

# 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)

Homeownership Program Department – 800-227-8432 or 804-783-6725

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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

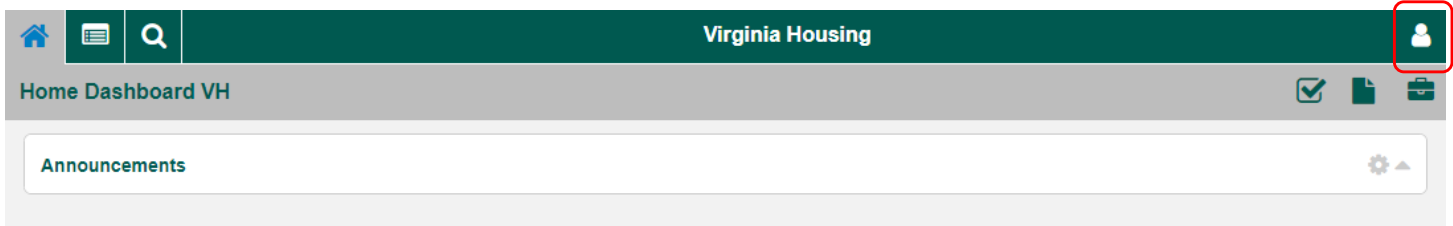
**Access to the following Utilities/Buttons:**

- 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

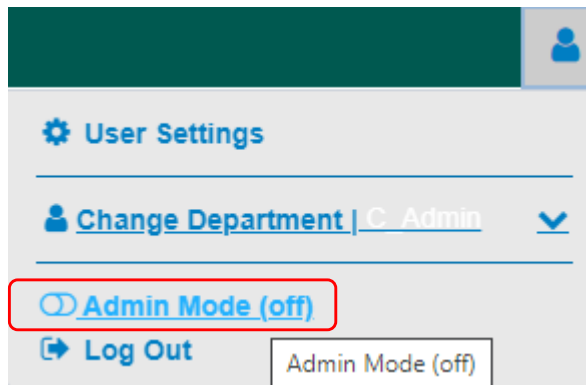
**Note:** All Users must be set up in User Management. Virginia Housing does not recommend or support multiple users sharing 1 User name and password.

## USER MANAGEMENT - ADD A USER

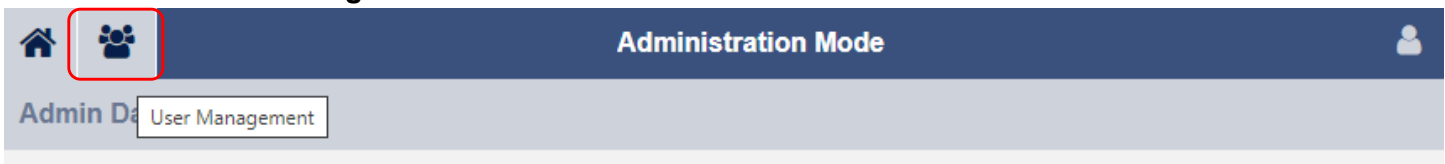
1. [LOG INTO MCP](#), click **User Profile** to expose User Management.



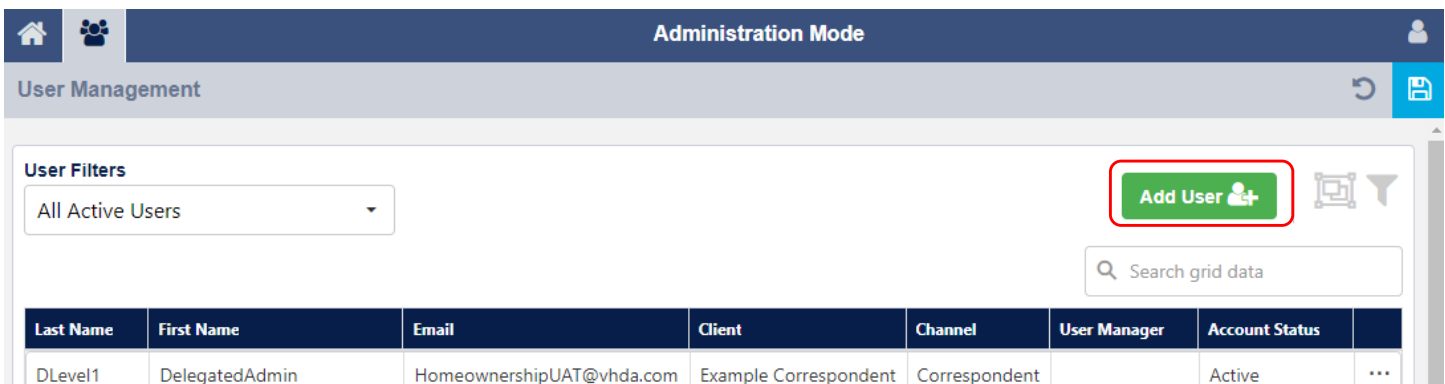
2. Click **Admin Mode (off)**.



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 \*  
 Account Active Account Inactive 10/08/2021 ☐ Account is Locked ☒ Force Password Change on Next Login

First Name \* Last Name \* Middle Name  
 Delegated TestUser

Email Address \* Work Phone \* Ext Fax Number  
 Dtest@abcco.com (804) 555-5555 ( ) -

Client \* Channel Position Commission %  
 Example Correspondent ... Correspondent Select... 0.000%

User's Manager

☐ 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  
 dtest@abcco.com ..... username@example.com ( ) -

SSO Status SSO Username PowerBI Username  
 SSO Active 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

\* Required Fields

**Security Groups**

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

☒ Select All ☐ Deselect All

**Departments**

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

☒ Select All ☐ Deselect All **Set as Default**

**Operation Centers \***

- ☒ Main (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

<b>Loan Officer</b> ⓘ	<b>Loan Officer Email Address</b> ⓘ	<b>Secondary Contact</b> ⓘ
<input type="text" value="C_Loan Officer"/>	<input type="text"/>	<input type="text" value="C_Seller Secondary"/>
<b>Underwriter</b> ⓘ	<b>Underwriter Email Address</b> ⓘ	<b>Purchase/Pend Notifications</b> ⓘ
<input type="text" value="C_Underwriting"/>	<input type="text"/>	<input type="text" value="C_Post Closing"/>
<b>Post Closing Contact</b> ⓘ		<b>Administrator</b> ⓘ
<input type="text" value="C_Post Closing"/>		<input type="text" value="Select..."/>



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

User Filters

All Active Users

Add User

Search grid 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

General Information

Authentication

Links

Licensing

Record selected  
DelegatedSecondary DLevel3 | test@vhda.com

Account Status

Account Active

Account Inactive

Account Expiration \*

09/19/2022

Account is Locked

☐

Force Password Change on Next Login

☐

First Name \*

DelegatedSecondary

Last Name \*

DLevel3

Middle Name

Email Address \*

Work Phone \*

Ext

Fax Number



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

## 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.

**User Management**

User Filters: All Active Users

Add User

Search grid 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

General Information | Authentication | Links | Licensing

Record selected  
DelegatedSecondary DLevel3 | test@vhda.com

\* Required Fields

Account Status: Account Active | Account Inactive

Account Expiration: 09/19/2022

☐ Account is Locked

☐ Force Password Change on Next Login

First Name: DelegatedSecondary

Last Name: DLevel3

Middle Name:

Email Address:

Work Phone:

Ext:

Fax Number:

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.

Home

Pipeline

Search

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

Name(s) and Status

Loan Summary Information - C Page Name

Borrower Information

Toggle Buttons – Details or Grid view

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Experian	Actions
URLA Application 1										
Test2	Test			789-47-3892						...

Household Information

Household Composition: Single

# of Household Members: 1

# of Wage Earners: YYYY

# of Minors: YYYY

Annual Household Income: 60,000.00

Homeownership ED Course: mm/dd/yyyy

Gift/Grant: Yes No

Virginia Housing Attributes

Utilities/Attachments

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Shortcuts

Panel

Loan information Drawer

Favorites Drawer

Mega Menu

Favorites and Loan Information are customizable.

Add loan to Quick Access

Products and Pricing

Attachments

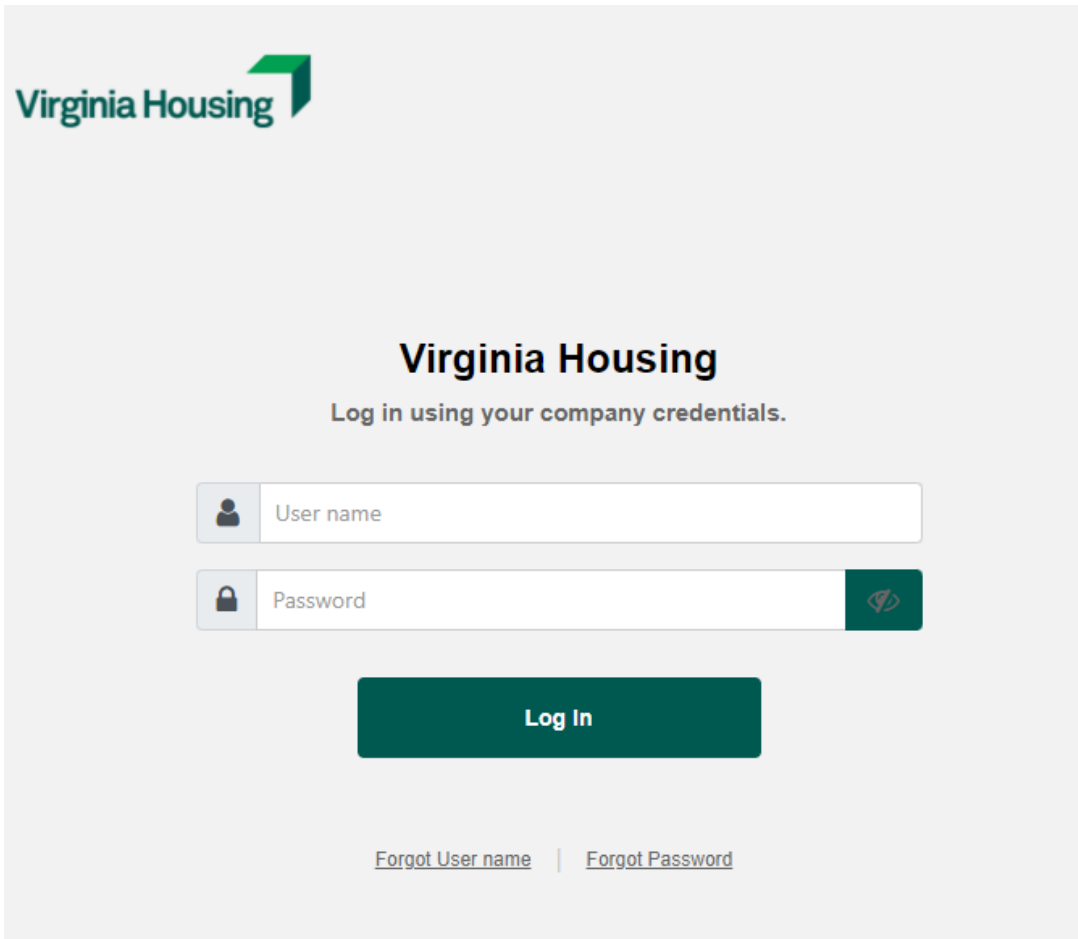
Services

Utilities

Save

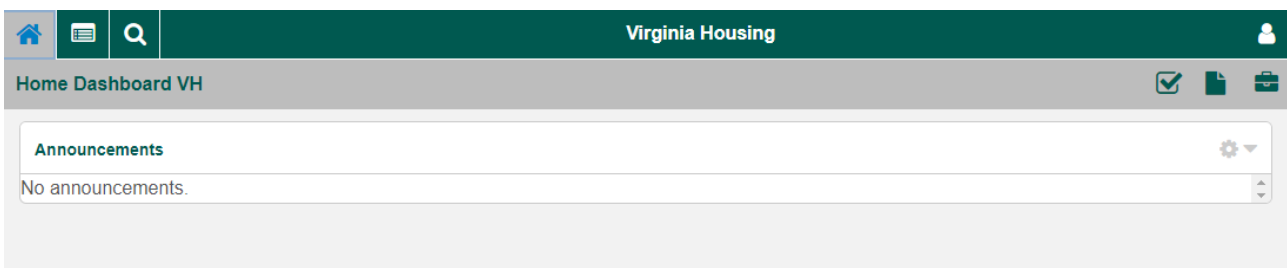
## LOG IN

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



The screenshot shows the Virginia Housing login interface. At the top left is the Virginia Housing logo. In the center, the text "Virginia Housing" is displayed above the instruction "Log in using your company credentials." Below this are two input fields: "User name" with a person icon and "Password" with a lock icon and a toggle eye icon. A large green "Log In" button is centered below the fields. At the bottom, there are two links: "Forgot User name" and "Forgot Password".

4. Land on Home Dashboard.



The screenshot shows the Virginia Housing Home Dashboard. The top navigation bar is dark green with icons for home, menu, and search, and the text "Virginia Housing" and a user profile icon. Below the navigation bar is a grey header "Home Dashboard VH" with icons for a checkmark, a document, and a briefcase. The main content area has a section titled "Announcements" with a settings gear icon and a dropdown arrow. Below this section, it says "No announcements." with a scroll bar.

## HOME DASHBOARD

Landing page – Resource for Announcements and/or Reference Guides

Virginia Housing

Home Dashboard VH

Announcements

No announcements.

## PIPELINE DASHBOARD

View your Company's loans.

Virginia Housing

Pipeline Dashboard

Pipeline Dashboard 112

Pipeline Filters

All Loans



Grid Views

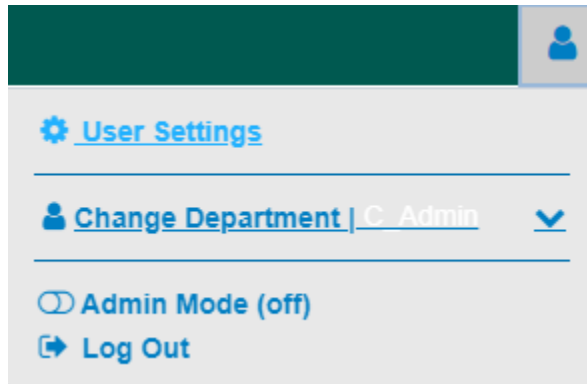
Default Profile (Correspondent)

Search grid data


Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	
<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 

**Change Password**

Change Password 

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.

Virginia Housing

Pipeline Dashboard

Pipeline Filters: All Loans

Grid Views: Default Profile (Correspondent)

Search grid data

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	
<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.

Virginia Housing

Current Loan: TEST CH | C\_Registered | Float [2100084508 \(Second\)](#)

Loan Summary Information - C

Borrower Information

Last Name	First Name	Middle Name	Name Suffix	SSN	Actions
URLA Application 1					

## SEARCH FOR A LOAN

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

The screenshot shows the MCP search interface. At the top, there is a search bar with the placeholder text "Search by Borrower Name, Loan ID, Address" and a "GO" button. Below the search bar, the "Home Dashboard" is visible on the left. The main content area is divided into two sections: "Saved Loans" and "Recent Loans".

**Saved Loans**  
No results found.

**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.

The screenshot shows the MCP Mega Menu and Page Search interface. At the top, there is a navigation bar with the "Virginia Housing" logo and a user profile icon. Below the navigation bar, the "Current Loan" section is visible, showing "Test Test2 | C\_Registered | Float" and a link to "2100084513 (Second)".

The "Mega Menu and Page Search" section is highlighted with a red box. It contains a search bar with the placeholder text "Search for a page or collection". Below the search bar, the "Correspondent" section is visible, showing a list of items: "1003", "URLA", and "Correspondent Pages".

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.

The screenshot shows the MCP Page Search interface. At the top, there is a search bar with the placeholder text "Search for a page or collection". Below the search bar, the "Correspondent" section is visible, showing a list of items: "1003", "URLA", and "Correspondent Pages".

At the bottom right, there is a link: "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				...
								...

© 1999 - 2021 Mortgage Cadence, an Accenture Company. All rights reserved. MCP Version 1.1.2.72 | DLevel1 [Shortcuts](#)

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**

**Loan Info**

Base Loan Amount:  
\$95,000.00

CLTV:  
98.0000%

Loan Summary Information - C

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Actions
URLA Application 1						
Test2	Test			789-47-3892		

**Household Information**

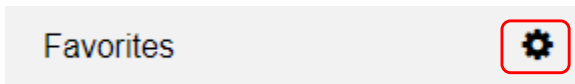
Household Comp...  # of Household M...  # of Wage Earners  # of Minors

Annual Househol...  Homeownership ...  Gift/Grant ☐ Yes ☐ No

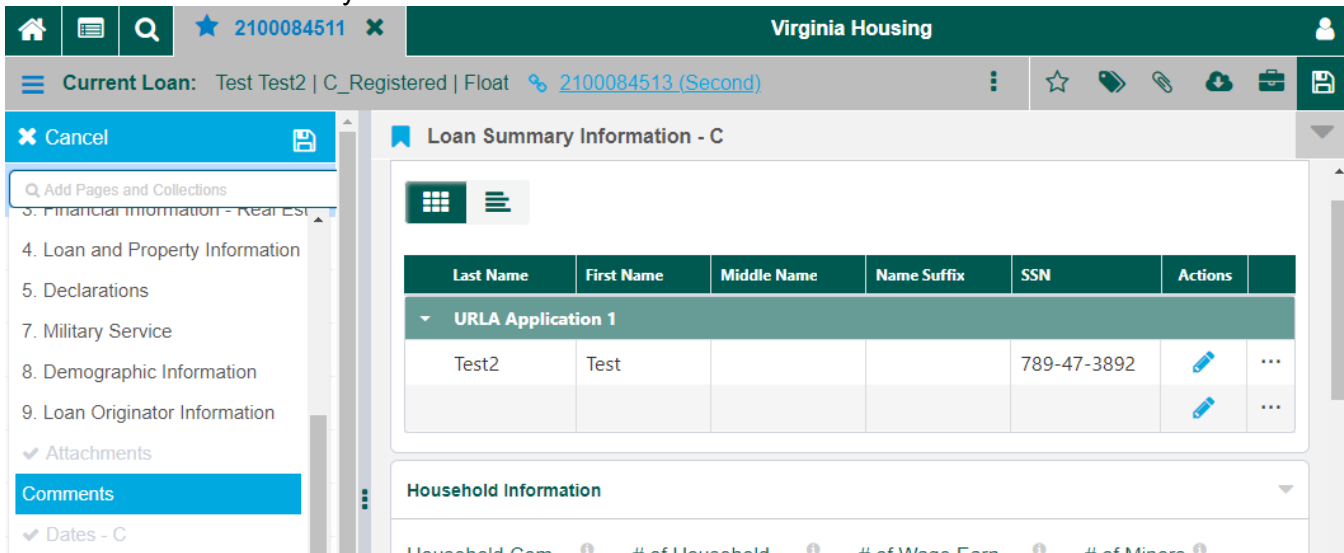
Click and drag to resize.

# CUSTOMIZE THE FAVORITES DRAWER

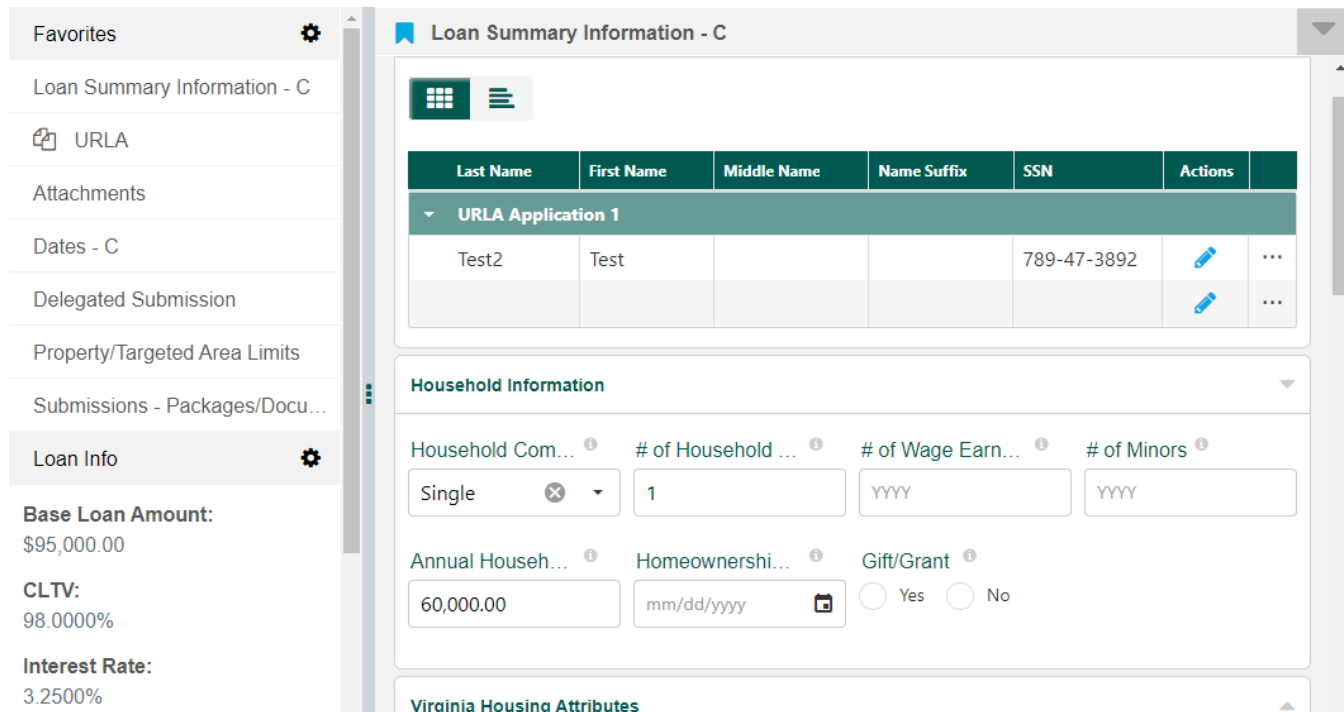
1. Click on Gear icon.




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



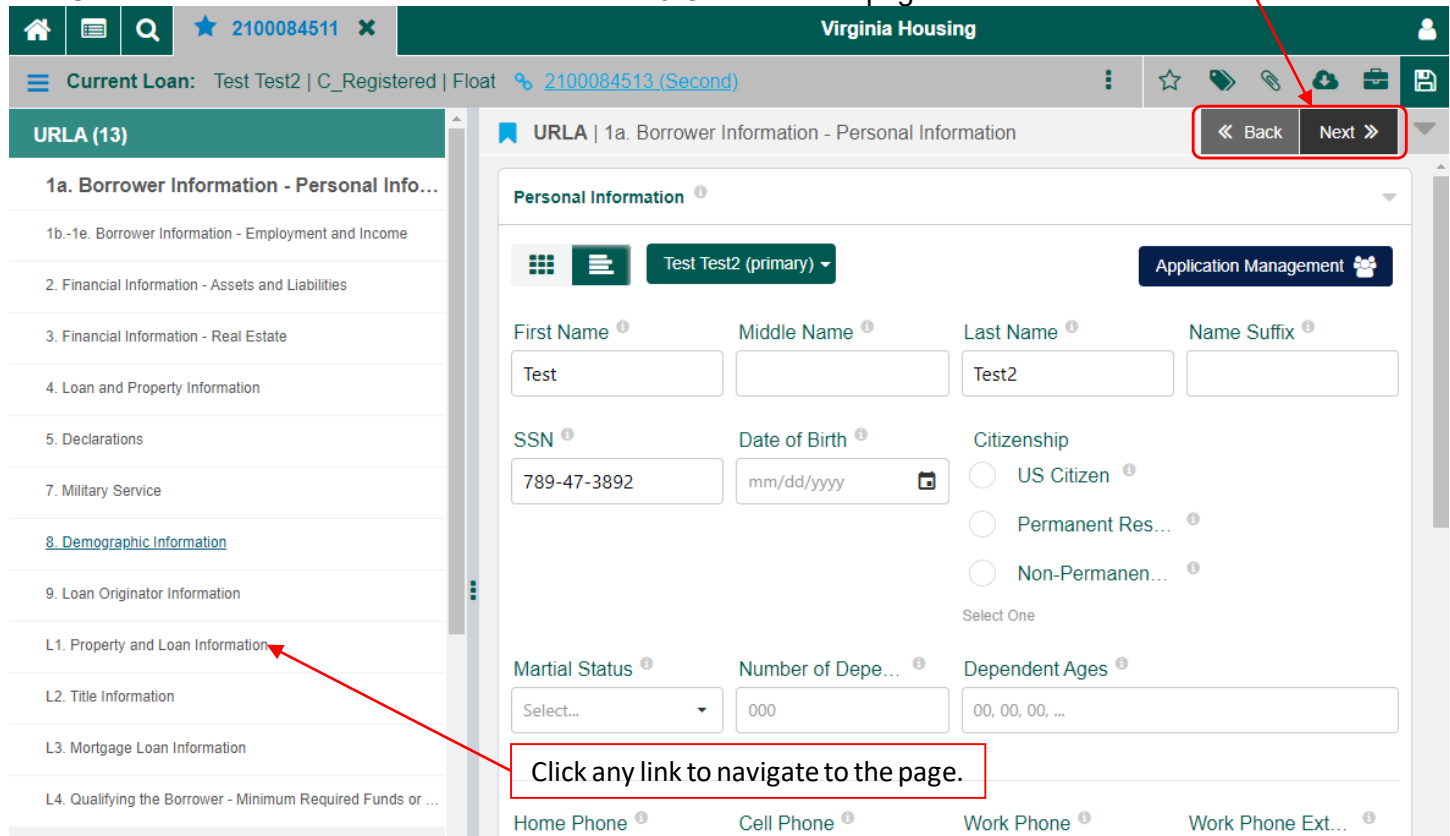
3. Saved Favorites are refelcted each time you log in.



# WORKFLOW COLLECTIONS

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

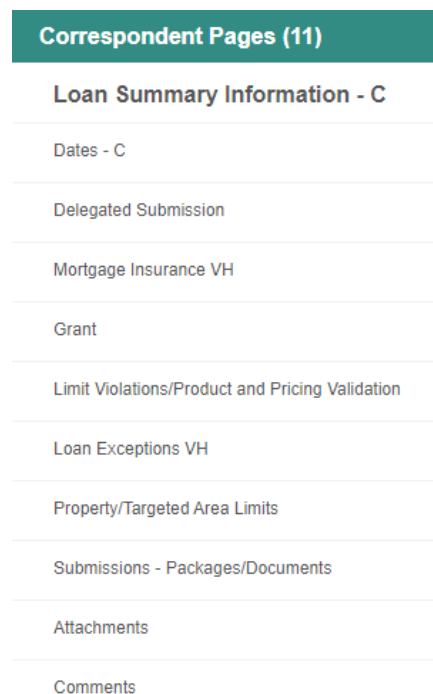
The URLA workflow collection includes all of the 13 URLA related pages.



Click to navigate between pages.

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](#) ⓘ


 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
URLA Application 1									
TEST	Dave			587-40-3984	04/20/1985			684	 
									 

Click to toggle between borrowers.

Dave TEST (primary) ▾

URLA Application 1



Dave TEST (primary)

Sally Test

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
URLA Application 1					
TEST	Dave	04/20/1985	587-40-3984	Borrower	
Test	Sally	09/25/1979	573-68-4396	CoBorrower	 

Add Application

Cancel

**Borrower Information**



Dave TEST (primary) ▾

Application Management 

Last Name <sup>i</sup> First Name <sup>i</sup> Middle Name <sup>i</sup> Name Suffix <sup>i</sup>

TEST Dave

SSN <sup>i</sup> Date of Birth <sup>i</sup> Home Phone <sup>i</sup> E-mail <sup>i</sup>


587-40-3984 04/20/1985 ( ) - -

FICO TransUnion <sup>i</sup> FICO Experian <sup>i</sup> FICO Equifax <sup>i</sup> Median FICO <sup>i</sup>

684 685 686 685

Credit Reference # <sup>i</sup> ☐ First Time Homebuyer <sup>i</sup> ☐ Nontraditional Credit <sup>i</sup> ☐ Mailing/Property Address <sup>i</sup>

# ACCESS ATTACHMENTS

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

Virginia Housing

Current Loan: Dave TEST | Closed Loan Submitted for Purchase | Locked [2100084580 \(Second\)](#)

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

Correspondent Pages | Loan Summary Information - C

Back Next

**Borrower Information**

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	Actions
URLA Application 1							
TEST	Dave			587-40-3984	04/20/1985		

**Household Information**

Household Composition # of Household Memb... # of Wage Earners # of Minors

Married Spouses ... 3 1 2

Annual Household Inc... Homeownership ED ... Gift/Grant

89,451.23 09/15/2021 11:06 AM ☐ Yes ☒ No

**Virginia Housing Attributes**

**Utilities/Attachments**

Generate Lock Confirmation **Attachments** Cancel/Withdraw Loan

Click link to open a document.

**Attachments** 4

Add Attachments

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	...

# UPLOAD ATTACHMENTS

1. Click Add Attachments button.

Attachments 4

Add Attachments

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 ×

Loan Summary ▼

Loan Number:

2100084578

Property Address:

6307 Midnight Dr  
MECHANICSVILLE, VA  
23111

Borrowers:

Dave TEST (Primary)

County:

HANOVER

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category

--Select--

Comment

Comment

Cancel

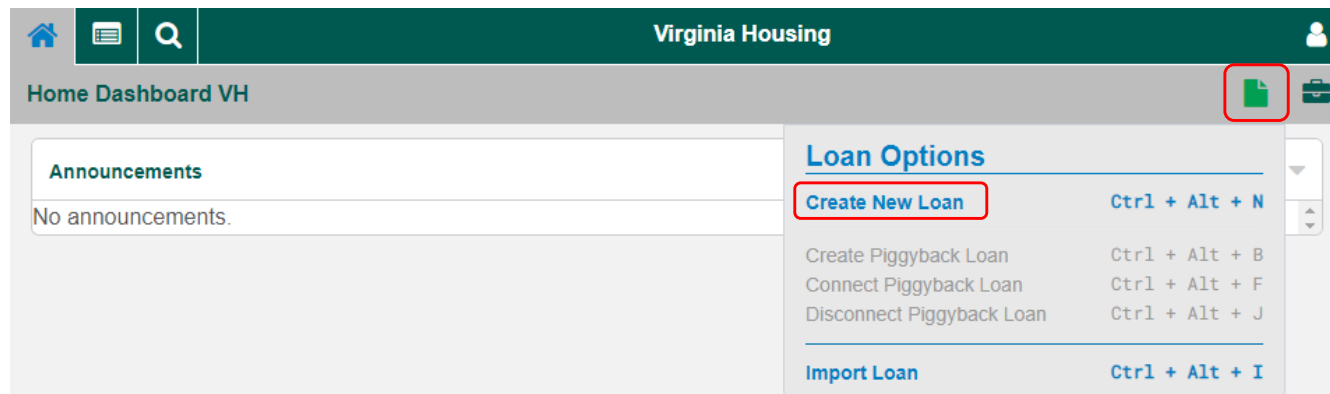
Upload Attachment

**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 \* ⓘ Example Correspondent ...

Channel \* ⓘ Correspondent × ▾

Operations Center \* ⓘ 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** ⓘ

John Wick ▾

First Name \* ⓘ John

Middle Name ⓘ

Last Name \* ⓘ Wick

Name Suffix ⓘ

SSN \* ⓘ 584-53-6658

☒ First Time Homebuyer ⓘ ☐ Nontraditional Credit ⓘ

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

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

**Property Information**

Property Street \* ⓘ 123 Daisy Lane Property Unit Number ⓘ Property Units \* ⓘ 1

Property City \* ⓘ Richmond Property Zip \* ⓘ 23235 State \* ⓘ VA County \* ⓘ CHESTERFIELD

Property Type \* ⓘ Single Family Detached Occupancy Type \* ⓘ Owner Occupied Year Property Built ⓘ 2015 Square Footage ⓘ 1952

Targeted Area ⓘ ☐ Yes ☒ No [Link to Targeted Area website](#)

### Targeted Area Webpage

#### \* Required fields

\* Address 1: 123 Happy Lane State: Virginia  
 Address 2: \* Zip Code: 23116  
 \* City: Mechanicsville Search

Enter Address and click "Search"

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

#### Search Results

Click on a column heading for sorting.

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

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

**Combined Credit & Household Information**

Median FICO \* ⓘ 725 Annual Income (Household) \* ⓘ 85,000.00

Household Members \* ⓘ 1 Annual Qualifying Income ⓘ AMI % ⓘ

**AUS Information**

AUS ⓘ Fannie Mae

AUS Rating ⓘ 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 \*

10/08/2021

Sales Price \*

205,000.00

Lien Position \*

First

Est Appraised Value \*

205,000.00

Available Cash \*

85,000.00

Loan Purpose \*

Purchase

Base Loan Amount \*

195,000.00

LTV

95.1220%

Mortgage Type \*

FHA

Down Payment Amount \*

8,000.00

CLTV

95.1220%

VH Employee

☐

Rate Type \*

Fixed

PLUS 2nd Mortgage Amo... \*

2,000.00

Other Financing

\$000,000.00

SPARC

Select...

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 \*

☐ 2,000.00

Other Financing \*

☐ \$000,000.00

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

Product Parameters

Borrower Preference \*

Target Price \*

Product Name Contains \*

Target Price

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

11. **Products** – To select Product, click  icon.

**Products** 2

 Filter Products Results  

Product Eligibility  Click to expand Search grid data

Product Name ↑	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions
<b>Product Eligibility: Valid</b> <span>1</span>										
FHA30F	2.625%	2.646%	\$487.50	0.250	\$783.22			\$783.22	\$548.00	\$  ...
<b>Product Eligibility: Invalid</b> <span>1</span>										
FHAStreamline		0.000%	\$195,000.00	100.000	\$541.67			\$541.67		\$  ... <span>Click to expand and see Eligibility Reasons</span>

**Closing Costs (J):**

**Cash to Close:** \$8,000.00

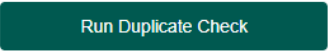
**Cash Available:** \$85,000.00


**Eligibility Reasons:** 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"*





If no duplicates are found this message will pop up.

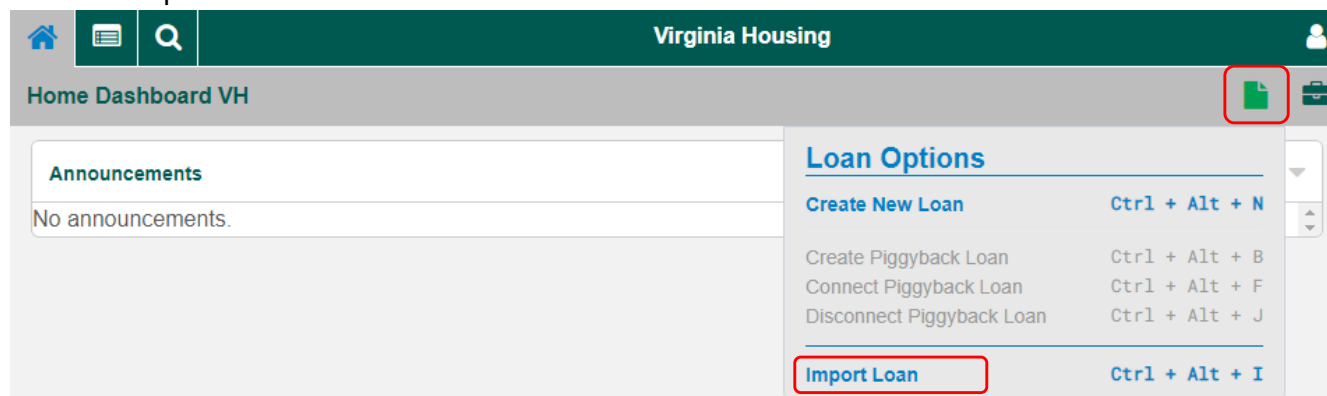
 **No duplicate loans found.** 

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.

Import Loan
×

Loan File Type \*

Mapping Sets Must Select Mapping Sets

Mapping Set \*

iLAD\_MISMO34\_Import

...

×

CSV Import

XML import

iLAD\_MISMO34\_Import

Must Select iLAD\_MISMO34\_Import

Import File \*

Tom Test 1.2.xml

Browse files, select xml

×

How to Import this Loan

Insert into New Loan

Must Select Insert into New Loan

Loan Number

System Generated Loan Number

Must Select System Generated Loan Number

Loan Status

Client Selection \*

Example Correspondent

Your Company

×

Channel \*

Correspondent

Select Correspondent

Operations Center \*

Main

Select Main

Cancel

Import

This window pops up during import process.

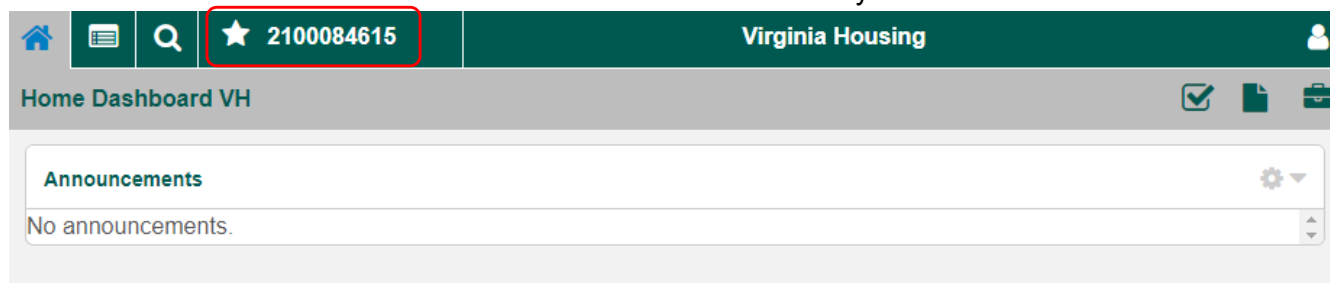
Please wait...


Import in progress...

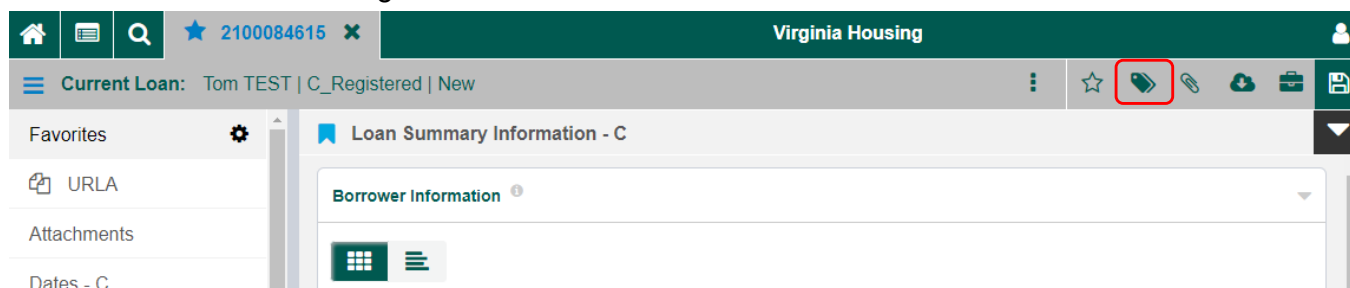
Message will pop up once import is completed.

✓ 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.

**Products and Pricing**

P&P Loan Info...

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

**Client Selection**

Client <sup>\*</sup> <sup>i</sup> Channel <sup>\*</sup> <sup>i</sup> Operations Center <sup>\*</sup> <sup>i</sup>

Example Correspondent ... Correspondent × Main ×

Lender Loan Number <sup>i</sup>

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

☒ First Time Homebuyer

☐ 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 Deta...

Owner Occupied

YYYY

Targeted Area

☐ Yes ☐ No

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

**Combined Credit & Household Information**

Median FICO \*

Annual Income (Hou... \*

695

82,000.00

Household Members \*

Annual Qualifying Inco...

AMI %

1

0

**AUS Information**

AUS

Fannie Mae

AUS Rating

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.*

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

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

A red box highlights the 'PLUS 2nd Mortgage' and 'Other Financing' fields. An arrow points from this box to a callout box below.

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

Fourth 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).

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

**Summary**

Subordinate Financing Amt ⓘ	Other Financing ⓘ
3,000.00	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 \* ⓘ 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

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

Products 3

Filter Products Results

Product Eligibility ↓

Search grid data

Product Name ↑2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PI	Actions
Product Eligibility: Valid <span>2</span>									
C30F_CONV	3.125%	3.128%	-\$193.75	-0.125	\$663.98			\$663.9	\$ ✓ ...
C30F_CONV_NO_MI	4.875%	4.878%	-\$193.75	-0.125	\$820.27			\$820.2	\$ ✓ ...
Product Eligibility: Invalid <span>1</span>									
REO30F_CONDO		2.875%	\$155,000.00	100.000	\$643.08			\$643.0	\$ ✓ ...

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

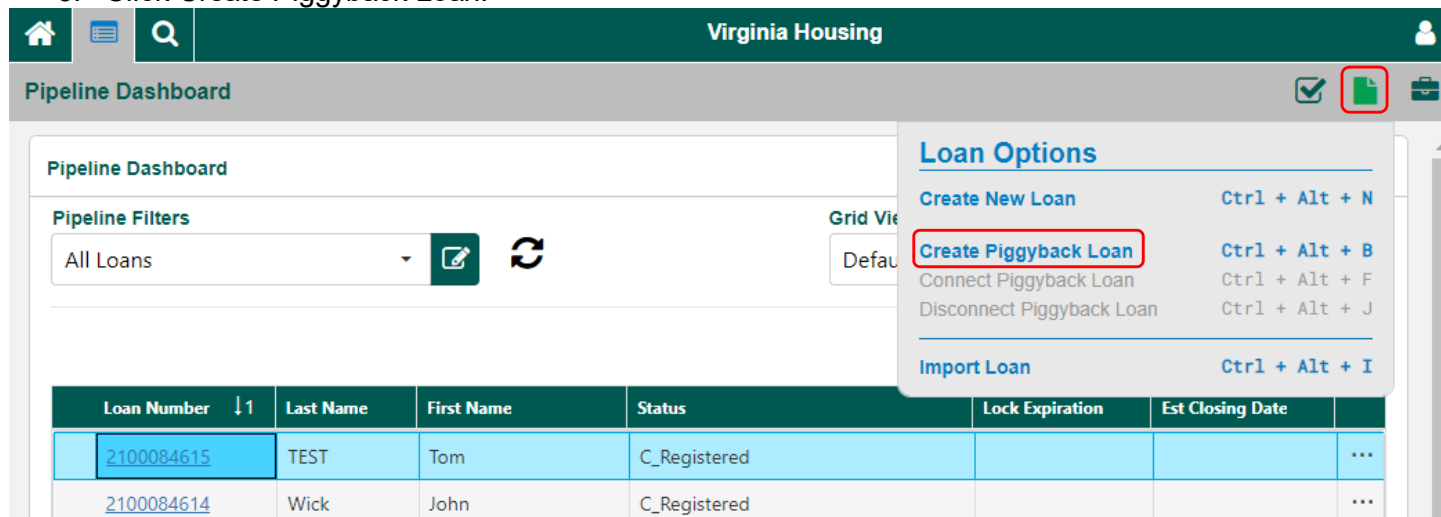
Next »

Save and Exit

## CREATE A PLUS SECOND LOAN

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

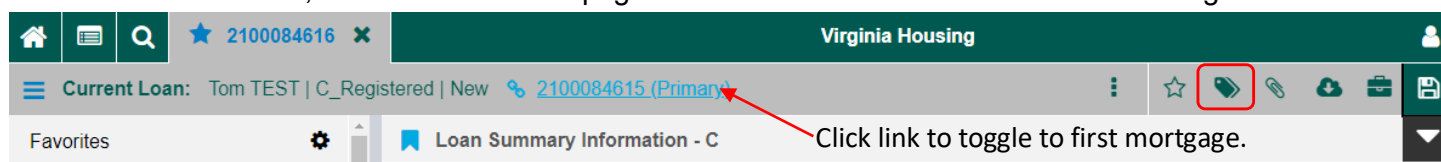
1. On the Pipeline Dashboard, locate the first mortgage, Click the loan to highlight it.
2. Click Loan Options  icon
3. Click Create Piggyback Loan.



The screenshot shows the Virginia Housing Pipeline Dashboard. A 'Loan Options' menu is open, highlighting 'Create Piggyback Loan'. The dashboard table below shows two loans:

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

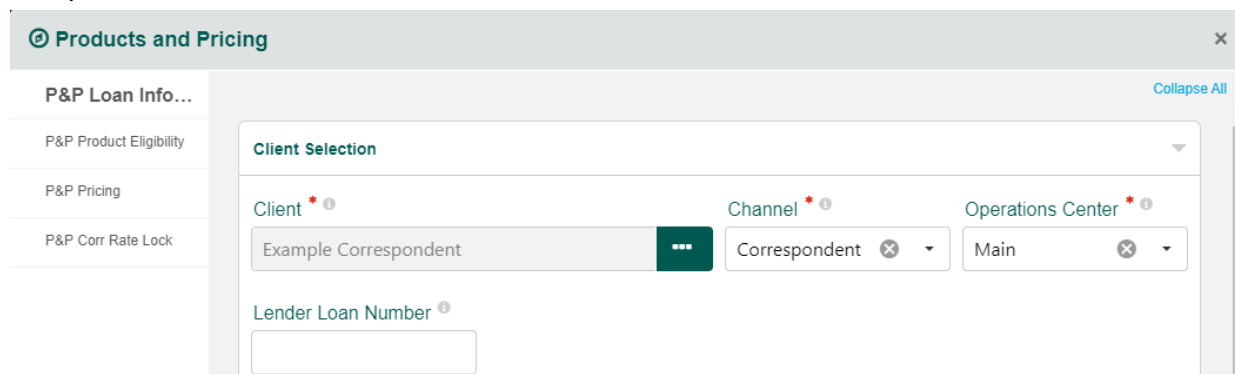
4. Loan is created, land on the LSI – C page in the new loan. Click Products and Pricing  icon.



The screenshot shows the Virginia Housing interface with the 'Current Loan' summary for Tom TEST | C\_Registered | New. The 'Products and Pricing' icon is highlighted in the top right corner. A red arrow points to the link '2100084615 (Primary)' in the breadcrumb trail.

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.



The screenshot shows the 'Products and Pricing' window. The 'Client Selection' section is active, displaying the following fields:

- Client:** Example Correspondent
- Channel:** Correspondent
- Operations Center:** Main
- Lender Loan Number:** (Empty field)

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

☒ First Time Homebuyer

☐ 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 Deta...

Owner Occupied

YYYY

Targeted Area

☐ Yes ☐ No

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

**Combined Credit & Household Information**

Median FICO \*

Annual Income (Hou... \*

695

82,000.00

Household Members \*

Annual Qualifying Inco...

AMI %

1

0

**AUS Information**

AUS

Fannie Mae

AUS Rating

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

## 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

Target Price

100

Product Name Contains

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



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

Products 2

Filter Products Results

Product Eligibility ↓

Search grid data

Product Name ↑	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Actions
Product Eligibility: Valid <span>1</span>									
PLUS_2nd_MTG	3.125%	3.125%	-\$3.75	-0.125	\$12.85			\$676.83	\$  ...
Product Eligibility: Invalid <span>1</span>									
ASSUMPTION_PLUS		0.000%	\$3,000.00	100.000	\$8.33			\$672.31	\$  ...

Loan Costs (D):

Closing Costs (J):

Cash to Close: \$7,000.00

Cash Available: \$285,000.00

Eligibility Reasons: Invalid product combo solution.

« Back

Next »

Save and Exit

Click to expand

Click to expand and see Eligibility Reasons

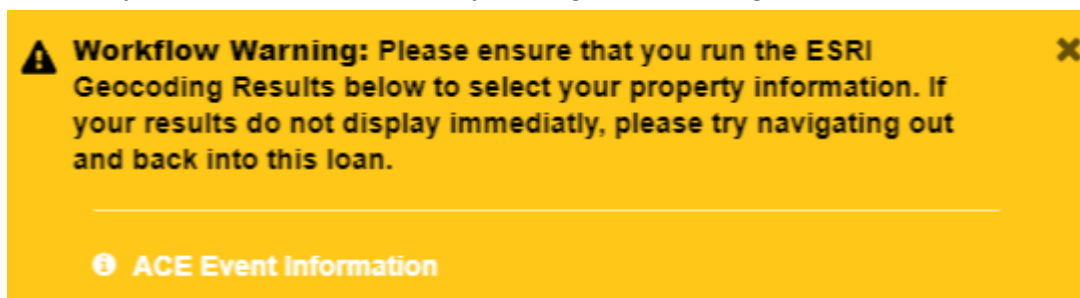
## ADDRESS VALIDATION AND GEOCODING

**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' form. The 'Property Information' section includes fields for Street Address (6307 Midnight Dr), Unit #, County (HANOVER), Property City (MECHANICSVILLE), State (VA), Property Zip (23111), and County Override. Below this is the 'Construction' section with checkboxes for Proposed, Existing Construction (checked), and New (less than 1 year old). At the bottom, a green button labeled 'Address Validation for MCP' is highlighted with a red rectangle.

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' form. It includes fields for Y Coordinate, X Coordinate, Census Tract, Census Block, Jurisdiction FIPS, Jurisdiction Name, and Jurisdiction ID. A green button labeled 'ESRI Geocoding Results' is highlighted with a red rectangle.

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 ⓘ

-77.321922318292408

X Coordinate ⓘ

37.631819038252864

Census Tract ⓘ

321002

Census Block ⓘ

2

Jurisdiction FIPS ⓘ

51085

Jurisdiction Name ⓘ

Hanover County

Jurisdiction ID ⓘ

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

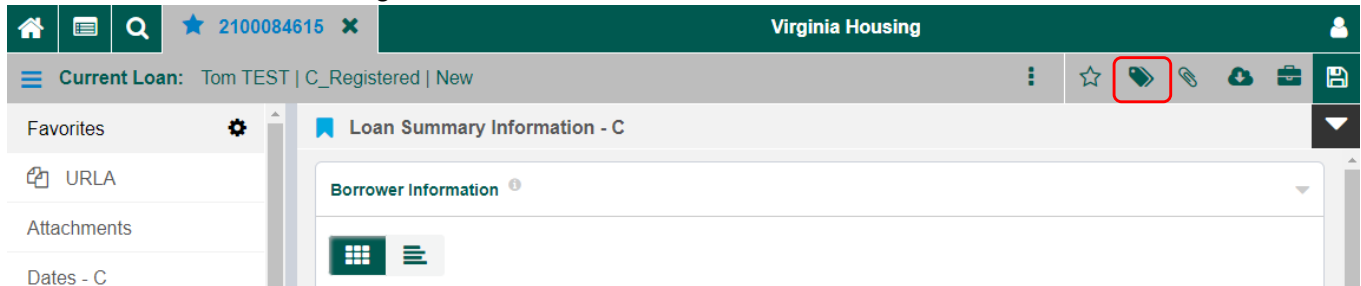
Update

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.

**Products and Pricing**

P&P Loan Information

P&P Product Eligibility

**P&P Pricing**

P&P Corr Rate Lock

**Selected Product: C30F\_CONV**

**Interest Rate:** 3.5000%

**Debt Ratio:** 10.71%

**LTV:** 93.9394%

**Housing Ratio:** 10.71%

**CLTV:** 95.7576%

**Principal And Interest:** \$696.02

**Pricing and Adjustments**

Grid View

Points

**Price**

Pricing Date: 10/10/2021, 7:11 PM

APOR Int Rate Set Date: 10/10/2021 06:58 PM

Click Price to see Pricing

Interest Rate	Lock Period		
	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
P&P Product Eligibility
**P&P Pricing**
P&P Corr Rate Lock

**Selected Product: C30F\_CONV**

**Interest Rate:**  
3.5000%
**LTV:**  
93.9394%
**CLTV:**  
95.7576%
**Principal And Interest:**  
\$696.02

**Debt Ratio:**  
10.71%
**Housing Ratio:**  
10.71%

**Pricing and Adjustments**

Grid View

Points
**Price**

Pricing Date  
10/10/2021, 7:11 PM

APOR Int Rate Set Date  
10/10/2021 06:58 PM

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
<b>3.500%</b>	<b>100.375</b>	<b>100.125</b>	<b>100.000</b>
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 Collapse All

P&P Product Eligibility

P&P Pricing

**P&P Corr Rate Lock**

**Proposed Pricing (Not Locked)**

Interest Rate <sup>?</sup> 3.5000 %    Net Price <sup>?</sup> 100    Pricing Term <sup>?</sup> 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**

Product <sup>?</sup> C30F\_CONV    Lock Status <sup>?</sup> Float

Interest Rate <sup>?</sup> 0    Net Price <sup>?</sup>

Lock Date <sup>?</sup> mm/dd/yyyy hh:mm AM/PM    Lock Expiration <sup>?</sup> mm/dd/yyyy

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

**Unsaved Changes**

Before continuing, specify whether you want to save or discard the changes.

Cancel    Discard Changes    **Save Changes**

**Your loan has been successfully locked** ×

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

**Lock Information**

Product <sup>?</sup> C30F\_CONV    Lock Status <sup>?</sup> Locked


Interest Rate <sup>?</sup> 3.5000 %    Net Price <sup>?</sup> 100

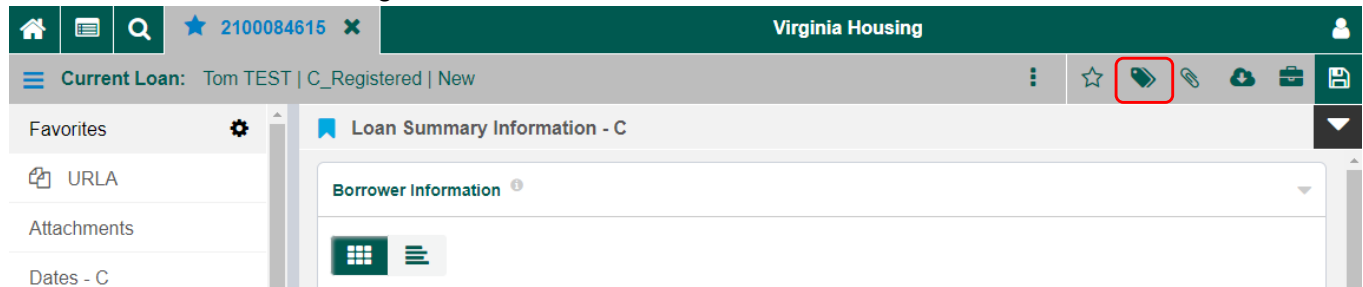
Lock Date <sup>?</sup> 10/10/2021 07:11 PM    Lock Expiration <sup>?</sup> 12/09/2021 12:00 AM

« Back    Next »    **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.

**Products and Pricing**

P&P Loan Information

P&P Product Eligibility

**P&P Pricing**

P&P Corr Rate Lock

**Selected Product: C30F\_CONV**

**Interest Rate:** 3.5000%

**Debt Ratio:** 10.71%

**LTV:** 93.9394%

**Housing Ratio:** 10.71%

**CLTV:** 95.7576%

**Principal And Interest:** \$696.02

**Pricing and Adjustments**

Grid View

Points

**Price**

Pricing Date: 10/10/2021, 7:11 PM

APOR Int Rate Set Date: 10/10/2021 06:58 PM

Click Price to see Pricing

Interest Rate	Lock Period		
	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
P&P Product Eligibility
**P&P Pricing**
P&P Corr Rate Lock

**Selected Product: C30F\_CONV**

**Interest Rate:**  
3.5000%
**LTV:**  
93.9394%
**CLTV:**  
95.7576%
**Principal And Interest:**  
\$696.02

**Debt Ratio:**  
10.71%
**Housing Ratio:**  
10.71%

**Pricing and Adjustments**

Grid View

Points
**Price**

Pricing Date  
10/10/2021, 7:11 PM

APOR Int Rate Set Date  
10/10/2021 06:58 PM

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
<b>3.500%</b>	<b>100.375</b>	<b>100.125</b>	<b>100.000</b>
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 **SPARC Lock Request Form** button.

**Products and Pricing** ×

P&P Loan Information Collapse All

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

**Proposed Pricing (Not Locked)**

Interest Rate <sup>ⓘ</sup>  Net Price <sup>ⓘ</sup>  Pricing Term <sup>ⓘ</sup>

**Lock Actions**

*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 Information**

## 8. Complete and Save the fillable PDF.



Sponsoring Partnerships &amp; 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**

**Borrower Information**

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Actions
URLA Application 1									
Wick	John			584-53-6658					

**Household Information**

Household Composition <sup>1</sup>  # of Household Members <sup>1</sup>  # of Wage Earners <sup>1</sup>  # of Minors <sup>1</sup>

Annual Household Income <sup>1</sup>  Homeownership ED Cours... <sup>1</sup>  Gift/Grant <sup>1</sup> ☐ Yes ☐ No

**Virginia Housing Attributes**

**Utilities/Attachments**

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

**Attachments**

**Attachments** 0

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status	Actions
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

Loan Number: 2100084614

Property Address: 123 Daisey Lane

Borrowers: John Wick (Primary)

Richmond, VA 23235

County: 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

Attachments

Add Attachments


Click Refresh if you don't see your document.

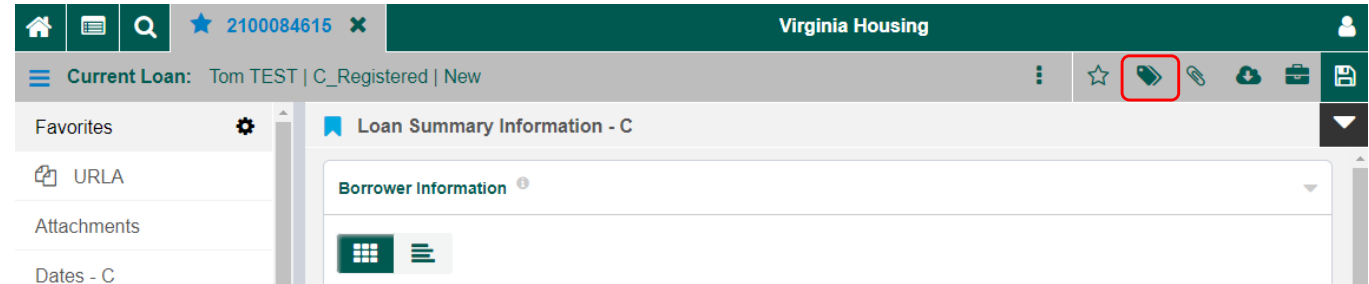
Search grid data

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

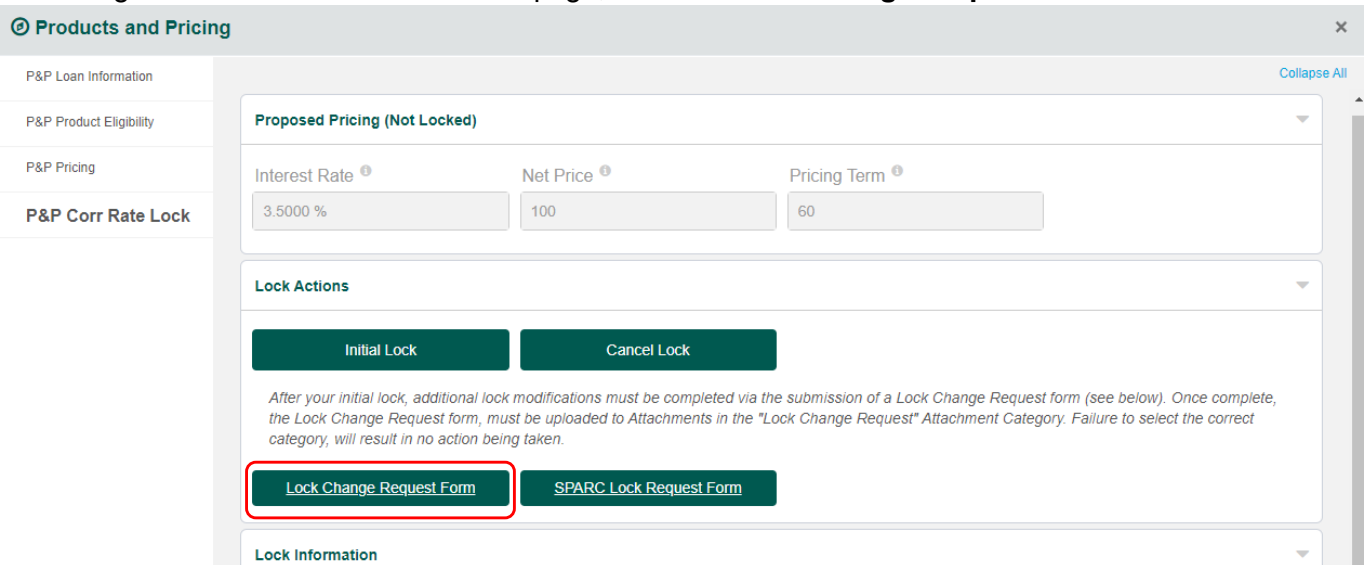
# REQUESTING A LOCK PROGRAM CHANGE OR EXTENSION

**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 #: <input type="text"/>	
<b>Lender Information</b>	
Lender: <input type="text"/>	Lender Loan #: <input type="text"/>
Loan Officer: <input type="text"/>	Email: <input type="text"/>
Lock Contact: <input type="text"/>	Email: <input type="text"/>
<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="text"/> days at <input type="text"/>	

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
URLA Application 1									
Wick	John			584-53-6658					

**Household Information**

Household Composition <sup>1</sup>  # of Household Members <sup>1</sup>  # of Wage Earners <sup>1</sup>  # of Minors <sup>1</sup>

Annual Household Income <sup>1</sup>  Homeownership ED Cours... <sup>1</sup>  Gift/Grant <sup>1</sup> ☐ Yes ☐ No

**Virginia Housing Attributes**

**Utilities/Attachments**

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

**Attachments**

**Attachments** 0

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
▼

**Loan Number:** 2100084614  
**Borrowers:** John Wick (Primary)

**Property Address:** 123 Daisey Lane  
Richmond, VA 23235  
**County:** CHESTERFIELD

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
Lock Change Request Form.pdf	411.97 KB	<span>×</span>

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
▼

Attachments
1

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.

**Loan Summary Information - C**

**Borrower Information**

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Experian	Equifax	Actions
URLA Application 1											
Wick	John			584-53-6658							...

**Household Information**

**Virginia Housing Attributes**

Grant Status <sup>?</sup>  Grant Amount <sup>?</sup>  SPARC <sup>?</sup>

☒ MCC <sup>?</sup> MCC # <sup>?</sup>  MCC Credit Rate <sup>?</sup>  ☐ Recapture Tax <sup>?</sup>

PLUS Loan Amount <sup>?</sup>  PLUS Loan # <sup>?</sup>  ☐ VH Employee <sup>?</sup> ☐ Duplicate Loan <sup>?</sup>

**Utilities/Attachments**

Generate Lock Confirmation **Attachments** Cancel/Withdraw Loan

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

**Attachments**

Attachments 0

**Add Attachments**

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

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

Loan Number: 2100084614

Property Address: 123 Daisy Lane

Borrowers: John Wick (Primary)

Richmond, VA 23235

County: 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

Attachments

Add Attachments

Click Refresh if you don't see your document.

Search grid data

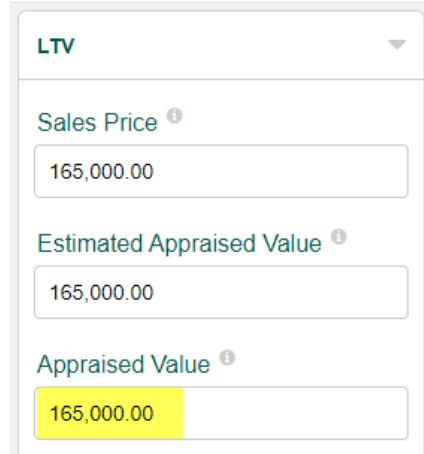
Attachment Name	Category	Attached Date	Attached By	Comments
-----------------	----------	---------------	-------------	----------

**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 <sup>1</sup>

165,000.00

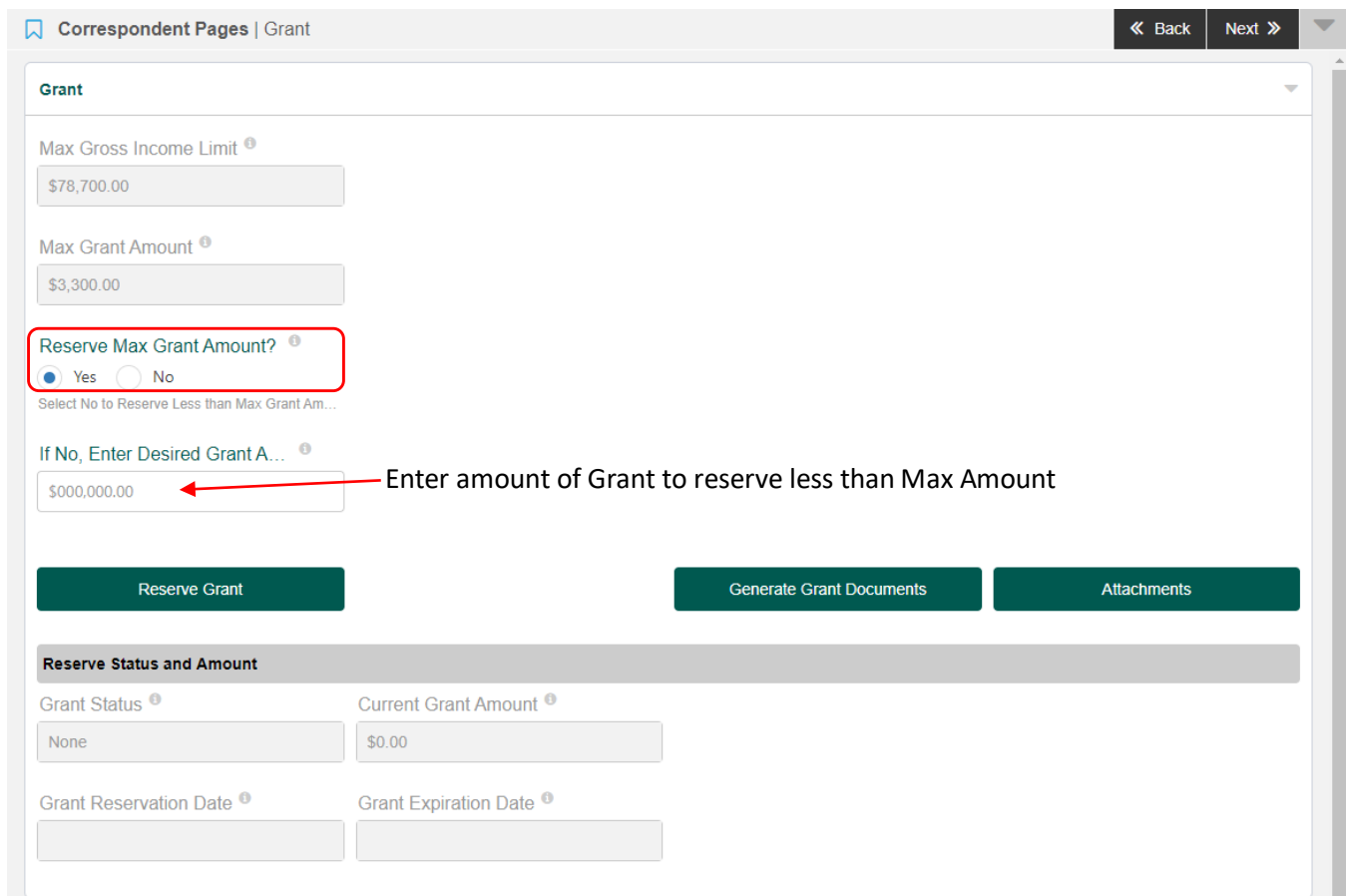
Estimated Appraised Value <sup>1</sup>

165,000.00

Appraised Value <sup>1</sup>

165,000.00

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



**Correspondent Pages | Grant** « Back Next »

**Grant**

Max Gross Income Limit <sup>1</sup>

\$78,700.00

Max Grant Amount <sup>1</sup>

\$3,300.00

**Reserve Max Grant Amount?** <sup>1</sup>

☒ Yes ☐ No

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

If No, Enter Desired Grant A... <sup>1</sup>

\$000,000.00

Enter amount of Grant to reserve less than Max Amount

**Reserve Grant** **Generate Grant Documents** **Attachments**

**Reserve Status and Amount**

Grant Status <sup>1</sup>

None

Current Grant Amount <sup>1</sup>

\$0.00

Grant Reservation Date <sup>1</sup>

Grant Expiration Date <sup>1</sup>

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

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

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

Virginia Housing Attributes

Grant Status ⓘ

Grant Amount ⓘ

SPARC ⓘ

Reserve/Reserved

\$3,300.00

Select...

☐ MCC ⓘ

MCC # ⓘ

MCC Credit Rate ⓘ

☐ Recapture Tax ⓘ

PLUS Loan Amount ⓘ

PLUS Loan # ⓘ

☐ VH Employee ⓘ

☐ Duplicate Loan ⓘ

0.00

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

Reserve Grant

Generate Grant Documents

Attachments

Attachments

Collapse All

Attachments 2

Add Attachments

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		

Cancel

OK

# 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... ⓘ

Enter amount of Grant to reserve less than Max Amount

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.

The screenshot shows a web interface for managing grants. At the top, there's a breadcrumb 'Correspondent Pages | Grant' and navigation buttons 'Back' and 'Next'. Below this is a section titled 'Grant' with a dropdown menu. Underneath, there's a 'Cancel Grant' section with a 'Grant Status Reason' dropdown menu. The dropdown is open, showing 'Withdrawn by Borrower' as the selected option. At the bottom of this section is a green 'Cancel Grant' button.

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

The screenshot shows a modal dialog box titled 'Unsaved Changes'. It contains a warning icon and the text: 'Before continuing, specify whether you want to save or discard the changes.' At the bottom, there are three buttons: 'Cancel', 'Discard Changes', and 'Save Changes'. Below the dialog box, a green success message banner reads 'Grant has been canceled' with a checkmark icon and a close button.

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

The screenshot shows a section titled 'Reserve Status and Amount'. It contains four input fields arranged in a 2x2 grid. The top row shows 'Grant Status' with the value 'Cancelled/Withdrawn' and 'Current Grant Amount' with the value '\$0.00'. The bottom row shows 'Grant Reservation Date' with the value '10/11/2021' and 'Grant Expiration Date' with the value '11/25/2021'.

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

The screenshot shows three buttons at the bottom of the page: 'Reserve Grant', 'Generate Grant Documents', and 'Attachments'. The 'Attachments' button is highlighted with a red rectangular border.

## Regenerate Grant Documents

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

Correspondent Pages | Grant « Back Next »

**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 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.

# 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

Loan Number: 2100084599  
Borrowers: Grant TEST (Primary)

Property Address: 6307 Midnight Drive  
Mechanicsville, VA  
23111  
County: 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

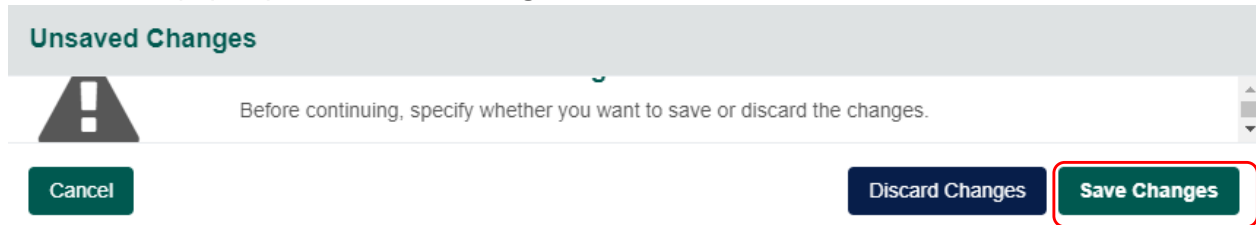
**Upload Completed**  
Mattress money LOX.pdf was uploaded successfully.

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

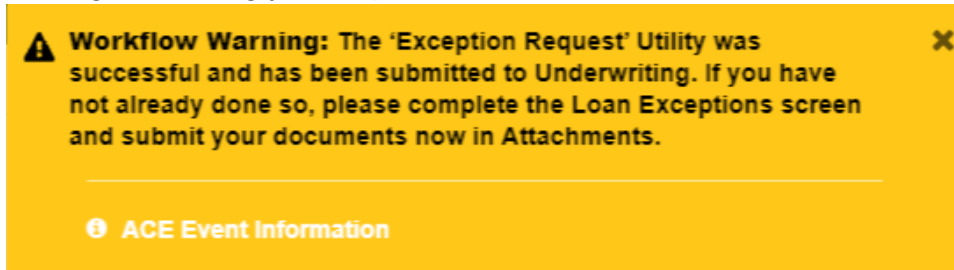
Exception Request Submission

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 « Back Next » ▲

**Borrower Information**

Grant TEST (primary) Application Management

Last Name <sup>1</sup> First Name <sup>1</sup> SSN <sup>1</sup> Date of Birth <sup>1</sup>

TEST Grant 684-60-8136 07/24/1989

☒ First Time Homebuyer <sup>1</sup> ☐ Nontraditional Credit <sup>1</sup>

FICO TransUnion <sup>1</sup> FICO Experian <sup>1</sup> FICO Equifax <sup>1</sup> Median FICO <sup>1</sup>

725 725 725 725

**Links**

**Household Information**

**Property Information**

**Loan Information**

Delegated Approval Submission Loan Involvement

**Request Delegated Approval**

Loan Officer <sup>1</sup> LO NMLS Lic Number <sup>1</sup> Underwriter <sup>1</sup>

DLevel1, DelegatedAdmin 12345 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.

Home Calendar Search ★ 2100084599 ×

**Current Loan:** Grant TEST | Cleared to Close | Locked

## 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 <sup>?</sup>

ND Example Correspondent

Lender Loan Number <sup>?</sup>

123456789000

☐ Delegated UW <sup>?</sup>  
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

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

Underwriting Package

Comment

UW Package for Submission

Cancel

Upload Attachment

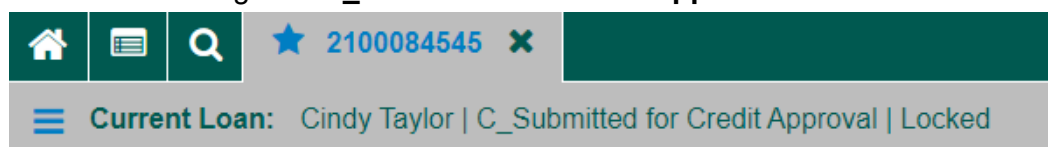
Upload Completed

Package Test.pdf was uploaded successfully.

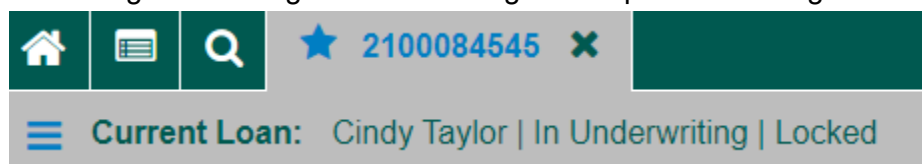
⬆️ ✕

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

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 Back Next

**Lender Information**

Lender Company Name <sup>?</sup>  Lender Loan Number <sup>?</sup>  ☐ Delegated UW <sup>?</sup>  
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 **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	<span>✕</span>

Total File Count: 1

Attachment Category  ▼ Comment

Cancel Upload Attachment

✓ **Upload Completed** ⬆ ✕  
Package Test.pdf was uploaded successfully.

- 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 « Back Next »

**Lender Information**





Lender Company Name <sup>?</sup>  Lender Loan Number <sup>?</sup>  ☐ Delegated UW <sup>?</sup>  
YES

**Underwriting Submission**

**Submit Closed Loan Package**

**Submit Final Documents**

**Attachments Panel** 2

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 **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  ▼ Comment

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 <sup>?</sup> Email Address <sup>?</sup> Phone # <sup>?</sup>

Prior to Funding Conditions <sup>?</sup>

Submit Pre-Purchase Conditions

Message reminding 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**.

Home | List | Search | Star 2100084545 X

Current Loan: Cindy Taylor | Closed Loan Submitted for Purchase | Locked

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

Home | List | Calendar | Search | Star 2100084545 X

Current Loan: Cindy Taylor | C\_In Purchase Review | Locked

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 pened 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 Back Next

**Lender Information**





Lender Company Name <sup>?</sup> ND Example Correspondent Lender Loan Number <sup>?</sup> 123456789000 ☐ Delegated UW <sup>?</sup> YES

**Underwriting Submission**

Submit Closed Loan Package

Submit Final Documents

**Attachments Panel** 2

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 **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	<span>×</span>

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.

- 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**

**Submit Closed Loan Package**

Add contact information for Pend or Approval notification.

Contact Name <sup>?</sup> Email Address <sup>?</sup> Phone # <sup>?</sup>

Prior to Funding Conditions <sup>?</sup>

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

UW Conditions are reflected here.

**Submit Pre-Purchase Conditions**

Message reminding 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.

**ACE Event Information**

- Once loan is approved, status changes to **C\_Purchase Approved**, a notification is sent to the Purchase or Post-Closing contact.
- After the loan has been funded, status will reflect **C\_Purchased** and a Loan Purchase Advise will be sent to the Secondary contact.
- 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 « Back Next »

**Lender Information**





Lender Company Name <sup>?</sup> ND Example Correspondent Lender Loan Number <sup>?</sup> 123456789000 ☐ Delegated UW <sup>?</sup> YES

**Underwriting Submission**

**Submit Closed Loan Package**

**Submit Final Documents**

**Attachments Panel** 2

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 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.

**Submit Final Documents**

Post Funding Conditions/Final Documents ⓘ

\_\_\_\_ Title Commitment.

**Submit Final Documents**

Post Closer ⓘ

TEST, Level6 × ▾