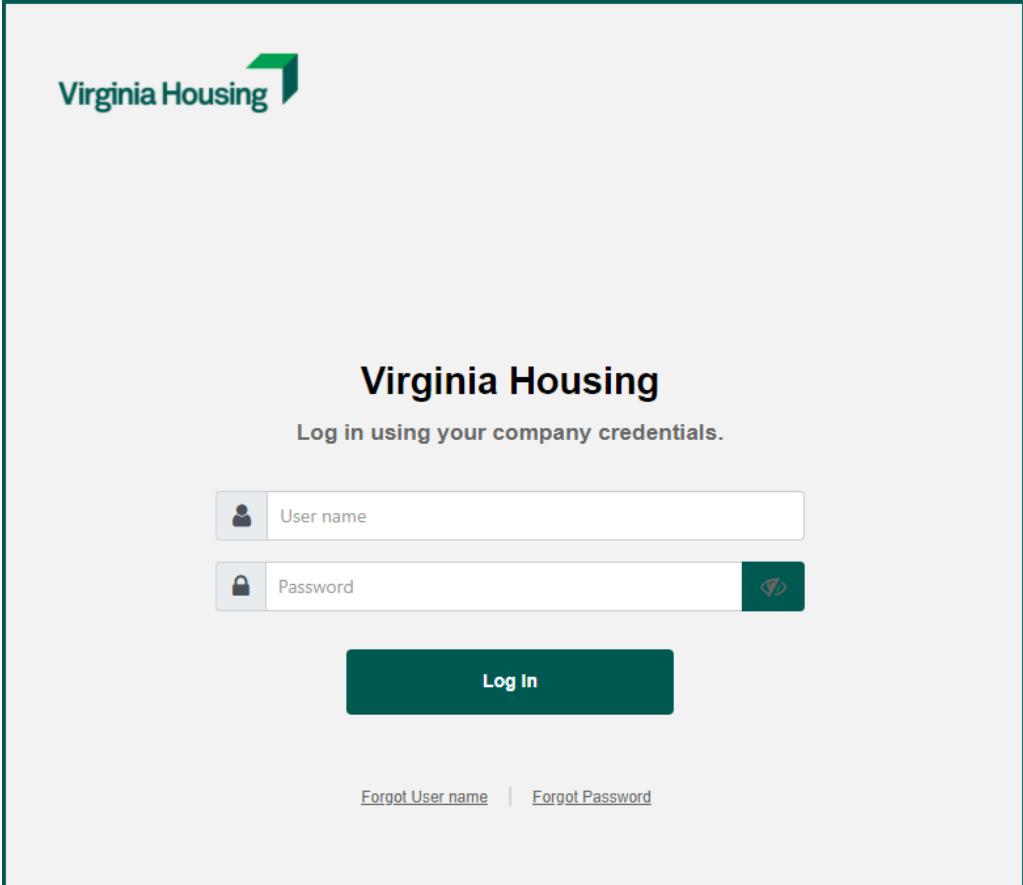
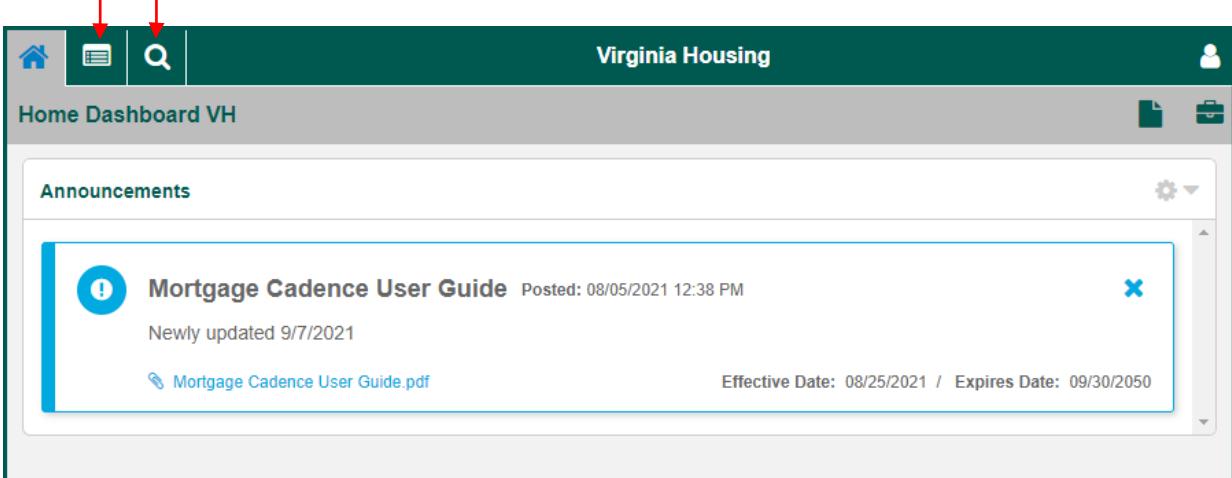


Log on



The image shows the Virginia Housing login page. At the top left is the Virginia Housing logo. The main title "Virginia Housing" is centered, followed by the sub-instruction "Log in using your company credentials.". Below this are two input fields: "User name" with a user icon and "Password" with a lock icon. To the right of the password field is a "Forgot Password" link. A large green "Log In" button is centered below the fields. At the bottom are "Forgot User name" and "Forgot Password" links.

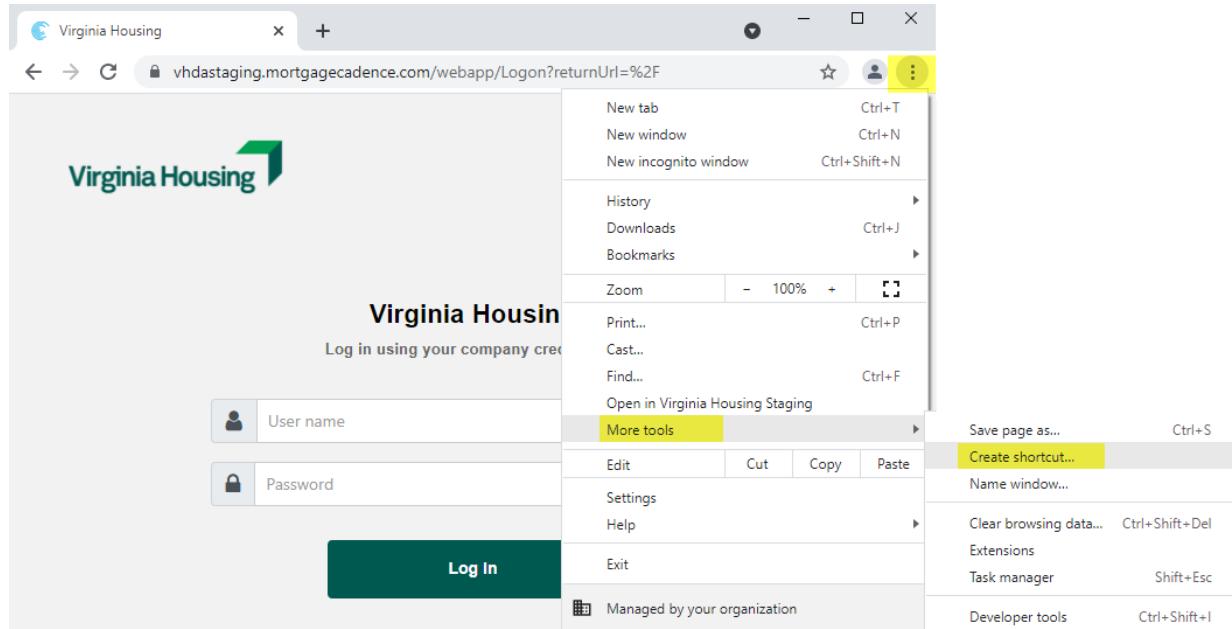
Land on the Announcements page.



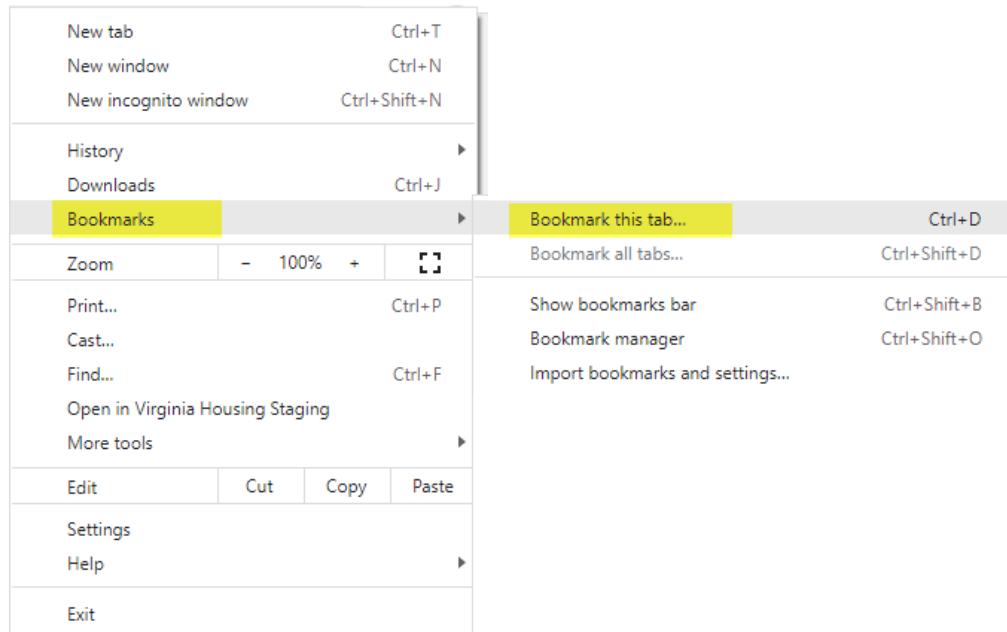
The image shows the Virginia Housing Home Dashboard VH. At the top, there is a navigation bar with icons for Home, Pipeline, and Search, and a "Virginia Housing" logo. Below the navigation bar is a "Home Dashboard VH" section. Under "Home Dashboard VH" is an "Announcements" section. An announcement is displayed: "Mortgage Cadence User Guide" (Posted: 08/05/2021 12:38 PM, Newly updated 9/7/2021, PDF link, Effective Date: 08/25/2021 / Expires Date: 09/30/2050). A red bracket with arrows points from the "Pipeline" and "Search for existing Loans" labels to the Pipeline and Search icons in the navigation bar respectively.

## 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.

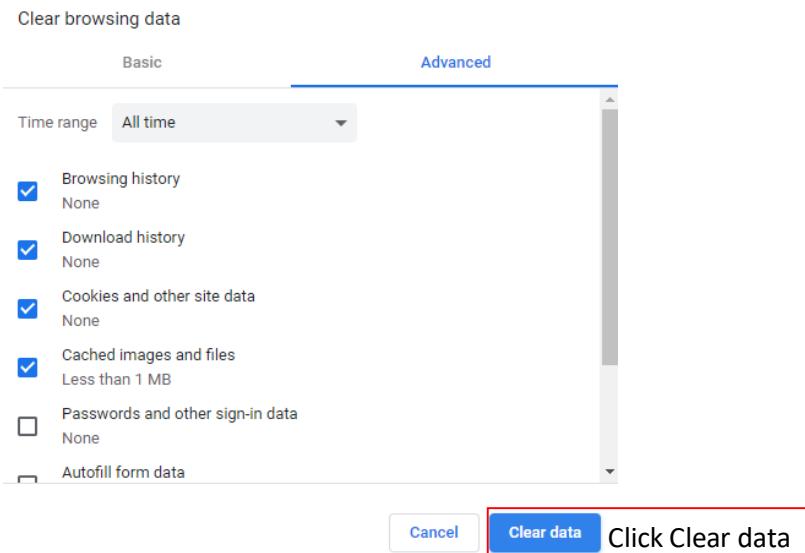
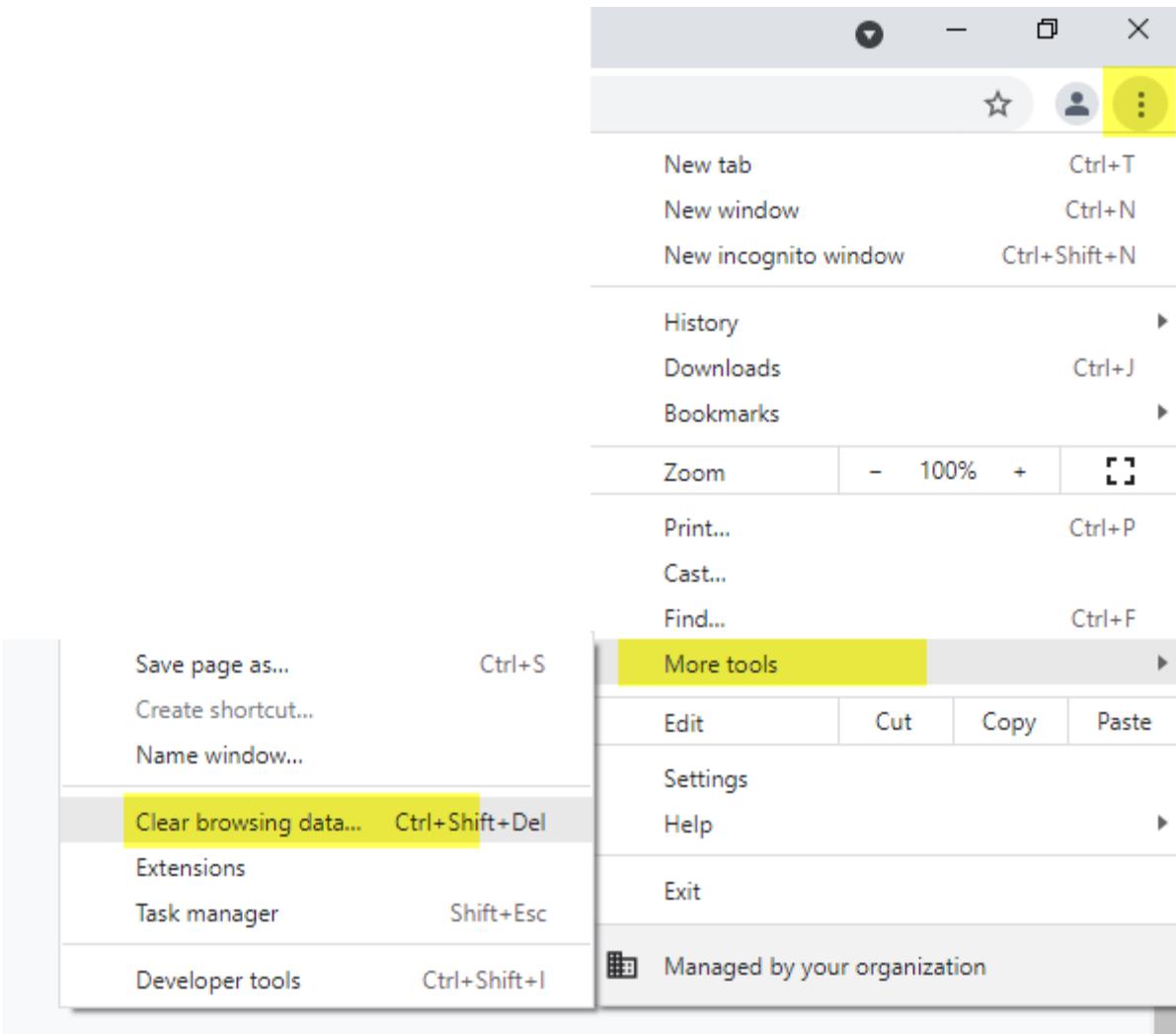


If you prefer a Bookmark select Bookmark, then Bookmark this tab.



## Clear Your Browsing Data

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



# MCP Layout

The MCP Layout interface is a comprehensive mortgage application system. It features a top navigation bar with a 'Pipeline' icon, a 'Home' icon, a 'Search' icon, and a 'Tasking – Old My Tasks Screen' icon. A 'Mega Menu' is open on the left, listing 'Favorites', 'LSI - C', 'URLA and 1008', 'Companies & Contacts', 'Property/Target Area Limits', 'Appraisal Info VH', and 'Loan Info'. The 'Favorites' and 'Loan Info' items are highlighted with a red box and a note stating they are customizable. The main workspace displays 'Name(s) and Status' for a loan application, with sections for 'Borrower Information', 'URLA Application 1', 'Household Information', 'Virginia Housing Attributes', 'Property Information', and 'APR/AMR/Income/Ratios/AUS'. A 'Shortcuts' bar at the bottom right contains icons for 'Favorites', 'Information', 'Print', and 'Search'. A note indicates that panels are collapsible by clicking the triangle icon. A bottom banner states '© 1999 - 2021 Mortgage Cadence, an Accenture Company. All rights reserved.' A callout box in the top right corner lists six actions with corresponding icons: 'Add loan to Quick Access' (star), 'Products and Pricing' (key), 'Attachments' (clip), 'Services' (cloud), 'Utilities' (briefcase), and 'Save' (floppy disk). A red arrow points from the 'Save' icon in the callout to the 'Save' icon in the top right corner of the interface.

Home

Pipeline

Tasking – Old My Tasks Screen

Search

Mega Menu

Favorites and Loan information are customizable.

Favorites Drawer

Loan information drawer

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Shortcuts

Pipeline

Add loan to Quick Access

Products and Pricing

Attachments

Services

Utilities

Save

Virginia Housing

Current Loan: Scrambled Borrower | C\_Registered | Locked

Name(s) and Status

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		
Borrower	Scrambled								

Household Information

Virginia Housing Attributes

Property Information

APR/AMR/Income/Ratios/AUS

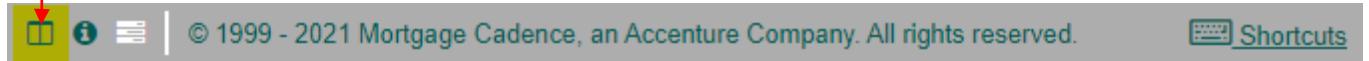
Loan Type	Loan Amount	LTV	PITI
Selected Product: C30F CONV	Base Loan Amount: 143,560.00	Sales Price: 148,000.00	P & I: 675.07

Panels are collapsible. To expose panel click triangle icon.

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

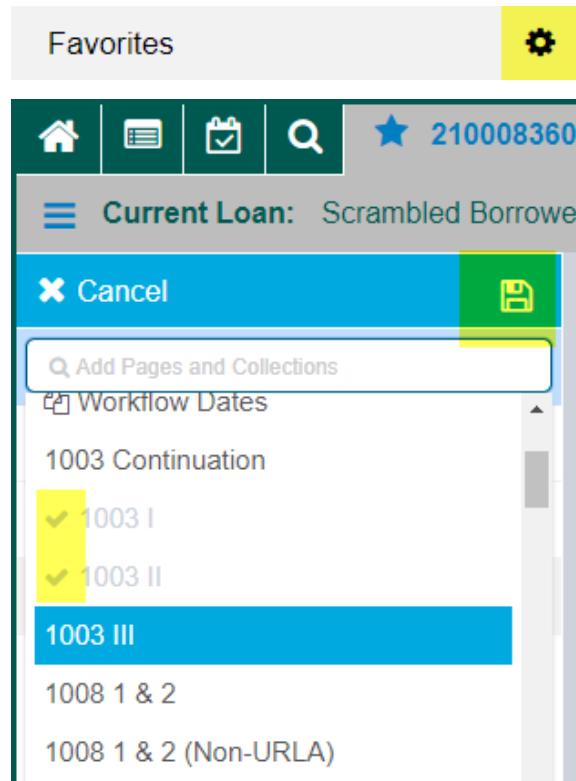
## Side Panel

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

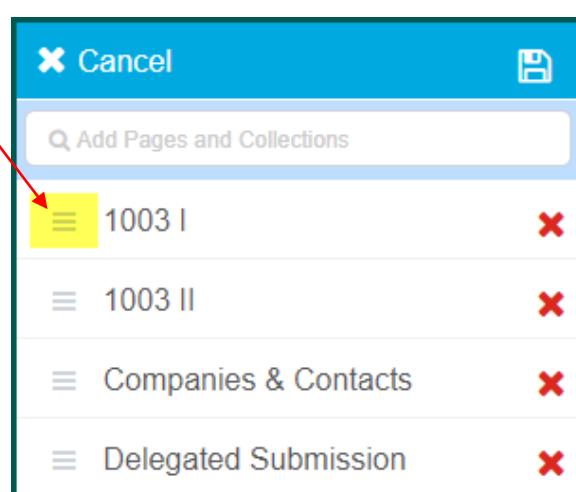


## Customize the Favorites Drawer

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

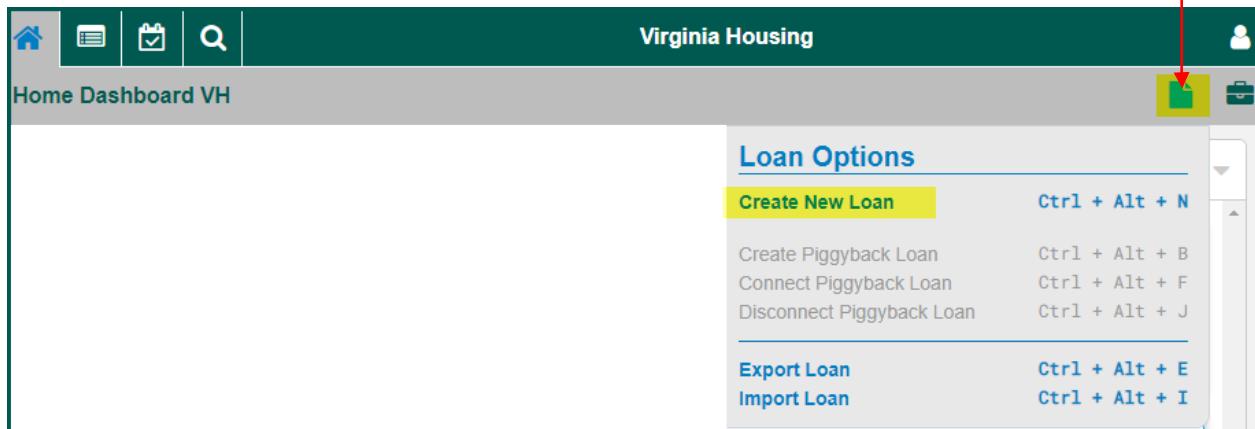


To change the order of Favorites click and drag.



## Create New Loan

Click here to create a new loan.



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

New Loan

New Loan | P&P New Loan

« Back | Next »

**Client Selection**

Client \* ⓘ Example Correspondent

Channel \* ⓘ Correspondent

Operations Center \* ⓘ Main

Lender Loan Number ⓘ

**Borrower Information** ⓘ

Bob Buyer (primary) **Bob** **Buyer**

First Name \* ⓘ Middle Name ⓘ Last Name \* ⓘ Name Suffix ⓘ

SSN \* ⓘ 537-43-8186  First Time Homebuyer  Nontraditional Credit

### Property Information

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

### Combined Credit & Household Information

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

### AUS Information

AUS <small>1</small>
Fannie Mae
AUS Rating <small>1</small>
Approve/Eligible

### Loan Information

Application Date <small>1</small>	Sales Price <small>1</small>		
09/21/2021	125,000.00		
Lien Position <small>1</small>	Est Appraised Value <small>1</small>	Available Cash <small>1</small>	
First	125,000.00	65,000.00	
Loan Purpose <small>1</small>	Base Loan Amount <small>1</small>	LTV <small>1</small>	
Purchase	118,000.00	94.4000%	
Mortgage Type <small>1</small>	Down Payment Amount <small>1</small>	CLTV <small>1</small>	
FHA	7,000.00	94.4000%	
Rate Type <small>1</small>	PLUS 2nd Mortgage Amount <small>1</small>	Other Financing <small>1</small>	SPARC <small>1</small>
Fixed	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 \* ⓘ

Product Name Contains ⓘ

Target Price

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

Filter Products Results

Product Eligibility ↓

Search grid data

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

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. 

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

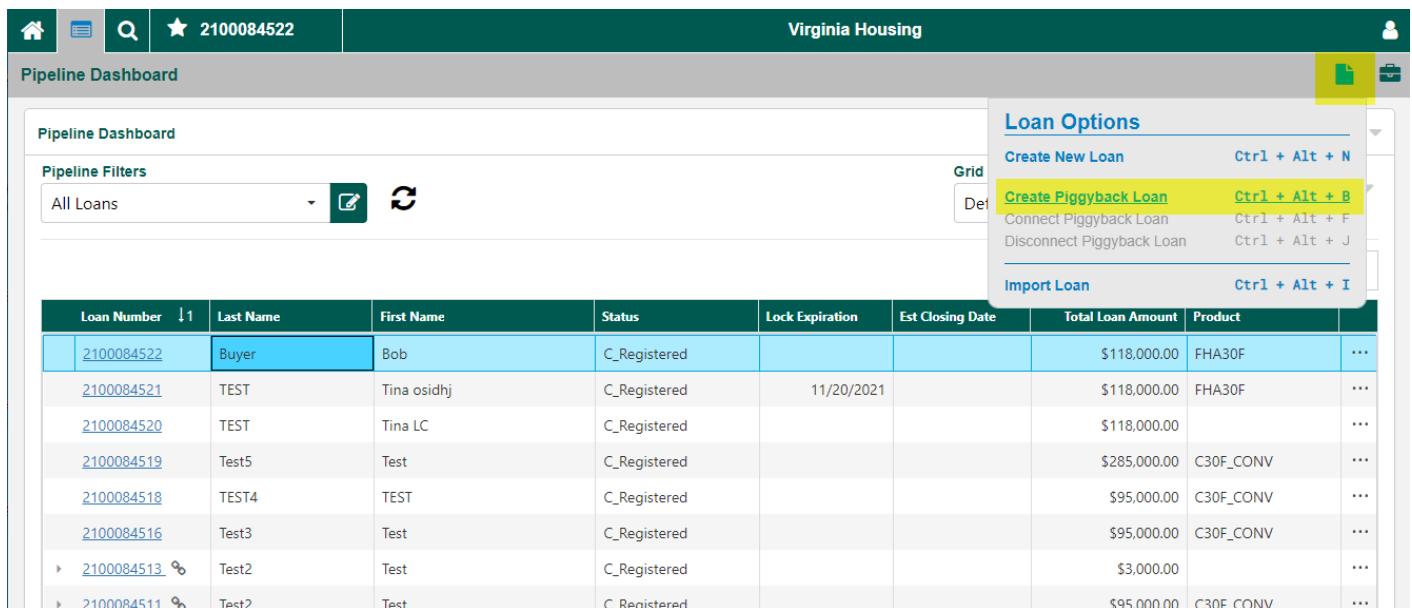
## Create Piggyback PLUS Loan

Navigate to the Pipeline.

Find and highlight the first mortgage loan.

Click Loan Options Icon.

Click Create Piggyback Loan.



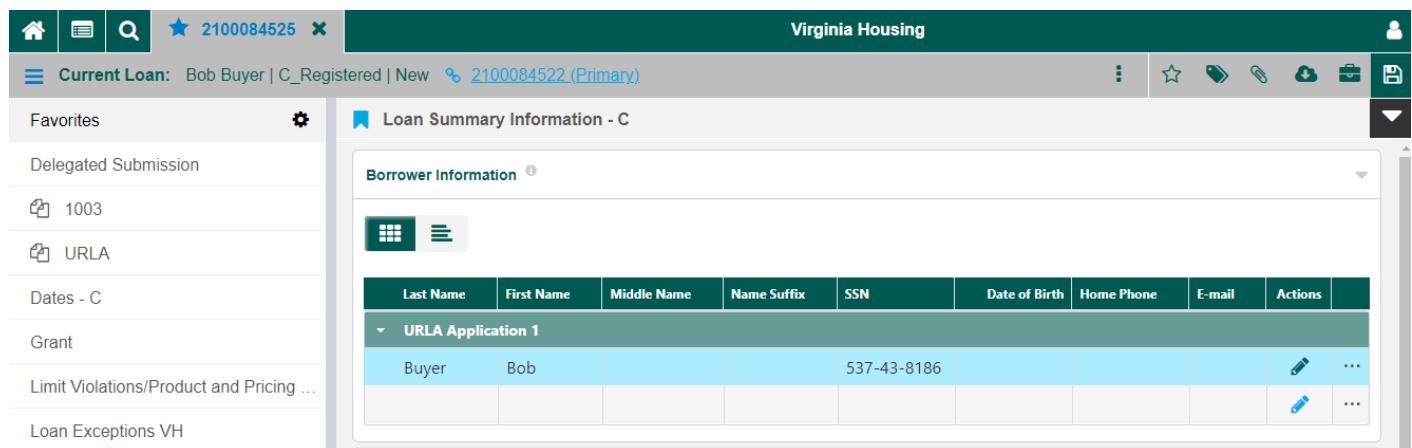
The screenshot shows the Pipeline Dashboard with a list of loans. A context menu is open over the first loan (Loan Number 2100084522), with the 'Create Piggyback Loan' option highlighted in yellow. The menu also includes 'Create New Loan', 'Import Loan', and other options like 'Connect Piggyback Loan' and 'Disconnect Piggyback Loan'.

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	Total Loan Amount	Product	Actions
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		...
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.



The screenshot shows the LSI page with the current loan information: 'Current Loan: Bob Buyer | C\_Registered | New' and a link '2100084522 (Primary)'. A note below the link says 'Use link to toggle between first and Plus.' The link is highlighted with a red box.



The screenshot shows the LSI page with the 'Borrower Information' section. It displays the borrower's details: Last Name (Buyer), First Name (Bob), Middle Name (empty), Name Suffix (empty), SSN (537-43-8186), Date of Birth (empty), Home Phone (empty), E-mail (empty), and Actions (pencil and ellipsis icons). The section is titled 'URLA Application 1'.

## Import a Loan

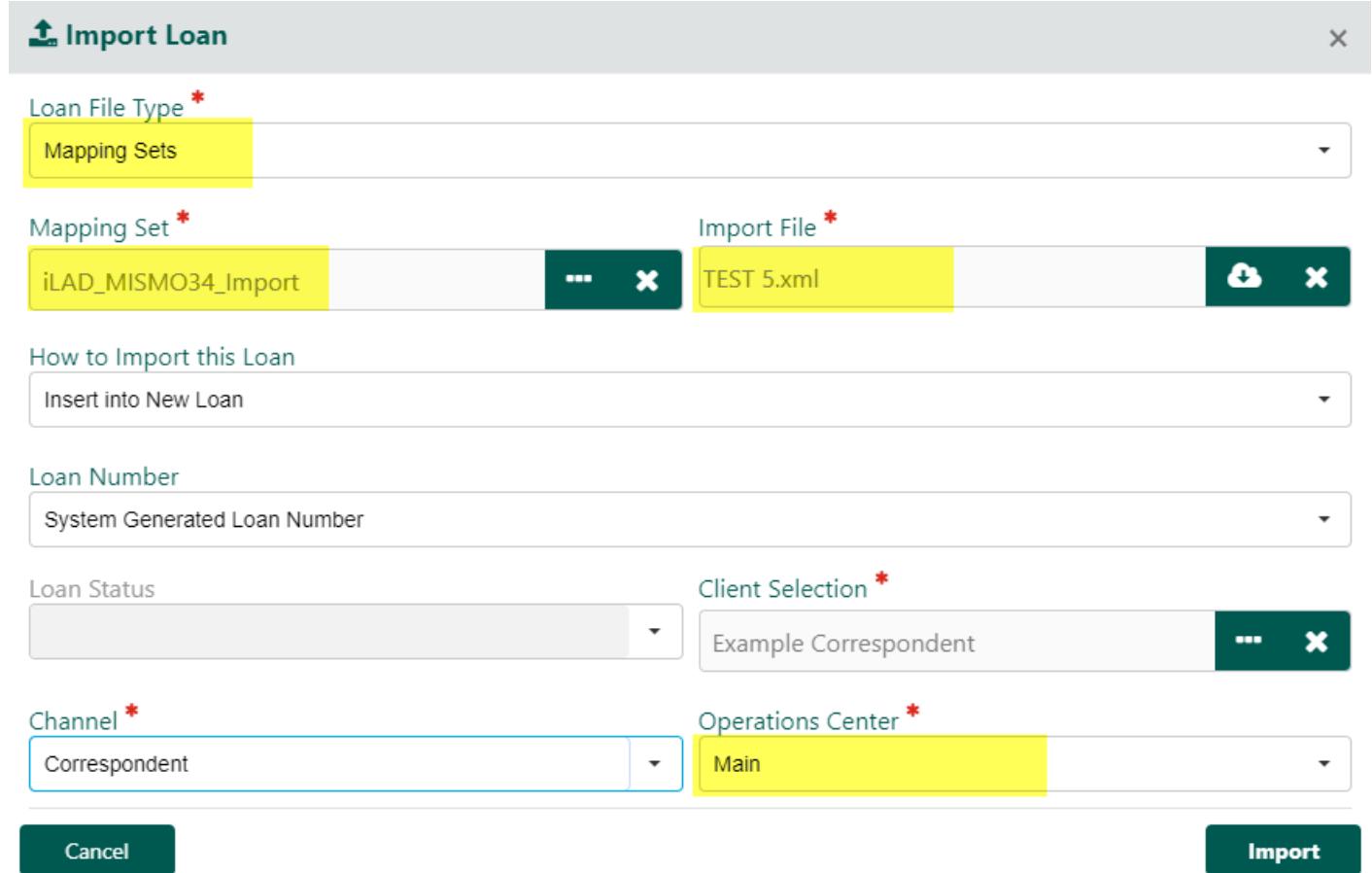
### Loan Options. Import Loan



The screenshot shows the Virginia Housing Home Dashboard VH. In the top right corner, there is a 'Loan Options' menu with the following items and keyboard shortcuts:

- Create New Loan (Ctrl + Alt + N)
- Create Piggyback Loan (Ctrl + Alt + B)
- Connect Piggyback Loan (Ctrl + Alt + F)
- Disconnect Piggyback Loan (Ctrl + Alt + J)
- Import Loan** (highlighted in yellow) (Ctrl + 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

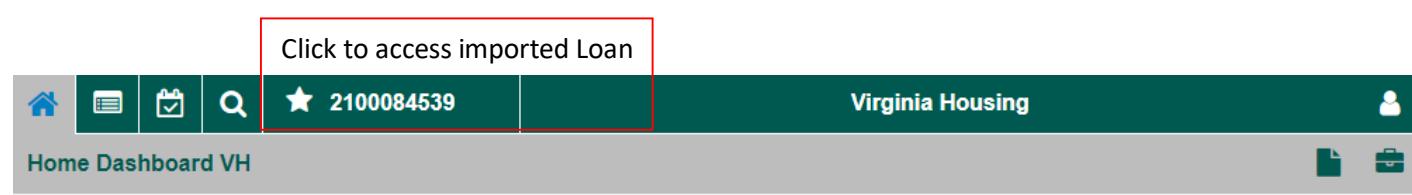
**Operations Center \***  
Main

**Cancel** **Import**

Success message.



✓ Import Successful. ✖



Click to access imported Loan

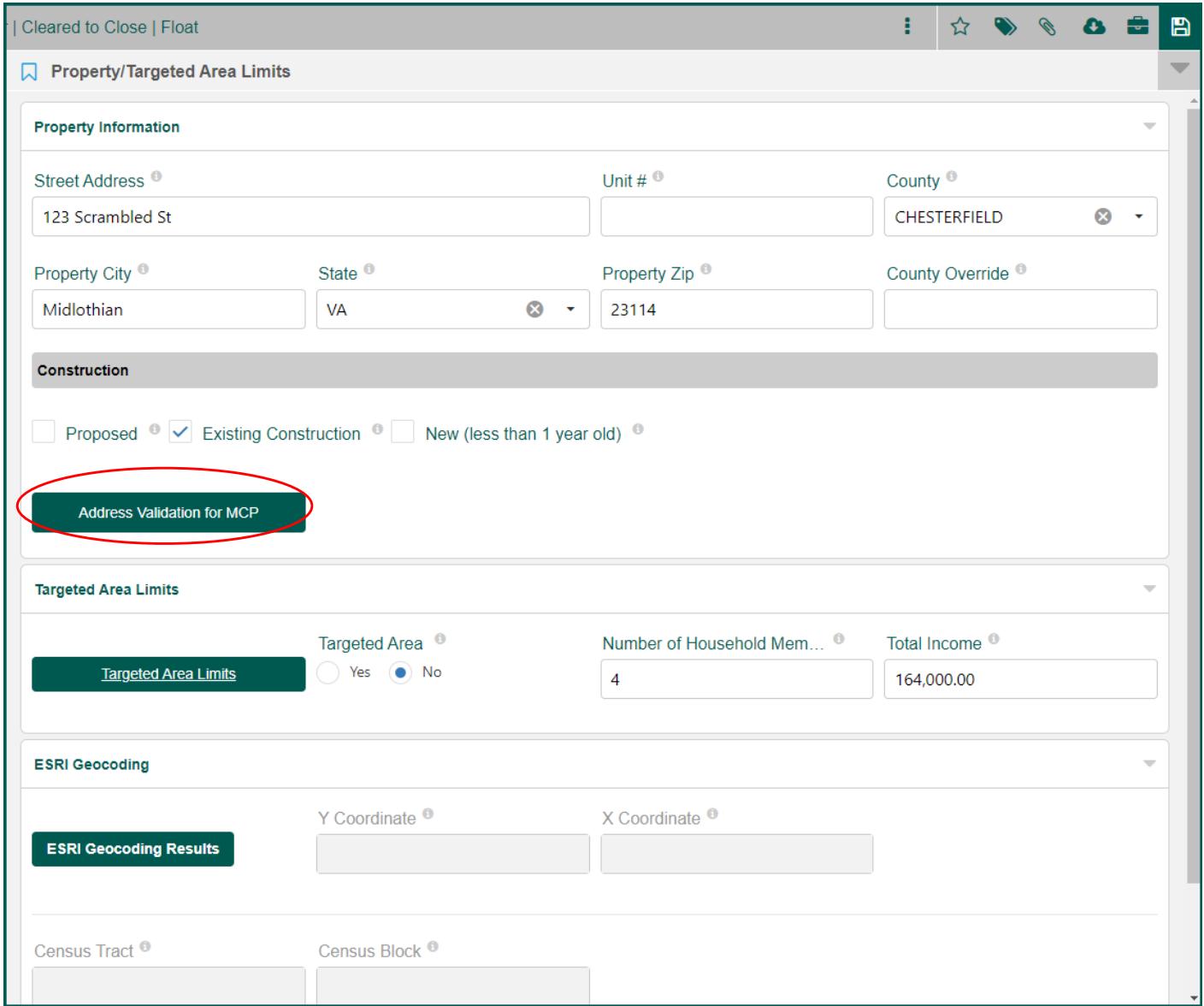
★ 2100084539

Virginia Housing

Home Dashboard VH

## Address Validation

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



The screenshot shows the 'Property/Targeted Area Limits' page. At the top, there are buttons for 'Cleared to Close | Float' and various document icons. The main form has sections for 'Property Information' and 'Construction'. In the 'Construction' section, there are checkboxes for 'Proposed', 'Existing Construction' (which is checked), and 'New (less than 1 year old)'. Below these is a button labeled 'Address Validation for MCP', which is circled in red. The 'Targeted Area Limits' section contains a 'Targeted Area' field with 'Yes' and 'No' radio buttons, and fields for 'Number of Household Members' (4) and 'Total Income' (\$164,000.00). The 'ESRI Geocoding' section has a 'Targeted Area Limits' button, fields for 'Y Coordinate' and 'X Coordinate', and buttons for 'ESRI Geocoding Results' and 'Address Validation for MCP'. Below this are fields for 'Census Tract' and 'Census Block'.

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 X

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

No Address Matches Found

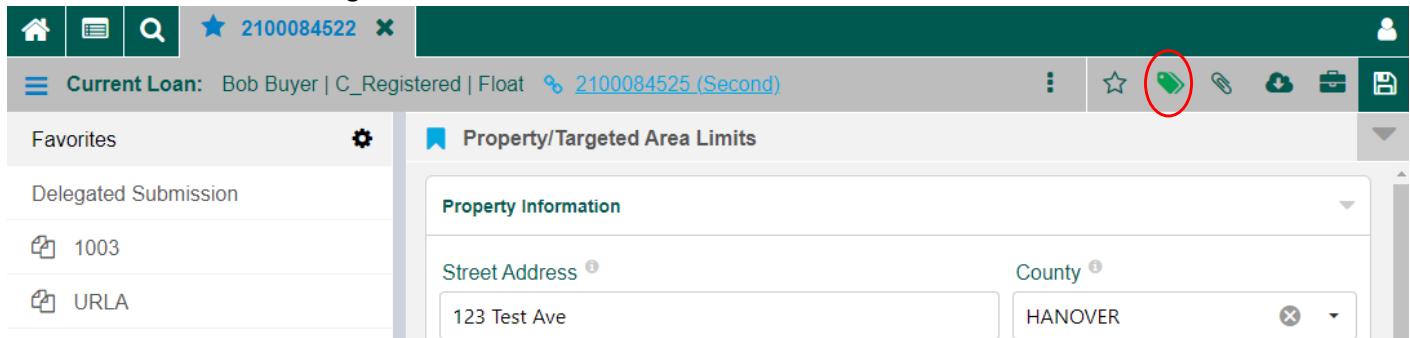
**Cancel**

**Update**

## Locking a Loan

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

Click the Products and Pricing icon.



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

**② Products and Pricing**

**P&P Loan Infor...**

**Client Selection**

Client \* ⓘ Channel \* ⓘ Operations Center \* ⓘ

Example Correspondent Correspondent Main

Lender Loan Number ⓘ

**Borrower Information**

Bob Buyer (primary) ▾

First Name \* ⓘ Middle Name ⓘ Last Name \* ⓘ Name Suffix ⓘ

Bob Buyer

SSN \* ⓘ

537-43-8186  First Time Homebu...  Nontraditional Credit ⓘ

**Property Information**

Property Street ⓘ Property Unit Number ⓘ Units ⓘ

123 Test Ave 1

Property City ⓘ Property Zip ⓘ State ⓘ County ⓘ

Mechanicsville 23111 VA HANOVER

Property Type ⓘ Occupancy Type ⓘ Year Property Built ⓘ Square Footage ⓘ

Single Family De... Owner Occupied YYYY

**Buttons**

Cancel

« Back

Next »

Save and Exit

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

**④ Products and Pricing**

P&P Loan Information Collapse All

**P&P Product Eli...**

P&P Pricing

P&P Corr Rate Lock

**Product Parameters**

Borrower Preference Target Price \*  Product Name Contains

**Mortgage Types \***  Conventional **Terms \***  30 Year **Rate Types \***  Fixed **Lock Periods \***  30

FHA  45  60  90

HELOC  ARM

Non-Conforming  Other

Reverse  VA

USDA/Rural Housing Service

**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.

**④ Products and Pricing**

P&P Loan Information Collapse All

**P&P Product Eligibility**

**P&P Pricing**

P&P Corr Rate Lock

**Selected Product: FHA30F**

**Pricing and Adjustments**

Grid View **Lock Periods** **Pricing Date** **APOR Int Rate Set ...**

**Points** **Price** **30** **45** **60** **9/22/2021, 11:05 AM** **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 APOR Int Rate Set ... Points Price 9/22/2021, 11:05 AM mm/dd/yyyy

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
<b>Total Adjustment</b>	<b>0.000%</b>	<b>0.000%</b>	<b>1.500</b>
<b>Net:</b>	<b>2.500%</b>	<b>0.000%</b>	<b>100.250</b>

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 ① Net Price ① Pricing Term ①

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 ① Lock Status ①

FHA30F Float

Interest Rate ① Net Price ①

0

Lock Date ① Lock Expiration ①

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      [Collapse All](#)

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**

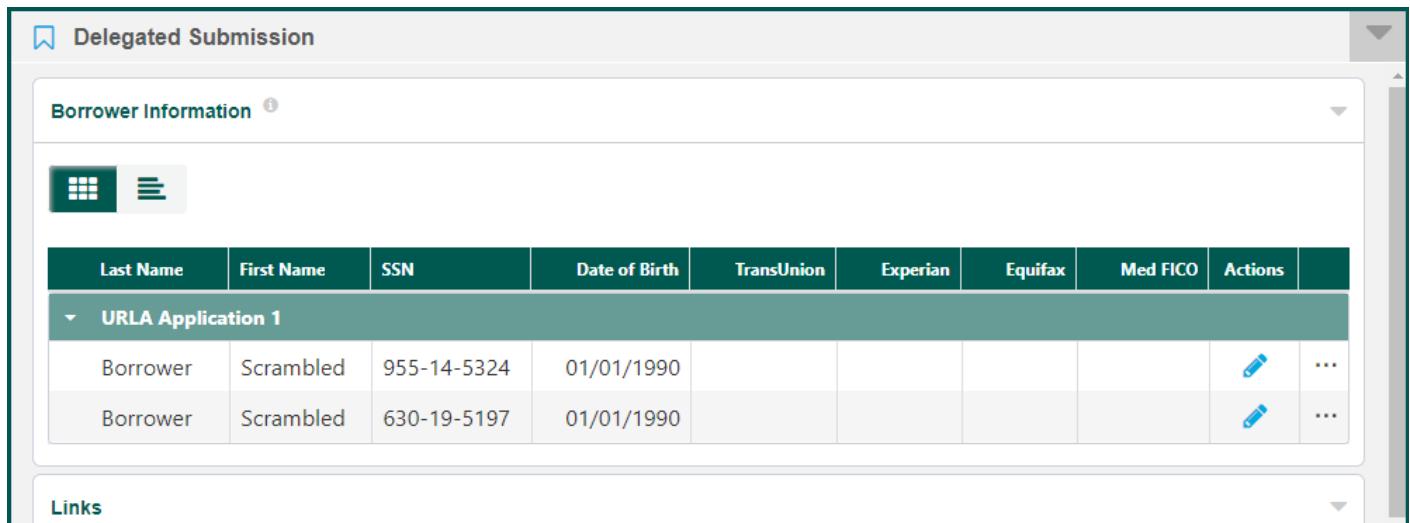
**Lock Information**

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**

## Delegated Submission

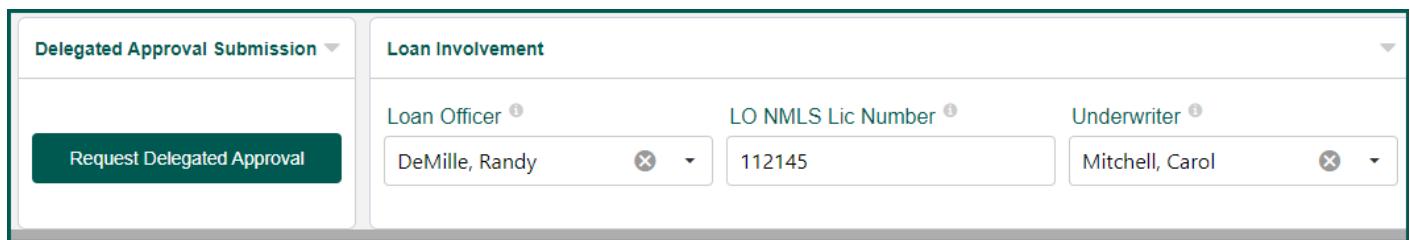
Enter all of the required information.



The screenshot shows the 'Delegated Submission' interface. At the top, there is a header with a blue icon and the text 'Delegated Submission'. Below the header, a section titled 'Borrower Information' is visible, featuring a table with columns for Last Name, First Name, SSN, Date of Birth, and several credit reporting agencies (TransUnion, Experian, Equifax, Med FICO). There are also 'Actions' and 'Links' buttons. Below this, a section titled 'URLA Application 1' contains two rows of data, each with columns for Borrower, First Name, SSN, and Date of Birth. Each row has edit and more options buttons.

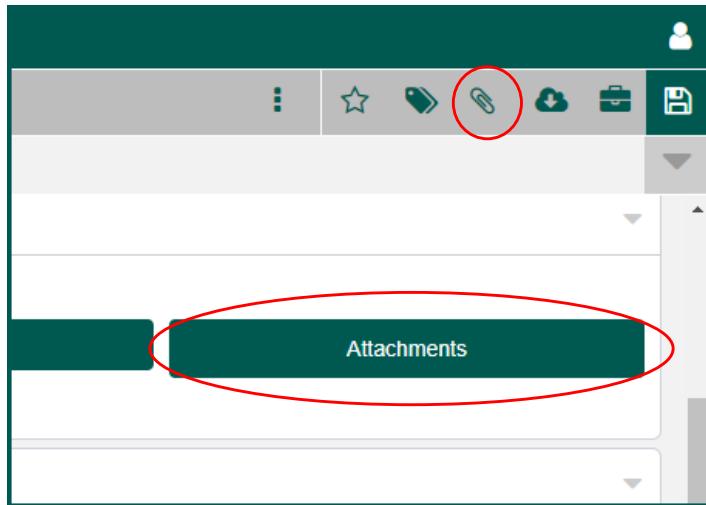
To request the Delegated Approval use the “Request Delegated Approval” Button at the bottom of the page.

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



The screenshot shows the 'Delegated Approval Submission' interface. On the left, there is a 'Delegated Approval Submission' section with a green 'Request Delegated Approval' button. To the right, there is a 'Loan Involvement' section. This section includes fields for 'Loan Officer' (DeMille, Randy), 'LO NMLS Lic Number' (112145), and 'Underwriter' (Mitchell, Carol). Each field has a remove button (X) and a dropdown arrow.

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



The screenshot shows the 'Delegated Approval Confirmation' interface. At the top, there is a toolbar with various icons, including a paperclip icon which is circled in red. Below the toolbar, there is a large red oval highlighting a green 'Attachments' button. The 'Attachments' button is located at the bottom of a dark green bar.

## 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  Lender Loan Number   Delegated UW  YES

**Underwriting Submission**

Lender Underwriter   Lender Underwriter Email

**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 Panel** 15

**Add Attachments**

Search grid data

Attachment Name	Category	Attached Date	Attached By	Actions	
<a href="#">handley_exhibit_Q.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 « Back Next »

#### Lender Information

Lender Company Name ?

Lender Loan Number ?

Delegated UW ?
YES

#### Underwriting Submission

#### Submit Closed Loan Package

Submit Closed Loan Package

Contact Name ?
Email Address ?
Phone # ?

Prior to Funding Conditions ?

Submit Pre-Purchase Conditions

#### Submit Final Documents

#### Attachments Panel

Add Attachments
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## 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

**Grid Views**

**Add Tasks** **Change Loan Status** **Default Profile**

**Search grid data**

		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	...

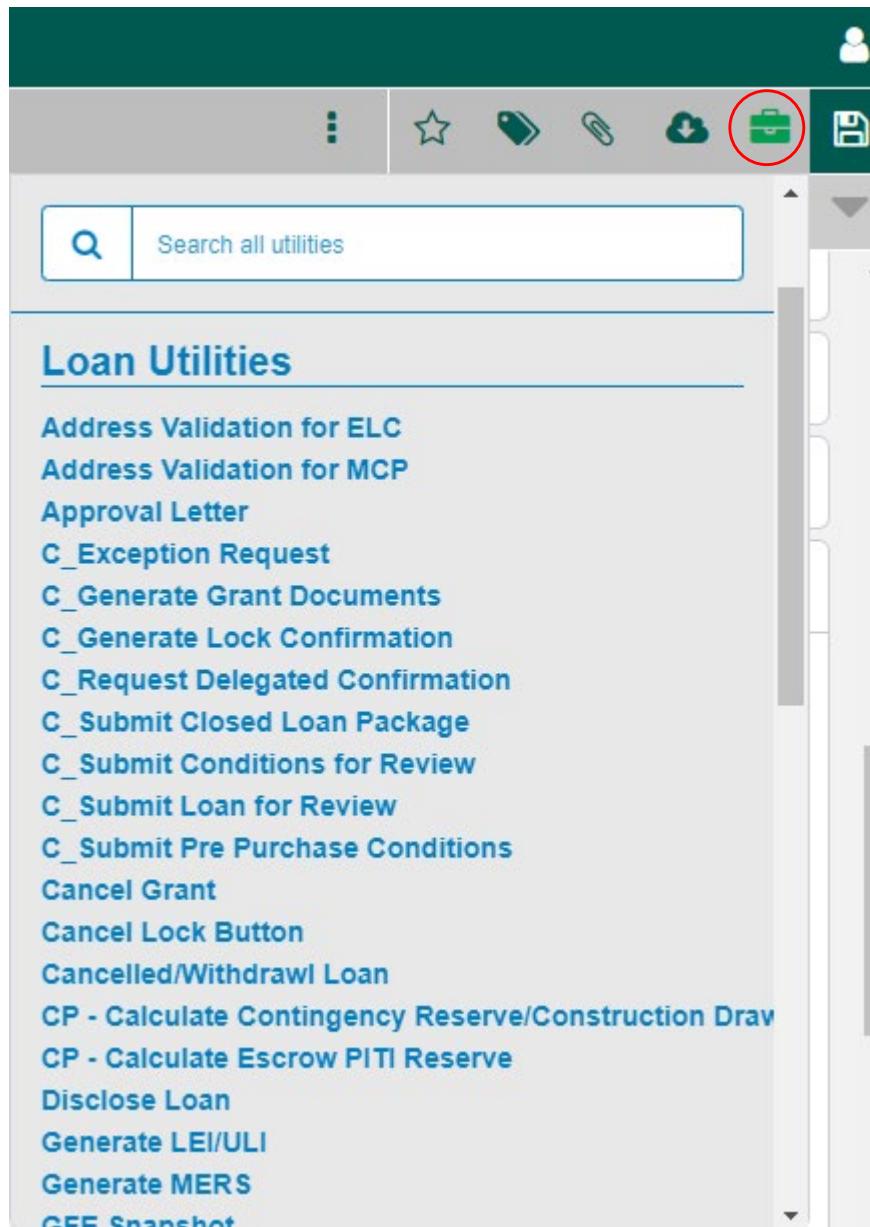
The Tasking Dashboard is the old My Tasks.

The screenshot shows the Mortgage Cadence software interface. At the top, there are icons for Home, Tasks, Calendar, and Search, followed by a star icon and the number '2100083221'. The main title bar displays 'Current Loan: Scrambled Borrower | Cleared to Close | Float'. Below the title bar is a toolbar with icons for Favorites, Products and Pricing, Borrower Information, Comments (0), Loan Tasks (3), and a refresh button. The main content area is titled 'Submissions - Packages/Documents' and contains sections for 'Lender Information' and 'Underwriting Submission'. At the bottom, there is a 'Grid Views' section with a 'Default Profile' dropdown and a 'Search grid data' input field. The bottom navigation bar includes icons for Add Tasks, Change Loan Status, and a circled 'Task' button. The footer contains the copyright notice '© 1999 - 2021 Mortgage Cadence, an Accenture Company. All rights reserved.' and the version 'MCP Version 1.1.2.55 | Tina.Moschetti@VHDA.com'.

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.**

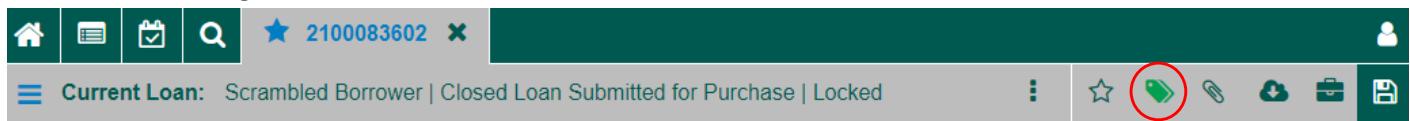


**Loan Utilities**

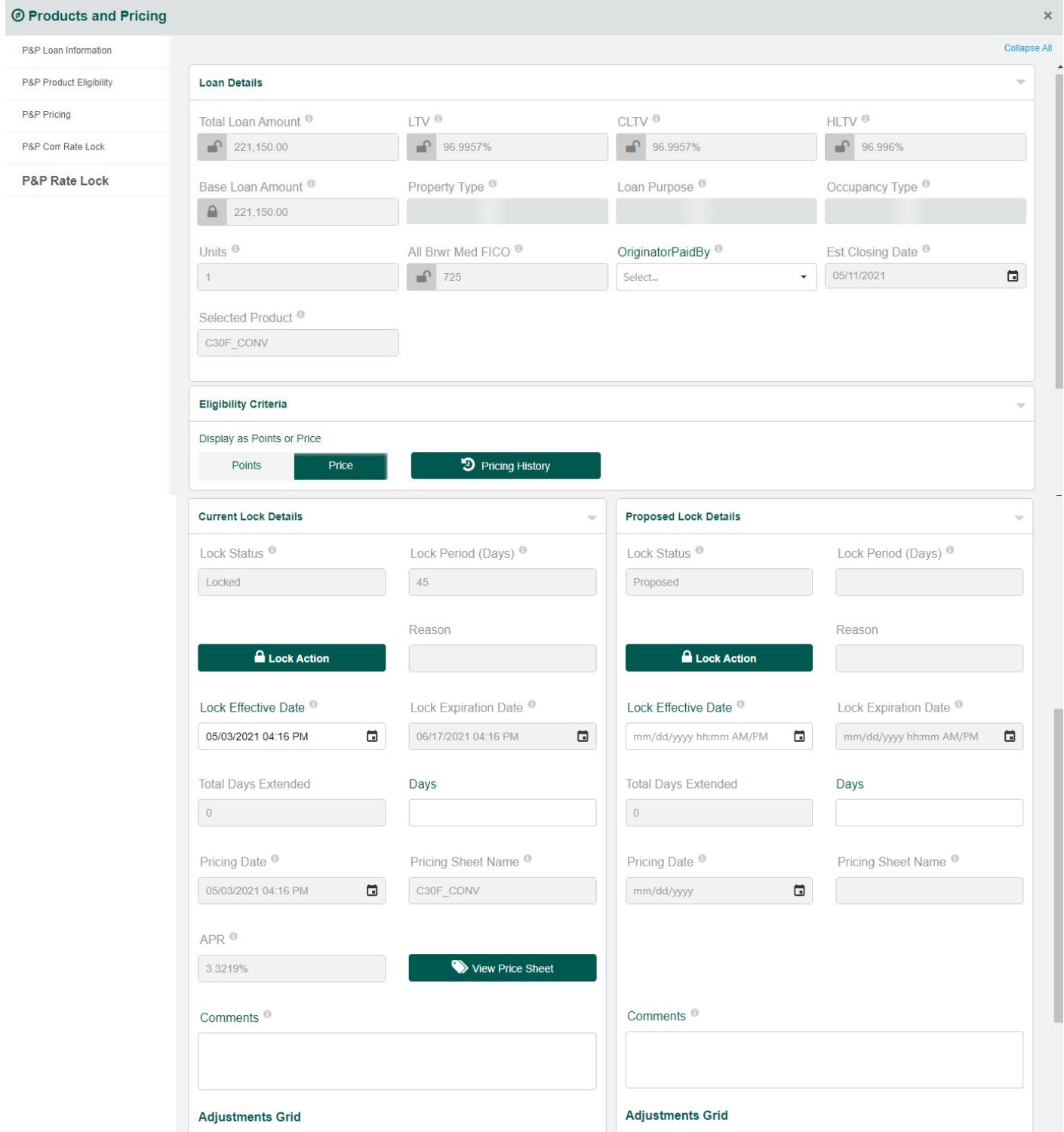
- [Address Validation for ELC](#)
- [Address Validation for MCP](#)
- [Approval Letter](#)
- [C\\_Exception Request](#)
- [C\\_Generate Grant Documents](#)
- [C\\_Generate Lock Confirmation](#)
- [C\\_Request Delegated Confirmation](#)
- [C\\_Submit Closed Loan Package](#)
- [C\\_Submit Conditions for Review](#)
- [C\\_Submit Loan for Review](#)
- [C\\_Submit Pre Purchase Conditions](#)
- [Cancel Grant](#)
- [Cancel Lock Button](#)
- [Cancelled/Withdrawl Loan](#)
- [CP - Calculate Contingency Reserve/Construction Draw](#)
- [CP - Calculate Escrow PITI Reserve](#)
- [Disclose Loan](#)
- [Generate LEI/ULI](#)
- [Generate MERS](#)
- [GFF Snapshot](#)

# Lock Desk

## Products and Pricing



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 ⓘ	LTV ⓘ	CLTV ⓘ	HLTVA ⓘ
<input type="text" value="221,150.00"/>	<input type="text" value="96.9957%"/>	<input type="text" value="96.9957%"/>	<input type="text" value="96.996%"/>

Base Loan Amount ⓘ	Property Type ⓘ	Loan Purpose ⓘ	Occupancy Type ⓘ
<input type="text" value="221,150.00"/>			

Units ⓘ	All Brwr Med FICO ⓘ	OriginatorPaidBy ⓘ	Est Closing Date ⓘ
<input type="text" value="1"/>	<input type="text" value="725"/>	<input type="button" value="Select..."/>	<input type="text" value="05/11/2021"/>

Selected Product ⓘ

**Eligibility Criteria**

Display as Points or Price

Points

**Current Lock Details**

Lock Status ⓘ	Lock Period (Days) ⓘ
<input type="text" value="Locked"/>	<input type="text" value="45"/>

Reason

Lock Effective Date ⓘ	Lock Expiration Date ⓘ
<input type="text" value="05/03/2021 04:16 PM"/>	<input type="text" value="06/17/2021 04:16 PM"/>

Total Days Extended

Days

Pricing Date ⓘ	Pricing Sheet Name ⓘ
<input type="text" value="05/03/2021 04:16 PM"/>	<input type="text" value="C30F_CONV"/>

APR ⓘ

Comments ⓘ

**Proposed Lock Details**

Lock Status ⓘ	Lock Period (Days) ⓘ
<input type="text" value="Proposed"/>	<input type="text"/>

Reason

Lock Effective Date ⓘ	Lock Expiration Date ⓘ
<input type="text" value="mm/dd/yyyy hh:mm AM/PM"/>	<input type="text" value="mm/dd/yyyy hh:mm AM/PM"/>

Total Days Extended

Days

Pricing Date ⓘ	Pricing Sheet Name ⓘ
<input type="text" value="mm/dd/yyyy"/>	<input type="text"/>

Comments ⓘ

**Adjustments Grid**

« 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
<b>URLA Application 1</b>								
Borrower	Scrambled	Qxx	Yes	725	725	725		
			No					

**Property Information**

Property Street 	County 	
123 Scrambled St	FAIRFAX  	
Property City 	State 	Property Zip 
ANNANDALE	VA  	22003
Property Type 	Occupancy Type 	Targeted Area 
Condo  	Owner Occupied  	<input type="radio"/> Yes <input checked="" type="radio"/> No

**Household Information**

Household Composition 	Qualifying Income/AMI	Ratios/Obligations	Application Dates
Single  	AMI %  43.71%	DTI Ratio   41.79%	Application Date 
# of Household Members 	Annual Qualifying Income  54600	HTI Ratio  38.80%	05/03/2021 
# of Wage Earners 	Total Monthly Qualifying Income   4,550.00	Monthly Obligations  1,901.60	Override Application Date 
Annual Household Income 		Total Housing Monthly Payment   1,765.60	05/03/2021 12:00 AM 

**Qualifying Income/AMI**

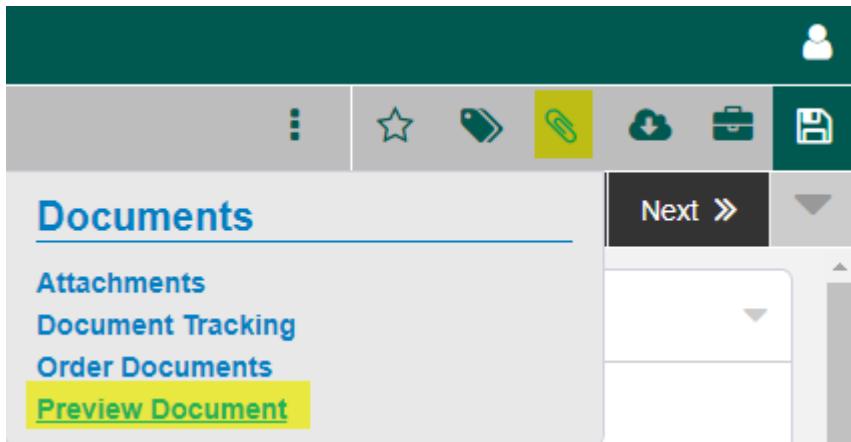
**Ratios/Obligations**

**Application Dates**

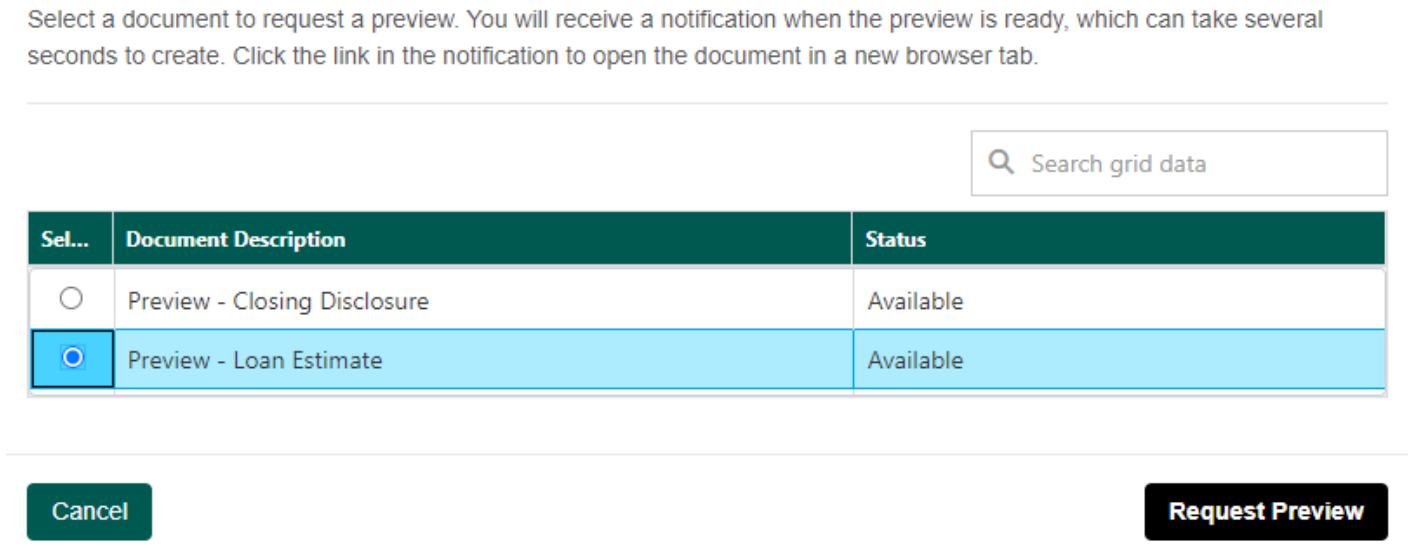
Loan Information			Loan Amount	
Selected Product <sup>1</sup> C30F_CONV	Sales Price <sup>1</sup> 228,000.00	SPARC <sup>1</sup> Select...	Base Loan Amount <sup>1</sup> 221,150.00	UFMIP or FF Percentage <sup>1</sup> 0.000000%
Loan Purpose <sup>1</sup> Purchase	Appraised Value <sup>1</sup> 230,000.00	Grant Status <sup>1</sup> Reserve/Reserved	UFMIP or FF Amount <sup>1</sup> 0.00	Financed UFMIP/FF/GF <sup>1</sup> \$000,000.00
PLUS 2nd Mortgage Amount <sup>1</sup> 0.00	LTV <sup>1</sup> 96.9957%	Grant Amount <sup>1</sup> \$4,560.00	Cash UFMIP/FF/GF <sup>1</sup> \$000,000.00	Total Loan Amount <sup>1</sup> 221,150.00
Other Financing <sup>1</sup> 0.00	CLTV <sup>1</sup> 96.9957%	<input type="checkbox"/> MCC <sup>1</sup>		
Lender Company Name <sup>1</sup> Vellum Mortgage, LLC	<input type="checkbox"/> Delegated UW <sup>1</sup>			
Standard Income Limits	Sales Price Limits	REO Condo Income Limits	Streamline Refi Income Limit	AMI Income Limit
TAL #1 <sup>1</sup> 138200	TAL #11 <sup>1</sup> 525000	TAL #4 <sup>1</sup> 145500	TAL #7 <sup>1</sup> 181900	TAL #18 <sup>1</sup> 124900
TAL #2 <sup>1</sup> 138200	TAL #13 <sup>1</sup> 525000	TAL #5 <sup>1</sup> 181900		
TAL #3 <sup>1</sup> 161300		TAL #6 <sup>1</sup> 181900		
Grant Income Limits	Targeted Area Income Limits	FNMA Loan Limit		
TAL #16 <sup>1</sup> 110500	TAL #14 <sup>1</sup> 138200	TAL #12 <sup>1</sup> 548250		
TAL #17 <sup>1</sup> 129000	TAL #15 <sup>1</sup> 161300			

## Print Preview – RETAIL LE and CD

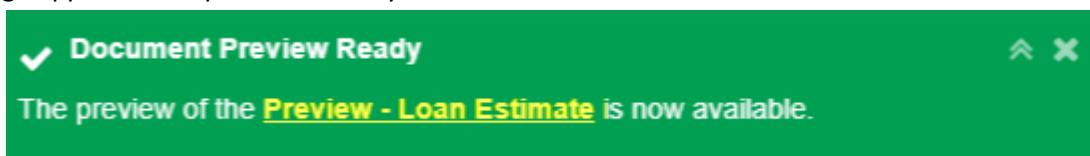
Click attachments icon. Click Preview Document



Select document. Click 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://vhdagtagging.mortgagecadence.com/b7af3f96-db56-4909-b40a-8665d4a96256

1 / 3 | 100% + | Download Print Close

**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	30 years		
APPLICANTS	Scrambled Odltg Borrower	PURPOSE	Purchase
	123 Scrambled St	PRODUCT	Fixed Rate
PROPERTY	Virginia Beach, VA 23453	LOAN TYPE	<input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input checked="" type="checkbox"/> VA <input type="checkbox"/> Other
	123 Scrambled St	LOAN ID #	2100083550
SALE PRICE	NORFOLK, VA 23502	RATE LOCK	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES, until 06/29/2021 at 2:40 PM EDT
	\$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**

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

**Projected Payments**

Estimated Escrow <small>Amount can increase over time</small>	Estimated Total Payment	Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	This estimate includes
		\$303 a month	<input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Section G on page 2 for escrowed amounts.</small>

