



Log on




## Virginia Housing


Log in using your company credentials.



User name




Password





Log In

[Forgot User name](#) | [Forgot Password](#)


Land on the Announcements page.










Virginia Housing




Home Dashboard VH



Announcements







Mortgage Cadence User Guide

Posted: 08/05/2021 12:38 PM

Newly updated 9/7/2021

 [Mortgage Cadence User Guide.pdf](#)

Effective Date: 08/25/2021 / Expires Date: 09/30/2050

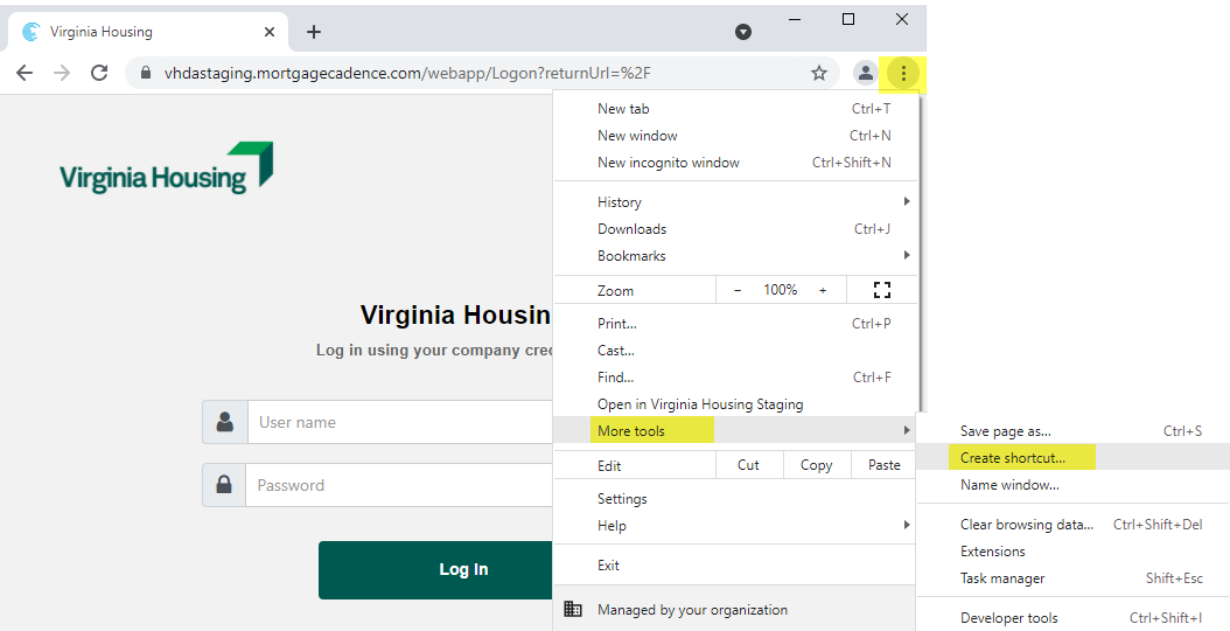


Pipeline

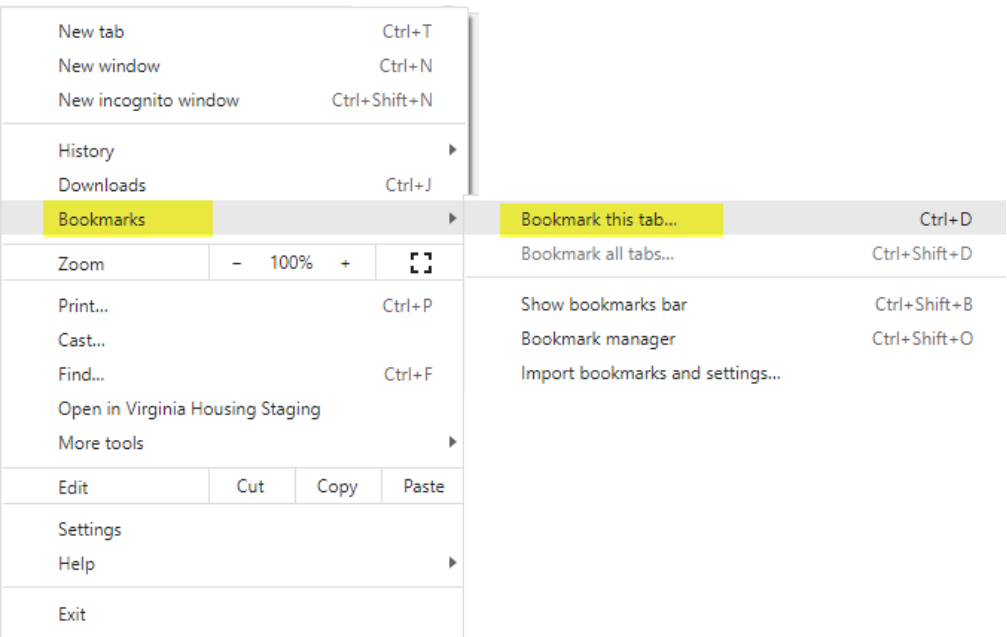
Search for existing Loans

# Create a Shortcut

If you want a Desktop shortcut. While on the log in screen click customize and Control Google Chrome. Select More Tools. Select Create Shortcut, a shortcut Icon will appear on your desktop.

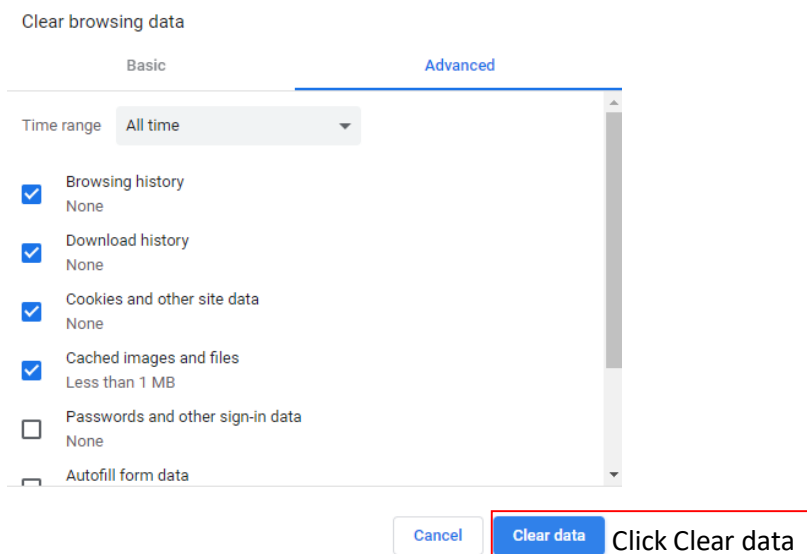
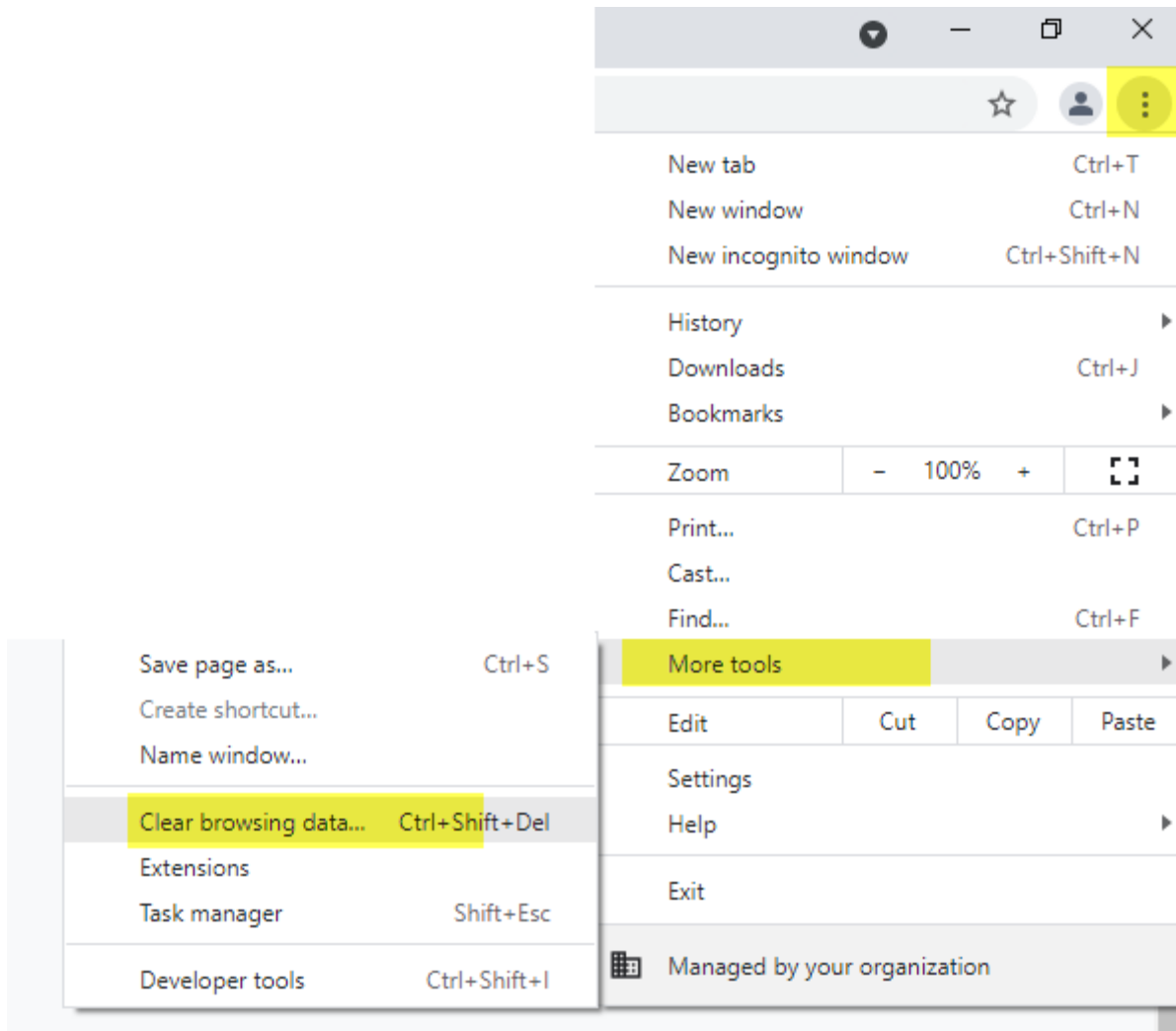


If you prefer a Bookmark select Bookmark, then Bookmark this tab.



## Clear Your Browsing Data

If you are advised to Clear your cache these are the steps you take.



MCP Layout

Add loan to Quick Access

Products and Pricing

Attachments

Services

Utilities

Save

Home

Pipeline

Tasking – Old My Tasks Screen

Search

Current Loan: Scrambled Borrower | C\_Registered | Locked

Name(s) and Status

Favorites

LSI - C

URLA and 1008

Companies & Contacts

Property/Target Area Limits

Appraisal Info VH

Loan Info

LSI

Page Name

Borrower Information

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	Actions
URLA Application 1								
Borrower	Scrambled	K		896-53-9094	01/01/1990		jczoyluhwcb70@hoeif.bxv	<div></div> <div></div>
Borrower	Scrambled							<div></div> <div></div>

Household Information

Virginia Housing Attributes

Property Information

APR/AMI/Income/Ratios/AUS

Loan Type

Loan Amount

LTV

PITI

Selected Product

Base Loan Amount

Sales Price

P & I

C30E CONV

143,560.00

148,000.00

675.07

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Shortcuts

Favorites and Loan information are customizable.

Favorites Drawer

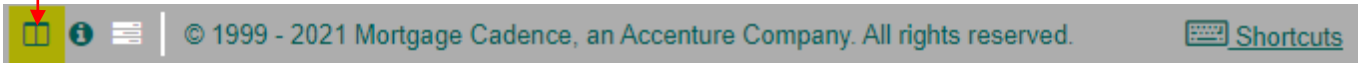
Loan information drawer

Panels are collapsible. To expose panel click triangle icon.

NOTE: to expose the side panel click Favorites Drawer icon.

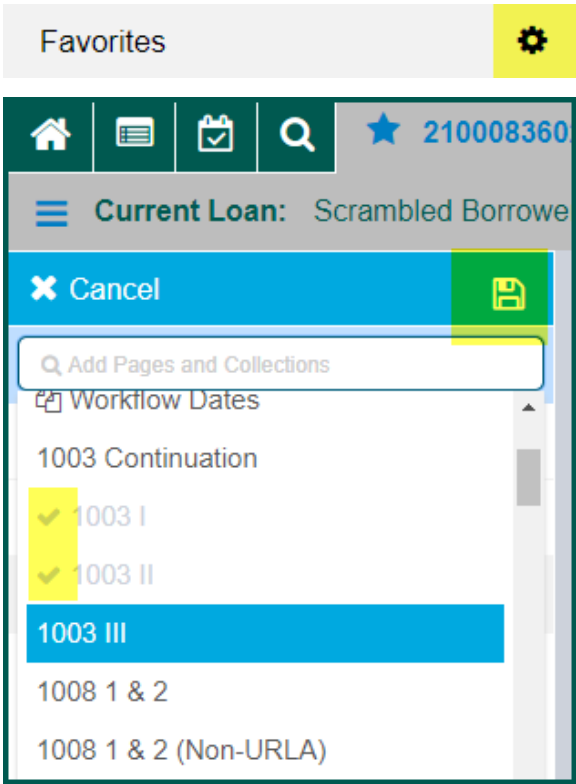
# Side Panel

To Expand side menu click the Favorites button along the bottom.

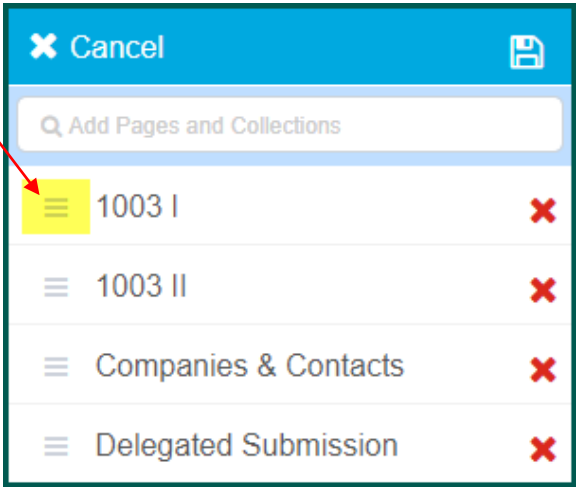


## Customize the Favorites Drawer

To customize click the gear icon, select your pages, then click Save icon.

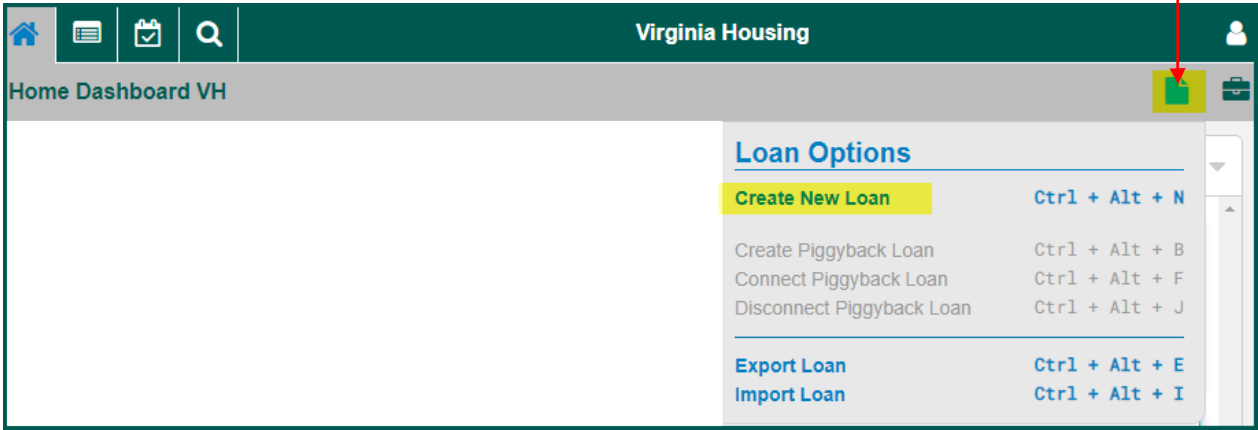


To change the order of Favorites click and drag.



# Create New Loan

Click here to create a new loan.



Land on the P&P New Loan Page. Enter information.

A screenshot of the Virginia Housing P&P New Loan Page. The top navigation bar is dark green with the 'Virginia Housing' logo and a user profile icon. Below the navigation bar is a grey header with 'New Loan' and a 'New Loan' tab. The main content area is white. The page is divided into two main sections: 'Client Selection' and 'Borrower Information'. The 'Client Selection' section has three dropdown menus: 'Client' (Example Correspondent), 'Channel' (Correspondent), and 'Operations Center' (Main). Below these is a 'Lender Loan Number' input field. The 'Borrower Information' section has a 'Bob Buyer (primary)' dropdown. Below this are four input fields: 'First Name' (Bob), 'Middle Name', 'Last Name' (Buyer), and 'Name Suffix'. At the bottom, there is an 'SSN' input field (537-43-8186) and two checkboxes: 'First Time Homebuyer' (checked) and 'Nontraditional Credit'.

### Property Information

Property Street <sup>?</sup>	Property Unit Number <sup>?</sup>	Units <sup>?</sup>	
123 Test Ave		1	
Property City <sup>?</sup>	Property Zip <sup>?</sup>	State <sup>?</sup>	County <sup>?</sup>
Mechanicsville	23111	VA <sup>?</sup>	HANOVER <sup>?</sup>
Property Type <sup>?</sup>	Occupancy Type <sup>?</sup>	Year Property Built <sup>?</sup>	Square Footage <sup>?</sup>
Single Family Detached <sup>?</sup>	Owner Occupied <sup>?</sup>	YYYY	
Targeted Area <sup>?</sup>			
<input checked="" type="radio"/> Yes <input type="radio"/> No			

### Combined Credit & Household Information

Median FICO <sup>?</sup>	Annual Income (Household) <sup>?</sup>	
725	62,000.00	
Household Members <sup>?</sup>	Annual Qualifying Income <sup>?</sup>	AMI % <sup>?</sup>
1		

### AUS Information

AUS <sup>?</sup>
Fannie Mae <sup>?</sup>
AUS Rating <sup>?</sup>
Approve/Eligible <sup>?</sup>

### Loan Information

Application Date <sup>?</sup>	Sales Price <sup>?</sup>		
09/21/2021	125,000.00		
Lien Position <sup>?</sup>	Est Appraised Value <sup>?</sup>	Available Cash <sup>?</sup>	
First <sup>?</sup>	125,000.00	65,000.00	
Loan Purpose <sup>?</sup>	Base Loan Amount <sup>?</sup>	LTV <sup>?</sup>	
Purchase <sup>?</sup>	118,000.00	94.4000%	
Mortgage Type <sup>?</sup>	Down Payment Amount <sup>?</sup>	CLTV <sup>?</sup>	<input type="checkbox"/> VH Employee <sup>?</sup>
FHA <sup>?</sup>	7,000.00	94.4000%	
Rate Type <sup>?</sup>	PLUS 2nd Mortgage Amount <sup>?</sup>	Other Financing <sup>?</sup>	SPARC <sup>?</sup>
Fixed <sup>?</sup>	0.00	\$000,000.00	Select...

Sub Financing panel is read only (not enabled) when not applicable.

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 ⓘ  
 \$000,000.00

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

Click to return Eligible products.

Get Eligible Products

Products

0 ▼

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




Products 2

Filter Products Results

Product Eligibility ↓

Search grid data

	Product Name ↑2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Actions
▼	Product Eligibility: Valid <span>1</span>										
	FHA30F	2.500%	2.504%	-\$295.00	-0.250	\$466.24			\$466.24	\$60.00	\$  ...
▶	Product Eligibility: Invalid <span>1</span>										

Click to select product.

Loan Creation

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

Run Duplicate Check

Click to Run Duplicate Check.

Click to create loan. 

Create New Loan

Once the loan is created you will land on the LSI page. You can add required data then lock the loan.

## Create Piggyback PLUS Loan

Navigate to the Pipeline.

Find and highlight the first mortgage loan.

Click Loan Options Icon.

Click Create Piggyback Loan.

The screenshot shows the Virginia Housing Pipeline Dashboard. The top navigation bar includes a home icon, a search icon, a star icon, and the loan number 2100084522. The main header is 'Virginia Housing'. Below the header is the 'Pipeline Dashboard' section. On the left, there are 'Pipeline Filters' with a dropdown set to 'All Loans' and a refresh icon. The main area displays a table of loans. The first row is highlighted in blue. A 'Loan Options' menu is open on the right, showing options like 'Create New Loan', 'Create Piggyback Loan' (highlighted), 'Connect Piggyback Loan', 'Disconnect Piggyback Loan', and 'Import Loan'.

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	Total Loan Amount	Product
2100084522	Buyer	Bob	C_Registered			\$118,000.00	FHA30F
2100084521	TEST	Tina osidhj	C_Registered	11/20/2021		\$118,000.00	FHA30F
2100084520	TEST	Tina LC	C_Registered			\$118,000.00	FHA30F
2100084519	Test5	Test	C_Registered			\$285,000.00	C30F_CONV
2100084518	TEST4	TEST	C_Registered			\$95,000.00	C30F_CONV
2100084516	Test3	Test	C_Registered			\$95,000.00	C30F_CONV
2100084513	Test2	Test	C_Registered			\$3,000.00	
2100084511	Test2	Test	C_Registered			\$95,000.00	C30F_CONV

PLUS loan is created. Land on the LSI page.

Current Loan: Bob Buyer | C\_Registered | New [2100084522 \(Primary\)](#)




Use link to toggle between first and Plus.

The screenshot shows the Virginia Housing Loan Summary Information page. The top navigation bar includes a home icon, a search icon, a star icon, and the loan number 2100084525. The main header is 'Virginia Housing'. Below the header is the 'Loan Summary Information - C' section. On the left, there is a 'Favorites' sidebar with a gear icon and a list of items: 'Delegated Submission', '1003', 'URLA', 'Dates - C', 'Grant', 'Limit Violations/Product and Pricing ...', and 'Loan Exceptions VH'. The main area displays 'Borrower Information' with a table of borrower details.


Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	Actions
Buyer	Bob			537-43-8186				<a href="#">Edit</a> <a href="#">More</a>

# Import a Loan

Loan Options. Import Loan



Virginia Housing



Home Dashboard VH

Announcements

No announcements.

Loan Options

Create New LoanCtrl + Alt + N


Create Piggyback LoanCtrl + Alt + B


Connect Piggyback LoanCtrl + Alt + F

Disconnect Piggyback LoanCtrl + Alt + J

Import LoanCtrl + Alt + I

Complete required fields. Click Import.

 Import Loan




Loan File Type \*

Mapping Sets

Mapping Set \*


iLAD\_MISMO34\_Import


...



Import File \*

TEST 5.xml





How to Import this Loan

Insert into New Loan

Loan Number


System Generated Loan Number

Loan Status

Client Selection \*

Example Correspondent

...



Channel \*

Correspondent

Operations Center \*

Main





Cancel

Import

Success message.

 Import Successful.








★ 2100084539

Click to access imported Loan

Virginia Housing



Home Dashboard VH



## Address Validation

Address validation can be done by clicking the button on the Property/Targeted Area Limits Page.

Cleared to Close | Float

Property/Targeted Area Limits

Property Information

Street Address <sup>1</sup>

123 Scrambled St

Unit # <sup>1</sup>

County <sup>1</sup>

CHESTERFIELD <sup>1</sup> ×

Property City <sup>1</sup>

Midlothian

State <sup>1</sup>

VA <sup>1</sup> ×

Property Zip <sup>1</sup>

23114

County Override <sup>1</sup>

Construction

☐ Proposed <sup>1</sup>

☒ Existing Construction <sup>1</sup>

☐ New (less than 1 year old) <sup>1</sup>

Address Validation for MCP

Targeted Area Limits

Targeted Area Limits

Targeted Area <sup>1</sup>

☐ Yes ☒ No

Number of Household Mem... <sup>1</sup>

4

Total Income <sup>1</sup>

164,000.00

ESRI Geocoding

ESRI Geocoding Results

Y Coordinate <sup>1</sup>

X Coordinate <sup>1</sup>

Census Tract <sup>1</sup>

Census Block <sup>1</sup>

After the address validation has run click the ESRI Geocoding Results button and the select the address with the best match or if no results are found click Cancel.

ESRI Geocoding Address Results ×

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

No Address Matches Found

Cancel

Update

## Locking a Loan

Make sure you have run Address validation and entered in all required data.

Click the Products and Pricing icon.

The screenshot shows the top navigation bar with a home icon, a list icon, a search icon, and a star icon next to the loan ID '2100084522'. Below the navigation bar, the 'Current Loan' section displays 'Bob Buyer | C\_Registered | Float' and a link to '2100084525 (Second)'. A red circle highlights a green tag icon in the top right corner. The main content area is titled 'Property/Targeted Area Limits' and contains a 'Property Information' section with fields for 'Street Address' (123 Test Ave) and 'County' (HANOVER).

Products and Pricing opens. Enter any missing information. Click Next.

The 'Products and Pricing' form is displayed with a sidebar on the left containing links for 'P&P Loan Infor...', 'P&P Product Eligibility', 'P&P Pricing', and 'P&P Corr Rate Lock'. The main form area is divided into three sections: 'Client Selection', 'Borrower Information', and 'Property Information'. The 'Client Selection' section includes fields for 'Client' (Example Correspondent), 'Channel' (Correspondent), and 'Operations Center' (Main). The 'Borrower Information' section includes fields for 'First Name' (Bob), 'Middle Name', 'Last Name' (Buyer), 'Name Suffix', 'SSN' (537-43-8186), and checkboxes for 'First Time Homebu...' and 'Nontraditional Credit'. The 'Property Information' section includes fields for 'Property Street' (123 Test Ave), 'Property Unit Number', 'Units' (1), 'Property City' (Mechanicsville), 'Property Zip' (23111), 'State' (VA), 'County' (HANOVER), 'Property Type' (Single Family De), 'Occupancy Type' (Owner Occupied), 'Year Property Built' (YYYY), and 'Square Footage'. At the bottom of the form are buttons for 'Cancel', '<< Back', 'Next >>', and 'Save and Exit'.

P&P Eligibility can be run again or click next if product is already selected.

Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Product Parameters

Borrower Preference ⓘ

Target Price \* ⓘ

Product Name Contains ⓘ

Target Price

100

Mortgage Types \* ⓘ

Terms \* ⓘ

Rate Types \* ⓘ

Lock Periods \* ⓘ

☐ Conventional

☒ 30 Year

☒ Fixed

☐ 30

☒ FHA

☐ ARM

☐ 45

☐ HELOC

☐ 60

☐ Non-Conforming

☐ 90

☐ Other

☐ Reverse

☐ USDA/Rural Housing Service

☐ VA

Get Eligible Products

Products

0

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

Cancel

« Back

Next »

Save and Exit

P&P Pricing defaults to points view. Click the Price button to expose pricing.

Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Selected Product: FHA30F

Pricing and Adjustments

Grid View

Points

Price

Lock Periods

30

45

60

Pricing Date

9/22/2021, 11:05 AM

APOR Int Rate Set ... ⓘ

mm/dd/yyyy

Rate	APR	Price	Points	P&I	PITI	Total Loan Costs	Total Closing Costs	Cash To Close
2.250%	3.256%	\$885.00	0.750	\$451.05	\$528.87	\$2,125	\$2,234	\$10,131
2.375%	3.341%	\$295.00	0.250	\$458.61	\$536.45	\$2,125	\$2,240	\$9,541
2.500%	3.446%	-\$295.00	-0.250	\$466.24	\$499.30	\$2,125	\$2,246	\$9,246
2.625%	3.572%	-\$885.00	-0.750	\$473.95	\$551.82	\$2,125	\$2,252	\$9,246
2.750%	3.698%	-\$1,475.00	-1.250	\$481.72	\$559.61	\$2,125	\$2,258	\$9,246
2.875%	3.824%	-\$1,917.50	-1.625	\$489.57	\$567.47	\$2,125	\$2,264	\$9,246
3.000%	3.950%	-\$2,507.50	-2.125	\$497.49	\$575.41	\$2,125	\$2,271	\$9,246
3.125%	4.076%	-\$2,802.50	-2.375	\$505.48	\$583.41	\$2,125	\$2,277	\$9,246
3.250%	4.202%	-\$2,950.00	-2.500	\$513.54	\$591.49	\$2,125	\$2,283	\$9,246

Select Pricing. Click Next.

Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Selected Product: FHA30F

Interest Rate:  
2.5000%

Debt Ratio:  
0.00%

LTV:  
94.4000%

Housing Ratio:  
0.00%

CLTV:  
94.4000%

Principal And Interest:  
\$466.24

Pricing and Adjustments

Grid View

Pricing Date  
9/22/2021, 11:05 AM

APOR Int Rate Set ...  
mm/dd/yyyy

Points

Price

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
1.750%	1.500	1.500	1.500
1.875%	1.500	1.500	1.500
2.000%	1.500	1.500	1.500
2.125%	1.500	1.500	1.500
2.250%	99.375	99.250	99.250
2.375%	99.875	99.750	99.750
2.500%	100.375	100.250	100.250
2.625%	100.875	100.750	100.750

Adjustments Grid

Adjustment Type	Interest Rate	Margin	Price
Base:	2.500%	0.000%	98.750
▸ System Adjustment	0.000%	0.000%	1.500
▸ Manual Adjustment	0.000%	0.000%	0.000
Total Adjustment	0.000%	0.000%	1.500
Net:	2.500%	0.000%	100.250

Add

Cancel

« Back   Next »

Save and Exit

P&P Corr Rate Lock. Click Initial Lock.

Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate L...

Proposed Pricing (Not Locked)

Interest Rate ⓘ

Net Price ⓘ

Pricing Term ⓘ

2.5000 %

100.25

45

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 ⓘ

Lock Status ⓘ

FHA30F

Float

Interest Rate ⓘ

Net Price ⓘ

0

Lock Date ⓘ

Lock Expiration ⓘ

mm/dd/yyyy hh:mm A... 📅

mm/dd/yyyy 📅

Cancel

⏪ Back

Next ⏩

Save and Exit

Save window pops up. Click Save Changes.

Unsaved Changes

⚠️

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

Cancel

Discard Changes

Save Changes

Loan is locked.

✔️ Your loan has been successfully locked

✕



# Locking a SPARC Loan

Same process as locking except on P&P Corr Rate Lock Click the SPARC Lock Request Form button. Complete the PDF and upload to attachments.

Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate L...

Collapse All

Proposed Pricing (Not Locked)

Interest Rate ⓘ

Net Price ⓘ

Pricing Term ⓘ

2.5000 %

100.25

45

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 ⓘ

Lock Status ⓘ

FHA30F

Float

Interest Rate ⓘ

Net Price ⓘ

0

Lock Date ⓘ

Lock Expiration ⓘ

mm/dd/yyyy hh:mm A...

mm/dd/yyyy

Cancel

« Back

Next »

Save and Exit

## Delegated Submission

Enter all of the required information.

Delegated Submission

Borrower Information

Last Name	First Name	SSN	Date of Birth	TransUnion	Experian	Equifax	Med FICO	Actions
URLA Application 1								
Borrower	Scrambled	955-14-5324	01/01/1990					<div><div></div><div></div></div> ...
Borrower	Scrambled	630-19-5197	01/01/1990					<div><div></div><div></div></div> ...

Links

To request the Delegated Approval use the “Request Delegated Approval” Button at the bottom of the page.

NOTE: We are not instructing Lenders to use Utilities as they have in the past. Utilities were replaced with page buttons.

Delegated Approval Submission

Request Delegated Approval

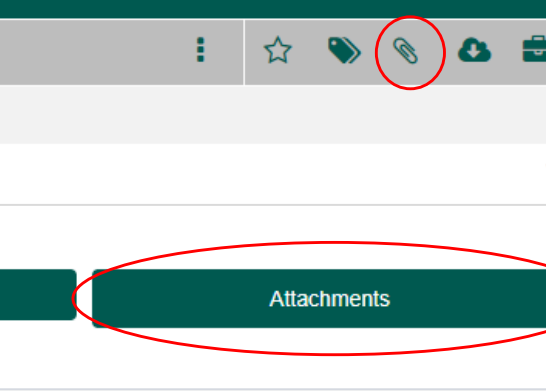
Loan Involvement

Loan Officer ⓘ  
DeMille, Randy ⓘ

LO NMLS Lic Number ⓘ  
112145

Underwriter ⓘ  
Mitchell, Carol ⓘ

To view the Delegated Approval Confirmation Click the paperclip icon or the Attachments button.



# Submissions – Packages/Documents Page

This page replaces some of the Utilities for the Lenders. This page includes an Attachments panel so the lenders can attach the packages at the same time. Underwriting conditions will also reflect here as they appear on the Suspense Letter.

Submissions - Packages/Documents

Lender Information

Lender Company Name ⓘAtlantic Bay Mortgage Group, LLC

Lender Loan Number ⓘ

☒ Delegated UW ⓘ  
YES

Underwriting Submission

Lender Underwriter ⓘMitchell, Carol

Lender Underwriter Email ⓘcarolmitchell@atlanticbay.com

Submit Underwriting Package for Loan Approval

Submit Loan for Review

Submit Conditions for Suspended Loan

Underwriting Conditions ⓘ

Submit UW Conditions for Review

Submit Closed Loan Package

Submit Final Documents

Attachments Panel15

Add Attachments

Search grid data

Attachment Name	Category	Attached Date	Attached By	Actions	
<a href="#">handley.exhibit O.pdf</a>	Other	05/11/2021 01:06:41 pm	Carol, Mitchell		...
<a href="#">Handley, Jeremy - Bond Program Docs.pdf</a>	MCC Documents	05/11/2021 01:07:09 pm	Carol, Mitchell		...

# Submit Closed Loan Package

Navigate to the Submissions – Packages/Documents page and expand the Submit Closed Loan Package panel. This page includes an attachments panel so the package can be uploaded at the same time.

NOTE: we added fields for lenders to enter a Contact name, email, and phone number for package submissions.

ADMIN | Submissions - Packages/Documents

<< BackNext >>

Lender Information

Lender Company Name ⓘ

Lender Loan Number ⓘ

☒ Delegated UW ⓘ

YES

OVM FINANCIAL, INC

4430039071

Underwriting Submission

Submit Closed Loan Package

Contact Name ⓘ

Email Address ⓘ

Phone # ⓘ

Prior to Funding Conditions ⓘ

Submit Pre-Purchase Conditions

Submit Final Documents

Attachments Panel

4

Add Attachments

Search grid data

# Loan Tasks

Loan Tasks is a Page and can be accessed through page navigation or the Loan Information Drawer.

Loan Tasks

Loan Tasks Grid

3

+ Add Tasks

Change Loan Status

Grid Views

Default Profile

Search grid data

<input checked="" type="checkbox"/>	<input type="checkbox"/>	Task	Dept Assignment	Assigned To	Assigned By	Assigned At	
<input type="checkbox"/>	<input type="checkbox"/>	LS105_Loan Contacts Information Added	C_Loan Setup		Carol Mitchell	C_Registered	...
<input type="checkbox"/>	<input type="checkbox"/>	LS113_Master Indexed Package Added	C_Loan Setup		Carol Mitchell	C_Registered	...
<input type="checkbox"/>	<input type="checkbox"/>	LS115_Note Received for Document Control	C_Loan Setup		Carol Mitchell	C_Registered	...

The Tasking Dashboard is the old My Tasks.

Home

Calendar

Tasking

Search

★ 2100083221

Current Loan: Scrambled Borrower | Cleared to Close | Float

☆

Favorites

Products and Pricing - New L...

Borrower Information

Submissions - Packages/Documents

Lender Information

Underwriting Submission

Comments 0

Loan Tasks 3

+ Add Tasks

Change Loan Status

Grid Views

Default Profile

Search grid data

<input checked="" type="checkbox"/>	<input type="checkbox"/>	Task	Dept Assignment	Assigned To	Assigned By	Assigned At	Req. To Complete On	Start Date
-------------------------------------	--------------------------	------	-----------------	-------------	-------------	-------------	---------------------	------------

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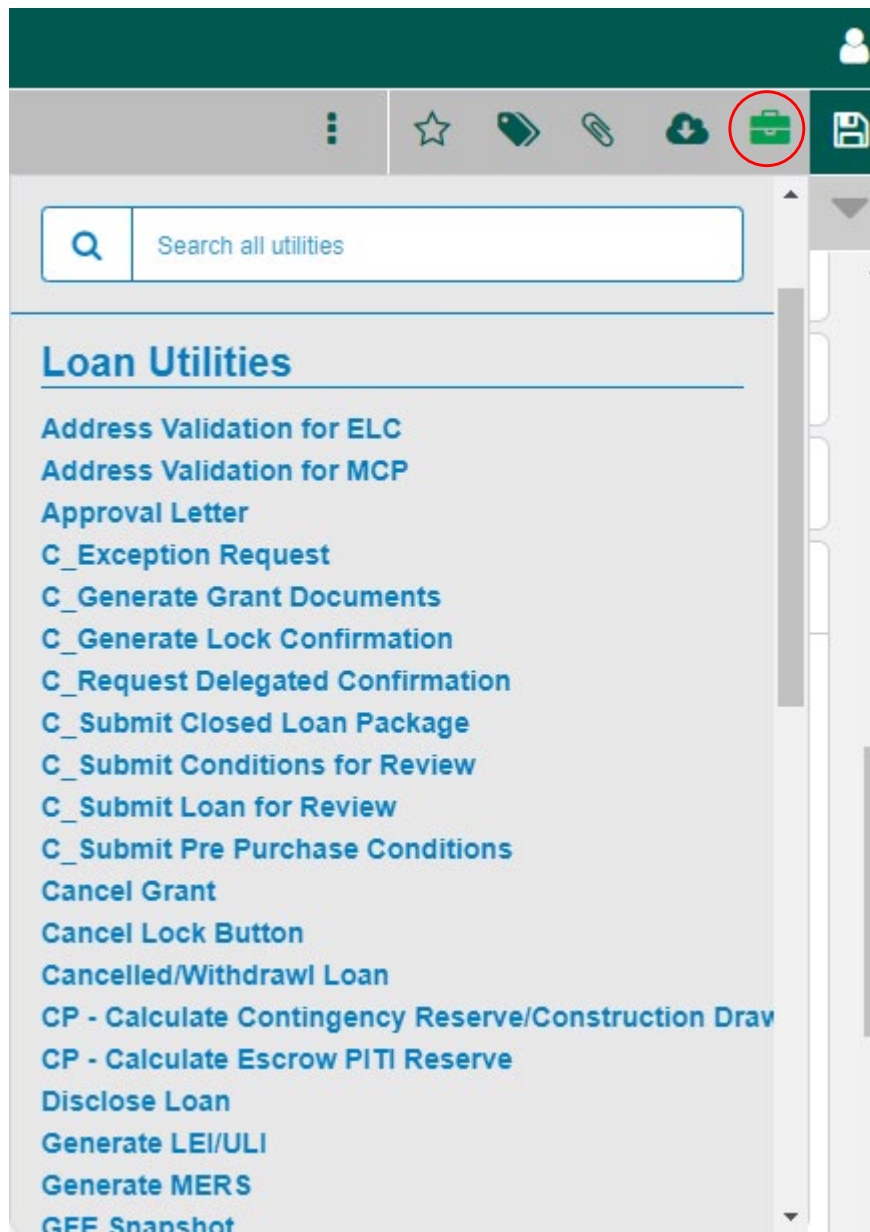
MCP Version 1.1.2.55 | Tina.Moschetti@VHDA.com

Shortcuts

Click on the Loan Information Drawer icon to split the screen with Loan Tasks or Comments.

## Utilities

Utilities can be accessed by clicking on the briefcase icon. **NOTE: only recommended for internal users.**



2100083602

Current Loan: Scrambled Borrower | Closed Loan Submitted for Purchase | Locked

Pages are set up like the screens were in Cadence. Fields/Buttons operate the same way.

Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

P&P Rate Lock

Loan Details

Total Loan Amount<sup>1</sup>

LTV<sup>1</sup>

CLTV<sup>1</sup>

HLTV<sup>1</sup>

Base Loan Amount<sup>1</sup>

Property Type<sup>1</sup>

Loan Purpose<sup>1</sup>

Occupancy Type<sup>1</sup>

Units<sup>1</sup>

All Bnwr Med FICO<sup>1</sup>

OriginatorPaidBy<sup>1</sup>

Est Closing Date<sup>1</sup>

Selected Product<sup>1</sup>

Eligibility Criteria

Display as Points or Price

Points

Price

Pricing History

Current Lock Details

Lock Status<sup>1</sup>

Lock Period (Days)<sup>1</sup>

Reason

Lock Effective Date<sup>1</sup>

Lock Expiration Date<sup>1</sup>

Total Days Extended

Days

Pricing Date<sup>1</sup>

Pricing Sheet Name<sup>1</sup>

APR<sup>1</sup>

Comments<sup>1</sup>

Adjustments Grid

Proposed Lock Details

Lock Status<sup>1</sup>

Lock Period (Days)<sup>1</sup>

Reason

Lock Effective Date<sup>1</sup>

Lock Expiration Date<sup>1</sup>

Total Days Extended

Days

Pricing Date<sup>1</sup>

Pricing Sheet Name<sup>1</sup>

Comments<sup>1</sup>

Adjustments Grid

Lock Action

View Price Sheet

Back

Next

Save and Exit

## Targeted Area Limits – Testing Page

All of the limits will reflect on this page.

Targeted Area Limits - Testing

Borrower Information

Last Name	First Name	Middle Name	First Time Homebuyer	TransUnion	Experian	Equifax	Med FICO	Actions
URLA Application 1								
Borrower	Scrambled	Qxx	Yes	725	725	725		
			No					

Property Information

Property Street

123 Scrambled St

County

FAIRFAX

Property City

ANNANDALE

State

VA

Property Zip

22003

Property Type

Condo

Occupancy Type

Owner Occupied

Targeted Area

☐ Yes ☒ No

Household Information

Household Composition

Single

# of Household Members

1

# of Wage Earners

1

Annual Household Income

64,130.69

Qualifying Income/AMI

AMI %

43.71%

Annual Qualifying Income

54600

Total Monthly Qualifying Income

4,550.00

Ratios/Obligations

DTI Ratio

41.79%

HTI Ratio

38.80%

Monthly Obligations

1,901.60

Total Housing Monthly Payment

1,765.60

Application Dates

Application Date

05/03/2021

Override Application Date

05/03/2021 12:00 AM

Application Received Date

05/03/2021 12:00 AM



Loan Information			Loan Amount	
Selected Product ⓘ	Sales Price ⓘ	SPARC ⓘ	Base Loan Amount ⓘ	
C30F_CONV	228,000.00	Select...	<input type="checkbox"/> 221,150.00	
Loan Purpose ⓘ	Appraised Value ⓘ	Grant Status ⓘ	UFMIP or FF Percentage ⓘ	
Purchase	230,000.00	Reserve/Reserved	0.000000%	
PLUS 2nd Mortgage Amount ⓘ	LTV ⓘ	Grant Amount ⓘ	UFMIP or FF Amount ⓘ	
<input type="checkbox"/> 0.00	<input type="checkbox"/> 96.9957%	\$4,560.00	<input type="checkbox"/> 0.00	
Other Financing ⓘ	CLTV ⓘ	<input type="checkbox"/> MCC ⓘ	Financed UFMIP/FF/GF ⓘ	
<input type="checkbox"/> 0.00	<input type="checkbox"/> 96.9957%		<input type="checkbox"/> \$000,000.00	
Lender Company Name ⓘ	<input type="checkbox"/> Delegated UW ⓘ		Cash UFMIP/FF/GF ⓘ	
Vellum Mortgage, LLC			<input type="checkbox"/> \$000,000.00	
			Total Loan Amount ⓘ	
			<input type="checkbox"/> 221,150.00	

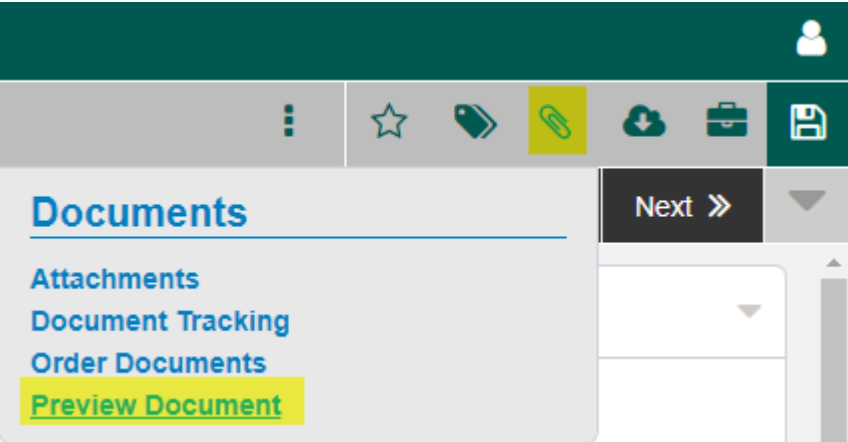
Standard Income Limits	Sales Price Limits	REO Condo Income Limits	Streamline Refi Income Limit
TAL #1 ⓘ 138200	TAL #11 ⓘ 525000	TAL #4 ⓘ 145500	TAL #7 ⓘ 181900
TAL #2 ⓘ 138200	TAL #13 ⓘ 525000	TAL #5 ⓘ 181900	
TAL #3 ⓘ 161300		TAL #6 ⓘ 181900	

Grant Income Limits	Targeted Area Income Limits	FNMA Loan Limit	AMI Income Limit
TAL #16 ⓘ 110500	TAL #14 ⓘ 138200	TAL #12 ⓘ 548250	TAL #18 ⓘ 124900
TAL #17 ⓘ 129000	TAL #15 ⓘ 161300		

# Print Preview – RETAIL LE and CD

Click attachments icon. Click Preview Document



Select document. Click Request Preview.

Preview Document

Select a document to request a preview. You will receive a notification when the preview is ready, which can take several seconds to create. Click the link in the notification to open the document in a new browser tab.

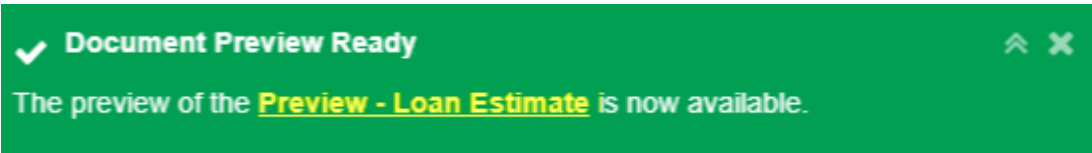
Search grid data

Sel...	Document Description	Status
<input type="radio"/>	Preview - Closing Disclosure	Available
<input checked="" type="radio"/>	Preview - Loan Estimate	Available

Cancel

Request Preview

This message appears once preview is ready. Click link.



Click here to close Preview and return to loan.

IMPORTANT! Clicking here closes MCP completely.

Virginia Housing x b7af3f96-db56-4909-b40a-8665d4a96256 +

blob:https://vhdastaging.mortgagecadence.com/b7af3f96-db56-4909-b40a-8665d4a96256

b7af3f96-db56-4909-b40a-8665d4a96256 1 / 3 100%

### OVM Financial, Inc.

5040 Corporate Woods Drive, Suite 100 • Virginia Beach, VA 23462 **DRAFT - not for distribution**  
Save this Loan Estimate to compare with your Closing Disclosure.

#### Loan Estimate

DATE ISSUED		LOAN TERM	30 years
APPLICANTS	Scrambled Odltg Borrower	PURPOSE	Purchase
	123 Scrambled St	PRODUCT	Fixed Rate
	Virginia Beach, VA 23453	LOAN TYPE	<input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input checked="" type="checkbox"/> VA
PROPERTY	123 Scrambled St	LOAN ID #	2100083550
	NORFOLK, VA 23502	RATE LOCK	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until 06/29/2021 at 2:40 PM EDT
SALE PRICE	\$271,001.00	Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on	

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$0	NO
Interest Rate	0%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0.00	NO
Prepayment Penalty	Does the loan have these features?	
Balloon Payment	NO	

Projected Payments	
Payment Calculation	
Principal & Interest	
Mortgage Insurance	
Estimated Escrow <i>Amount can increase over time</i>	
Estimated Total Payment	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$303 a month

This estimate includes

- ☒ Property Taxes
- ☒ Homeowner's Insurance
- ☐ Other:

See Section G on page 2 for escrowed amounts

