



# Home Improvement System Guide

*February 27, 2023*

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## Getting Started

- Loan lock availability: Unavailable before 10 a.m. on the first business day of the Month
- Launch the [Minnesota Housing Loan Commitment System](#).
- If you need your username and password, you must contact your company's Web Administrator. If you do not know your company's Web Administrator, please contact the Partner Solutions Team at 651-296-8215 or [mnhousing.solution@state.mn.us](mailto:mnhousing.solution@state.mn.us)

## Entering a Loan into the Commitment System

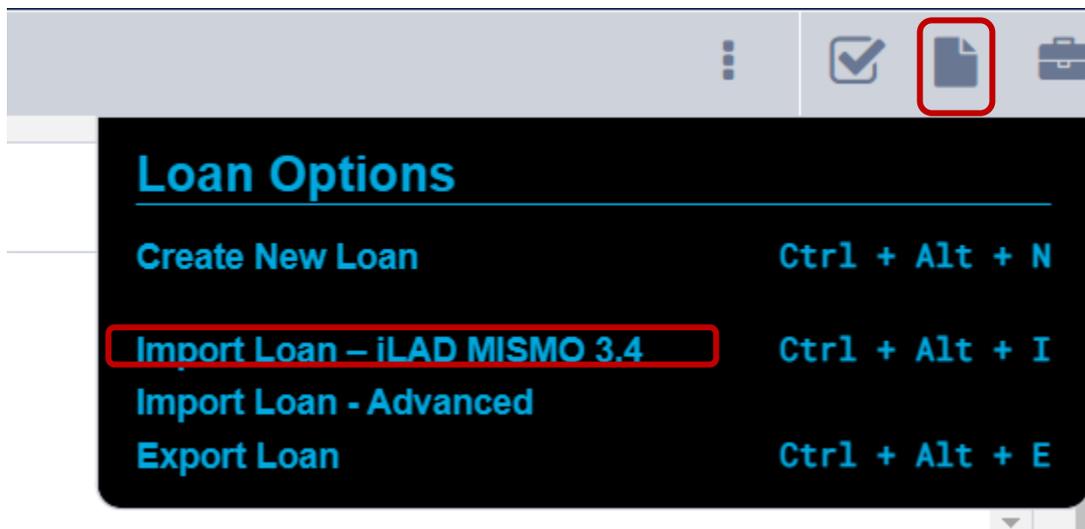
You can enter a loan into the commitment system in one of three ways (these are explained in further detail in the following pages of this guide):

1. Uploading/Importing a 1003/URLA .xml file
2. Uploading/Importing a Fannie Mae 1003/URLA .fnm file
3. Manually entering the loan data

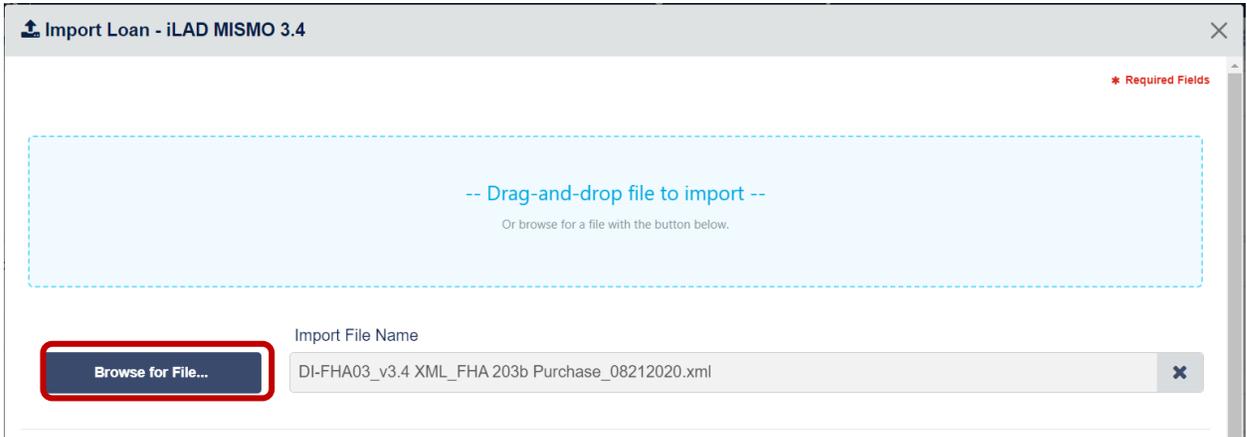
## Uploading a URLA .XML File

Uploading the URLA will populate most fields in the commitment system. Please note: You must import an .xml file that is version 3.4 or higher. Follow these steps to import the loan data:

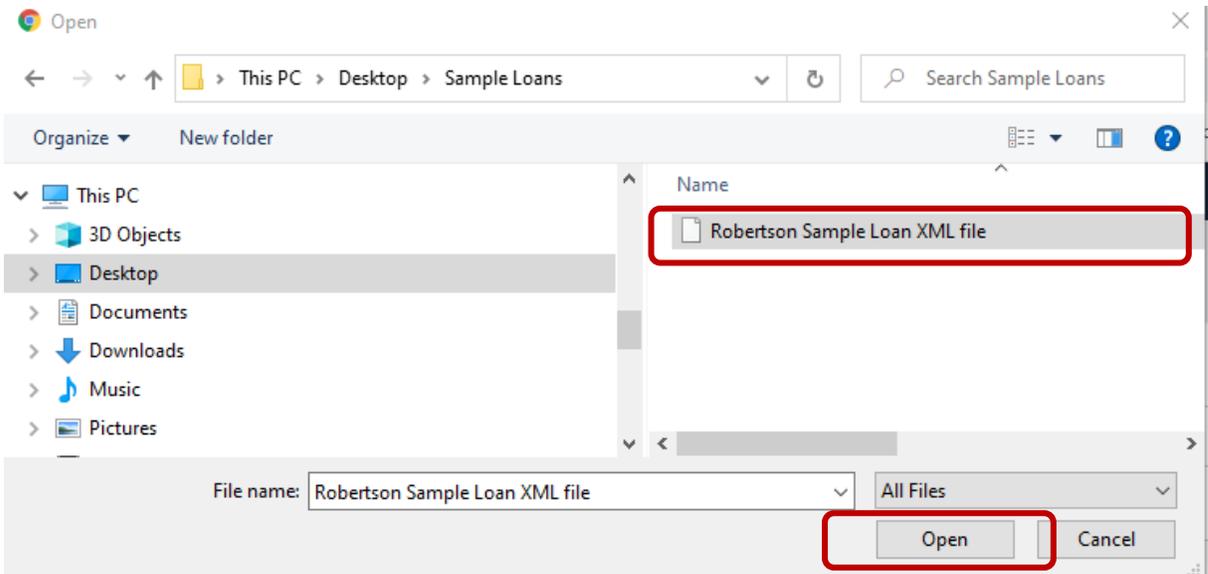
1. Click on the paper icon, then select **Import Loan – iLAD MISMO 3.4**



2. Click **Browse for File...**,



3. Locate the .xml file you want to import, then click **Open**.



4. Select **Channel** and then Click Import.

# MINNESOTA HOUSING – HOME IMPROVEMENT SYSTEM GUIDE

Import Loan - iLAD MISMO 3.4

-- Drag-and-drop file to import --  
Or browse for a file with the button below.

Import File Name  
DI-FHA03\_v3.4 XMLHI\_08212020.xml

Import Loan As \*  
New Loan

Loan Number  
System Generated

Client \*  
Test Seller 001 - Branch 001

Channel \*  
Home Improvement

Operations Center \*  
Correspondent Ops Center

Cancel

Import

5. After the .xml file has been successfully imported, click on the Minnesota Housing Loan number to view the loan details and to begin locking your loan. (At this stage the loan is registered but not yet locked)



**NOTE:** If you are ready to lock your loan, jump to [Products and Pricing](#)

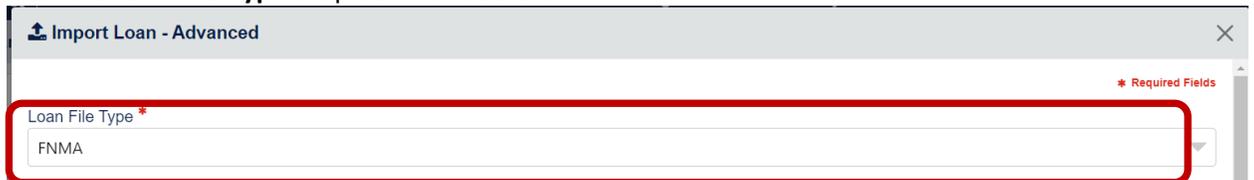
## Uploading a Fannie Mae .FNM File

Uploading the 1003 will populate most fields in the Commitment System.

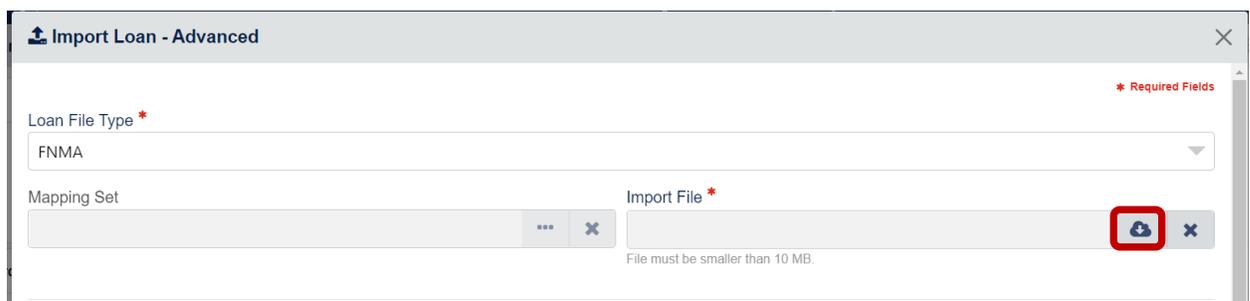
1. Click on the  icon, then select **Import Loan - Advanced**.



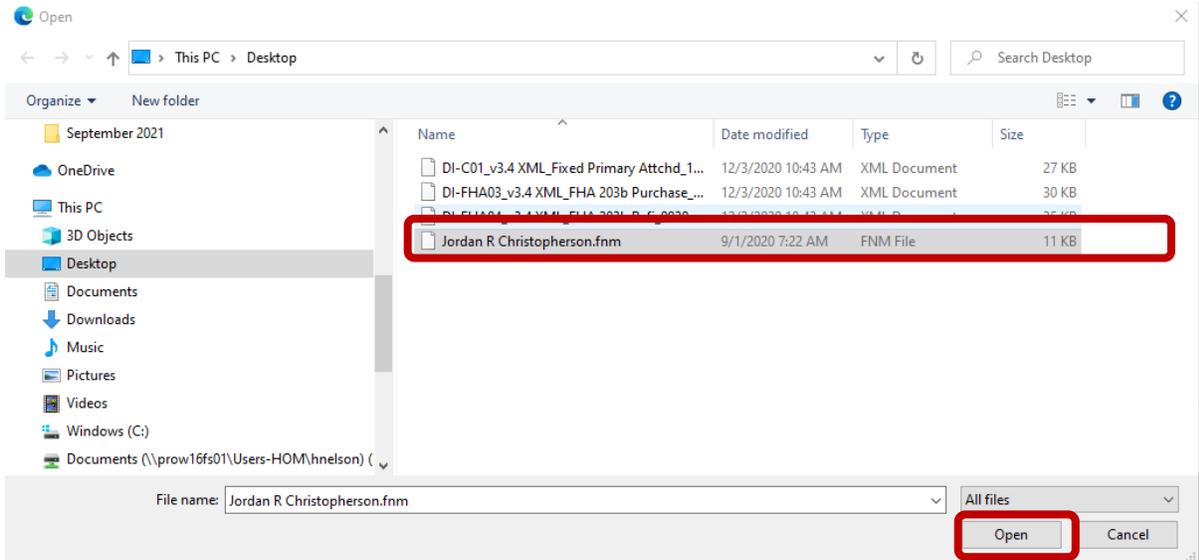
2. Click the **Loan File Type** drop down and select **FNMA**.



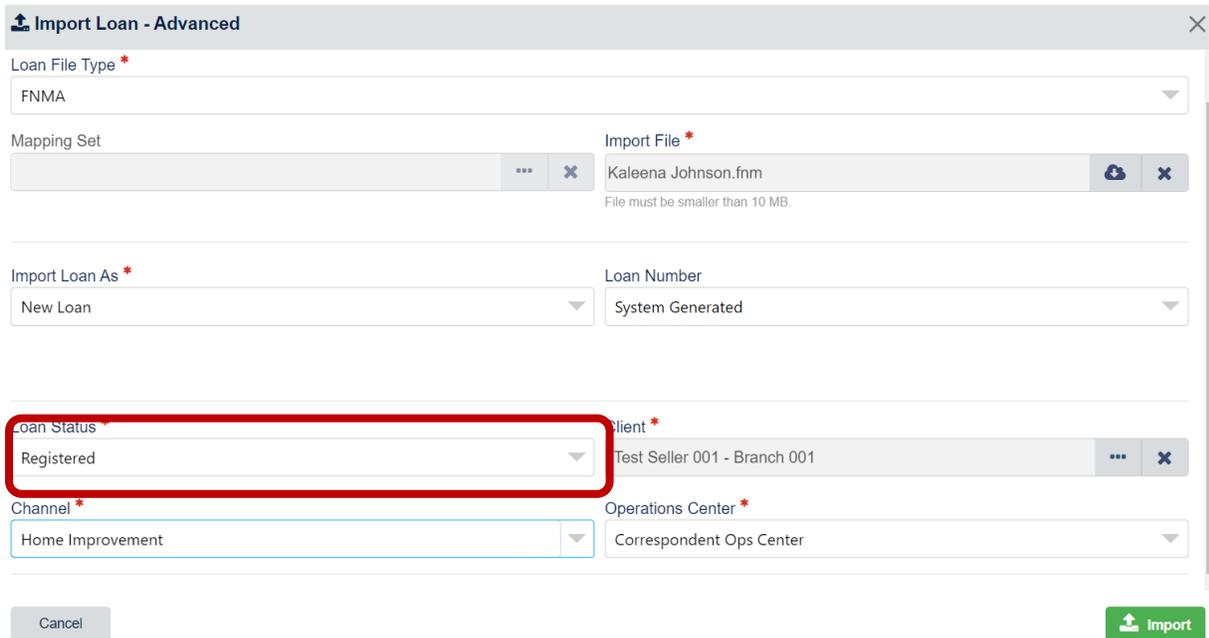
3. Select  icon in **Import File** Section.



4. Locate the 1003/URLA (.FNM file) you want to import. Then click **Open**.



5. Select Loan Status Option.



6. Complete the remaining fields, then click **Import**:

- Client/Lender (**Select your company**)
- Channel
- Operations Center (Will automatically be selected as **Correspondent Ops Center**)

**Import Loan - Advanced**

Loan File Type \*  
FNMA

Mapping Set  
Import File \*  
Kaleena Johnson.fnm  
File must be smaller than 10 MB.

Import Loan As \*  
New Loan

Loan Number  
System Generated

Loan Status \*  
Registered

Client \*  
Test Seller 001 - Branch 001

Channel \*  
Home Improvement

Operations Center \*  
Correspondent Ops Center

Cancel

Import

7. After the .fnm file has been successfully uploaded, click on the Minnesota Housing Loan number to view the loan details and to begin locking your loan. (At this stage the loan is registered but not yet locked).

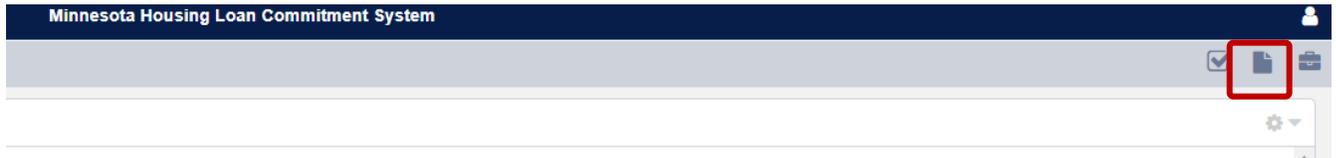


**NOTE:** If you are ready to lock your loan, jump to [Products and Pricing](#)

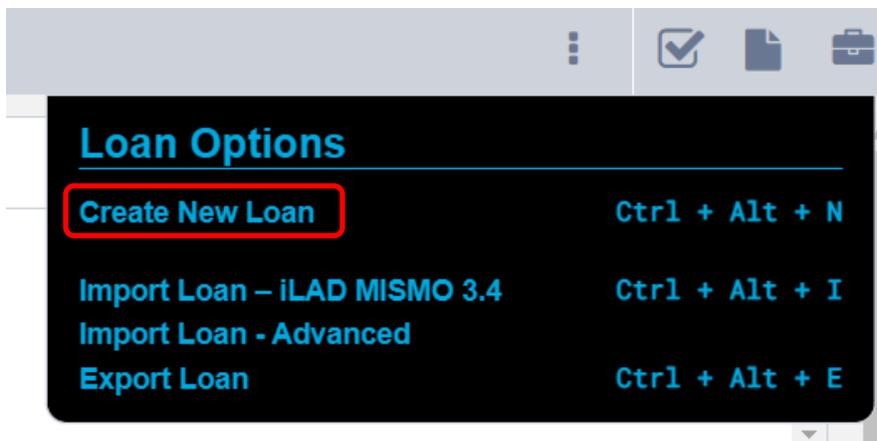
## New Loan Setup (Manual Loan Entry)

Follow these steps if you need to enter all fields into Minnesota Housing’s loan commitment system manually (not using the URLA .FNM or .XML upload).

1. Click on the **Document**  icon in the upper-right-hand corner of the screen



2. Select **Create New Loan** under **Loan Options**.



3. Client Selection - On the Client Selection screen, the following information must be entered:
  - **Client/Branch**
    - Auto-populates with the name of the Lending Partner.
  - **Channel**
    - The drop down will display Minnesota Housing programs in which the Lending Partner participates.
    - Select **Home Improvement** from the drop-down menu.
  - **Ops Center**
  - Auto populates **Loan Officer**

Optional field:

- **Lender Loan Number**

To continue, use the **Next** buttons on the upper right.

Check Rates | Client Selection Minnesota Housing

Client / Branch Selection

Client / Branch <sup>Ⓢ</sup>  
Test Bank MCP 1.1.1.102

Channel <sup>Ⓢ</sup>  
Select...

Op Center <sup>Ⓢ</sup>  
Correspondent Ops Center

Loan Officer <sup>Ⓢ</sup>  
Select...

Lender Loan Number <sup>Ⓢ</sup>

## Borrower Information

1. Complete the **Borrower Information** screen, then click the **Next** button.

To move between screens, use the back and next button on the upper right

Check Rates | Borrower Information - Home Improvement

Borrower Information

First Name <sup>Ⓢ</sup>

Middle Name <sup>Ⓢ</sup>

Last Name <sup>Ⓢ</sup>

Name Suffix <sup>Ⓢ</sup>

SSN <sup>Ⓢ</sup>

Marital Status <sup>Ⓢ</sup>  
Select...

Will Occupy Subject Property <sup>Ⓢ</sup>  
 Yes  No

Date of Birth <sup>Ⓢ</sup>  
mm/dd/yyyy

Phone Number <sup>Ⓢ</sup>  
( ) - - - -

TransUnion <sup>Ⓢ</sup>

Experian <sup>Ⓢ</sup>  
000

Equifax <sup>Ⓢ</sup>  
000

Borrower Credit Score <sup>Ⓢ</sup>  
000

No Credit Score <sup>Ⓢ</sup>

Credit Score (All Borrowers) <sup>Ⓢ</sup>  
000

Check this box if there are more than two borrowers. Add an application for additional borrowers using the Loan Management menu. <sup>Ⓢ</sup>

Are there Cosigners for this loan? <sup>Ⓢ</sup>

If using this system to generate Mortgage documents, click here to enter additional interested parties. <sup>Ⓢ</sup>

Household Information

Annual Program Qualifying Income <sup>Ⓢ</sup>  
\$000,000.00

Monthly Qualifying Income <sup>Ⓢ</sup>  
\$000,000.00

Qualifying Debt Ratio (DTI) <sup>Ⓢ</sup>  
000.000%

Household Size <sup>Ⓢ</sup>

Number of Minors <sup>Ⓢ</sup>  
0,000

Other Dependents <sup>Ⓢ</sup>  
0,000

Disabled Household Resident <sup>Ⓢ</sup>

**Required fields in this section are:**

- Borrower First Name
- Borrower Last Name
- Borrower SSN
- Marital Status
- Will Occupy Subject Property
- Date of Birth
- Phone Number
- Credit Score(s)
- Calculated Monthly Qualifying Income
- DTI
- Household Size

**Tip:** When entering data on the screen, use the tab on your keyboard to avoid using the mouse.

2. If there is a cosigner for the loan, place a check in the checkbox and continue. If checked this will populate an additional field in the menu. See [Cosigners](#) section on how to complete

Check this box if there are more than two borrowers. Add an application for additional borrowers using the Loan Management menu. ⓘ

Are there Cosigners for this loan? ⓘ

If using this system to generate Mortgage documents, click here to enter additional interested parties. ⓘ

## Demographic Information

1. Complete the Demographic Information for all borrowers then click next.
2. All fields in this screen are required (Ethnicity, Race and Sex).

3. This screen requires scrolling up/down, as well as left/right to navigate.
4. Note: Use the drop down to toggle back and forth between borrowers

**NOTE:** If the cosigner box was selected on the **Borrower Information** screen, the next button will take you to the Cosigner Page. If there is no cosigner, the **Next** button will take you to the **Property & Loan Information – Home Improvement** screen.

## Cosigners

1. On the Loan Summary page check the box

Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management Panel. ⓘ  
 Are there Cosigners for this loan? ⓘ  
 If using this system to generate Mortgage documents, click here to enter additional interested parties. ⓘ

Household Information

2. Clicking this box will automatically open the field for the co-signers

- Complete the following for the co-signers
  - First Name
  - Middle Name
  - Last Name
  - Street Address
  - City
  - Chose State from the drop down
  - Zip code
  - Credit Score

Minnesota Housing Workflow | Cosigners

**Cosigners**

Do not enter Borrowers or those who will sign the Mortgage document. Cosigners must sign the Note only. They are responsible for making loan payments but they are not on the property title.

**First Cosigner**

Cosigner First Name ⓘ      Cosigner Middle Name ⓘ      Cosigner Last Name ⓘ  
           

Cosigner Suffix ⓘ

Cosigner Street Address ⓘ

Cosigner City ⓘ      Cosigner State ⓘ      Cosigner Zip Code ⓘ  
           

Cosigner Credit Score ⓘ

3. Click next to navigate to **Property & Loan Information – Home Improvement.**

## Property & Loan Information – Home Improvement

### 1. Complete the **Property & Loan Information Screen**.

- The required fields in Subject Property Information are:
  - Property Street
  - Property City
  - Zip Code
  - County
  - State
  - Property Type
  - Number of Units
  - Estate Held In
  - Year Built
  - Property Value
  - Valuation Method
  - Legal Description
- The required fields under Loan Information are:
  - Program
  - Secured/Unsecured
  - Lien Type
  - Loan Amount
  - Loan Term
  - CLTV
  - Select an option in the ACH field, which may affect loan pricing depending on product
  - Is This a Contract For Deed
  - Is the Property Subject to a Reverse Mortgage
  - Does the First Mortgage Contain a Balloon Payment

# MINNESOTA HOUSING – HOME IMPROVEMENT SYSTEM GUIDE

Check Rates | Property & Loan Information - Home Improvement ◀ Back **Next** ▶

Property Street \* ①  
2193 Desoto Street

Property City ① Zip Code \* ① County \* ① State \* ①  
Maplewood ② 55117 RAMSEY ② MN ②

Census Tract ① Target/Non Target ① Property Identification Number (PID) ①  
Select... Select...

Property Type ① Units ① Year Built ① Estate Will Be Held In ①  
Single Family Detached ② 1 1999 Fee Simple ②

Property Value ① Valuation Method ①  
200,000.00 Purchase Price ②

Legal Description ①

---

Loan Information

Program ① Secured / Unsecured ① Lien Type ①  
Fix Up ② Secured ② Subordinate ②

Loan Amount ① Term (Months) ① CLTV ① ACH ①  
15,000.00 120 000.000% Select...

Is This a Contract For Deed? ① Contract for Deed Holder ① Is The Property Subject To a Reverse Mortgage? ①  
 Yes  No   Yes  No

Does the First Mortgage Contain a Balloon Payment? ① Date of Balloon Payment ①  
 Yes  No  ②

2. Select **Next** to go to the **Repairs and Funds** screen

## Repairs and Funds

1. In this section, enter the amount of **Repair Types** and **Cost Breakdown**. The total of these amounts should equal the loan amount plus any supplemental funds.
2. If you are layering the loan with additional funds, include the type and amount of **Supplemental Funding** in the second column:

**Disclose Repairs Types & Cost Breakdown**

Indicate the cost for each applicable repair

Accessibility <sup>Ⓢ</sup>  
\$000,000.00

Air Conditioning <sup>Ⓢ</sup>  
\$000,000.00

Closing Costs <sup>Ⓢ</sup>  
\$000,000.00

Demolition Costs <sup>Ⓢ</sup>  
\$000,000.00

Doors <sup>Ⓢ</sup>  
\$000,000.00

Electrical <sup>Ⓢ</sup>  
\$000,000.00

Exterior Finishing <sup>Ⓢ</sup>  
\$000,000.00

Foundation <sup>Ⓢ</sup>  
\$000,000.00

Garage <sup>Ⓢ</sup>  
15,000.00

Heating & Ventilation <sup>Ⓢ</sup>  
\$000,000.00

**Disclose External Funding Supplementing the Subject Minnesota Housing Loan**

(Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding

Borrower Contribution <sup>Ⓢ</sup>  
\$000,000.00

FEMA <sup>Ⓢ</sup>  
\$000,000.00

Gift <sup>Ⓢ</sup>  
\$000,000.00

Grant <sup>Ⓢ</sup>  
\$000,000.00

Insurance Proceeds <sup>Ⓢ</sup>  
\$000,000.00

SBA <sup>Ⓢ</sup>  
\$000,000.00

Weatherization <sup>Ⓢ</sup>  
\$000,000.00

Other Supplemental Funds Source <sup>Ⓢ</sup>  
\$000,000.00

Other Minnesota Housing Financing <sup>Ⓢ</sup>  
\$000,000.00  
In addition to the subject loan

Total of Supplemental Funds <sup>Ⓢ</sup>  
\$000,000.00

**Note:** Funds type (Borrower contribution, gift, etc.) must equal the **total of supplemental funds** section

3. Click **Next and** then click on the **Create New Loan** button

**Create New Loan**

[Create New Loan](#)

4. Loan will save with Borrower Name and be registered with a commitment Number

Minnesota Housing Loan Commitment System

4000027934

Current Loan Done Jones | Registered | New

Minnesota Housing Workflow (16)

Minnesota Housing Workflow | Loan Summary - Home Improvement

Loan Summary - Home Improv...

## Products and Pricing (How to Lock a Loan)

1. Click on the light blue **Products and Pricing** button in middle of screen to access the pricing wizard.

Minnesota Housing Workflow | Loan Summary - Home Improvement

Loan Information

Program <sup>Ⓢ</sup>: Fix Up

Product <sup>Ⓢ</sup>: [Empty]

Lock Expiration Date <sup>Ⓢ</sup>: mm/dd/yyyy

Loan Amount <sup>Ⓢ</sup>: 15,000.00

Term (Months) <sup>Ⓢ</sup>: 120

Interest Rate <sup>Ⓢ</sup>: 0.0000%

P&I <sup>Ⓢ</sup>: [Empty]

Is This a Contract For Deed? <sup>Ⓢ</sup>:  Yes  No

Contract for Deed Holder <sup>Ⓢ</sup>: [Empty]

Products and Pricing

2. Click **Next>>** to work through each screen. Double-check the information entered earlier before clicking **Next**.

Home Improvement Wizard

Client Selection Minnesota Hous...

Borrower Information - Home Improvement

Borrower Demographic Information

Cosigners

Property & Loan Information - Home Improvement

Repairs & Funds

Product Eligibility

Product Selection

Client / Branch Selection

Client / Branch <sup>Ⓢ</sup>: Test Bank MCP 1.1.1.102

Channel <sup>Ⓢ</sup>: Home Improvement

Op Center <sup>Ⓢ</sup>: Correspondent Ops Center

Loan Officer <sup>Ⓢ</sup>: Strait, George

Lender Loan Number <sup>Ⓢ</sup>: [Empty]

Cancel

Next >> OK

## Product Eligibility

1. In the **Product Eligibility Screen**, the Mortgage Type, Term and Rate types will auto-populate. The Lock Periods type auto-populates to 15 days. But you must select the box next to **60** days, which is the correct lock period for all Fix Up loans. Then click the blue **Get Eligible Products** button.

The screenshot shows the 'Product Parameters' section of the system. It includes several filter categories:
 

- Borrower Preference:** A dropdown menu set to 'Target Price'.
- Target Price:** A text input field containing '100'.
- Product Name Contains:** An empty text input field.
- Mortgage Types:** A list of checkboxes with 'Portfolio' selected.
- Terms:** A list of checkboxes with '10 Year' selected.
- Rate Types:** A list of checkboxes with 'Fixed' selected.
- Lock Periods:** A list of checkboxes with '15' and '60' selected. The '60' checkbox is highlighted with a red box.

 At the bottom right of the form, a blue button labeled 'Get Eligible Products' is highlighted with a red box.

- If the validation fails, a list of error will appear under the heading Product Eligibility: **Invalid**. To the left of the heading Product Eligibility: Invalid, click on the **down arrow** to view the list of invalid products. To see the list of errors for a specific product, click on the ellipses (...) on the far-right-hand side of each row.
  - Navigate back to the appropriate screens and correct the information entered.
  - Return to **Product Validation** and click the **Get Eligible Products** button again.
  - If necessary, repeat this process until all errors are cleared.

The screenshot shows the 'Products' table with the following data:

Product Name	Rate	APR	Price	Points	P&J	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (J)	Cash to Close	Cash Available	Actions
Product Eligibility: Valid													6
Product Eligibility: Invalid													3
Accessibility Loan	3.945%		\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ \$ ...
Energy Incentive Loan	3.945%		\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ \$ ...
Fix Up	3.945%		\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ \$ ...

- If there are no validation errors or you have cleared all validation errors a list of valid products will appear under the heading Product Eligibility: Valid.

2. Click on  Icon to select a valid product, then click **Next**

Product Name ↑ 2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Actions
<b>Product Eligibility: Valid</b>									1
Fix Up	0.000%	0.000%		0.000				\$202.08	\$  ...
<b>Product Eligibility: Invalid</b>									9

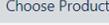
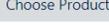
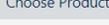
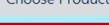
3. You must Select **60** days in Lock Period again and then click **Populate Products**.

Loan Details

<b>Mortgage Types *</b> <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input checked="" type="checkbox"/> Portfolio <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> VA	<b>Terms *</b> <input type="checkbox"/> 5 Year <input checked="" type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 25 Year <input type="checkbox"/> 30 Year	<b>Rate Types *</b> <input checked="" type="checkbox"/> Fixed	<b>Lock Periods *</b> <input checked="" type="checkbox"/> 15 <input type="checkbox"/> 30 <input type="checkbox"/> 45 <input checked="" type="checkbox"/> 60 <input type="checkbox"/> 90 <input type="checkbox"/> 120 <input type="checkbox"/> 180
---	--	--	--



4. For the Product desired, Select **Choose Product**. The line will turn blue once choice is made. Then click **Save & Exit**.

City of Brooklyn Center	
City of Crystal	
City of Minneapolis 0%	
City of Minneapolis Rehab Support Program	
City of Oakdale	
City of Richfield	
Discount St. Paul HRA	
Energy Incentive Loan	
Fix Up	





**\*For Community Fix Up Loans Only**

- After selecting a valid Community Fix Up Initiative, click **Select Pricing**, then click **Next**.
- You will be brought to the **Interest Rate and Term** page.
  - The product will default to the Community Fix Up initiative selected in the **Product Validation Screen**.
  - Select the correct Buydown Interest Rate (Note Rate) for the Community Fix Up initiative (Note: the Buydown Factor, Buydown Cost, and Current Base Rate will remain grayed out until the user saves the Buydown Interest Rate).

5. When exiting the wizard, the landing page will be the **Loan Summary** screen.



- At the top of the screen under the borrower's name, note the Minnesota Housing loan number, loan status (Registered), and lock status (Locked).
- Review the information for accuracy and make any changes, as needed.
- Screen navigation will appear on the left.

**Note:** A loan cannot be locked and **True & Certified** on the same day. After the loan has closed, and after the Rescission period (if applicable) has passed, the Lender can True & Certify the loan. For unsecured loans, you must wait until the day after locking and/or closing to True & Certify.

## Workflow Screen Set Up

Once your loan is loaded and saved, you will want to set up the “Workflow” screen. Once this is set up, it will remain your default landing screen every time you select a loan.

1. Open your favorites drawer located in the bottom left corner of your screen

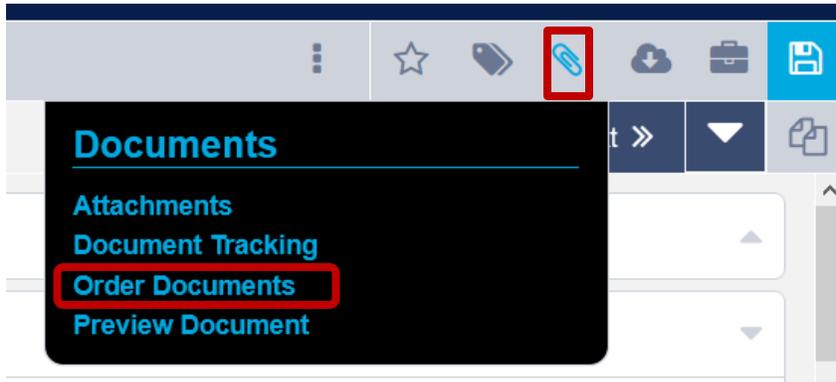
The screenshot shows two sections of a form. The first section, titled "Household Information", contains four input fields: "Annual Program Qualifying Income" (126,000.00), "Monthly Qualifying Income" (10,500.00), "Household Size" (5), and "Number of Minors" (3). The second section, titled "Subject Property Information", contains six input fields: "Property Street" (1234 56th Street), "Property City" (St Paul), "Zip Code" (55102), "Census Tract" (empty), "Target/Non Target" (Select...), "Property Type" (Single Family Detached), "Units" (1), "Property Value" (198,500.00), and "Valuation Method" (Tax Assessment). At the bottom left of the form, there is a small icon of a drawer, which is highlighted with a red box.

2. Once open, click on “Favorites,” then click in the search to find the Minnesota Housing Workflow. Click on Minnesota Housing Workflow, then click Save:

The screenshot shows a "Favorites" drawer with a search bar at the top. Below the search bar, there is a list of options: "Cancel", "Add Pages and Collections", "Check Rates", "Home Improvement Wizard", "Homeownership Wizard", "Minnesota Housing Workflow", "Mobile Origination", and "New Loan". The "Minnesota Housing Workflow" option is highlighted with a red box. At the top right of the drawer, there is a gear icon, also highlighted with a red box.

## Print/Generate Documents

1. On upper-right-hand side of page select paperclip  icon. Then select **Order Documents** in the drop-down menu.



2. The Order Documents dialog displays, as shown below. Click **Order Package**.



3. The *Document Provider* under **Document Type** is the default selection, so you must click on **Internal** to see the Minnesota Housing documents for your loan.



4. Select the documents you wish to generate by clicking the check boxes next to the document names and then click **Order** in the bottom right-hand-corner of the page.

MINNESOTA HOUSING – HOME IMPROVEMENT SYSTEM GUIDE

**Internal Documents**

Select one or more internal documents from the list below. Search grid data

<input type="checkbox"/>	Document Name		
<input type="checkbox"/>	Commitment Notification (FUF)	1	...
<input type="checkbox"/>	Homeowner Labor Agreement	1	...
<input type="checkbox"/>	Loan Transmittal (HI)	1	...
<input type="checkbox"/>	Note Secured Non ACH	1	...

0 documents selected

---

**Unavailable Internal Documents**

Cancel Page: 1 of 1 << Back Next >> **Order**

- After clicking order, the **Order Documents** a dialog box will appear as shown below. Click the **Refresh** button in the upper-left-hand corner until the document package and package status states “Complete.” Then click the blue title to open or print the documents.

**Order Documents**

**Packages** 1

ID	Package Name	Date Submitted	Date Generated	User	eDelivery	Distributed	Contains CD	Print & Ship	Status	UCD Status	Comment
109434	<a href="#">Commitment Notification (FUF)_08-05-2022 9-12AM</a>	08/05/2022 09:12:37 am	08/05/2022 09:12:40 am	LP					Complete		...

**Note:** If any updates are made in the Commitment System (ex: change product, change loan amount, etc.), you will need to generate new documents by following the process listed above to see the changes in your documents

## Updating or Changing Pricing on a Locked Loan

- This section describes how to change loan pricing when a loan is in a locked status. Some examples of changes that would require a loan to be re-priced:
  - Program or product changes
  - Changes in terms
  - Lien Type
  - Secured/Unsecured
  - ACH/Non-ACH
  - Loan Amount if it requires a change in term
- Updates to that loan that would not impact the interest rate can be completed on the loan summary screen – Some examples that would not require a loan to be re-priced include:
  - DTI
  - Credit Score
  - Income
  - Loan amount if it will not adjust a change in term
- Open the loan. (It will always open to the **Loan Summary** screen.)
- Check the **Change Pricing** box partway down the screen.
- Click **Save Loan** (Lock Status will switch from Locked to New)

The screenshot shows the 'Loan Summary - Home Improvement' screen in the Minnesota Housing Workflow. The 'Loan Information' section contains the following fields and options:

- Program:** Fix Up
- Product:** Fix Up
- Loan Amount:** 25,000.00
- Term (Months):** 240
- P&I:** 179.11
- Is This a Contract For Deed?:** No
- Does the First Mortgage Contain a Balloon Payment?:** No
- Is the Property Subject to a Reverse Mortgage?:** No
- CLTV:** 70.000%
- ACH:** ACH
- Cancel Loan:**
- Loan Cancellation Reason:** Select...
- Change Pricing:**  (highlighted with a red box)
- Re-Lock HI Loan:**

- Click on the **Products and Pricing** to open **Wizard**.



- Navigate to the **Property & Loan Information – Home Improvement** screen.
- Update the loan information as applicable (secured to unsecured, ACH to Non-ACH, term, products, etc.)
- Click Next

**Home Improvement Wizard**

Client Selection Minnesota Housing

Borrower Information - Home Improvement

Borrower Demographic Information

Co-signers

**Property & Loan Information - Home Improvement**

Repairs & Funds

Product Eligibility

Interest Rate - Home Improvement

Product Selection

---

**Subject Property Information**

Property Street ①  
707 cross st

Property City ① Anoka Zip Code ① 55303 County ① ANOKA State ① MN

Census Tract ① Target/Non Target ① Select... Property Identification Number (PID) ①

Property Type ① Single Family Detached Units ① 1 Year Built ① 2000 Estate Will Be Held In ① Fee Simple

Property Value ① 350,000.00 Valuation Method ① Select...

Legal Description ①  
zzzzzz

---

**Loan Information**

Program ① Community Fix Up Secured / Unsecured ① Secured Lien Type ① Subordinate

Loan Amount ① 15,000.00 Term (Months) ① 180 CLTV ① 2,500.000% ACH ① Non-ACH

Is This a Contract For Deed? ① Yes No Contract for Deed Holder ① Is The Property Subject To a Reverse Mortgage? ① Yes No

Does the First Mortgage Contain a Balloon Paym... ① Yes No Date of Balloon Payment ① mm/dd/yyyy

- Once all updates have been completed, navigate to the **Product Eligibility** screen.
  - In the Product Eligibility screen, select the correct term and check **60 days** under the lock period column.
  - Click the **Get Eligible Products** icon.

# MINNESOTA HOUSING – HOME IMPROVEMENT SYSTEM GUIDE

**Home Improvement Wizard**

Client Selection Minnesota Housing

Borrower Information - Home Improvement

Borrower Demographic Information

Co-signers

Property & Loan Information - Home Improvement

Repairs & Funds

**Product Eligibility**

Interest Rate - Home Improvement

Product Selection

**Loan Details**

Total Loan Amount <sup>Ⓢ</sup> 15,000.00 Base Loan Amount <sup>Ⓢ</sup> 15,000.00 Property Type <sup>Ⓢ</sup> Single Family Detached Property State <sup>Ⓢ</sup> MN

LTV <sup>Ⓢ</sup> 4.286% CLTV <sup>Ⓢ</sup> 4.286% HLTV <sup>Ⓢ</sup> 4.286% Loan Purpose <sup>Ⓢ</sup> Select...

Occupancy Type <sup>Ⓢ</sup> Select... All Brwr Med FICO <sup>Ⓢ</sup> 750 Units <sup>Ⓢ</sup> 1  Manual UW <sup>Ⓢ</sup>

**Product Parameters**

Borrower Preference <sup>Ⓢ</sup> Target Price Target Price 100 Product Name Contains <sup>Ⓢ</sup>

Mortgage Types <sup>Ⓢ</sup> Terms <sup>Ⓢ</sup> Rate Types <sup>Ⓢ</sup> Lock Periods <sup>Ⓢ</sup>

Conventional  5 Year  Fixed  15

FHA  10 Year  30

Portfolio  15 Year  45

USDA/Rural Housing Service  20 Year  60

VA  25 Year  90

30 Year  120

180

**Get Eligible Products**

11. If the validation fails, errors will be listed under the Invalid Products. Click the ... **Icon** under actions column to view a list of the errors.

- Navigate back to the appropriate screens and correct the information entered. Then click back to **Product Eligibility** and click the **Get Eligible Products** button again. Repeat this process until all errors are cleared.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (I)	Cash to Close	Cash Available	Actions
<b>Product Eligibility: Invalid</b>													
Accessibility Loan	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
City of Brooklyn Center	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
City of Crystal	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
City of Minneapolis Rehab Support Program	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
City of Richfield	3.000%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
Discount St. Paul HRA	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
Discount/VAS Select Cities 20	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
Energy Incentive Loan	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...
Fix Up	2.959%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ...

12. If there are no errors or you have cleared all errors a list of valid products will appear.

13. Click on  Icon to select a valid product

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Actions
<b>Product Eligibility: Valid</b>									
Fix Up	0.000%	0.000%		0.000				\$202.08	\$ ...
<b>Product Eligibility: Invalid</b>									

- 14. Click on **Save and Exit** to leave the wizard.
- 15. Check the **Re-Lock HI Loan** box.
- 16. Click **Save** in the upper right corner.

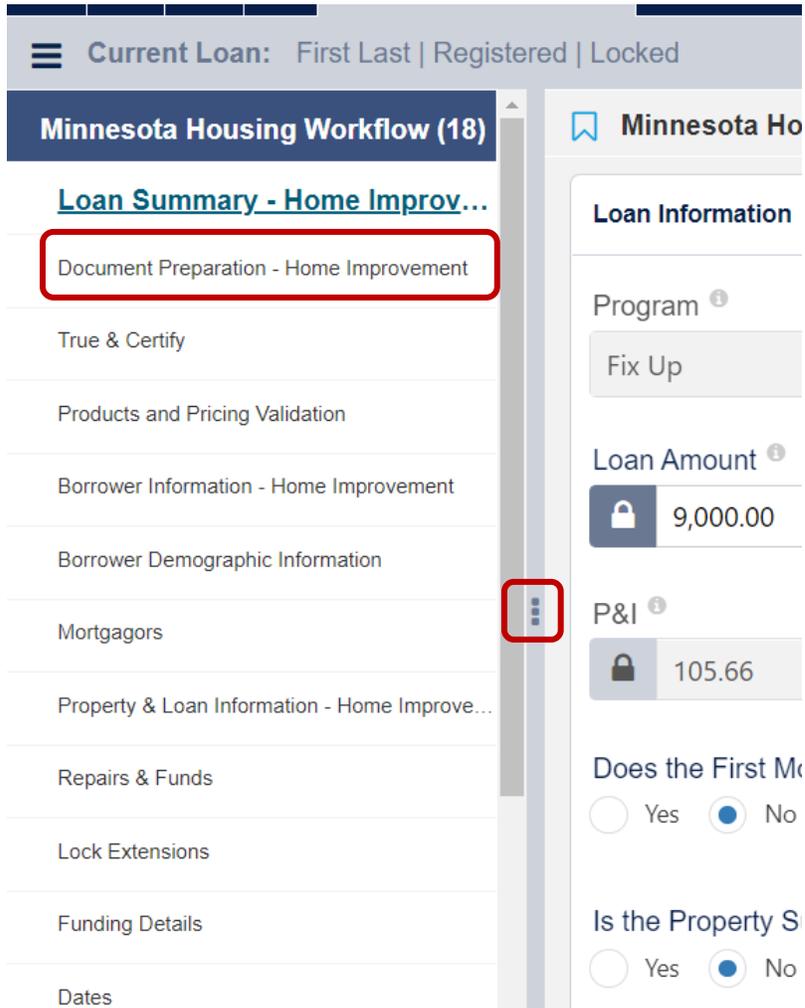
The screenshot displays the 'Minnesota Housing Loan Commitment System' interface. The browser address bar shows '4000016273'. The page title is 'Minnesota Housing Workflow | Loan Summary - Home Improvement'. The 'Loan Information' section contains the following fields:

- Program: Community Fix Up
- Product: City of Richfield
- Lock Expiration Date: 07/26/2021 09:41 AM
- Loan Amount: 15,000.00
- Term (Months): 180
- Interest Rate: 3.0000%
- P&I: 103.59
- Is This a Contract For Deed?: No
- Contract for Deed Holder: (empty)
- Does the First Mortgage Contain a Balloon Payment?: No
- Date of Balloon Payment: mm/dd/yyyy
- Is the Property Subject to a Reverse Mortgage?: No
- CLTV: 2,500.0000%
- ACH: Non-ACH
- Secured / Unsecured: Secured
- Lien Type: None
- Cancel Loan: (checkbox)
- Loan Cancellation Reason: Select...
- Change Pricing: (checkbox)
- Re-Lock HI Loan: (checked checkbox)**

The 'Re-Lock HI Loan' checkbox is highlighted with a red box. In the top right corner of the application, there is a 'Save and Exit' button, also highlighted with a red box.

## Document Preparation – Home Improvement

1. Complete this screen when you are ready to create your closing package. Navigate to the **Document Preparation** screen by double clicking the  on the far left of the screen then click on **Document Preparation**.



2. **Note:** Entering information into the **Documentation Preparation** screen will populate the closing date, first payment, and maturity date that are reflected on the mortgage. Complete this screen prior to closing the loan, and complete the following:
  - Close Date
  - Rescission Date, for secured loans (**must be 3+ days after close date**)
  - First Payment Date (**must be 20-45 days from note date**)
  - Maturity date will automatically fill

- Note P&I

**Document Fields Confirmation**

**Enter Final Information Below**

Close Date ⓘ  
08/08/2022

Rescission Date ⓘ  
08/11/2022

First Payment Date ⓘ  
09/15/2022

Maturity Date ⓘ  
08/15/2042 12:00 AM

Note P&I ⓘ  
347.47

3. In the Mortgagors field, enter the name of the borrower(s) and the relationship, then click **Next**.

**Mortgagors**

Enter all Mortgagors and Relationship to Each Other ⓘ

All those on title, including all Borrowers, as you want them to appear on the Mortgage.

**Additional Mortgagors**

Additional Mortgagors are on the property title.  
Additional Mortgagors are not Borrowers so they only sign the Mortgage. They do not sign the Note.  
Additional Mortgagors (who are on title but are not Borrowers) are not obligated to make loan payments.

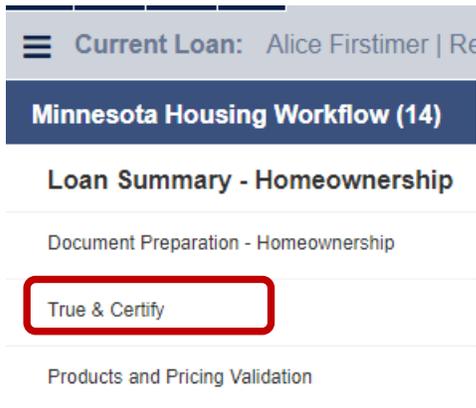
Are There Any Additional Mortgagors Who Will Be On Title But Who Are Not Borrowers? ⓘ

4. Once data fields are verified and updated as applicable, you can [generate the documents for the closing package](#)

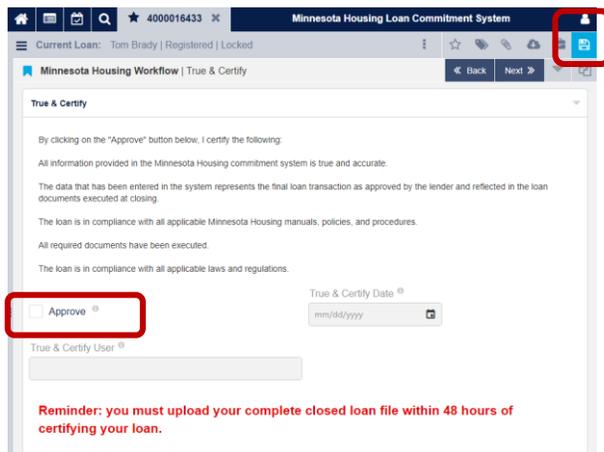
## True & Certify

**Note: Complete the True & Certify screen *after* the loan has closed. Before completing the True & Certify process, review all the data fields in the Loan Summary screen for accuracy and update/correct the data where necessary. Best practice is to have the closed loan file in front of you to verify all information entered in system matches the closed loan file. **Once this process has been completed you will no longer be able to make any updates.** It's important to verify all information is accurate before completing the True & Certify process.**

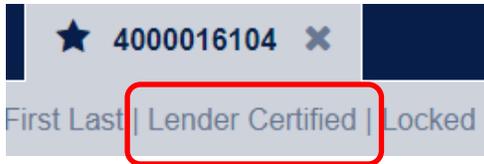
1. Double click the  on the far left of the screen and select True & Certify



2. Click approve, then click the save button in the upper right corner



3. After clicking **Save**, the loan status will change to Lender Certified, the True & Certify Date populates, and the User's name is populated next to Certifier.



4. **NEW: Add Attachments** button has been added to the bottom of the True & Certify screen (you can still access through paper clip icon too).

Minnesota Housing Loan Commitment System

Current Loan: Jonnie Whatsup | Registered | Lock Extended

Minnesota Housing Workflow (11)

True & Certify

Products and Pricing Validation

Mortgages

Lock Extensions

Dates

Document Tracking

Underwriting Conditions

Quality Control

Loan Tasks

Loan Addtl Log

Servicer Information

Favorites

Loan Info

True & Certify

By clicking on the "Approve" button below, I certify the following:

All information provided in the Minnesota Housing commitment system is true and accurate.

The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.

The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.

All required documents have been executed.

The loan is in compliance with all applicable laws and regulations.

Approve

True & Certify Date <sup>Ⓞ</sup>  
mm/dd/yyyy

True & Certify User <sup>Ⓞ</sup>

**Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.**

Attach the complete closed loan file below

**Add Attachments**

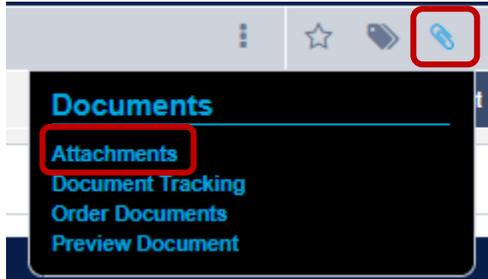
Search grid data

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status	Actions
<a href="#">Commitment Notification (RUF) 01-23-2023 2-12PM</a>	Document	01/23/2023 02:12:10 pm	ceetest			

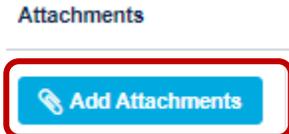
## Uploading the Closed Loan File

If you did not attach the closed loan file in the True and Certify screen, follow the steps below to attach the closed loan file. TIP: Make sure the file path names do not have special characters or spaces in them. This will make the upload process much easier!

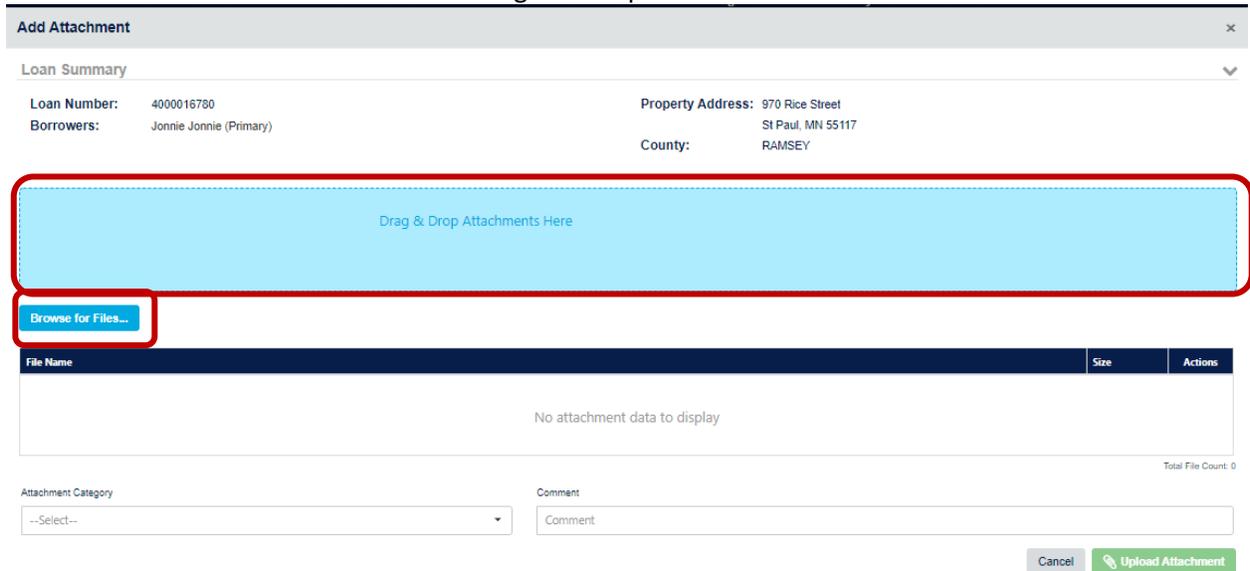
1. In top right section, select paper clip icon then in drop down, select **Attachments**.



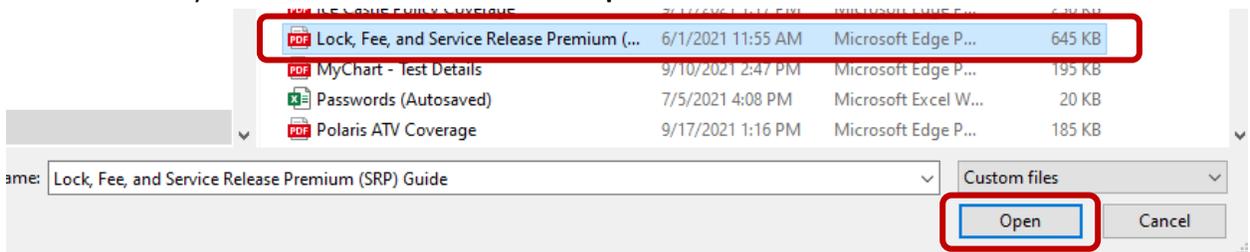
2. The Attachment dialog displays, click on the Add Attachments Box.



3. Click the Browse for Files Button or Drag and Drop attachments into the blue box.



4. Click on file you want to attachment and click **Open**.



5. In the **Category** drop-down list, select a category.

The screenshot shows a file upload interface. At the top, there is a table with columns for File Name, Size, and Actions. The first row contains the file 'Lock, Fee, and Service Release Premium (SRP) Guide.pdf' with a size of 659.49 KB and an 'X' icon in the Actions column. Below this, there is a form with an 'Attachment Category' dropdown menu, a 'Comment' text field, and 'Cancel' and 'Upload Attachment' buttons. A red box highlights the 'Attachment Category' dropdown, which is open to show a list of options: 'Closed Loan File', 'Condition Clearing Document', 'Rehab Pre-Close Loan File', and 'Trailing Documents'. Another red box highlights the 'Closed Loan File' option.

6. You can enter a comment in the **Comments** field.

7. Click **Upload Attachment**. File will show under the attachments dialog box as shown below.



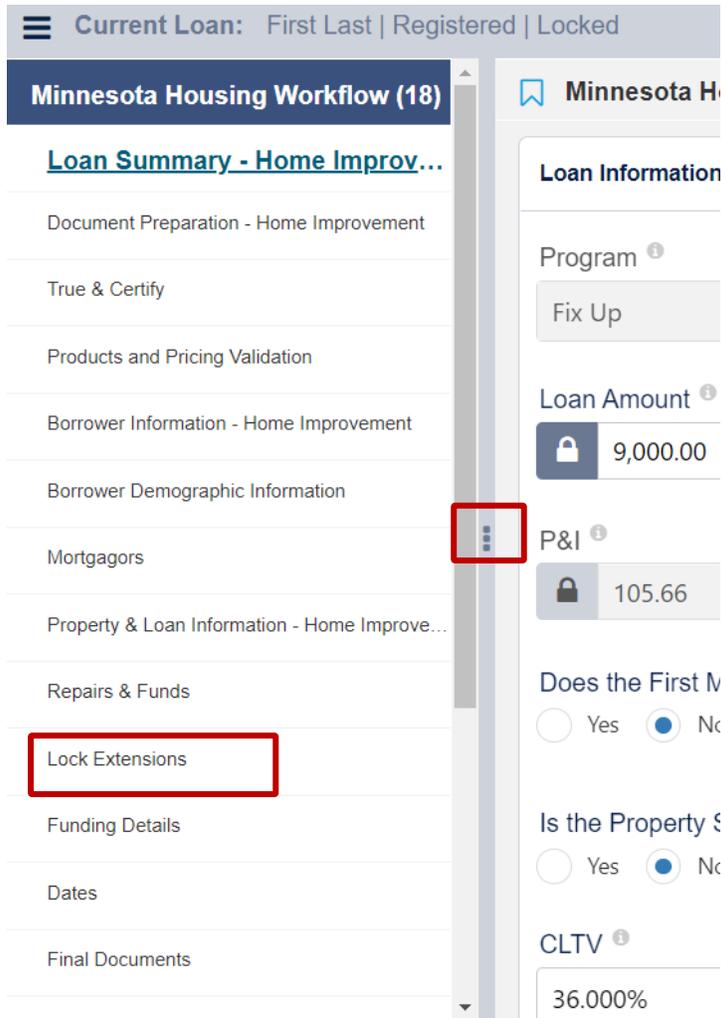
The screenshot shows the 'Add Attachment' dialog box. It has a title bar with 'Add Attachment' and a close button. Below the title bar is a 'Loan Summary' section with a dropdown arrow. The loan summary includes:
 

- Loan Number:** 4000016182
- Borrowers:** Daylight Potato (Primary)
- Property Address:** 7144 archer trail, Inver Grove Heights, MN 55077
- County:** DAKOTA

 Below the loan summary is a large light blue dashed box with the text 'Drag & Drop Attachments Here'. Underneath this is a 'Browse for Files...' button and a progress bar showing 0%. At the bottom right of the progress bar, it says '0mb / sec | 102sec | 0% | 0MB / 1MB'. Below the progress bar is a table with columns for File Name, Size, and Actions. The first row contains the file 'HI Rate Lock Guide.pdf' with a size of 683.33 KB and an 'X' icon. A red box highlights this table. Below the table is an 'Attachment Category' dropdown menu set to 'Closed Loan File', a 'Comment' text field, and 'Cancel' and 'Upload Attachment' buttons.

## How to Extend a Rate Lock

1. Navigate to the **Lock Extensions** screen by using double clicking click the  on the far left of the screen then click on **Lock Extensions**.



The screenshot displays the 'Minnesota Housing Workflow (18)' interface. The left sidebar contains a list of workflow steps, with 'Lock Extensions' highlighted by a red box. The main content area shows 'Loan Information' for a 'Fix Up' program with a loan amount of 9,000.00 and a P&I rate of 105.66. The 'CLTV' is listed as 36.000%.

**Current Loan:** First Last | Registered | Locked

**Minnesota Housing Workflow (18)**

- [Loan Summary - Home Improv...](#)
- Document Preparation - Home Improvement
- True & Certify
- Products and Pricing Validation
- Borrower Information - Home Improvement
- Borrower Demographic Information
- Mortgagors
- Property & Loan Information - Home Improve...
- Repairs & Funds
- Lock Extensions**
- Funding Details
- Dates
- Final Documents

**Minnesota Housing**

**Loan Information**

Program ⓘ  
Fix Up

Loan Amount ⓘ  
9,000.00

P&I ⓘ  
105.66

Does the First M  
 Yes  No

Is the Property S  
 Yes  No

CLTV ⓘ  
36.000%

- From the drop-down menu, select the length of the lock extension.

Minnesota Housing Workflow | Lock Extensions

**Proposed Lock Information**

Days to Extend Lock <sup>?</sup>

30

15

30

-

Proposed Lock Expiration Date <sup>?</sup>

11/02/2022 12:00 AM

Trigger Lock Extension <sup>?</sup>

**Current Lock Information**

Lock Effective Date <sup>?</sup>

08/04/2022 12:23 PM

Lock Expiration Date <sup>?</sup>

10/03/2022

# Extensions Applied <sup>?</sup>

000

Total Days Extended <sup>?</sup>

000

- Once **Days to Extend Lock** is selected, **Proposed Expiration Date** will auto populate. Check the **Trigger Lock Extension** box and hit **Save**.
- The loan status will change from Locked to **Lock Extended**.



## How to Cancel a Loan

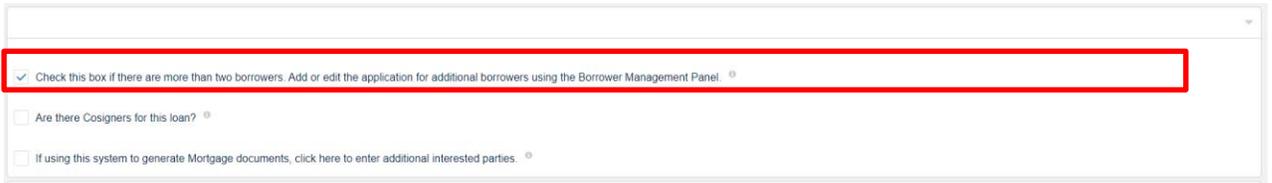
1. Open the loan. (It will open to the **Loan Summary** screen.)

2. Click the **Cancel Loan** check box.
3. Select a **Loan Cancellation Reason** from the drop-down list.
4. Click the **Save** button in the upper right corner to cancel loan.

5. The Loan will be listed as **Cancelled** at the top of the screen.

## How to add more than two borrowers to a loan transaction

1. On the Loan Summary page check the box and then save the loan 

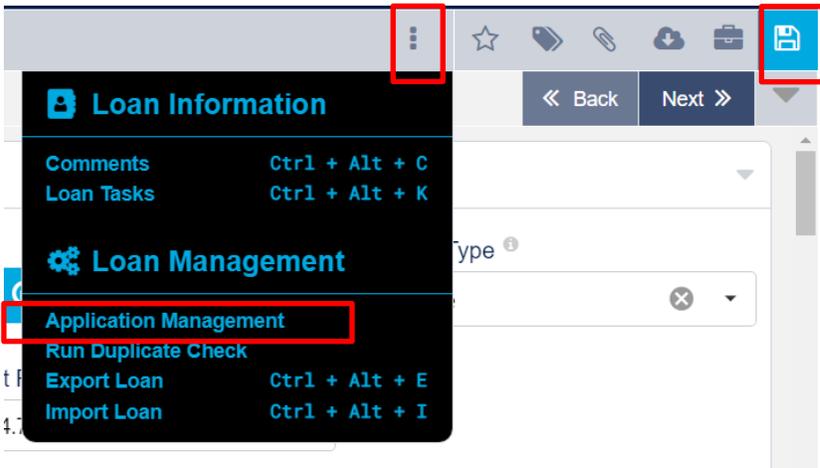


Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management Panel. <sup>ⓘ</sup>

Are there Cosigners for this loan? <sup>ⓘ</sup>

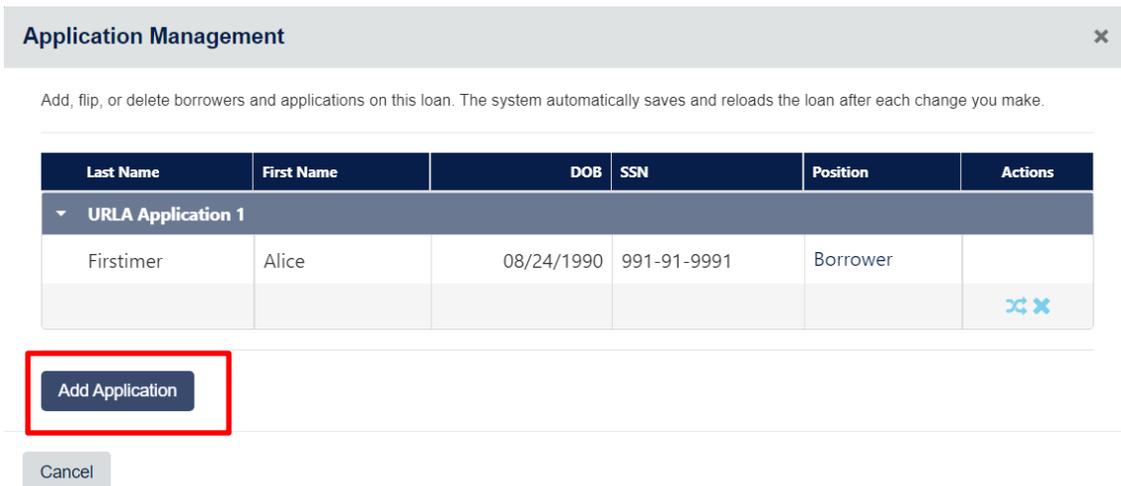
If using this system to generate Mortgage documents, click here to enter additional interested parties. <sup>ⓘ</sup>

2. Click on the ellipses at the top right corner of the screen and select Application Management



The screenshot shows a top navigation bar with a save icon (highlighted in red) and a menu icon (highlighted in red). The menu is open, showing options like 'Loan Information', 'Loan Management', and 'Application Management' (highlighted in red). Other options include 'Run Duplicate Check', 'Export Loan', and 'Import Loan'.

3. Select Add Application



**Application Management** ✕

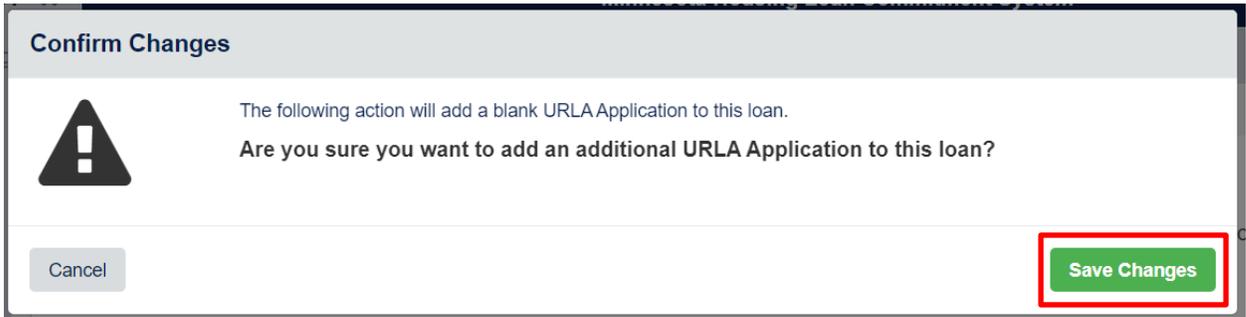
Add, flip, or delete borrowers and applications on this loan. The system automatically saves and reloads the loan after each change you make.

Last Name	First Name	DOB	SSN	Position	Actions
URLA Application 1					
Firstimer	Alice	08/24/1990	991-91-9991	Borrower	 

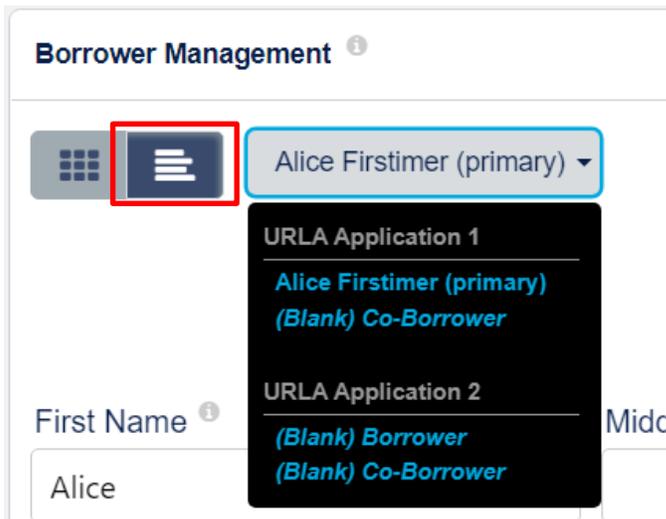
**Add Application**

Cancel

- Click on Save Changes



- Go to Borrower Information screen, select  as the layout in the Borrower Management section. Doing so will update the Borrower Management drop down list to having 4 spaces for borrowers. Select a borrower from the dropdown list to switch between borrower’s detail view.

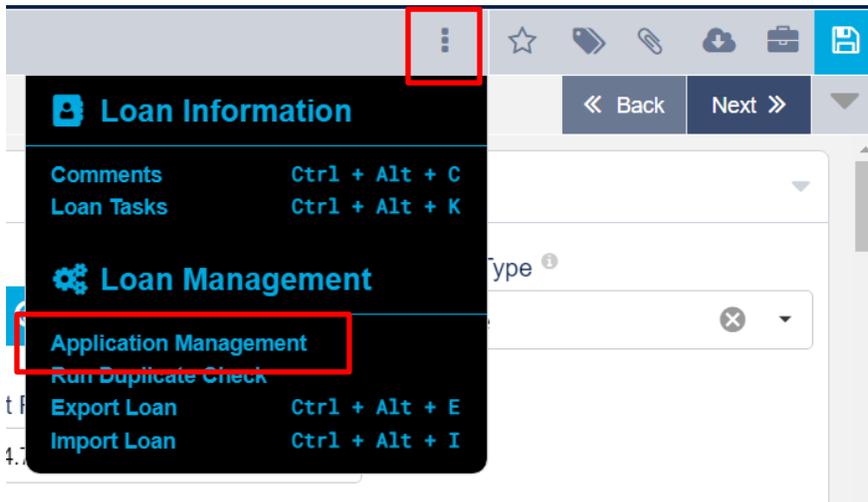


- Once borrower is selected, you can enter their information.

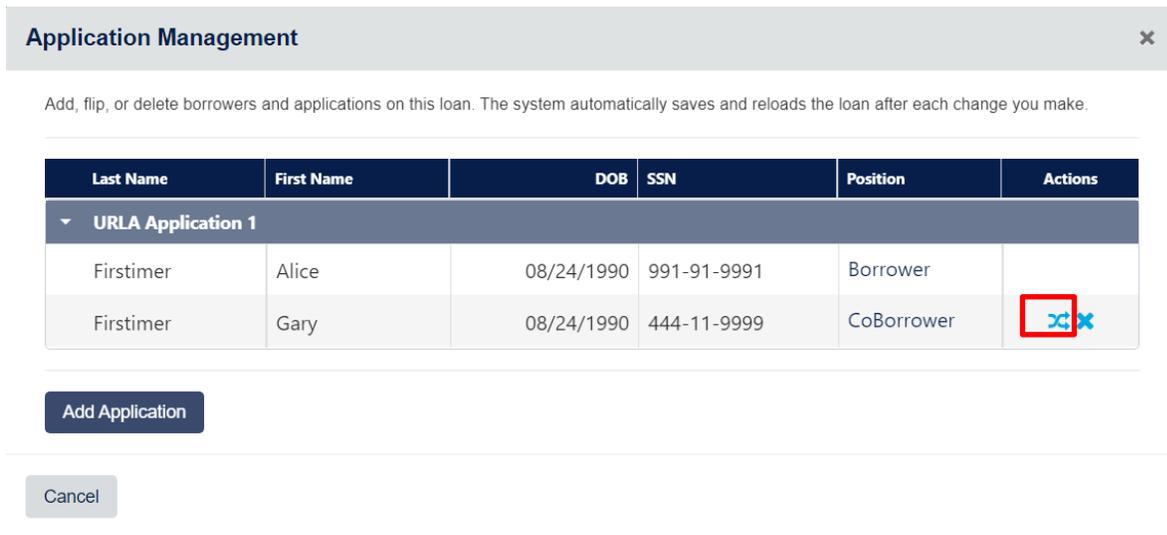
**NOTE:** If the loan is already locked, you will need to call the Partner Solutions Team at 651-296-8215 and request the social security number be entered.

## Switching Borrowers

1. Click on the ellipses at the top right corner of the screen and select Application Management



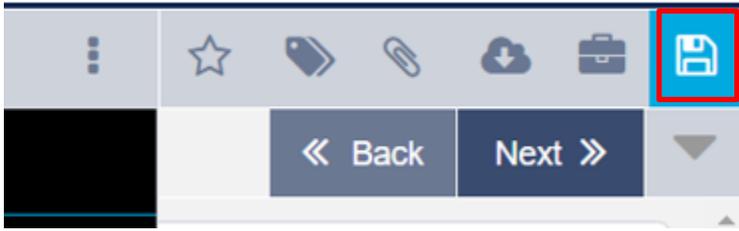
2. Select the  icon to the right of the borrower's name



3. Select Save Changes

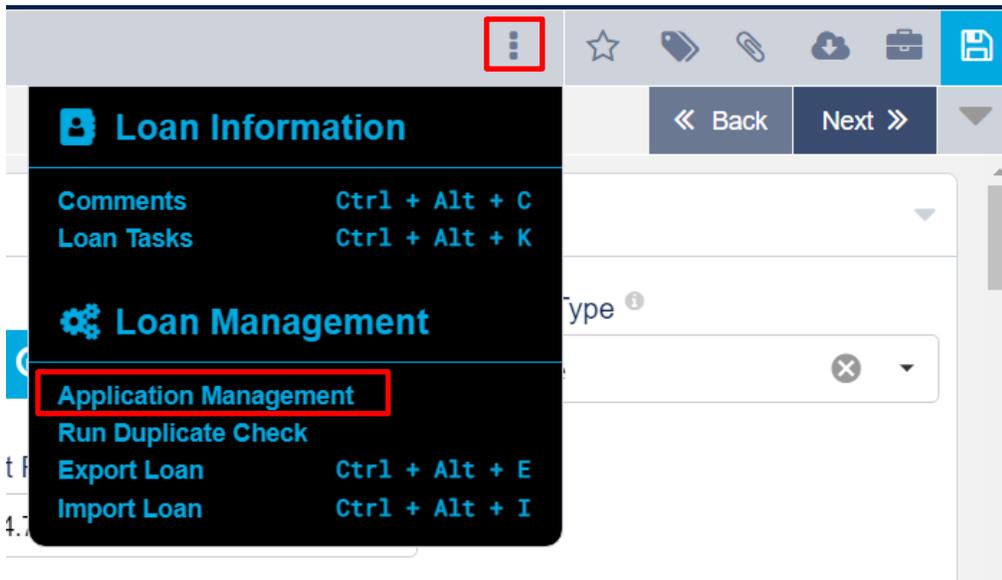


4. Save changes before exiting the loan

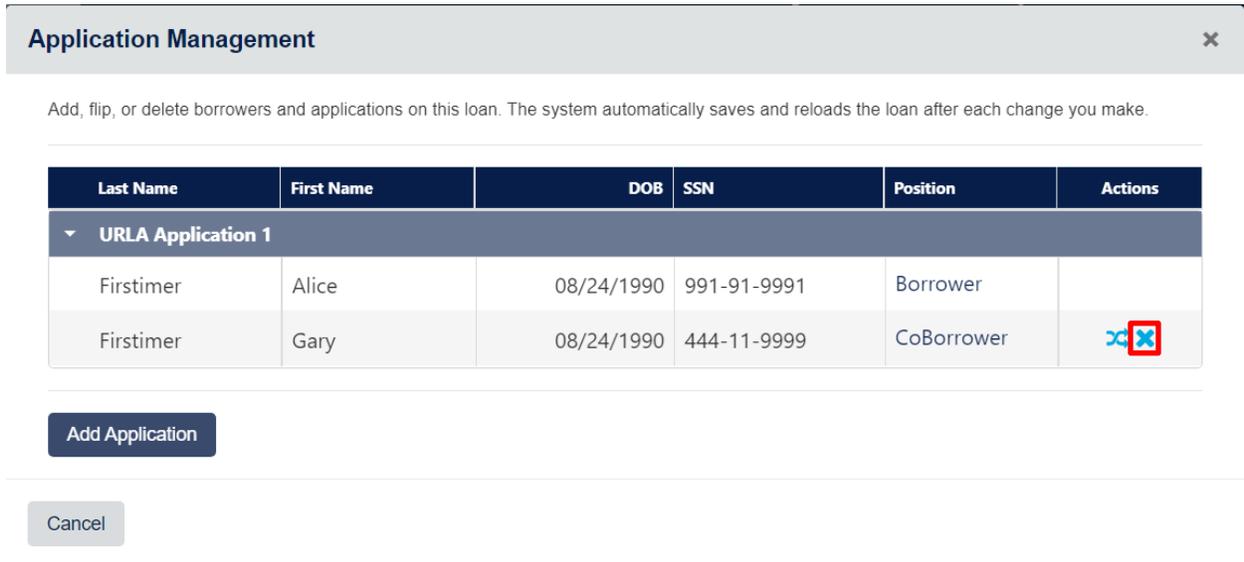


## Remove Borrower

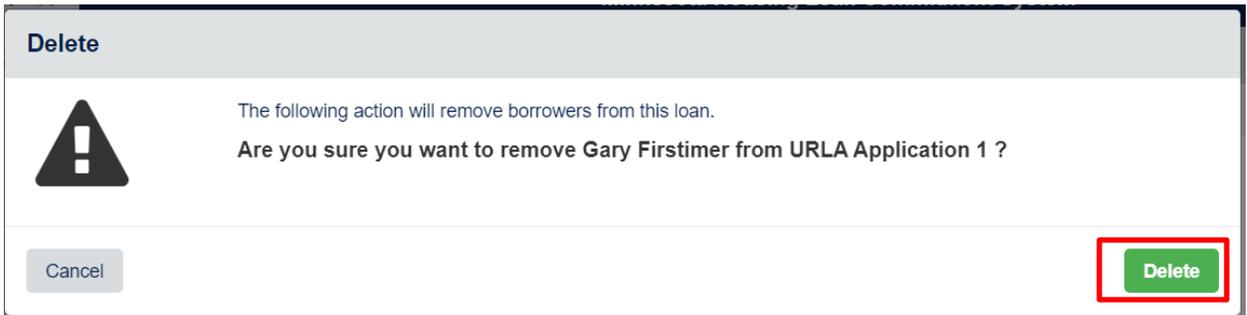
1. Click on the ellipses at the top right corner of the screen and select Application Management



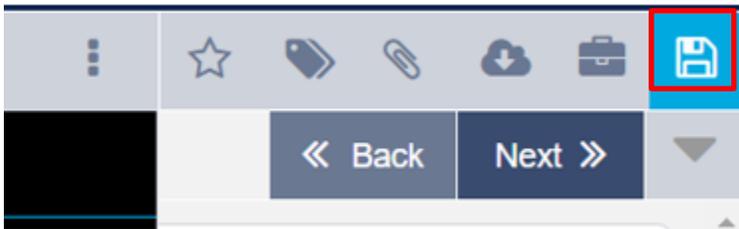
2. To remove a borrower, click on the X to the right of their name



3. Select Delete

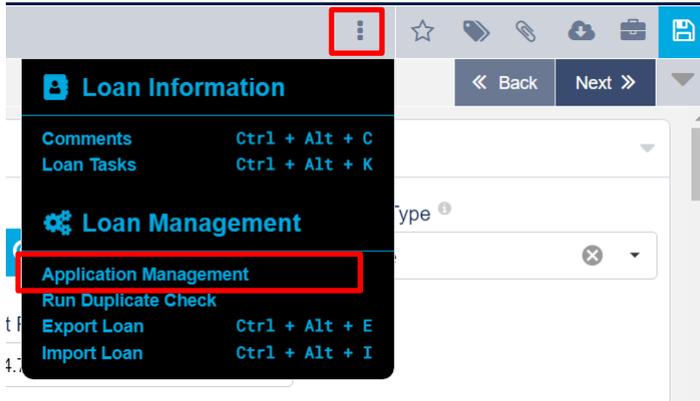


4. Save Changes before exiting loan

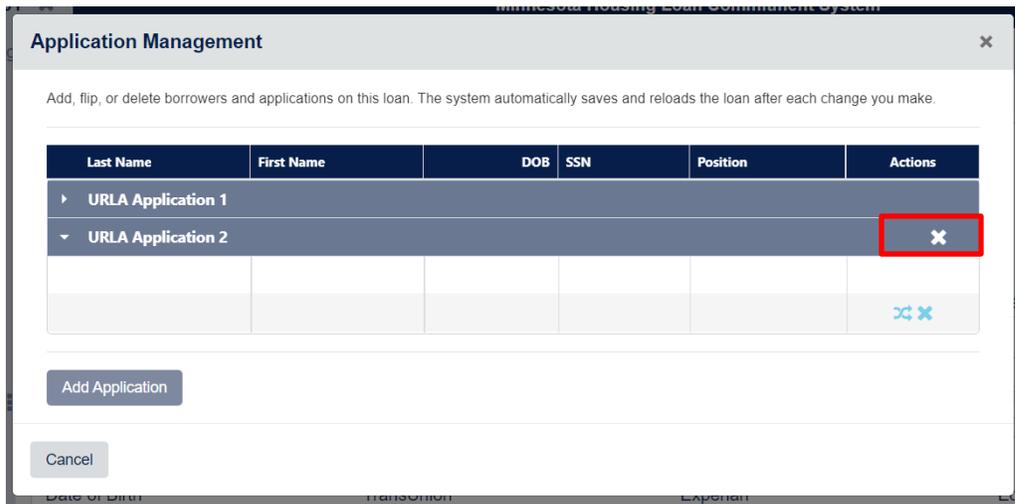


## Removing Applications

1. Click on the ellipses at the top right corner of the screen and select Application Management



2. To remove an application, click on the X that is at the right side of the URLA Application line



3. Select Delete



4. Save changes before exiting the loan

