

# 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)

**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

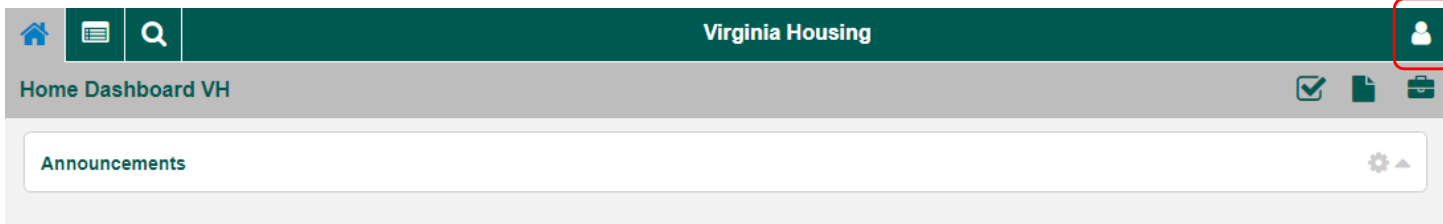
**Access to the following Utilities/Buttons:**

- 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

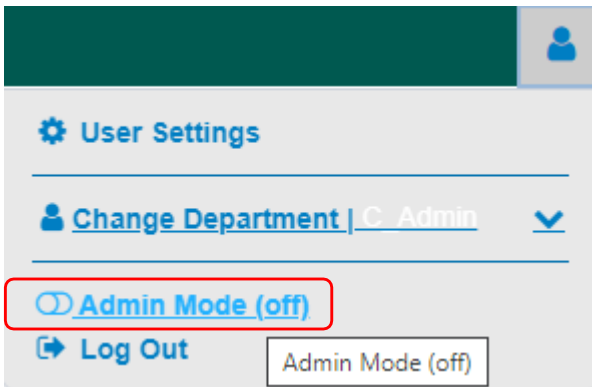
**Note:** All Users must be set up in User Management. Virginia Housing does not recommend or support multiple users sharing 1 User name and password.

# USER MANAGEMENT - ADD A USER

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



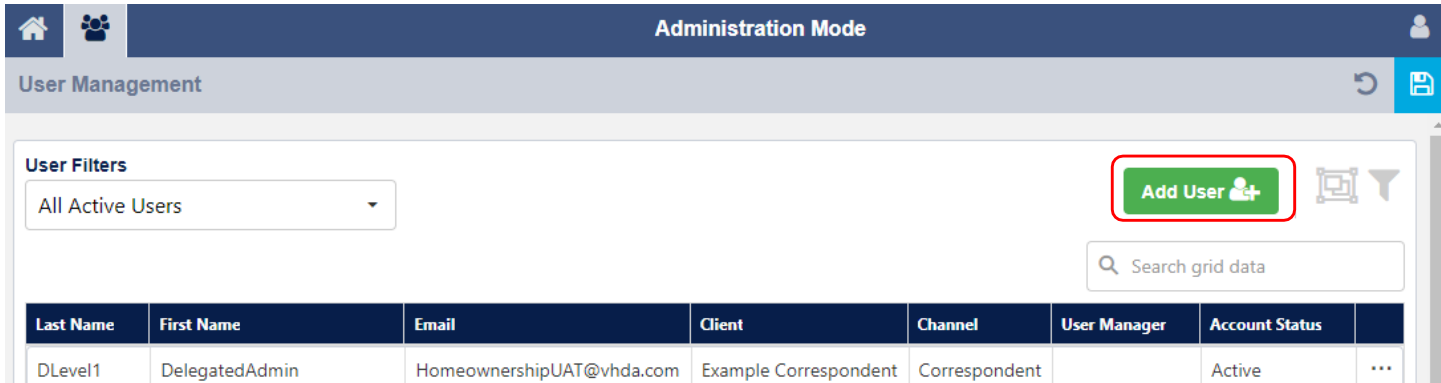
2. Click **Admin Mode (off)**.



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 Active

Account Inactive

Account Expiration \*

Account is Locked

Force Password Change on Next Login

First Name \*

Last Name \*

Middle Name

Email Address \*

Work Phone \*

Ext

Fax Number

Client \*

Channel

Position

Commission %

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

SSO Status

SSO Active

SSO Inactive

SSO Username

PowerBI Username

**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.


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

- Seller – Level 1** – Lender Administrator/Operations Managers (Full access)
- Seller – Level 2** – Underwriters
- Seller – Level 3** – Secondary Marketing/Locking Loans
- Seller – Level 4** – Loan Officers
- Seller – Level 5** – Read Only access – Loan Officers
- Seller – Level 6** – Processors, Closers, Post-Closers, Funders

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

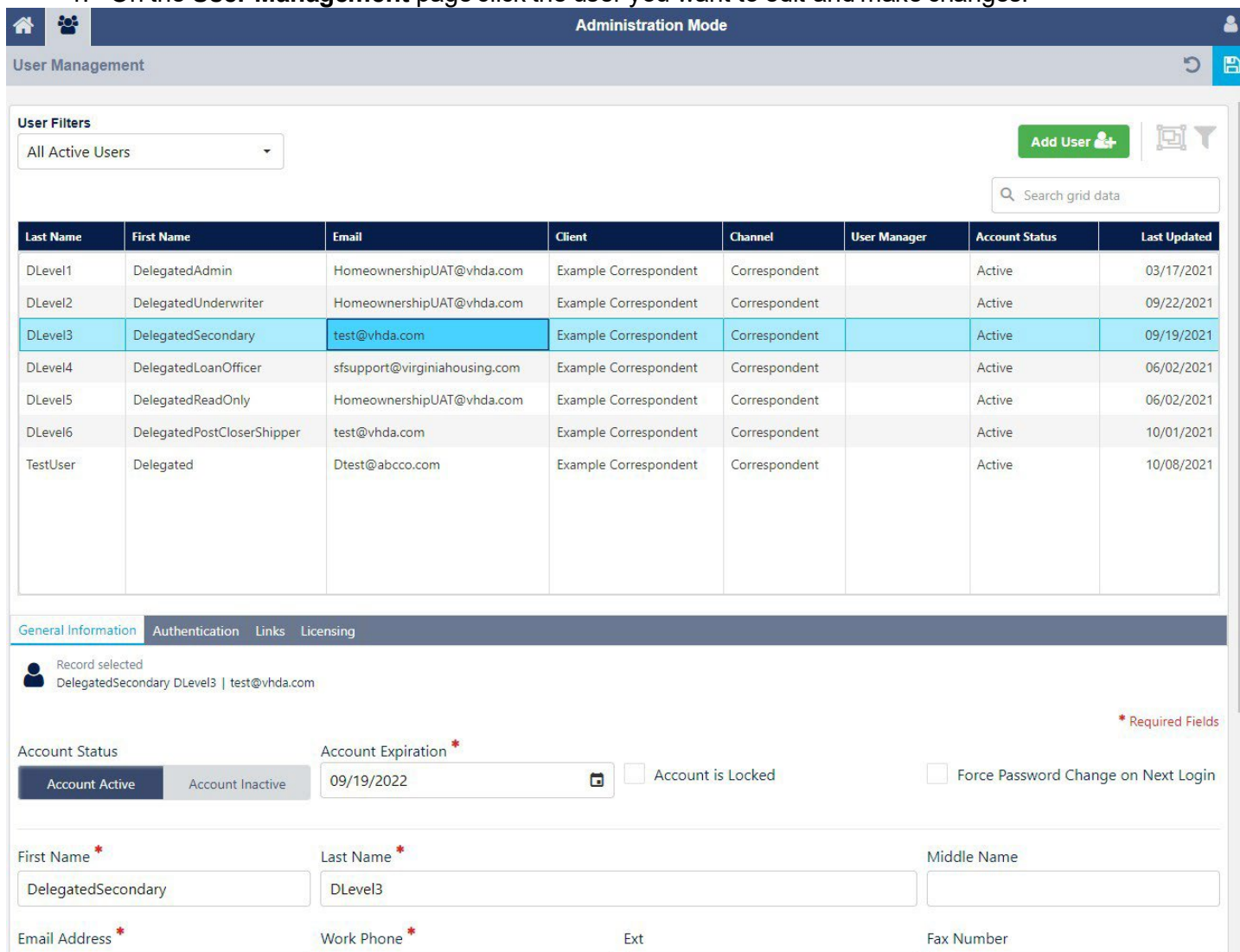
**Note:** For the user’s name to appear in the appropriate drop down lists on the LSI screen you must select the correct Default Department and they will not appear until the following business day. If you would like to request a name appear sooner please contact Virginia Housing Homeownership Support.

Lender Loan Involvement		
Loan Officer ⓘ C_Loan Officer	Loan Officer Email Address ⓘ [Empty]	Secondary Contact ⓘ C_Seller Secondary
Underwriter ⓘ C_Underwriting	Underwriter Email Address ⓘ [Empty]	Purchase/Pend Notifications ⓘ C_Post Closing
Post Closing Contact ⓘ C_Post Closing		Administrator ⓘ 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.



**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.

The screenshot shows the 'User Management' page in 'Administration Mode'. At the top, there are navigation icons and a search bar. Below is a table of users with columns: Last Name, First Name, Email, Client, Channel, User Manager, Account Status, and Last Updated. The user 'DLevel3' is selected. Below the table, there are tabs for 'General Information', 'Authentication', 'Links', and 'Licensing'. The 'General Information' tab is active, showing details for 'DelegatedSecondary DLevel3 | test@vhda.com'. The 'Account Status' section has 'Account Active' selected, and the 'Account is Locked' checkbox is checked and highlighted with a red box. Other fields include 'Account Expiration' (09/19/2022) and 'Force Password Change on Next Login' (unchecked). Below this are input fields for 'First Name', 'Last Name', 'Middle Name', 'Email Address', 'Work Phone', 'Ext', and 'Fax Number'.

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

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:

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

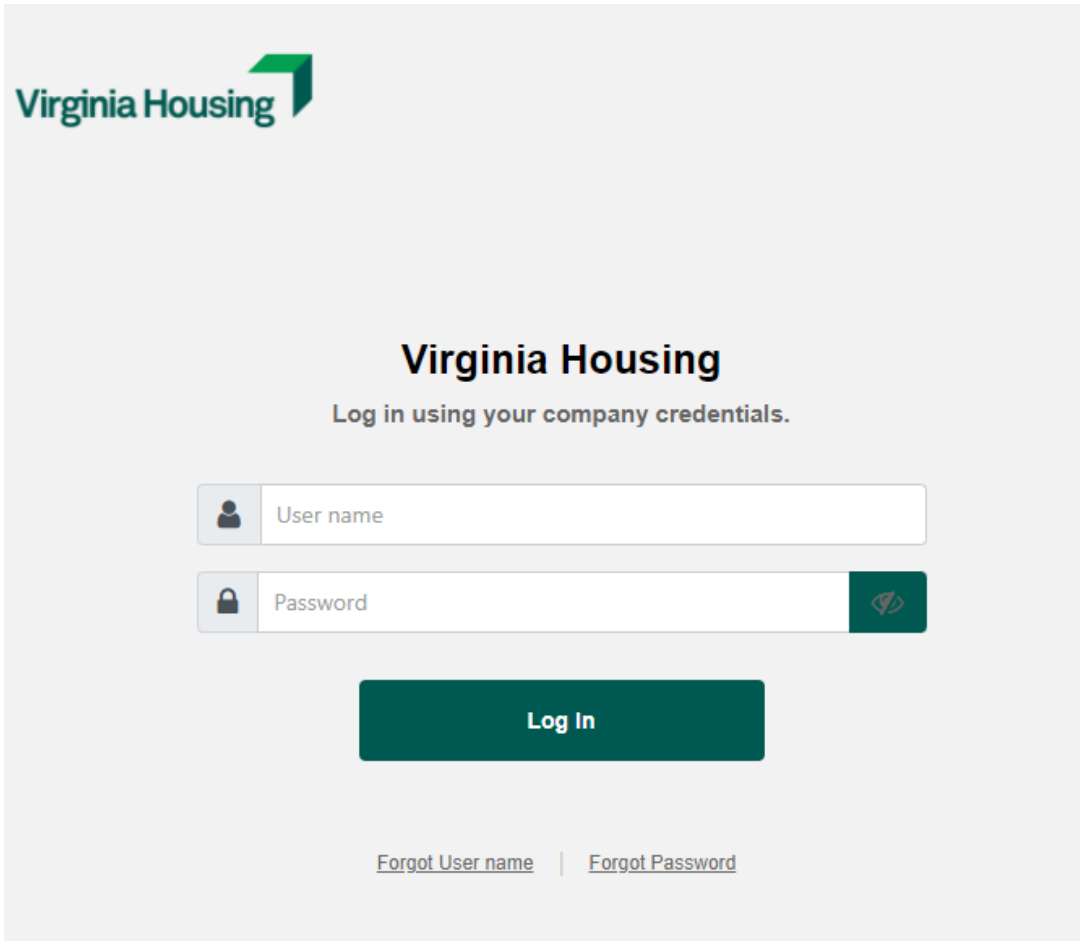
## MCP PASSWORD AND LOGIN REQUIREMENTS:

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

The screenshot displays the Virginia Housing MCP interface. At the top, there is a navigation bar with icons for Home, Pipeline, and Search. Below this is a breadcrumb trail: Current Loan: Test Test2 | C\_Registered | Float 2100084513 (Second) Name(s) and Status. A floating menu is positioned in the upper right, containing icons for: Add loan to Quick Access (star), Products and Pricing (tag), Attachments (paperclip), Services (cloud with arrow), Utilities (briefcase), and Save (floppy disk). On the left, a Mega Menu is visible with 'Favorites' and 'Loan Info' options, each accompanied by a gear icon. A note states: 'Favorites and Loan Information are customizable.' The main content area features a 'Loan Summary Information - C Page Name' header and a 'Borrower Information' section with a 'Toggle Buttons - Details or Grid view' control. Below this is a table with columns: Last Name, First Name, Middle Name, Name Suffix, SSN, Date of Birth, Home Phone, E-mail, Trans/Union, Experian, and Actions. The table contains one row under 'URLA Application 1' with values: Test2, Test, 789-47-3892. Further down is the 'Household Information' section with fields for 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), and Gift/Grant (Yes/No). At the bottom, there is a footer with copyright information and a 'Shortcuts' icon. Labels with arrows point to various elements: 'Home', 'Pipeline', 'Search', 'Current Loan', 'Name(s) and Status', 'Favorites', 'Loan Info', 'Mega Menu', 'Toggle Buttons - Details or Grid view', 'Household Information', 'Virginia Housing Attributes', 'Utilities/Attachments', 'Loan information Drawer', and 'Panel'.

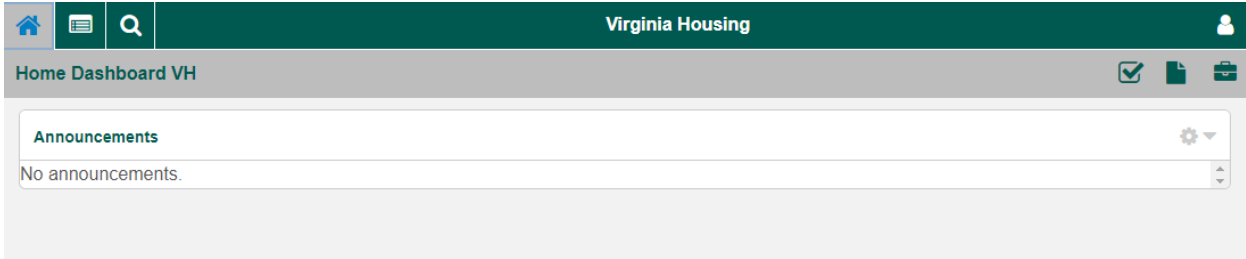
## LOG IN

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 reads "Virginia Housing" followed by "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 for visibility. A dark green "Log In" button is centered below the fields. At the bottom, there are links for "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 a home icon, a menu icon, a search icon, the text "Virginia Housing", and a user profile icon. Below the navigation bar is a grey header area with the text "Home Dashboard VH" and three icons: a checkmark, a document, and a briefcase. The main content area features a white box titled "Announcements" with a settings gear icon and a dropdown arrow. The text inside the box says "No announcements." and there is a scroll bar on the right side.

# HOME DASHBOARD

Landing page – Resource for Announcements and/or Reference Guides



# PIPELINE DASHBOARD

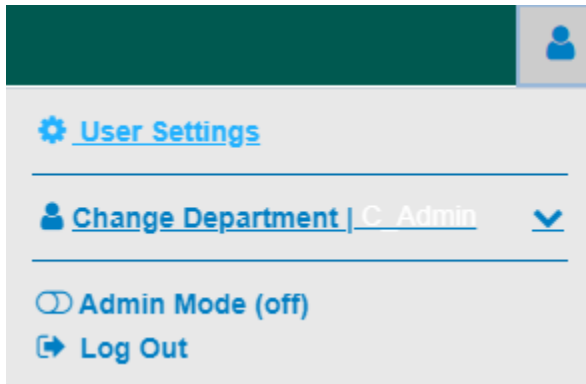
View your Company's loans.

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.

**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 a search interface with a search bar at the top containing the text "Search by Borrower Name, Loan ID, Address" and a "GO" button. Below the search bar, there are two main 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 Virginia Housing application interface. At the top, there is a navigation bar with a home icon, a search icon, and a star icon next to the loan ID "2100084511". The current page is titled "Current Loan: Test Test2 | C\_Registered | Float" with a link to "2100084513 (Second)". A red box highlights the Mega Menu icon (three horizontal lines) in the top left corner.

Below the navigation bar, there is a section titled "Borrower Information" with a table of data:

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.

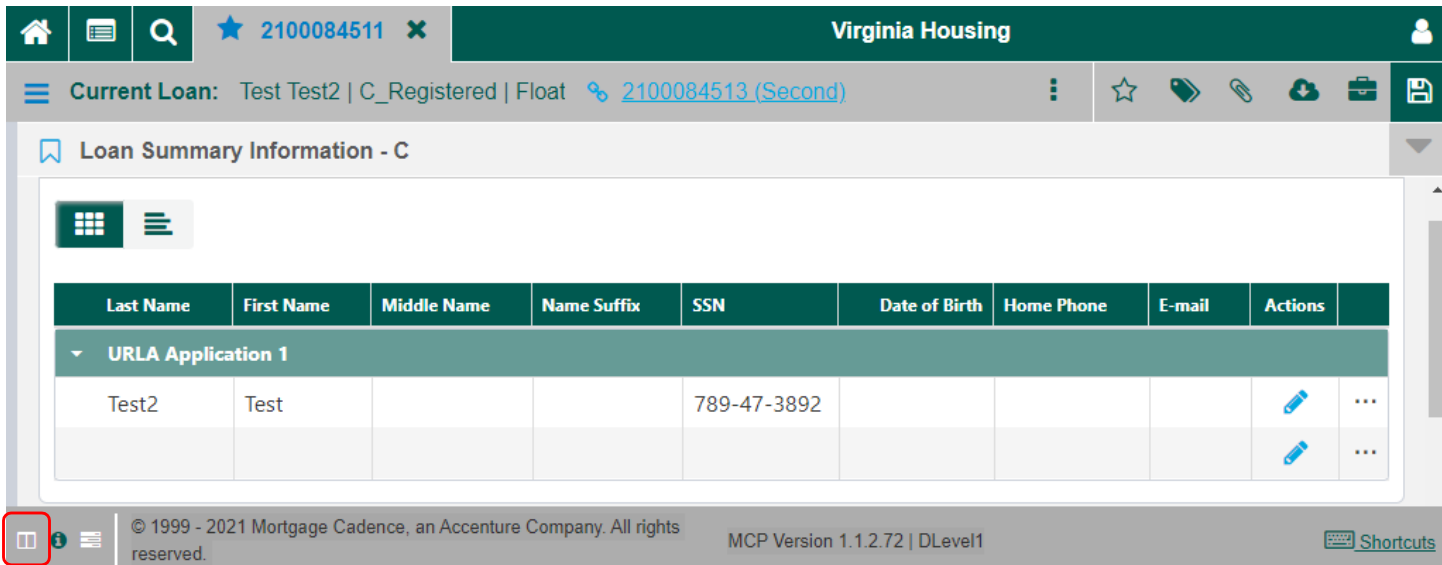
The screenshot shows a search interface for "Correspondent Pages". At the top, there is a search bar with the text "Search for a page or collection". Below the search bar, there is a section titled "Correspondent" with a list of items:

- 1003
- URLA
- Correspondent Pages

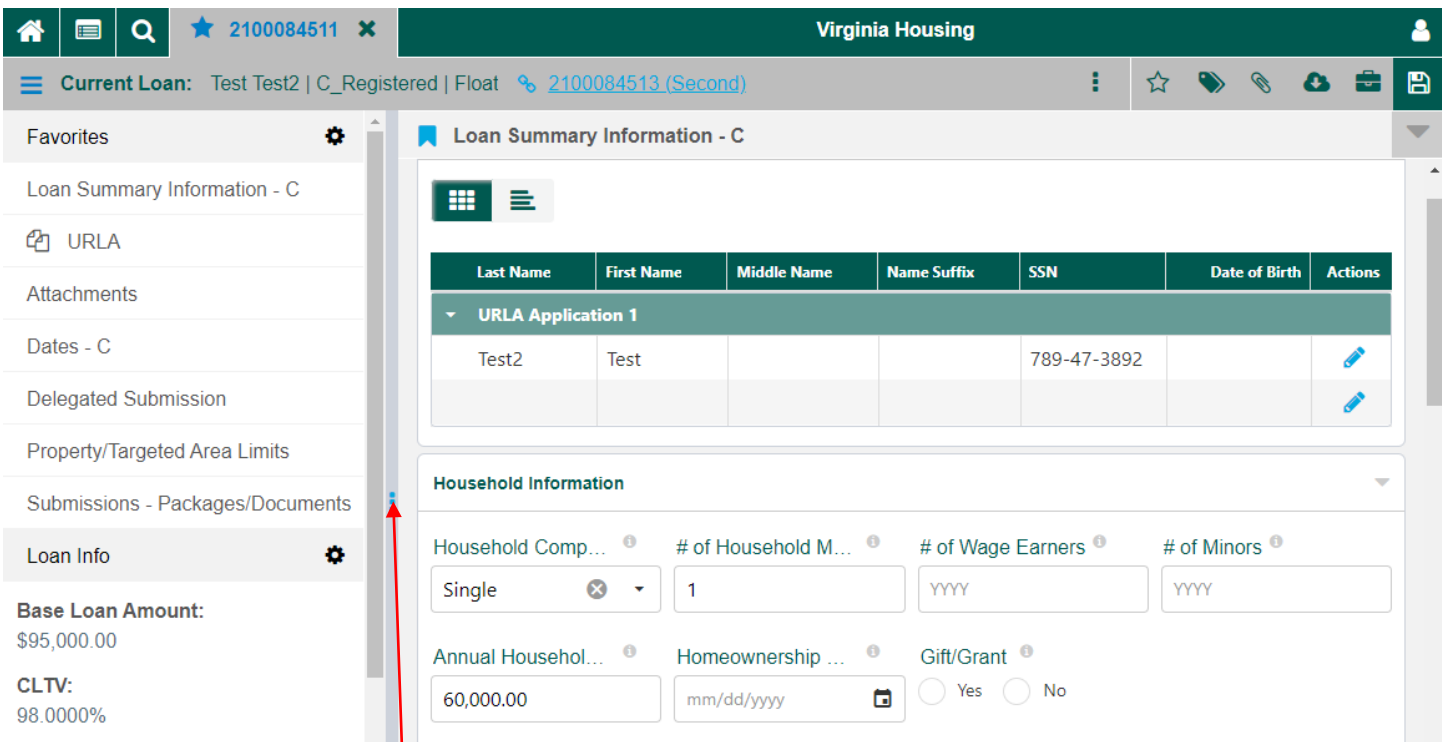
At the bottom right, there is a link: "Can't find your page? View full Site Map."

# FAVORITES DRAWER

Click Show Favorites Drawer icon.



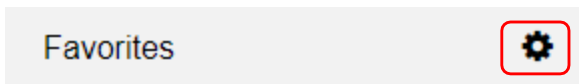
Favorites Drawer is a side panel including Favorites and Loan Info. Both sections are customizable.



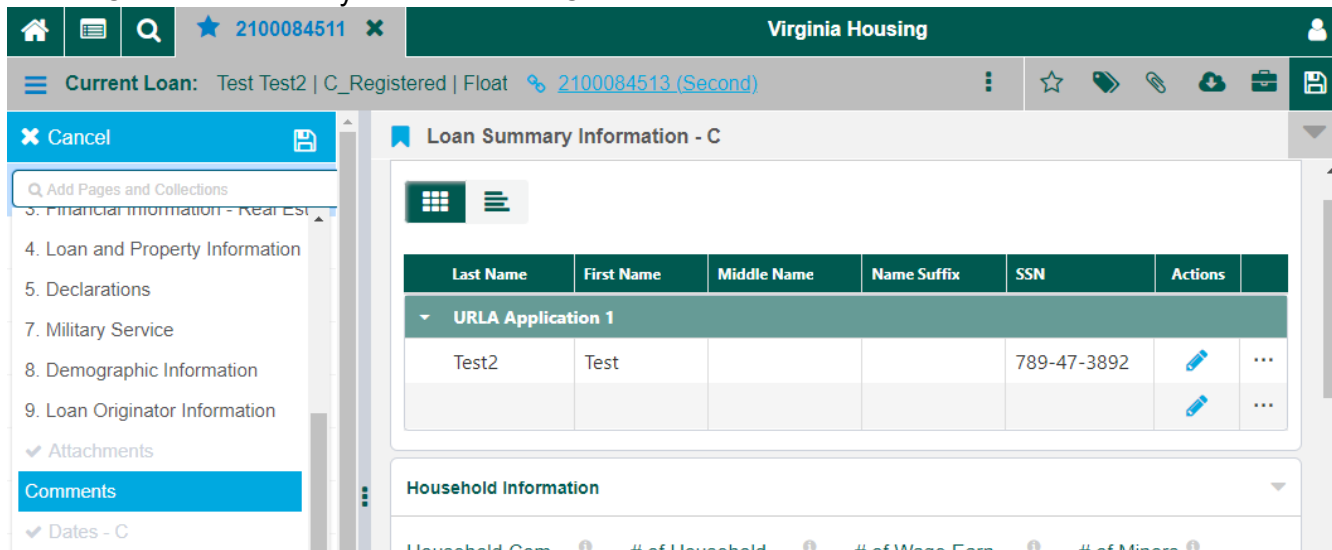
Click and drag to resize.

# CUSTOMIZE THE FAVORITES DRAWER

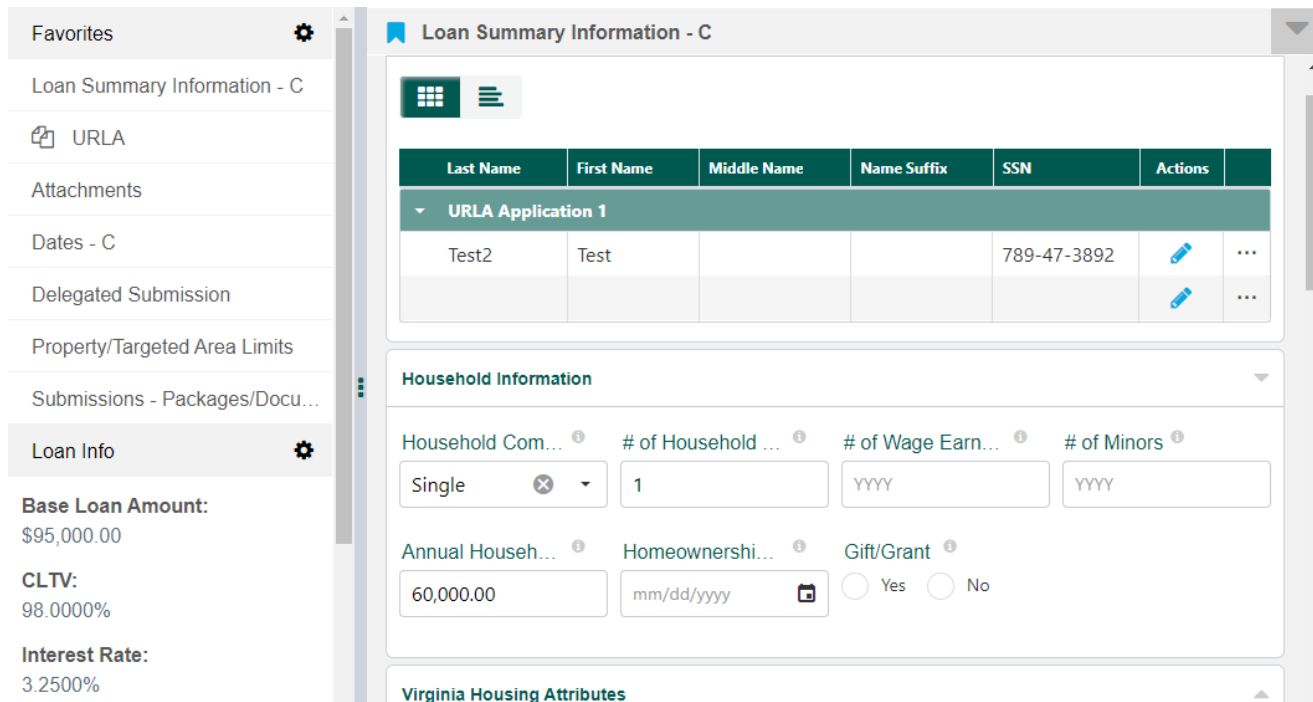
1. Click on Gear icon.




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.

The screenshot displays the Virginia Housing MCP interface. On the left, a sidebar titled 'URLA (13)' lists various workflow pages. The main area shows the 'URLA | 1a. Borrower Information - Personal Information' form. A red box highlights the 'Back' and 'Next' navigation buttons at the top right of the form. Another red box highlights the '8. Demographic Information' link in the sidebar with the text '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.

<a href="#">Taxes</a> ⓘ	0.00
<a href="#">Hazard Ins</a> ⓘ	\$000,000.00
<a href="#">Other Ins/RD Fee</a> ⓘ	0.00
<a href="#">MI Monthly Amt</a> ⓘ	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
<b>URLA Application 1</b>									
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
<b>URLA Application 1</b>					
TEST	Dave	04/20/1985	587-40-3984	Borrower	
Test	Sally	09/25/1979	573-68-4396	CoBorrower	 

**Add Application**

**Cancel**

**Borrower Information**



**Dave TEST (primary)** ▾
 **Application Management** 

Last Name <sup>1</sup>  First Name <sup>1</sup>  Middle Name <sup>1</sup>  Name Suffix <sup>1</sup>

SSN <sup>1</sup>  Date of Birth <sup>1</sup>  Home Phone <sup>1</sup>  E-mail <sup>1</sup>


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

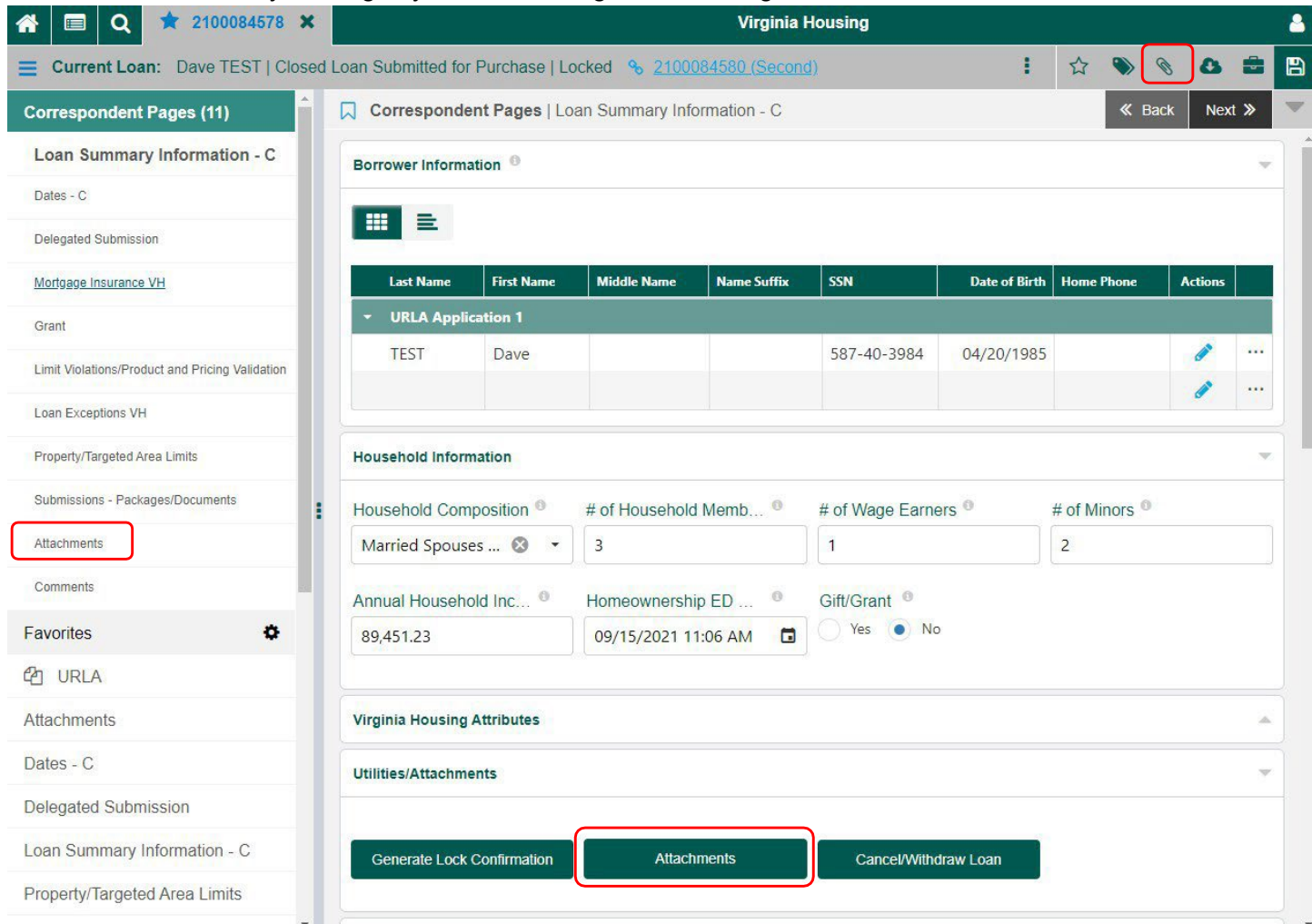
Credit Reference # <sup>1</sup>

First Time Homebuyer <sup>1</sup>
 Nontraditional Credit <sup>1</sup>
 Mailing/Property Address <sup>1</sup>



# ACCESS ATTACHMENTS

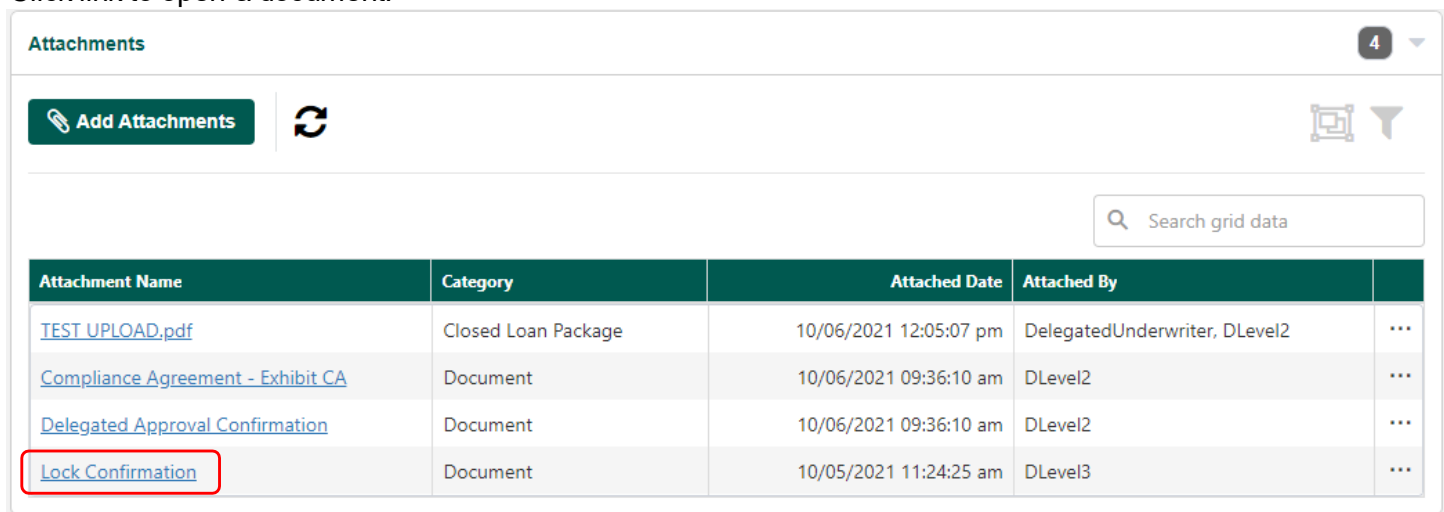
Access Attachments by clicking any of the following, Icon , Page Link, or Button.



The screenshot shows the Virginia Housing application interface. The top navigation bar includes the Virginia Housing logo and a user profile icon. The main header displays the current loan details: "Current Loan: Dave TEST | Closed Loan Submitted for Purchase | Locked" and a link to "2100084580 (Second)".

The left sidebar contains a list of navigation options, with "Attachments" highlighted in a red box. The main content area displays "Correspondent Pages | Loan Summary Information - C". It includes sections for "Borrower Information" (with a table of borrower details), "Household Information" (with fields for household composition, members, wage earners, and minors), and "Virginia Housing Attributes". At the bottom of the main content area, there are three buttons: "Generate Lock Confirmation", "Attachments" (highlighted in a red box), and "Cancel/Withdraw Loan".

Click link to open a document.



The screenshot shows the "Attachments" section of the application. It features a header with "Attachments" and a notification badge with the number "4". Below the header is an "Add Attachments" button and a refresh icon. A search bar labeled "Search grid data" is positioned above a table of attachments.


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	...

The "Lock Confirmation" attachment is highlighted with a red box.



# UPLOAD ATTACHMENTS

1. Click Add Attachments button.

Attachments
4

 **Add Attachments**

↻

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

**Borrowers:** Dave TEST (Primary)

**Property Address:** 6307 Midnight Dr  
MECHANICSVILLE, VA  
23111

**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

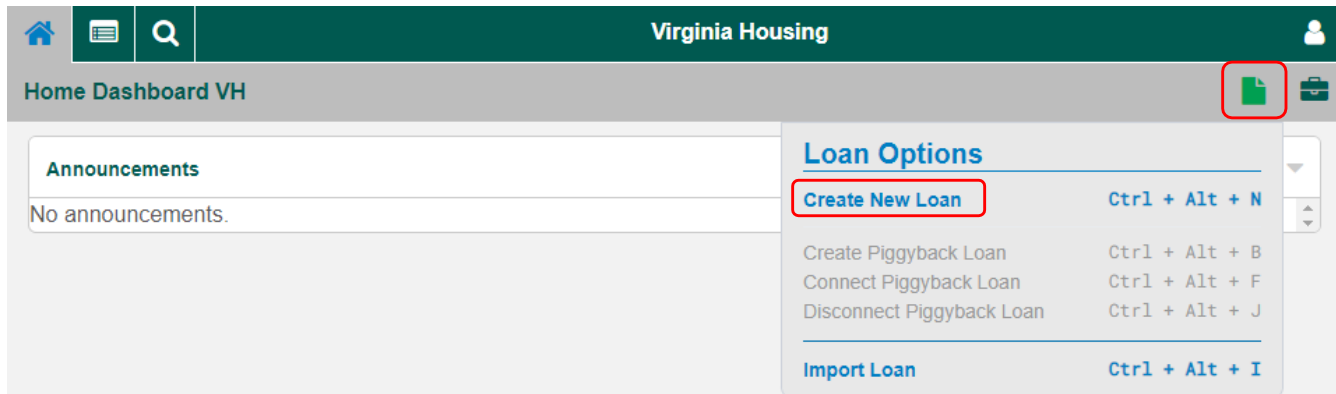
 **Upload Attachment**

**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 x ▾

Operations Center \* ⓘ Main x ▾

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 Daisey Lane Property Unit Number ⓘ Property Unit Number 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

Enter Address and click "Search"

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

**Search Results**

Click on a column heading for sorting.

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

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

**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 * ⓘ <input type="text" value="10/08/2021"/>	Sales Price * ⓘ <input type="text" value="205,000.00"/>		
Lien Position * ⓘ <input type="text" value="First"/>	Est Appraised Value * ⓘ <input type="text" value="205,000.00"/>	Available Cash * ⓘ <input type="text" value="85,000.00"/>	
Loan Purpose * ⓘ <input type="text" value="Purchase"/>	Base Loan Amount * ⓘ <input type="text" value="195,000.00"/>	LTV ⓘ <input type="text" value="95.1220%"/>	
Mortgage Type * ⓘ <input type="text" value="FHA"/>	Down Payment Amount * ⓘ <input type="text" value="8,000.00"/>	CLTV ⓘ <input type="text" value="95.1220%"/>	<input type="checkbox"/> VH Employee ⓘ
Rate Type * ⓘ <input type="text" value="Fixed"/>	PLUS 2nd Mortgage Amo... * ⓘ <input type="text" value="2,000.00"/>	Other Financing ⓘ <input type="text" value="\$000,000.00"/>	SPARC ⓘ <input type="text" value="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 \* ⓘ

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

Third Mortgage ⓘ

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 ⓘ

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

**Summary**

Subordinate Financing Amt ⓘ	Other Financing ⓘ
<input type="text" value="2,000.00"/>	<input type="text" value="\$000,000.00"/>

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

**Product Parameters**

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



    
      

---



<b>Mortgage Types * ⓘ</b> <input type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA <input type="checkbox"/> HELOC <input type="checkbox"/> Non-Conforming <input type="checkbox"/> Other <input type="checkbox"/> Reverse <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> VA	<b>Terms * ⓘ</b> <input checked="" type="checkbox"/> 30 Year	<b>Rate Types * ⓘ</b> <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM	<b>Lock Periods * ⓘ</b> <input type="checkbox"/> 30 <input type="checkbox"/> 45 <input checked="" type="checkbox"/> 60 <input type="checkbox"/> 90
--	---	--	--

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
Product Eligibility: Valid <span style="float: right;">1</span>										
FHA30F	2.625%	2.646%	\$487.50	0.250	\$783.22			\$783.22	\$548.00	\$  ...
Product Eligibility: Invalid <span style="float: right;">1</span>										
FHAStreamline		0.000%	\$195,000.00	100.000	\$541.67			\$541.67		\$  ... <span style="margin-left: 20px;">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"

Run Duplicate Check

Create New Loan

If no duplicates are found this message will pop up.



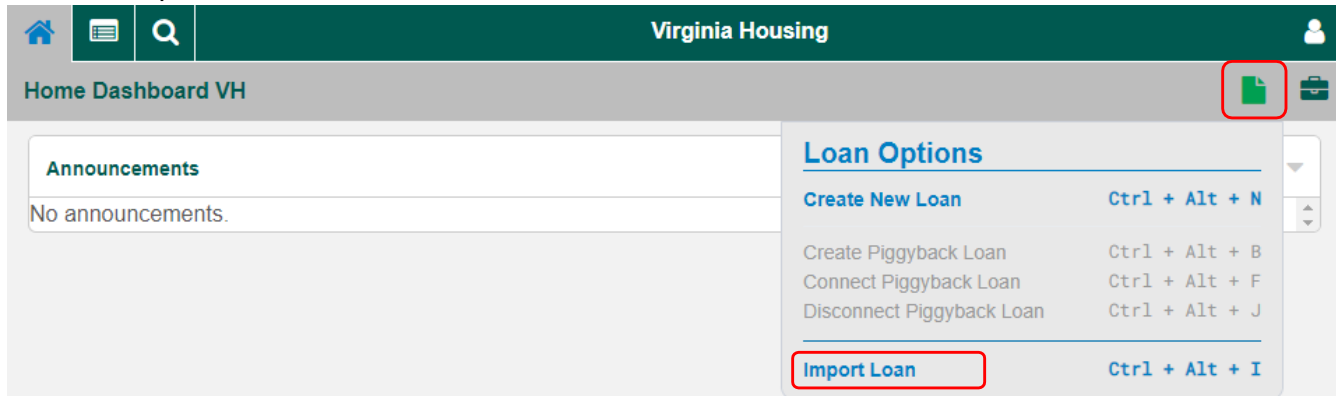
If duplicates are found the loan can still be created, the system notifies the Virginia Housing Lock Desk. You will not be able to lock the loan until the duplicate flag is removed by Virginia Housing.



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

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

1. Click Loan Options icon.
2. Click Import Loan.



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

Import Loan ✕

Loan File Type \*  
Mapping Sets Must Select Mapping Sets ▼

Mapping Set \*  
iLAD\_MISMO34\_Import ⋮ ✕ Import File \*  
Tom Test 1.2.xml Browse files, select xml ☁ ✕

▸ CSV Import

▾ XML import

iLAD\_MISMO34\_Import

Must Select iLAD\_MISMO34\_Import

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 \* Operations Center \*

Correspondent Select Correspondent ▼

Main Select Main ▼

Cancel

Import

This window pops up during import process.

Please wait...

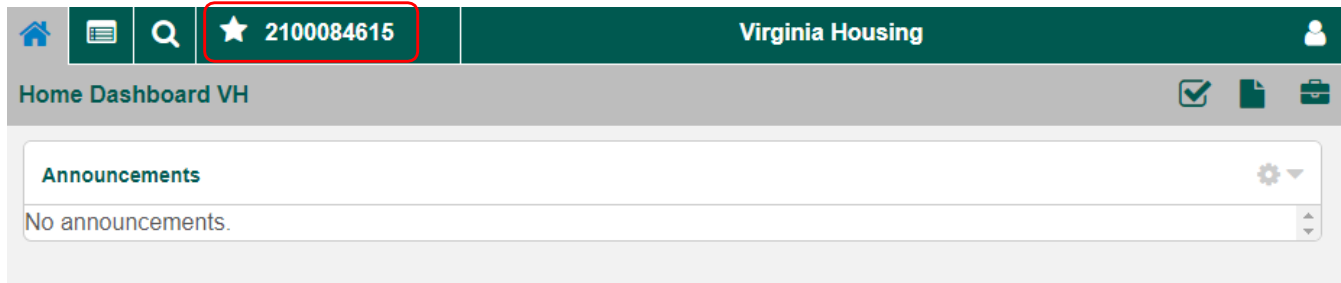
Import in progress...




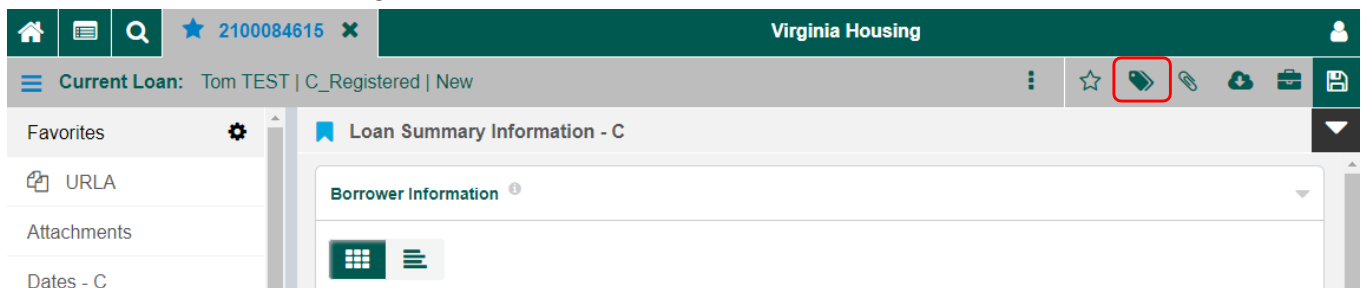
Message will pop up once import is completed.

✓ Import Successful.

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

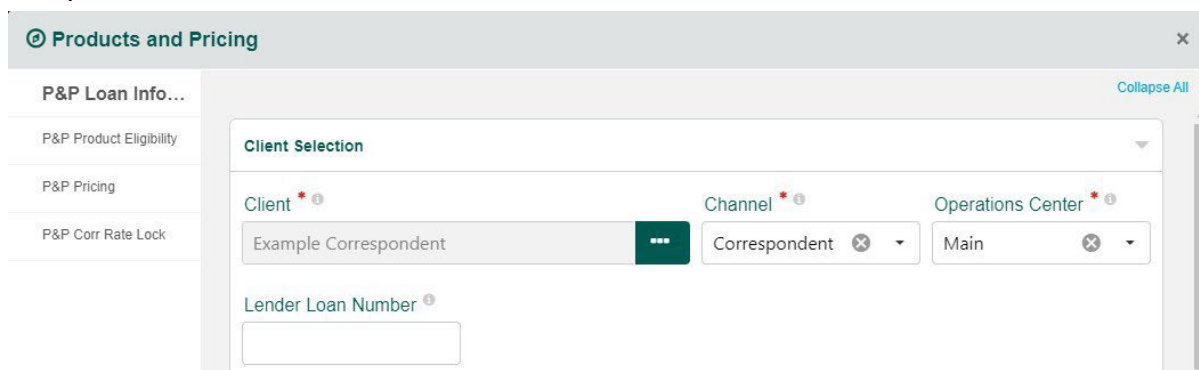


5. Click Products and Pricing  icon.



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.



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 ⓘ

SSN \* ⓘ

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 \* ⓘ

Property City \* ⓘ

Property Zip \* ⓘ

State \* ⓘ

County \* ⓘ

Property Type \* ⓘ

Occupancy Type \* ⓘ

Year Property Built ⓘ

Square Footage ⓘ

Targeted Area

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... \* ⓘ

Household Members \* ⓘ

Annual Qualifying Inco... ⓘ

AMI % ⓘ

**AUS Information** ▼

---

AUS ⓘ

AUS Rating ⓘ

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

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

**Loan Information**

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

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

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

**Sub Financing Itemization**

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

Yes
  No
 If there is a PLUS 2<sup>nd</sup> select Yes.

---

PLUS 2nd MTG \* ⓘ

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

Third Mortgage ⓘ

\$000,000.00

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 ⓘ
<div style="border: 1px solid #ccc; padding: 2px;"> <span style="font-size: 0.8em;">🔒</span> 3,000.00                 </div>	<div style="border: 1px solid #ccc; padding: 2px;"> <span style="font-size: 0.8em;">🔒</span> 0.00                 </div>

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

**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 <span>↑2</span>	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PI	Actions
<b>Product Eligibility: Valid</b> <span style="float: right;">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	\$ ✓ ...
<b>Product Eligibility: Invalid</b> <span style="float: right;">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

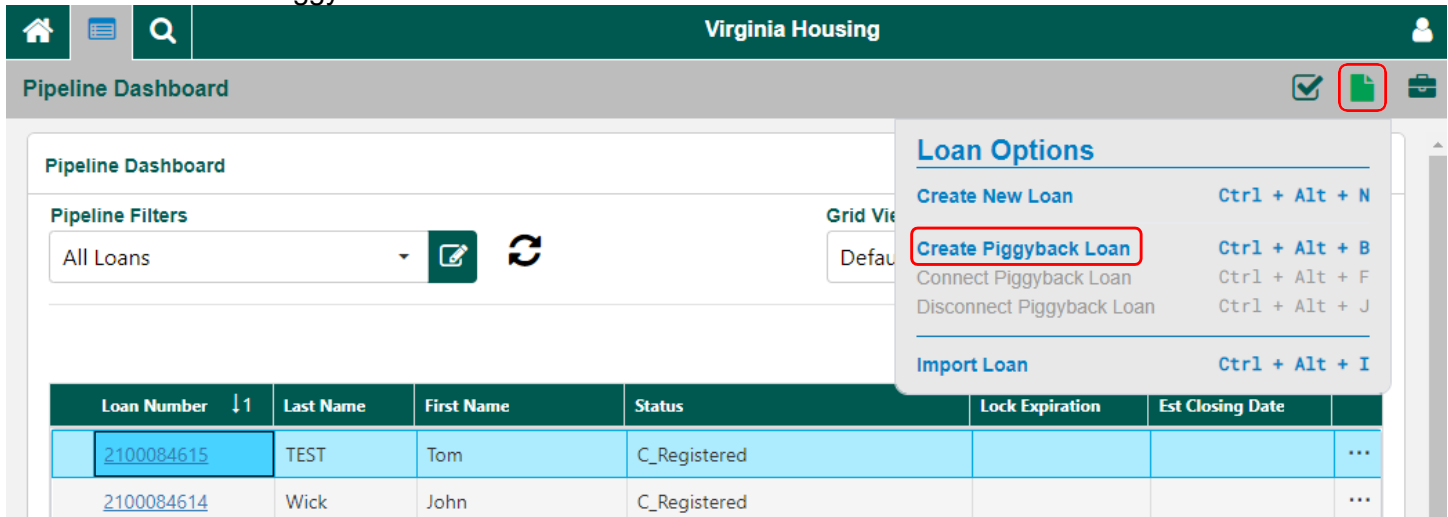
**Eligibility Reasons:** Guideline grid evaluation failed: Ineligible Property Type (035)

« Back   Next »
Save and Exit

## CREATE A PLUS SECOND LOAN


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

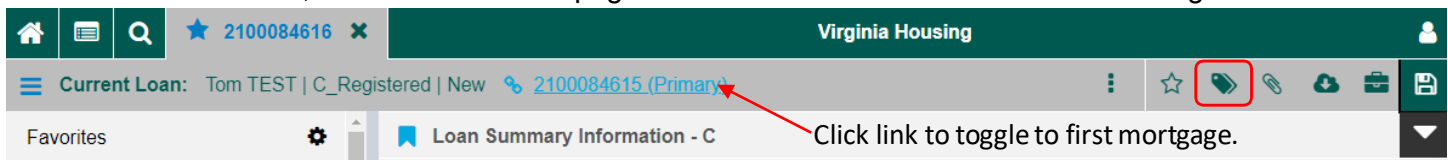
1. On the Pipeline Dashboard, locate the first mortgage, Click the loan to highlight it.
2. Click Loan Options  icon
3. Click Create Piggyback Loan.



The screenshot shows the Virginia Housing Pipeline Dashboard. A dropdown menu titled "Loan Options" is open, with "Create Piggyback Loan" highlighted in a red box. The dashboard includes a "Pipeline Filters" section with "All Loans" selected, a "Grid View" section, and a table of loans. The table has columns for Loan Number, Last Name, First Name, Status, Lock Expiration, and Est Closing Date. Two loans are listed: one for Tom TEST (Loan Number 2100084615) and one for John Wick (Loan Number 2100084614).

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

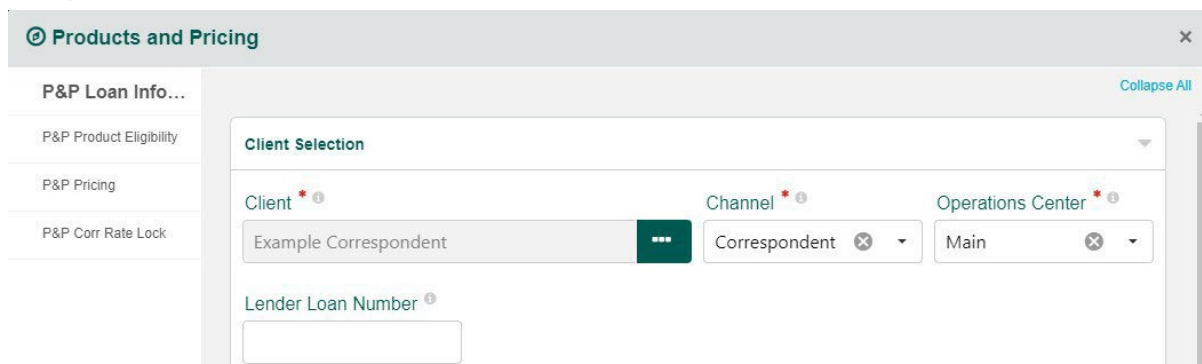
4. Loan is created, land on the LSI – C page in the new loan. Click Products and Pricing  icon.



The screenshot shows the Virginia Housing interface for a specific loan. The "Current Loan" section displays "Tom TEST | C\_Registered | New" and a link to "2100084615 (Primary)". A red arrow points to the "Products and Pricing" icon in the top right corner of the interface.

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, showing "Client" as "Example Correspondent", "Channel" as "Correspondent", and "Operations Center" as "Main". There is also a "Lender Loan Number" 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 ?

SSN \* ?

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 \* ?

Property City \* ?

Property Zip \* ?

State \* ?

 ✕ ⌵

County \* ?

 ✕ ⌵

Property Type \* ?

 ✕ ⌵

Occupancy Type \* ?

 ✕ ⌵

Year Property Built ?

Square Footage ?

Targeted Area ?

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... \* ?

Household Members \* ?

Annual Qualifying Inco... ?

AMI % ?

**AUS Information** ⌵

---

AUS ?

 ✕ ⌵

AUS Rating ?

 ✕ ⌵



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 \* ⓘ

Third Mortgage ⓘ

Fourth Mortgage ⓘ

---

**Summary**

Subordinate Financing Amt ⓘ  Other Financing ⓘ

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

**Product Parameters** ▼

---

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


---

<p><b>Mortgage Types * ⓘ</b></p> <p><input type="checkbox"/> Conventional</p> <p><input checked="" type="checkbox"/> FHA</p> <p><input type="checkbox"/> HELOC</p> <p><input type="checkbox"/> Non-Conforming</p> <p><input type="checkbox"/> Other</p> <p><input type="checkbox"/> Reverse</p> <p><input type="checkbox"/> USDA/Rural Housing Service</p> <p><input type="checkbox"/> VA</p>	<p><b>Terms * ⓘ</b></p> <p><input checked="" type="checkbox"/> 30 Year</p>	<p><b>Rate Types * ⓘ</b></p> <p><input checked="" type="checkbox"/> Fixed</p> <p><input type="checkbox"/> ARM</p>	<p><b>Lock Periods * ⓘ</b></p> <p><input type="checkbox"/> 30</p> <p><input type="checkbox"/> 45</p> <p><input checked="" type="checkbox"/> 60</p> <p><input type="checkbox"/> 90</p>
---	--	---	---



---

Eligible Products	
C30F_CONV	30-Year Fixed Conventional ( <i>Fannie Mae or Freddie Mac</i> ) / Standard or Charter Mortgage Insurance
C30F_CONV_NO_MI	30-Year Fixed Conventional ( <i>Fannie Mae only</i> ) No Mortgage Insurance
C30F_CONV_BOND	30-Year Fixed Conventional Bond ( <i>Fannie Mae or Freddie Mac</i> ) / Charter Mortgage Insurance
FHA30F	30-Year Fixed Federal Housing Administration (FHA)
F30F_BOND	30-Year Fixed Federal Housing Administration (FHA) Bond
VA30F	30-Year Fixed Veterans Administration (VA)
VA30F_BOND	30-Year Fixed Veterans Administration (VA) Bond
RH30F	30-Year Fixed Rural Housing (RD)
RH30F_BOND	30-Year Fixed Rural Housing (RD) Bond
PLUS_2 <sup>nd</sup> _MTG	30-Year Fixed Virginia Housing Plus Second Mortgage
FHA Streamline	Federal Housing Administration (FHA) Streamline Refinance
VA30F_IRRRL	Veterans Administration (VA) Interest Rate Reduction Refinance Loan (IRRRL)



\*This does not include SPARC or Pilot Programs

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

**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	Actions
Product Eligibility: Valid <span style="float: right;">1</span>									
PLUS_2nd_MTG	3.125%	3.125%	-\$3.75	-0.125	\$12.85			\$676.83	<span>\$</span>  <span>...</span>
Product Eligibility: Invalid <span style="float: right;">1</span>									
ASSUMPTION_PLUS		0.000%	\$3,000.00	100.000	\$8.33			\$672.31	<span>\$</span>  <span>...</span>


**Loan Costs (D):**

**Closing Costs (J):**

**Cash to Close:** \$7,000.00

**Cash Available:** \$285,000.00

**Eligibility Reasons:** Invalid product combo solution.

Click to expand and see Eligibility Reasons 

« Back Next » Save and Exit

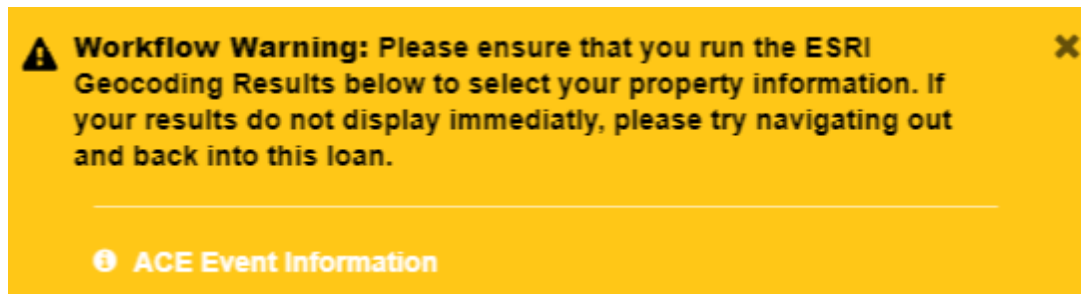
## ADDRESS VALIDATION AND GEOCODING

**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 a web form titled "Property/Targeted Area Limits". It contains several input fields for property information: Street Address (6307 Midnight Dr), Unit #, County (HANOVER), Property City (MECHANICSVILLE), State (VA), Property Zip (23111), and County Override. Below these fields is a "Construction" section with three radio button options: Proposed, Existing Construction (which is selected), and New (less than 1 year old). At the bottom of the form, a green button labeled "Address Validation for MCP" is highlighted with a red rectangular border.

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 a web form titled "ESRI Geocoding". It contains several input fields: 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 rectangular border.

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 <sup>?</sup>

X Coordinate <sup>?</sup>

---

Census Tract <sup>?</sup>

Census Block <sup>?</sup>

---

Jurisdiction FIPS <sup>?</sup>

Jurisdiction Name <sup>?</sup>

Jurisdiction ID <sup>?</sup>

**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

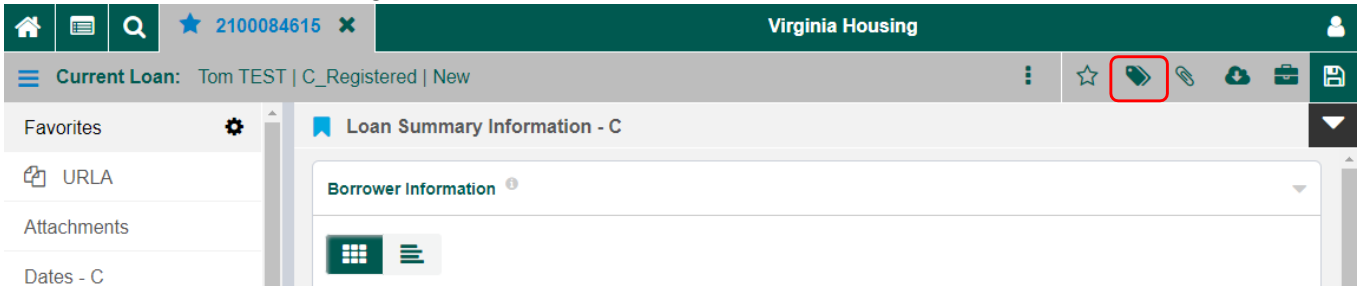
Update

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** Collapse All

P&P Loan Information

P&P Product Eligibility

**P&P Pricing**

P&P Corr Rate Lock

---

**Selected Product:** C30F\_CONV

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

---

**Pricing and Adjustments**

Grid View    Pricing Date: 10/10/2021, 7:11 PM    APOR Int Rate Set Date: 10/10/2021 06:58 PM

Points    **Price**

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.5000%	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

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

Products and Pricing x

P&P Loan Information

P&P Product Eligibility

**P&P Pricing**

P&P Corr Rate Lock

**Selected Product:** C30F\_CONV

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

**Pricing and Adjustments**

Grid View
Pricing Date  
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
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

**Adjustments Grid**

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

Add

« Back
Next »
Save and Exit

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

CONV = 0.125% interest rate adjustment.  
 FHA = 0.250% interest rate adjustment.

7. Click **Initial Lock** button.

**Products and Pricing**

P&P Loan Information

P&P Product Eligibility

P&P Pricing

**P&P Corr Rate Lock**

**Proposed Pricing (Not Locked)**

Interest Rate <sup>?</sup>	Net Price <sup>?</sup>	Pricing Term <sup>?</sup>
3.5000 %	100	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>	Lock Status <sup>?</sup>
C30F_CONV	Float
Interest Rate <sup>?</sup>	Net Price <sup>?</sup>
0	
Lock Date <sup>?</sup>	Lock Expiration <sup>?</sup>
mm/dd/yyyy hh:mm AM/PM	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>	Lock Status <sup>?</sup>
C30F_CONV	Locked
Interest Rate <sup>?</sup>	Net Price <sup>?</sup>
3.5000 %	100
Lock Date <sup>?</sup>	Lock Expiration <sup>?</sup>
10/10/2021 07:11 PM	12/09/2021 12:00 AM

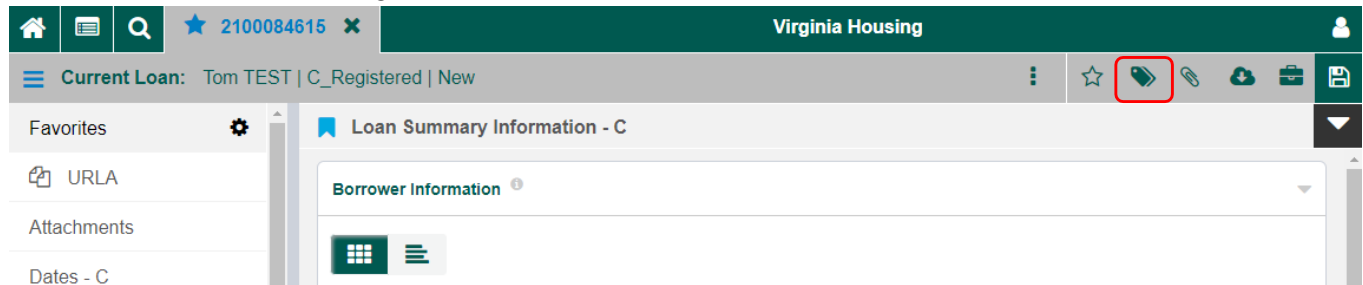
**« Back** **Next »** **Save and Exit**



## 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** x

P&P Loan Information Collapse All

P&P Product Eligibility

**P&P Pricing**

P&P Corr Rate Lock

---

**Selected Product:** C30F\_CONV

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

---

**Pricing and Adjustments**

Grid View Pricing Date APOR Int Rate Set Date

Points **Price** 10/10/2021, 7:11 PM 10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.5000%	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

- On the Pricing and Adjustments panel select the pricing by clicking appropriate box, selected pricing is reflected in the Adjustments Grid.
- 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

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

**Pricing and Adjustments**

Grid View
Pricing Date  
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
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

**Adjustments Grid**

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

Add

« Back
Next »
Save and Exit

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

CONV = 0.125% interest rate adjustment.  
 FHA = 0.250% interest rate adjustment.

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

The screenshot shows a web interface titled "Products and Pricing" with a sidebar on the left containing menu items: "P&P Loan Information", "P&P Product Eligibility", "P&P Pricing", and "P&P Corr Rate Lock". The main content area is divided into sections: "Proposed Pricing (Not Locked)" with input fields for Interest Rate (3.5000%), Net Price (100), and Pricing Term (60); "Lock Actions" with buttons for "Initial Lock", "Cancel Lock", "Lock Change Request Form", and "SPARC Lock Request Form" (highlighted with a red box); and "Lock Information". A note below the buttons states: "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."

8. Complete and Save the fillable PDF.



Sponsoring Partnerships & Revitalizing Communities  
**SPARC Reservation Form**

**SPARC Information**

Purpose:  Allocation:

**Sponsor Acknowledgement**

Sponsor Name:  Approved By (signature):

**Originating Lender Information**

Originating Lender:  Lender Loan #:

Branch Address:

Loan Officer:  Lock Contact:

Lock Contact Email:  Lock Contact Phone #:

**Loan Information**

Borrower:  SSN:

Co-Borrower:  SSN:

Property Full Address:  Targeted Area:

County:  Property Type:

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

Loan Program:  Plus Second:  Amount: \$

Outside Sub. Financing:  Amount: \$  Entity:

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

Loan Summary Information - C

**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						

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

**Add Attachment**
✕

**Loan Summary**
▼

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

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
SPARC TEST FORM.pdf	411.97 KB	<span style="color: blue;">✕</span>

Total File Count: 1

Attachment Category

SPARC Lock Request

Comment

SPARC Lock Request form completed

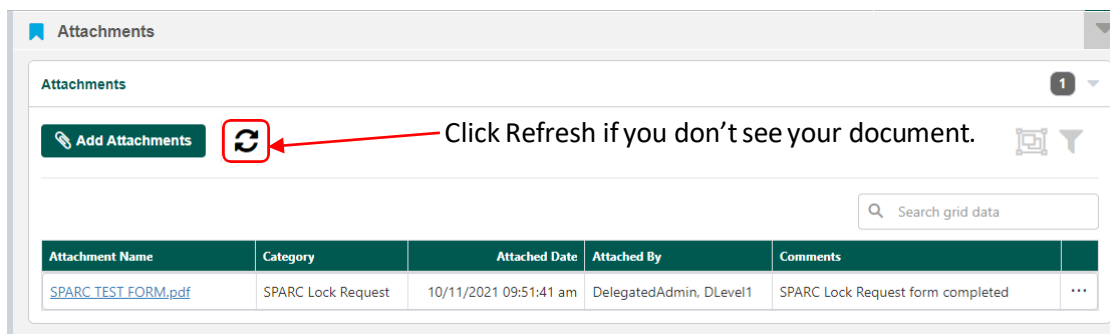
Cancel

**Upload Attachment**

✓ **Upload Completed**
⤴ ✕


SPARC TEST FORM.pdf was uploaded successfully.

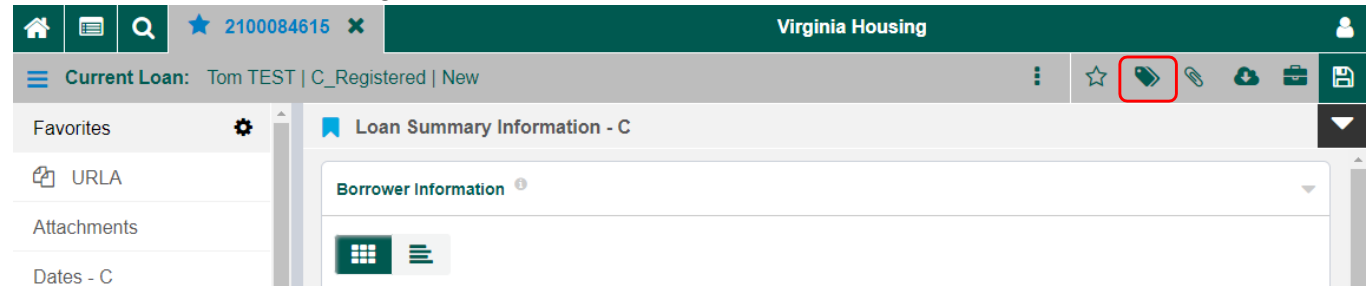
**Note:** Once uploaded an email is sent to the Virginia Housing Lockdesk. The loan will be manually locked, the Lockdesk will notify you once complete.



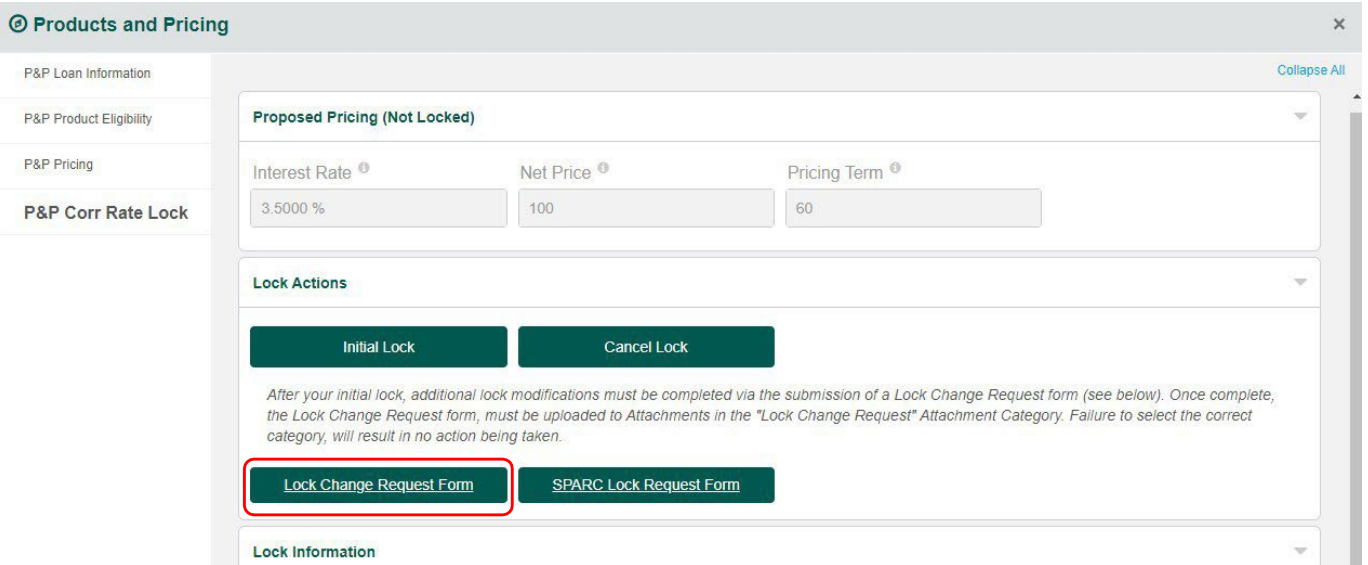
# REQUESTING A LOCK PROGRAM CHANGE OR EXTENSION

**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

### Virginia Housing Information

Last 5 digits of Virginia Housing Loan #:

### Lender Information

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"/>

### Extensions **NOTE: See Attached Section B of Lock-In Policies and Procedures prior to submission.**

Requesting an extension of  days at

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>

Select... 1 YYYY YYYY

Annual Household Income <sup>1</sup> Homeownership ED Cours... <sup>1</sup> Gift/Grant <sup>1</sup>

85,000.00 mm/dd/yyyy  Yes  No

**Virginia Housing Attributes**

**Utilities/Attachments**

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

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

Attachments

Attachments 0

**Add Attachments**

Search grid data

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

- 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**
✕

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**Loan Summary** ▼

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

Drag & Drop Attachments Here

Browse for Files...

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

Total File Count: 1

Attachment Category

Lock Change Request

Comment

Lock Change request completed

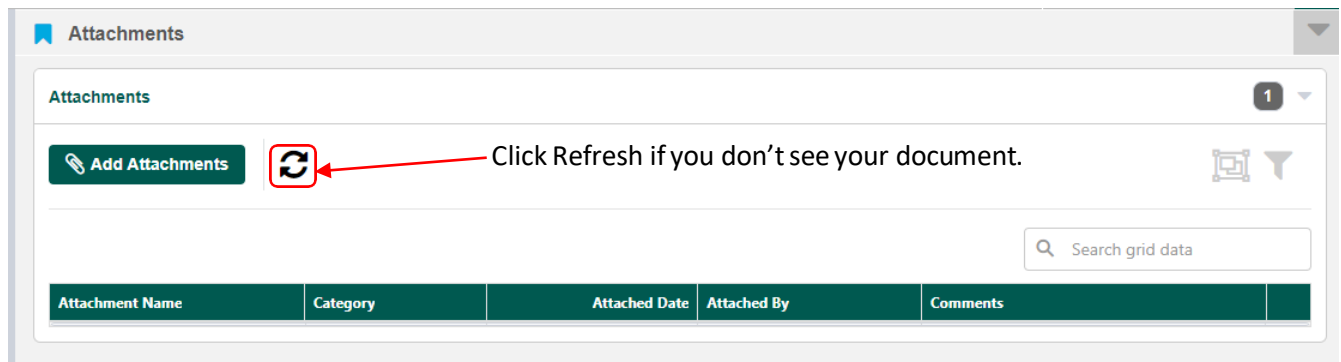
Cancel

📎
**Upload Attachment**

✓ **Upload Completed**
⬆️ ✕

Lock Change Request Form.pdf was uploaded successfully.

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





**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).

The screenshot shows a form titled "LTV" with three input fields:

- Sales Price**: 165,000.00
- Estimated Appraised Value**: 165,000.00
- Appraised Value**: 165,000.00 (highlighted in yellow)

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

The screenshot shows the "Grant" page with the following fields and buttons:

- Max Gross Income Limit**: \$78,700.00
- Max Grant Amount**: \$3,300.00
- Reserve Max Grant Amount?**:  Yes  No
- If No, Enter Desired Grant A...**: \$000,000.00 (with a red arrow pointing to it and the text "Enter amount of Grant to reserve less than Max Amount")
- Buttons**: Reserve Grant, Generate Grant Documents, Attachments
- Reserve Status and Amount** section:
  - Grant Status**: None
  - Current Grant Amount**: \$0.00
  - Grant Reservation Date**: (empty)
  - Grant Expiration Date**: (empty)

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

**Reserve Status and Amount**

Grant Status <sup>?</sup>	Current Grant Amount <sup>?</sup>
Reserve/Reserved	\$3,300.00
Grant Reservation Date <sup>?</sup>	Grant Expiration Date <sup>?</sup>
10/11/2021	11/25/2021

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

**Virginia Housing Attributes**

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

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

Reserve Grant

Generate Grant Documents

Attachments

**Attachments** x

[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.

The screenshot shows the 'Grant' page with the following fields and buttons:

- Max Gross Income Limit**: \$78,700.00
- Max Grant Amount**: \$3,300.00
- Reserve Max Grant Amount?**: Radio buttons for Yes and No. The 'No' option is selected and highlighted with a red box.
- If No, Enter Desired Grant A...**: A text input field containing '3,000.00'. A red arrow points to this field with the text 'Enter amount of Grant to reserve less than Max Amount'.
- Buttons**: 'Reserve Grant', 'Generate Grant Documents', and 'Attachments'.
- Reserve Status and Amount** section:
  - Grant Status**: Reserve/Reserved
  - Current Grant Amount**: \$3,300.00
  - Grant Reservation Date**: 10/11/2021
  - Grant Expiration Date**: 11/25/2021

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

This close-up shows the 'Reserve Status and Amount' section with the following updated values:

- Grant Status**: Reserve/Reserved
- Current Grant Amount**: \$3,000.00
- Grant Reservation Date**: 10/11/2021
- Grant Expiration Date**: 11/25/2021

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

This close-up shows the bottom buttons: 'Reserve Grant', 'Generate Grant Documents', and 'Attachments'. The 'Attachments' button is highlighted with a red box.

## Cancel/Withdraw a Grant

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

Correspondent Pages | Grant

Grant

Cancel Grant

Grant Status Reason ⓘ

Withdrawn by Borrower

Cancel Grant

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

Unsaved Changes

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

Cancel Discard Changes Save Changes

Grant has been canceled

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

Reserve Status and Amount

Grant Status ⓘ Current Grant Amount ⓘ

Cancelled/Withdrawn \$0.00

Grant Reservation Date ⓘ Grant Expiration Date ⓘ

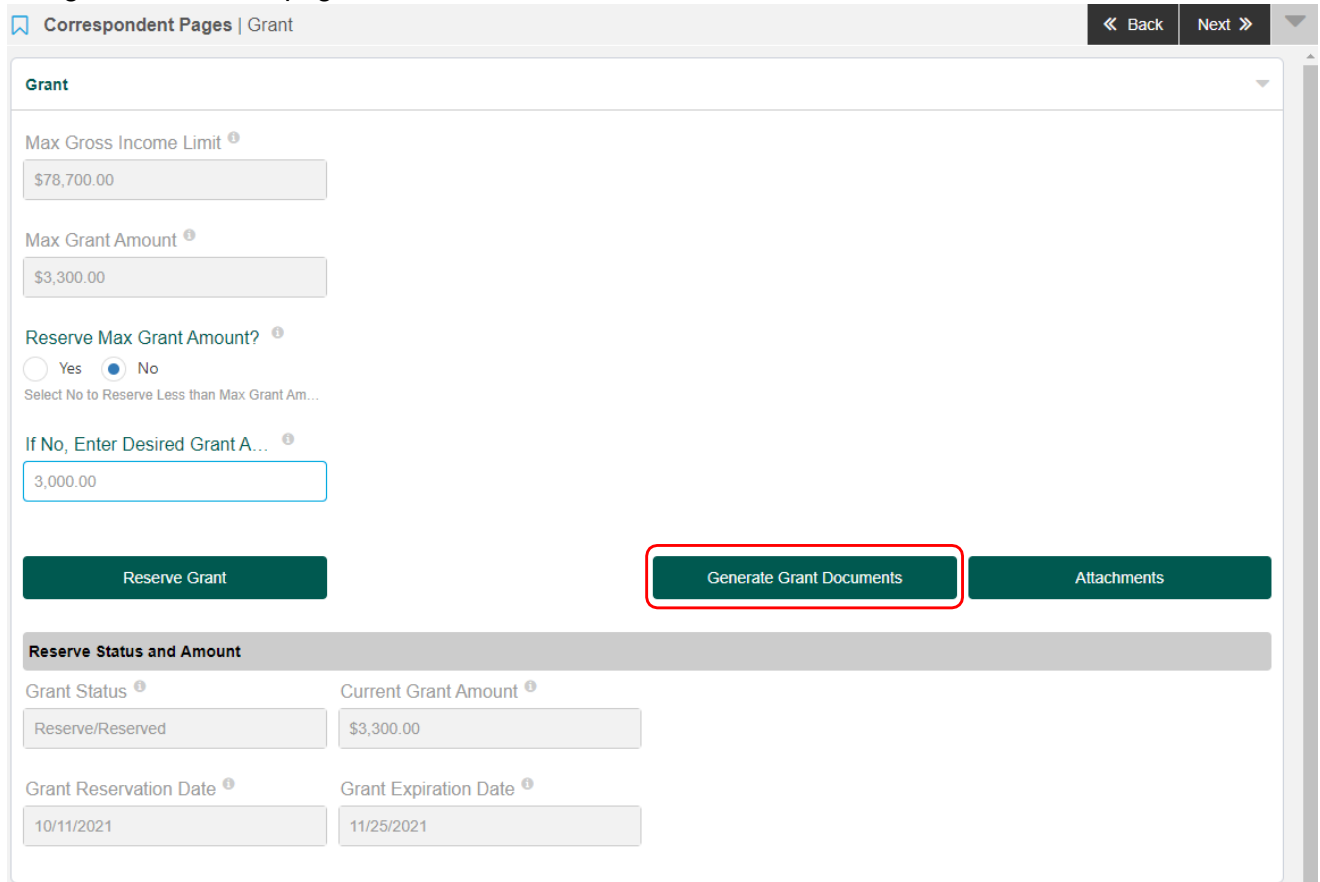
10/11/2021 11/25/2021

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

Reserve Grant Generate Grant Documents Attachments

## Regenerate Grant Documents

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



Correspondent Pages | Grant

Grant

Max Gross Income Limit ⓘ  
\$78,700.00

Max Grant Amount ⓘ  
\$3,300.00

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

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

Reserve Grant      **Generate Grant Documents**      Attachments

**Reserve Status and Amount**

Grant Status ⓘ Reserve/Reserved	Current Grant Amount ⓘ \$3,300.00
Grant Reservation Date ⓘ 10/11/2021	Grant Expiration Date ⓘ 11/25/2021

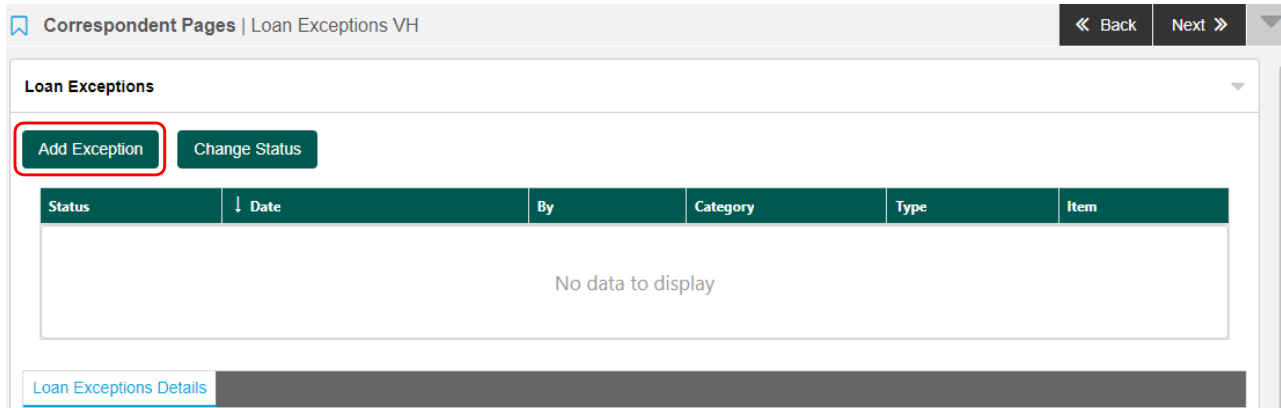
2. To view regenerated Grant Documents, click Attachments button.



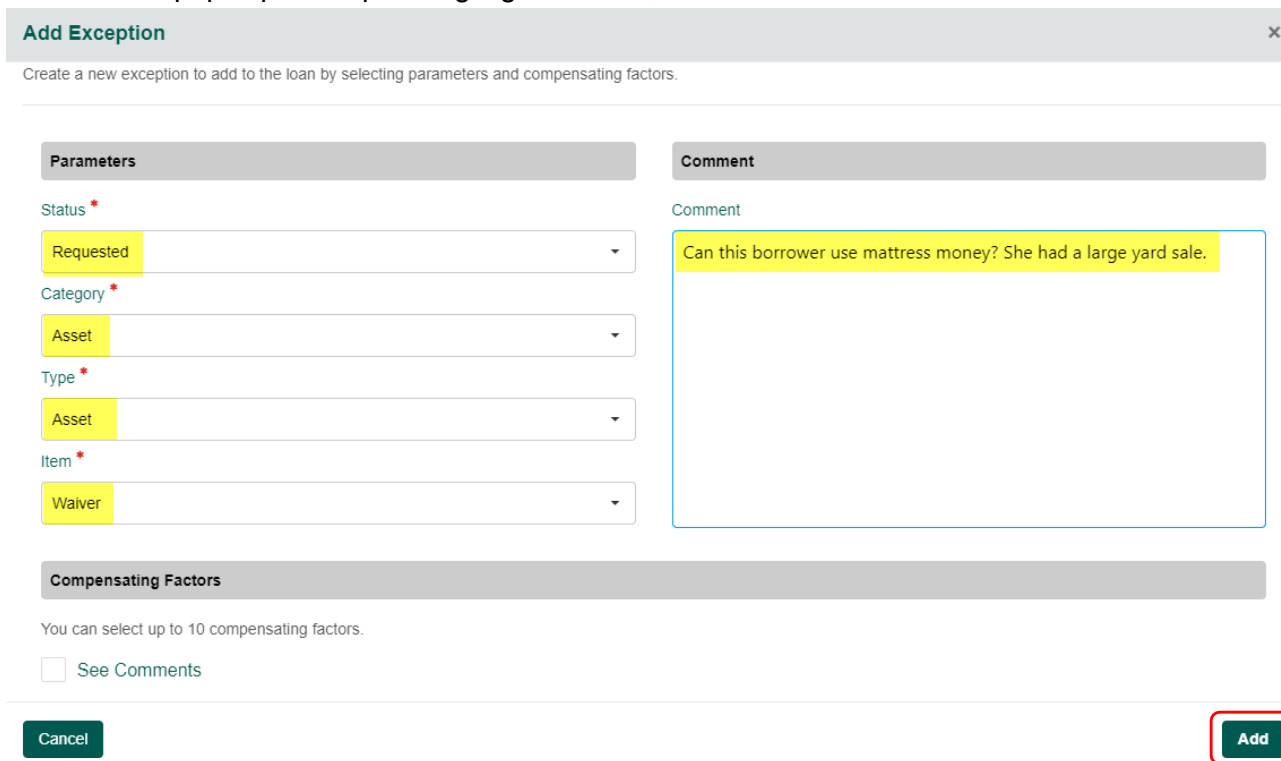
Reserve Grant      Generate Grant Documents      **Attachments**

# REQUEST AN UNDERWRITING EXCEPTION

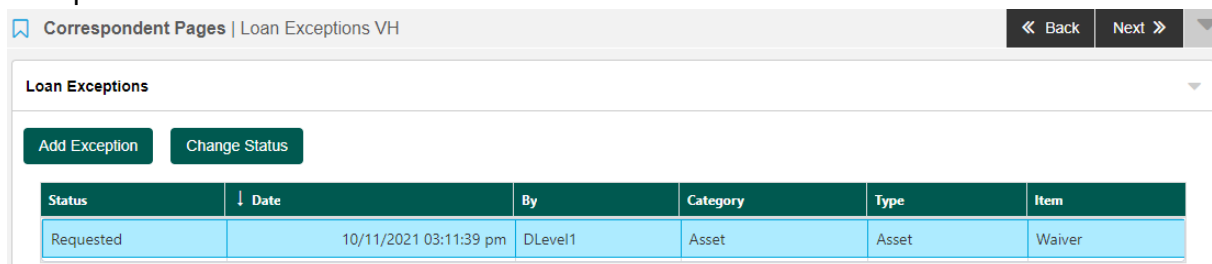
1. Navigate to the Loan Exceptions screen. Click the **Add Exception** button.



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



3. Exception details are reflected.



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

Exception Request Submission ▼

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Request Exception
Attachments

- 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.

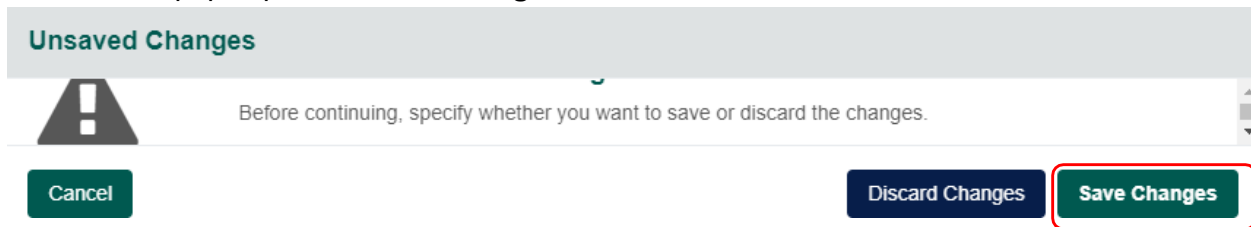
- Click the **Request Exception** button.

Exception Request Submission ▼

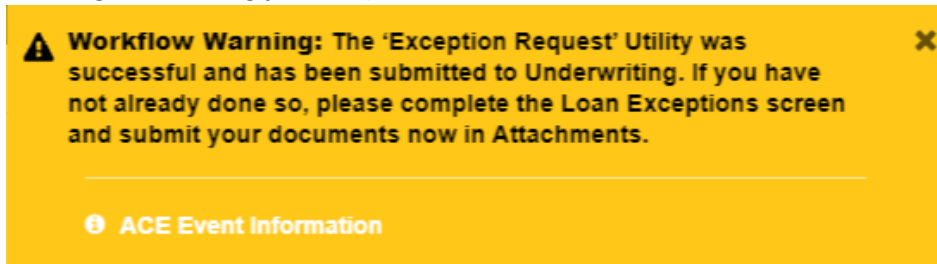
---

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

Grant TEST (primary) Application Management

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

First Time Homebuyer  Nontraditional Credit

FICO TransUnion: 725 FICO Experian: 725 FICO Equifax: 725 Median FICO: 725

Links

Household Information

Property Information

Loan Information

Delegated Approval Submission

Loan Involvement

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

**Request Delegated Approval**

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.

3. Loan status changes to Cleared to Close.

Home 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>  Lender Loan Number <sup>?</sup>   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	<span>×</span>

Total File Count: 1

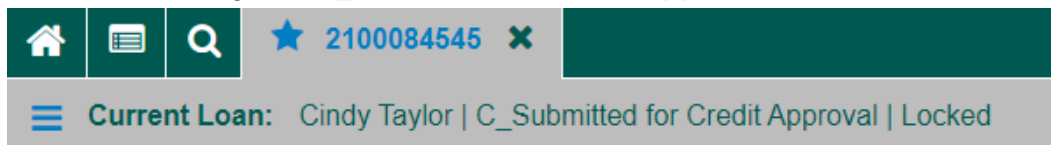
Attachment Category:  ∨ Comment:

[Cancel](#) [Upload Attachment](#)

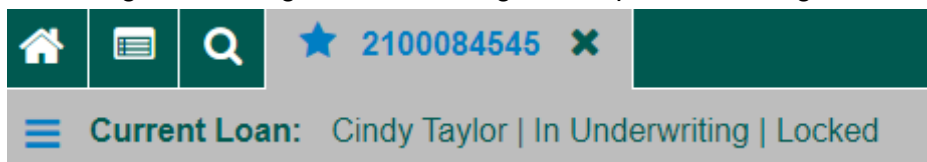
**Upload Completed** ∧ ×  
 Package Test.pdf was uploaded successfully.

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**.

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

# SUBMIT CONDITIONS ON SUSPENDED LOANS

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

Correspondent Pages | Submissions - Packages/Documents

**Lender Information**

Lender Company Name <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 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

File Name	Size	Actions
Package Test.pdf	411.97 KB	<input type="button" value="X"/>

Total File Count: 1

Attachment Category:  Comment:

**Upload Completed**

Package Test.pdf was uploaded successfully.

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

**Underwriting Submission**

Lender Underwriter <sup>?</sup> Lender Underwriter Email <sup>?</sup>

level2, level2

**Submit Underwriting Package for Loan Approval**

**Submit Loan for Review**

**Submit Conditions for Suspended Loan**

Underwriting Conditions <sup>?</sup>

**Submit UW Conditions for Review**



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

Message reminding you to upload closed loan package.

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

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

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

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

# SUBMIT CONDITIONS FOR PENDED LOANS

A 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> Lender Loan Number <sup>?</sup>




ND Example Correspondent 123456789000  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 Prior to Fund Conditions package. Select Prior to Purchase Conditions in the dropdown list, Comment is optional. Click the **Upload Attachment** button.

**Add Attachment** x

**Loan Summary** v

**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	x

Total File Count: 1

Attachment Category: **Prior To Purchase Conditions** v

Comment: **Prior to Fund Conditions**

Cancel **Upload Attachment**

**Upload Completed** ^ x  
 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.

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.



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 × ▾