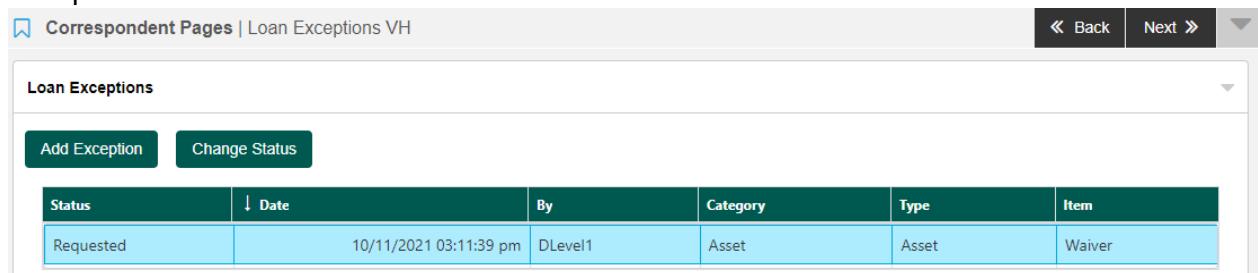
Compensating Factors

You can select up to 10 compensating factors.

See Comments

Cancel Add

3. Exception details are reflected.



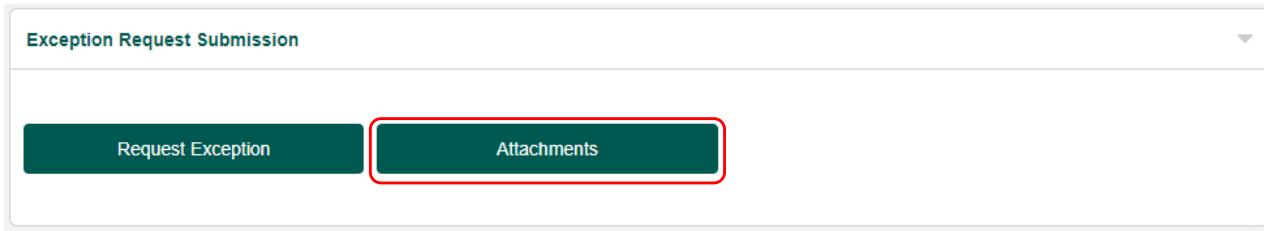
Correspondent Pages | Loan Exceptions VH

Loan Exceptions

Add Exception Change Status

Status	Date	By	Category	Type	Item
Requested	10/11/2021 03:11:39 pm	DLevel1	Asset	Asset	Waiver

4. Upload supporting and supporting documents. Click the **Attachments** button.



Exception Request Submission

Request Exception Attachments

5. Add Attachment window pops up, Drop and Drag or Browse for your Exception documents. Select Exception Documents in the dropdown list, Comment is optional. Click the **Upload Attachment** button.

**Add Attachment**

**Loan Summary**

<b>Loan Number:</b>	2100084599	<b>Property Address:</b>	6307 Midnight Drive
<b>Borrowers:</b>	Grant TEST (Primary)	Mechanicsville, VA	
		23111	
		<b>County:</b>	HANOVER

**Drag & Drop Attachments Here**

**Browse for Files...**

File Name	Size	Actions
Mattress money LOX.pdf	411.97 KB	

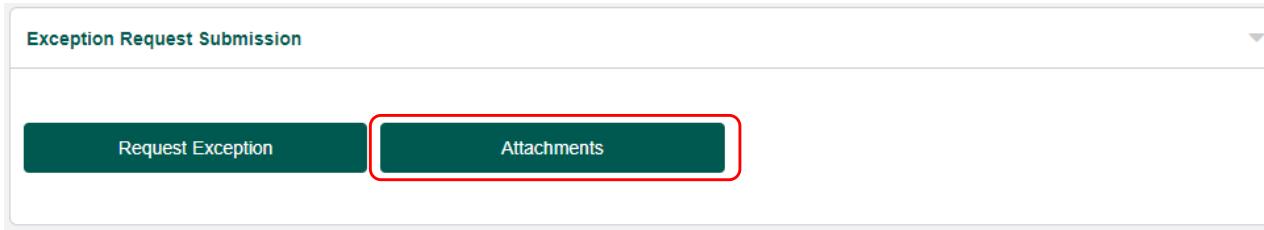
Total File Count: 1

Attachment Category Exception Documents Comment Letter of Explanation

Cancel Upload Attachment

✓ **Upload Completed**  
 Mattress money LOX.pdf was uploaded successfully.

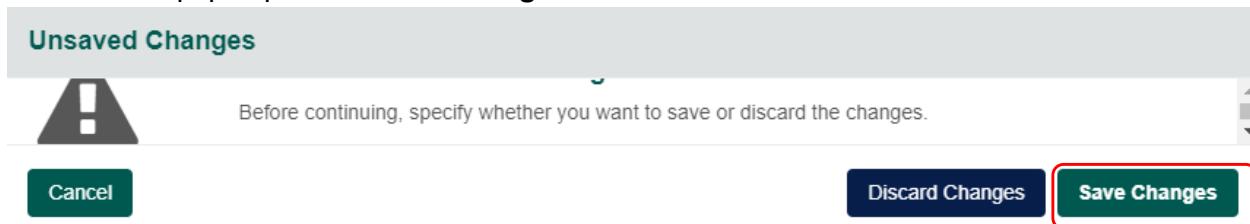
6. Click the **Request Exception** button.



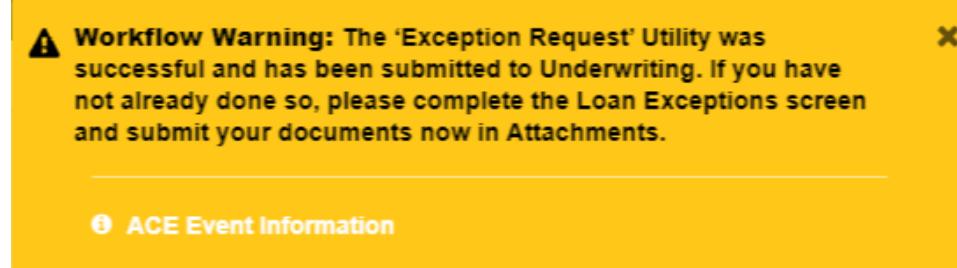
Exception Request Submission

Request Exception Attachments

7. This window pops up. Click **Save Changes**.



Message reminding you to upload documents



## UNDERWRITING SUBMISSION (Delegated)

1. Navigate to the Delegated Submission page. Ensure all information on page is complete and accurate.

Correspondent Pages | Delegated Submission

**Borrower Information**

Last Name: TEST, First Name: Grant, SSN: 684-60-8136, Date of Birth: 07/24/1989

First Time Homebuyer  Nontraditional Credit

FICO Scores: TransUnion: 725, Experian: 725, Equifax: 725, Median FICO: 725

**Links**

**Household Information**

**Property Information**

**Loan Information**

**Delegated Approval Submission**

**Loan Involvement**

Request Delegated Approval

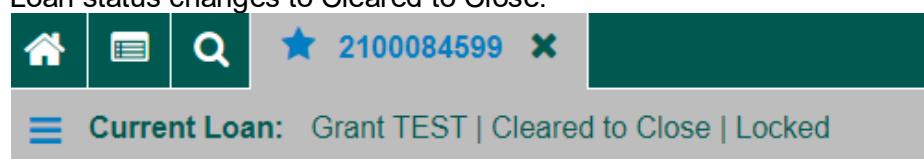
Loan Officer: DLevel1, DelegatedAdmin, LO NMLS Lic Number: 12345, Underwriter: DLevel2, DelegatedUnder...

Message reminding you about MCC eligibility

**Workflow Warning:** The borrower may be eligible for an MCC. Please upload MCC Application and Fact Sheet and check the MCC box on Loan Summary Information Screen.

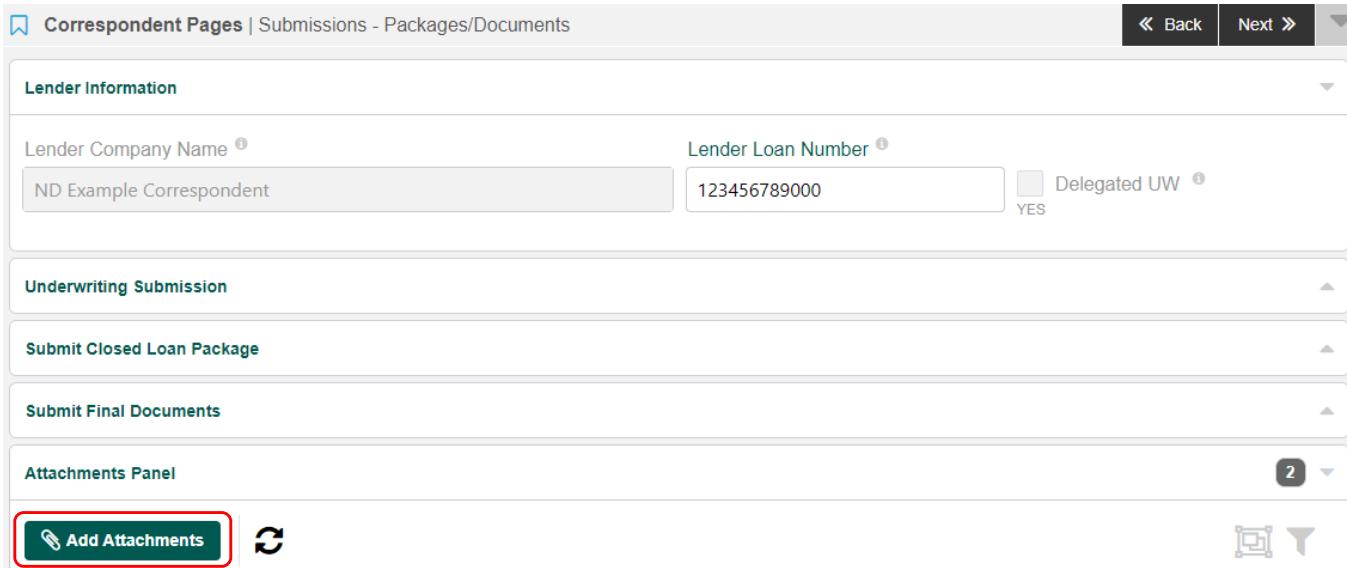
ACE Event Information

2. System generates a Delegated Approval Confirmation Notice and Compliance Agreement. An email is sent to the Underwriter stating documents can be accessed through MCP. If the loan has an MCC the Recapture Notice and Chart are generated.
3. Loan status changes to Cleared to Close.



# UNDERWRITING SUBMISSION (Non-Delegated)

1. Ensure all information is complete and accurate on the LSI – C and URLA pages.
2. Navigate to the Submissions – Packages/Documents page. Click the Add Attachments button.



Correspondent Pages | Submissions - Packages/Documents

« Back | Next »

**Lender Information**

Lender Company Name: ND Example Correspondent

Lender Loan Number: 123456789000

Delegated UW: YES

**Underwriting Submission**

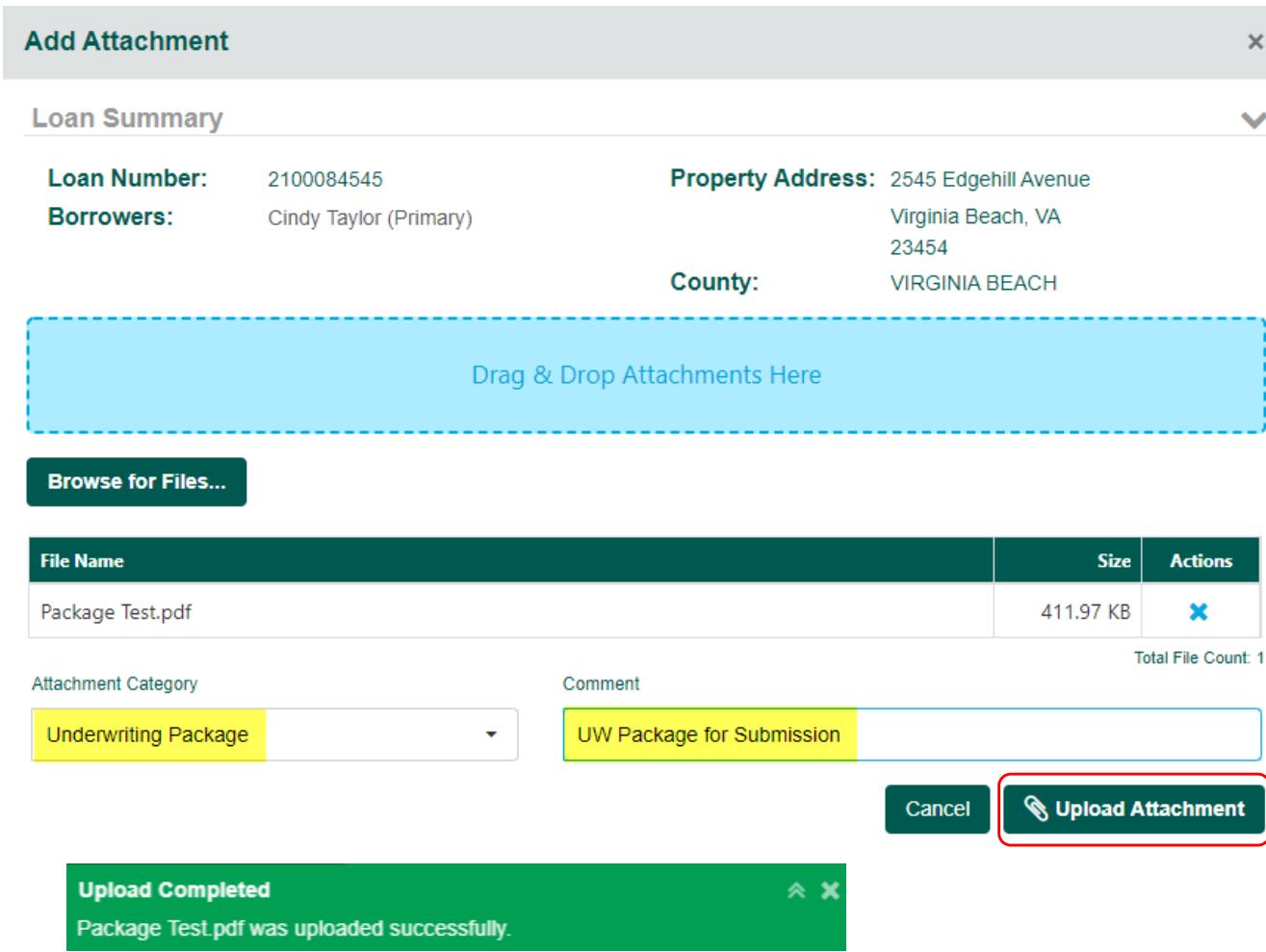
Submit Closed Loan Package

Submit Final Documents

Attachments Panel (2)

**Add Attachments**

3. Add Attachment window pops up, Drop and Drag or Browse for your Underwriting Package. Select Underwriting Package in the dropdown list, Comment is optional. Click the **Upload Attachment** button.



**Add Attachment**

**Loan Summary**

**Loan Number:** 2100084545      **Property Address:** 2545 Edgehill Avenue

**Borrowers:** Cindy Taylor (Primary)      Virginia Beach, VA

**County:** 23454      VIRGINIA BEACH

Drag & Drop Attachments Here

**Browse for Files...**

File Name	Size	Actions
Package Test.pdf	411.97 KB	

Total File Count: 1

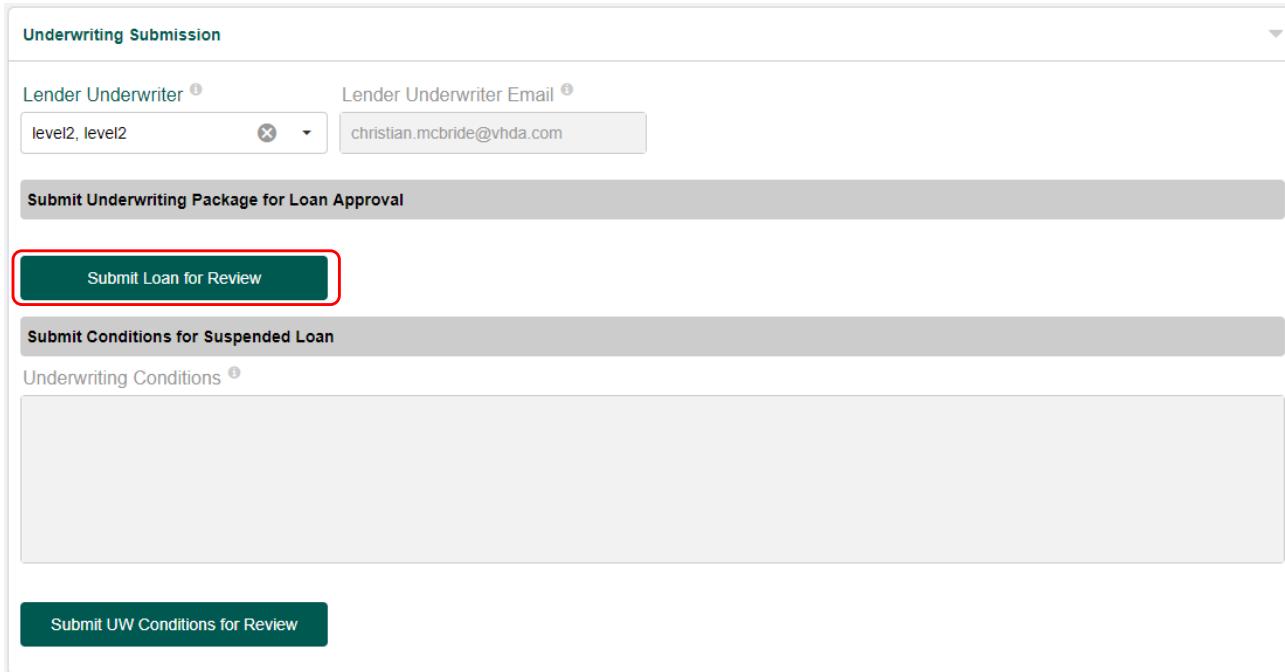
Attachment Category: Underwriting Package

Comment: UW Package for Submission

**Upload Attachment**

**Upload Completed**  
Package Test.pdf was uploaded successfully.

4. On the Underwriting Submission panel, Click the **Submit Loan for Review** button.



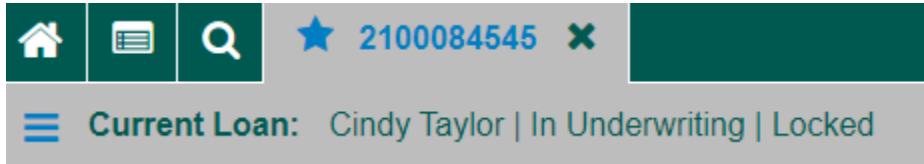
The Underwriting Submission panel displays the following fields:

- Lender Underwriter: level2, level2
- Lender Underwriter Email: christian.mcbride@vhda.com
- Submit Underwriting Package for Loan Approval
- Submit Loan for Review** (button, highlighted with a red box)
- Submit Conditions for Suspended Loan
- Underwriting Conditions
- Submit UW Conditions for Review

5. Loan status changes to **C\_Submitted for Credit Approval**.



6. Once Virginia Housing has acknowledged receipt status changes to **In Underwriting**.



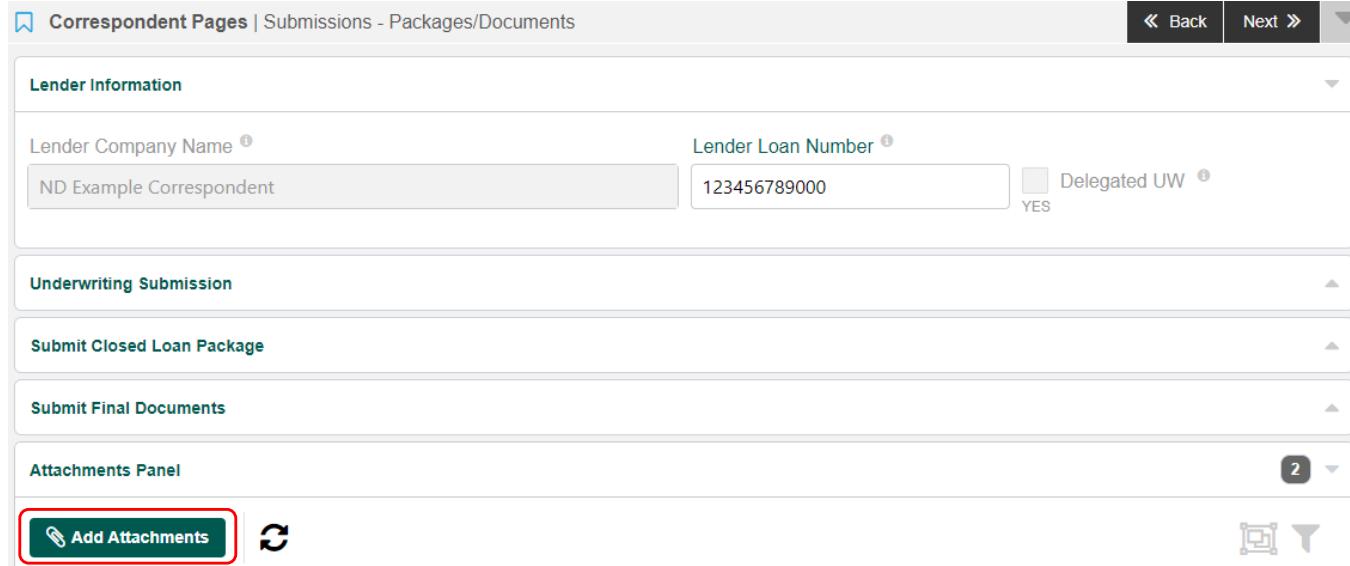
7. If loan is **Approved**, system generates an “approval” Loan Review Notification and Compliance Agreement. An email is sent to the Underwriter stating documents can be accessed through MCP. Status changes to **Cleared to Close**.

**Note:** If the loan has an MCC the Recapture Notice and Chart will be generated.

8. If loan is **Suspended**, system will generate a Suspense Letter. Status changes to **Suspend**. An email is sent to the Underwriter stating documents can be accessed through MCP.

# SUBMIT CONDITIONS ON SUSPENDED LOANS

1. Navigate to the Submissions – Packages/Documents page. Click the Add Attachments button.



Correspondent Pages | Submissions - Packages/Documents

Lender Information

Lender Company Name: ND Example Correspondent

Lender Loan Number: 123456789000

Delegated UW: YES

Underwriting Submission

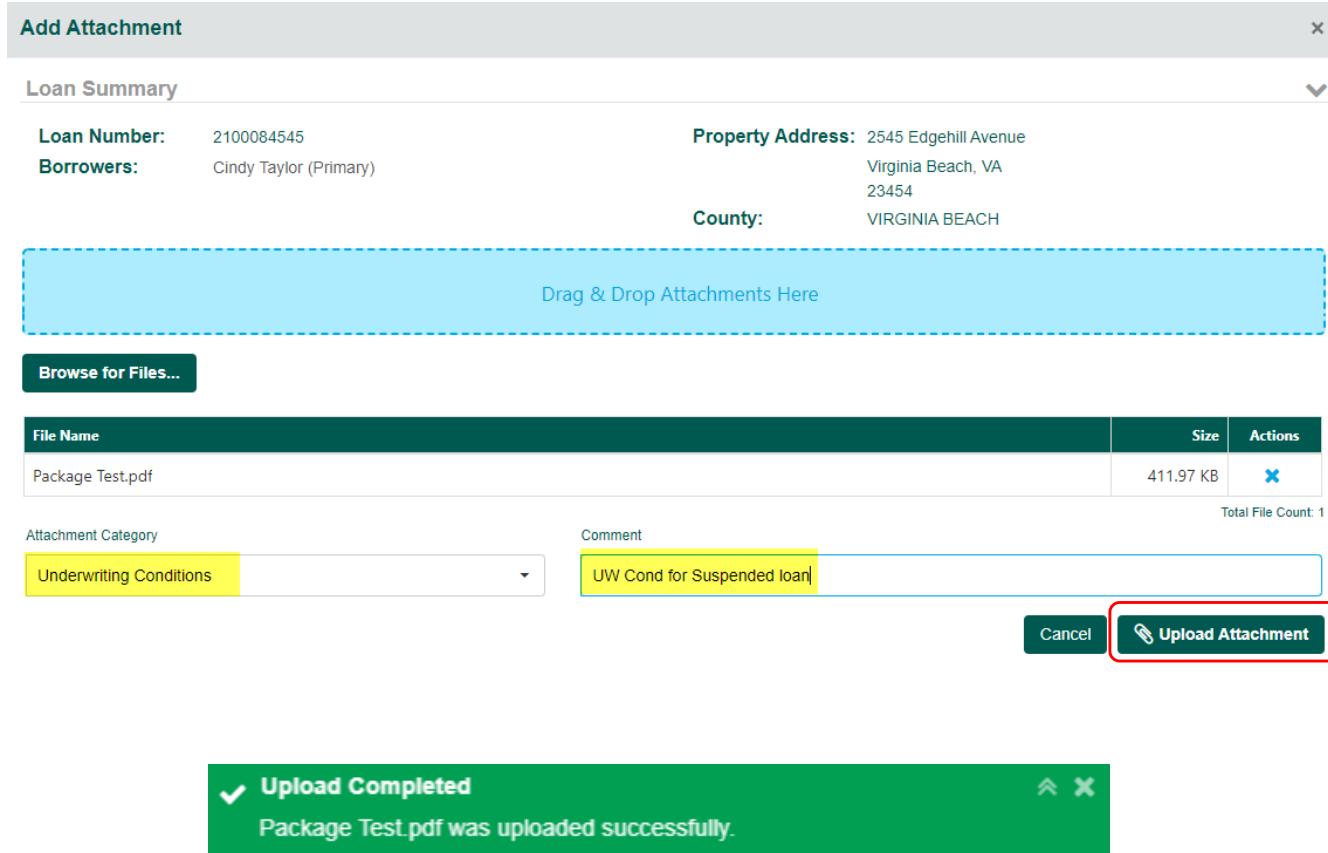
Submit Closed Loan Package

Submit Final Documents

Attachments Panel (2)

Add Attachments

2. Add Attachment window pops up, Drop and Drag or Browse for your Underwriting Conditions. Select Underwriting Conditions in the dropdown list, Comment is optional. Click the **Upload Attachment** button.



Add Attachment

Loan Summary

Loan Number: 2100084545

Borrowers: Cindy Taylor (Primary)

Property Address: 2545 Edgehill Avenue

Virginia Beach, VA

23454

County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
Package Test.pdf	411.97 KB	X

Total File Count: 1

Attachment Category: Underwriting Conditions

Comment: UW Cond for Suspended loan

Cancel

Upload Attachment

✓ Upload Completed

Package Test.pdf was uploaded successfully.

3. On the Underwriting Submission panel, click the **Submit UW Conditions for Review** button. Notification is sent to the Underwriting Department stating UW Conditions have been uploaded.

Underwriting Submission

Lender Underwriter ? Lender Underwriter Email ?

level2, level2 x christian.mcbride@vhda.com

Submit Underwriting Package for Loan Approval

Submit Loan for Review

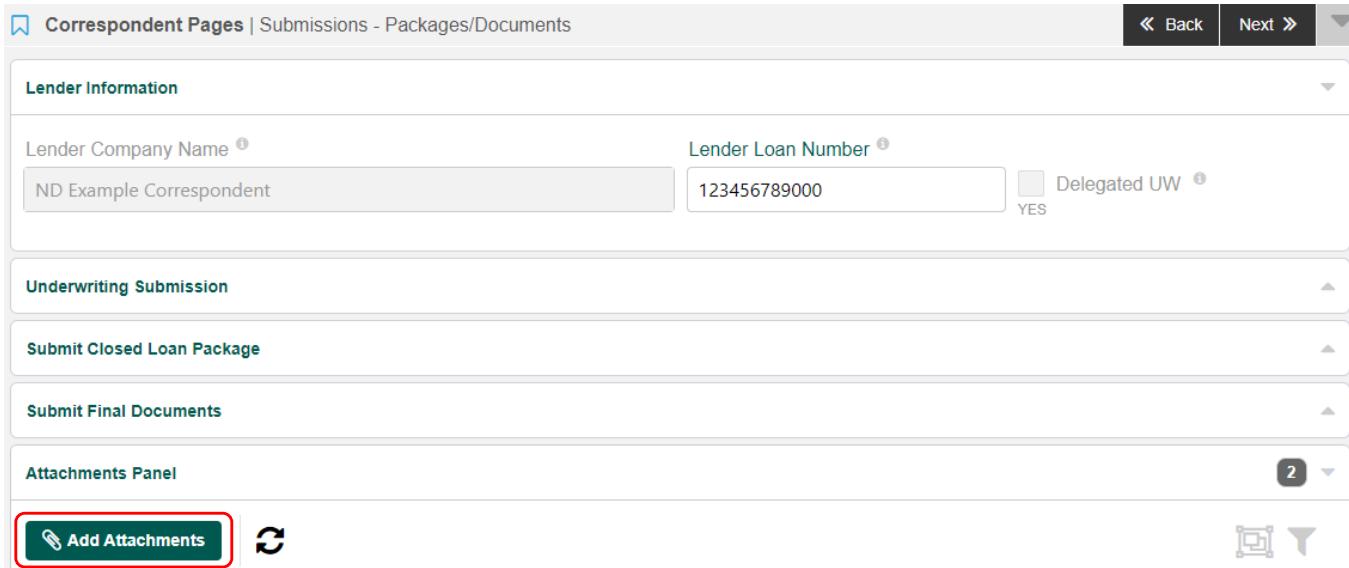
Submit Conditions for Suspended Loan

Underwriting Conditions ?

Submit UW Conditions for Review

# SUBMIT A CLOSED LOAN FOR PURCHASE

1. Navigate to the Submissions – Packages/Documents page. Click the Add Attachments button.



Correspondent Pages | Submissions - Packages/Documents

Lender Information

Lender Company Name: ND Example Correspondent

Lender Loan Number: 123456789000

Delegated UW: YES

Underwriting Submission

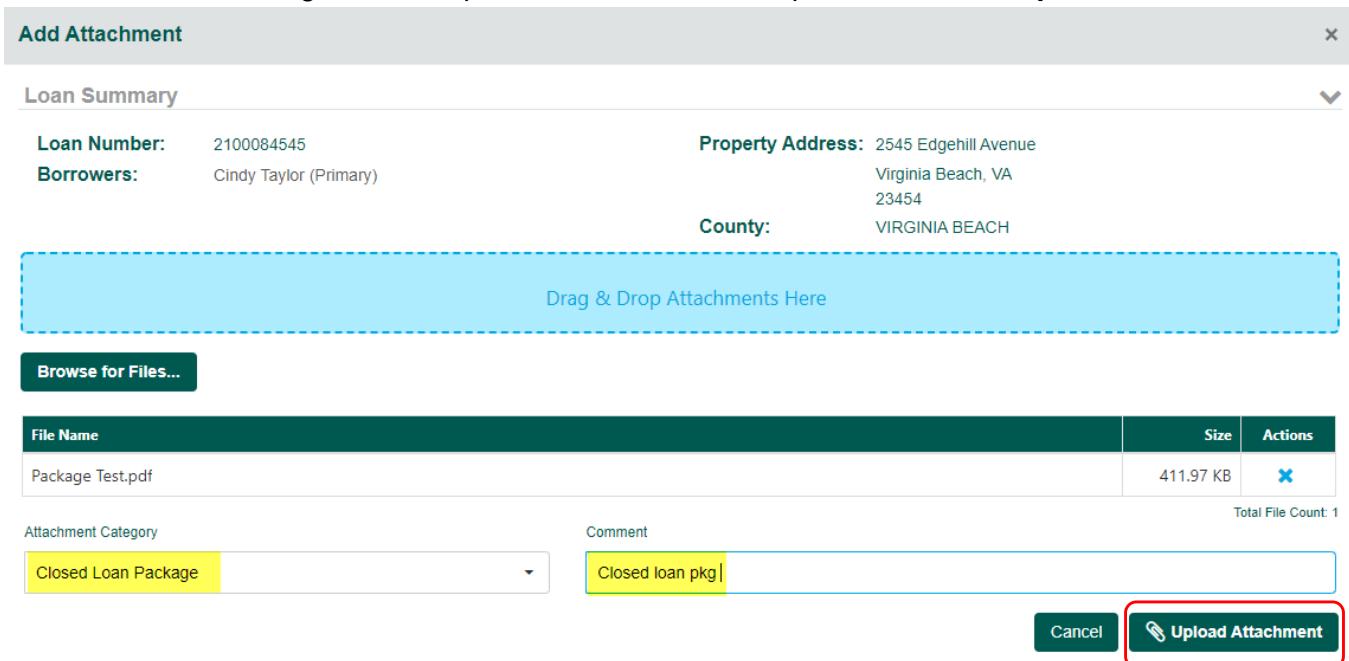
Submit Closed Loan Package

Submit Final Documents

Attachments Panel (2)

Add Attachments

2. Add Attachment window pops up, Drop and Drag or Browse for your Closed Loan Package. Select Closed Loan Package in the dropdown list, Comment is optional. Click the **Upload Attachment** button.



Add Attachment

Loan Summary

Loan Number: 2100084545

Borrowers: Cindy Taylor (Primary)

Property Address: 2545 Edgehill Avenue  
Virginia Beach, VA  
23454

County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
Package Test.pdf	411.97 KB	X

Total File Count: 1

Attachment Category: Closed Loan Package

Comment: Closed loan pkg

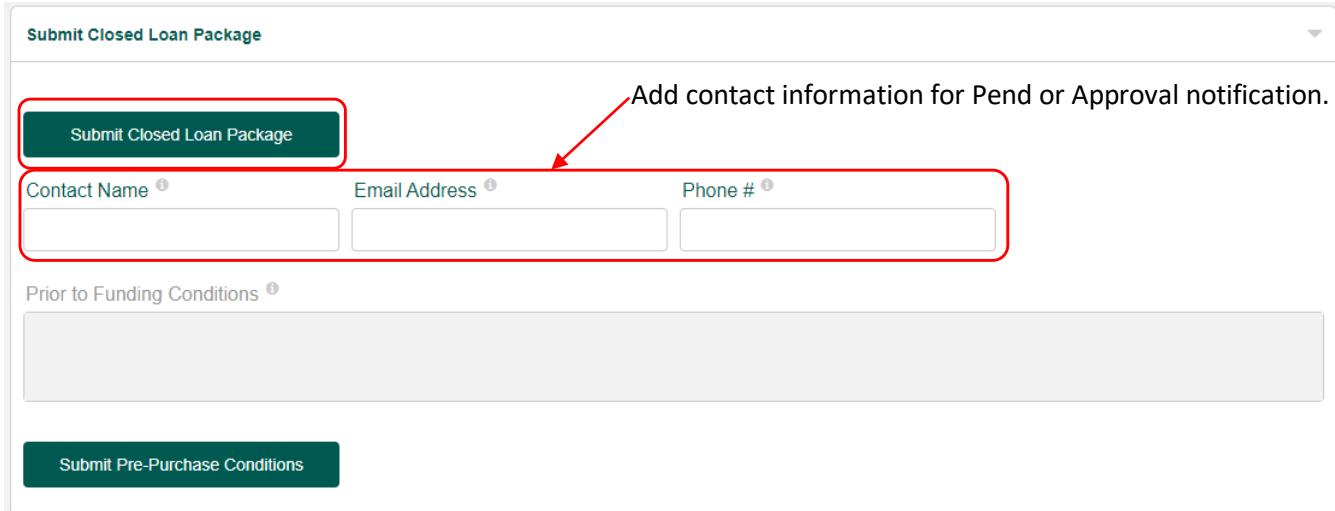
Cancel

Upload Attachment

Upload Completed

Package Test.pdf was uploaded successfully.

3. On the Submit Closed Loan Package panel, Click the **Submit Closed Loan Package** button.



Submit Closed Loan Package

Submit Closed Loan Package

Add contact information for Pend or Approval notification.

Contact Name  Email Address  Phone #

Prior to Funding Conditions

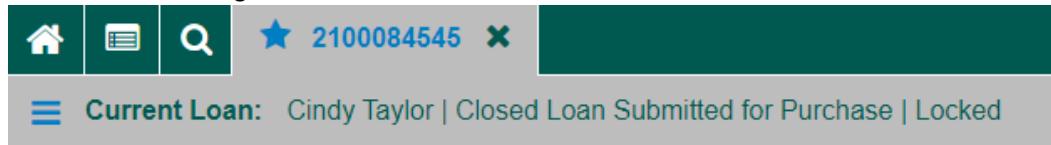
Submit Pre-Purchase Conditions

Message reming you to upload closed loan package.

**⚠ Workflow Warning: The Submit Closed Loan Package Utility was successful. If you have not already done so, please submit your documents now.**

**ACE Event Information**

4. Loan status changes to **Closed Loan Submitted for Purchase**.



5. Once Virginia Housing has acknowledged receipt, status changes to **C\_In Purchase Review**.



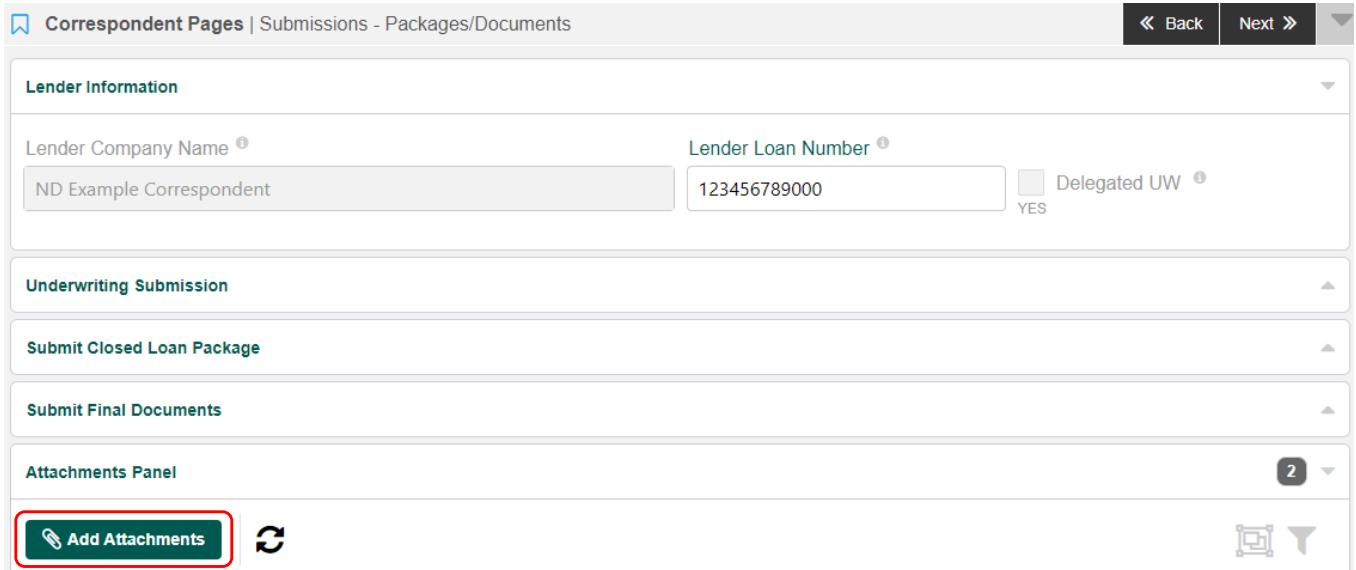
6. Quality Review Department reviews the loan and supporting documents, either approves or Pends the loan. If loan is approved status changes to **C\_Purchase Approved**, notification is sent to the Purchase or Post-Closing contact.

7. After the loan is funded, status reflects **C\_Purchased** and a Loan Purchase Advise is sent to the Secondary contact.

# SUBMIT CONDITIONS FOR PENDED LOANS

A pended Loan status is **C\_Purchase Pended**. The Quality Review Analyst emails a Suspense Letter to the Purchase or Post-Closing contact.

1. Navigate to the Submissions – Packages/Documents page. Click the Add Attachments button.



Correspondent Pages | Submissions - Packages/Documents

Lender Information

Lender Company Name: ND Example Correspondent

Lender Loan Number: 123456789000

Delegated UW: YES

Underwriting Submission

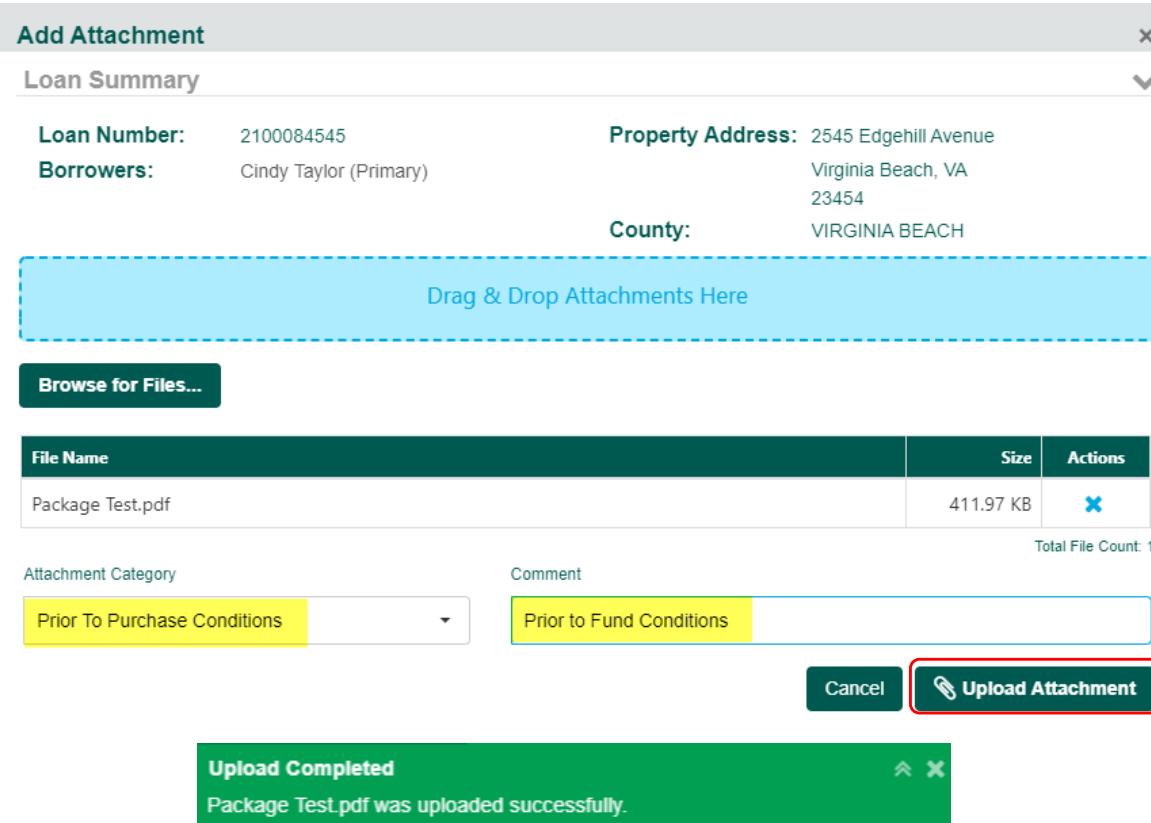
Submit Closed Loan Package

Submit Final Documents

Attachments Panel (2)

Add Attachments

2. Add Attachment window pops up, Drop and Drag or Browse for your Prior to Fund Conditions package. Select Prior to Purchase Conditions in the dropdown list, Comment is optional. Click the **Upload Attachment** button.



Add Attachment

Loan Summary

Loan Number: 2100084545

Borrowers: Cindy Taylor (Primary)

Property Address: 2545 Edgehill Avenue  
Virginia Beach, VA  
23454

County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
Package Test.pdf	411.97 KB	X

Total File Count: 1

Attachment Category: Prior To Purchase Conditions

Comment: Prior to Fund Conditions

Cancel

Upload Attachment

Upload Completed

Package Test.pdf was uploaded successfully.

3. On the Submit Closed Loan Package panel, Click the **Submit Pre-Purchase Conditions** button. Notification is sent to the Pend desk that Pre-Purchase Conditions have been uploaded.

Submit Closed Loan Package

Contact Name ① Email Address ① Phone # ①

Prior to Funding Conditions ①

Signed and completed IRS form 4506T.  
 Signature Name Affidavit.

UW Conditions are reflected here.

Submit Pre-Purchase Conditions

Message reming you to upload pre-purchase conditions. . .

**⚠ Workflow Warning:** The 'Submit Pre Purchase Conditions' Utility was successful and has been submitted to Purchase Review. If you have not already done so, please submit your documents now in Attachments.

① ACE Event Information

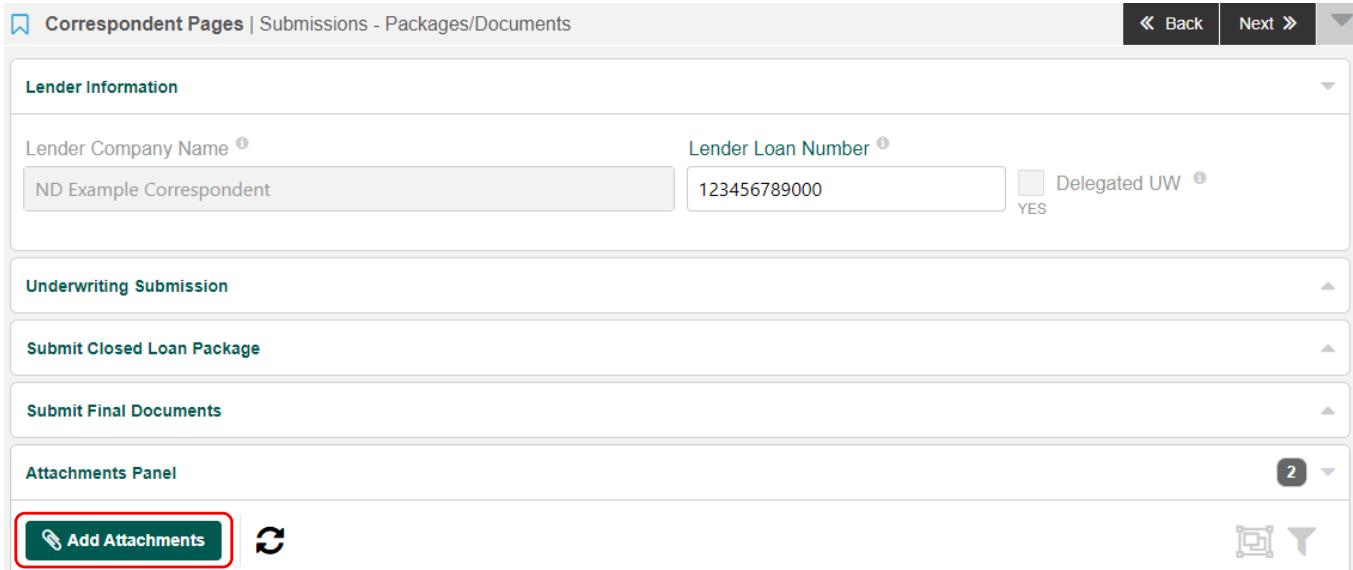
4. Once loan is approved, status changes to **C\_Purchase Approved**, a notification is sent to the Purchase or Post-Closing contact.

5. After the loan has been funded, status will reflect **C\_Purchased** and a Loan Purchase Advise will be sent to the Secondary contact.

6. If loan is denied the status changes to **C\_Denied** and a Denial Letter is sent.

# SUBMIT FINAL DOCUMENTS

1. Navigate to the Submissions – Packages/Documents page. Click the Add Attachments button.



Correspondent Pages | Submissions - Packages/Documents

Lender Information

Lender Company Name: ND Example Correspondent

Lender Loan Number: 123456789000

Delegated UW: YES

Underwriting Submission

Submit Closed Loan Package

Submit Final Documents

Attachments Panel (2)

Add Attachments

2. Add Attachment window pops up, Drop and Drag or Browse for your Final Documents. Select Final Documents in the dropdown list, Comment is optional. Click the **Upload Attachment** button.

**Add Attachment**

**Loan Summary**

**Loan Number:** 2100084545    **Property Address:** 2545 Edgehill Avenue

**Borrowers:** Cindy Taylor (Primary)    **Virginia Beach, VA**

**23454**

**County:** VIRGINIA BEACH

Drag & Drop Attachments Here

**Browse for Files...**

File Name	Size	Actions
Package Test.pdf	411.97 KB	

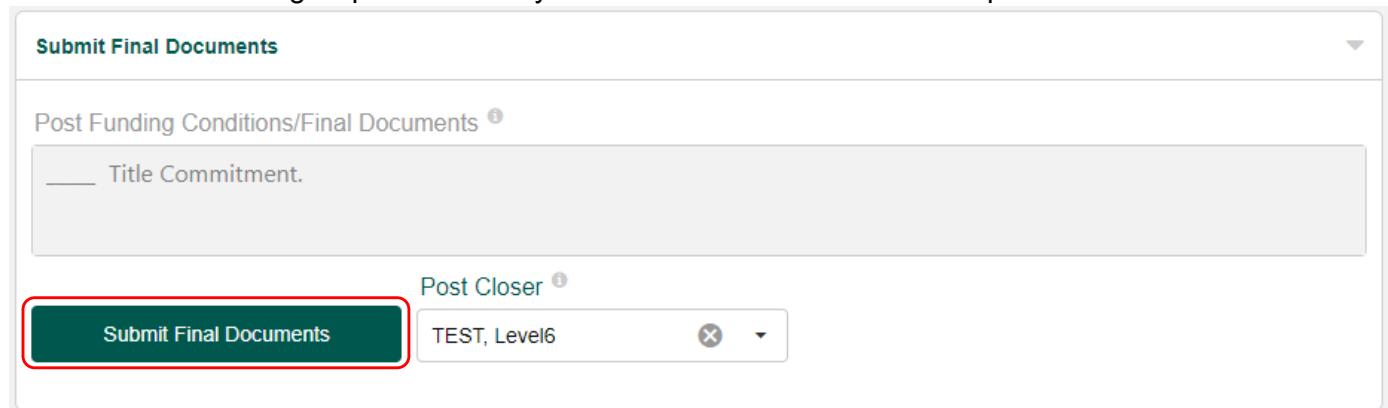
Total File Count: 1

Attachment Category: Final Document    Comment: DOT and TP

**Cancel** **Upload Attachment**

**Upload Completed**  
Package Test.pdf was uploaded successfully.

3. On the Submit Final Documents panel, click the **Submit Final Documents** button, a notification is sent to the Post-Closing Department that your Final Documents have been uploaded.



The screenshot shows a software interface for managing loan documents. At the top, a header reads "Submit Final Documents". Below it, a section titled "Post Funding Conditions/Final Documents" contains a note: "Title Commitment." A red box highlights the "Submit Final Documents" button, which is located in a row with other buttons: "Post Closer" (with a dropdown menu showing "TEST, Level6") and a cancel button with an "X".