

Rehabilitation and Emergency Loan Programs System Guide

October 11, 2021

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Announcements

After logging into the Loan Commitment System, the initial landing page will be the Announcements page.

Announcements and Pipeline

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Creating a New Loan

To start a new loan, Click on **Icon** in the upper right corner. Then select Create New Loan.

🐔 🔲 🖄 🔍	Minnesota Housing Loan Commitment System	
Announcements and Pipeline		
Announcements	Loan Options	
No announcements.	Create New Loan	Ctrl + Alt + N
Pipeline Dashboard	Export Loan Import Loan	Ctrl + Alt + E Ctrl + Alt + I
Pipeline Filters	Grid Views	
All Loans - 🗭 🔁	Default Pipeline Vista	· DIT C

Client/Branch Selection

On the Client Selection screen, the following information must be entered:

Client/Branch

• This will auto-populate with the name of the Lending Partner.

Channel

- The drop down will display Minnesota Housing programs in which the Lending Partner participates.
- Select Rehabilitation/Emergency

Ops Center

• Will automatically be grayed out for you

Lender Loan Number

• Is an optional field

To continue, use the **Back** and **Next** Buttons on the upper right.

☆	Minnesota Housi	ng Loan Commitment System	۵.
New Loan			
New Loan Client Selection Minnesota H	ousing	≪ Back	Next » 🔻 🖓
Client / Branch Selection			~
Client / Branch * 0	Channel * 0	Op Center * 0	
Test Bank Version 1.1.2.55	••• Select	•	≗ ×
Lender Loan Number [©]			
<u></u>			

Borrower Information

Complete the Borrower Information screen then click next:

Borrower Information	Borrower Information
First Name	
	First Name [®]
Middle Name ®	Middle Name ®
Last Name ®	Last Name
Name Suffix ®	Name Suffix ®
SSN ®	SSN ®
Marital Status 🔍	Marital Status
Select 👻	Select 👻
Will Occupy Subject Prop Yes No	Will Occupy Subject Prop Yes No
Date of Birth ®	Date of Birth ®
mm/dd/yyyyy	mm/dd/yyyy
Phone Number ®	Phone Number
Check this hav if there are more than two he	owers. Add an application for additional borrowers using the Loan Management
Check this box if there are more than two bo	owers. And an application for additional borrowers using the Loan management
If using this system to generate Mortgage do	uments, click here to enter additional interested parties. $^{\circ}$
Household Information	
Annual Household Income	
\$000.000.00	
\$000,000.00	

Complete the required fields on the screen:

- Borrower First Name
- Borrower Last Name
- Borrower SSN
- Marital Status
- Will Occupy Subject Property
- DOB
- Phone Number
- Household Income
- Household size

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

Borrower Demographic Information

Complete the Demographic Information then click next.

All fields in this screen are required (Ethnicity, Sex, and Race).

- This screen requires scrolling up/down, as well as left/right to navigate.
- 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** screen.

☆ 🗉 🖄	Q 🖹 New L	oan 🗙 🛛 M	innesota Housing Loan Commit	ment System	8
New Loan					
🔲 New Loan E	Borrower Demogra	aphic Information		≪ Back Next ≫	▼ @
Ethnicity: (Chec	k all that Apply)				-
Hispanic or	Latino [©]	Mexican Puerto Rican Cuban Cuban Cubar Cuban Cubar Cubar Cubar Cubar Hispanic or Lat	Other Hispanic or Latino For example: Argentinean, Colombian, D		
Not Hispan	ic or Latino 🏾 0				
Race: Check on	e or more				
American I	ndian or Al 🏾 🔍	Print name of enrolled o			
Asian [©]		Asian Indian • Chinese •	Other Asian - Print race: For example: Hmong, Laotian, Thai, Paki		
		Filipino			
		Japanese 0			
		Korean			
		Vietnamese			
		Other Asian 0			
Black or Afr	ican Ameri 🏾 [©]				
Native Haw	vaiian or Ot 0	Native Hawaiian ⁰ Gua		Other Pacific Islander ⁰	
White ®					
Sex					
Female ⁰					*

Mortgagors

All Mortgagors must be entered in the Mortgagors section and include the relationship to each other.

For additional **Mortgagors** who will be on the Mortgage but not on the Note, select the **Are There Any Additional Mortgagors Who Will Be On Title But Not On The Note field.**

Add the names of the additional mortgagors in the Additional Mortgagors field.

Then click on Next.

All those on till	Parties S Borrowers a Indicate all there are m Applications the Borrower I Additional N rs Mortgagors do not sign not Borrower s If there are Information allowed und manual.	Mortgagors are on the property title. Additional are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not fer all programs. Consult the appropriate program
rower Dem ortgagors perty & Loa pairs & Funds duct Eligibility duct Selecti Additiona Mortgagors Enter all M All those on till Additional	Parties S Borrowers = Indicate all there are m Applications the Borrowers I Additional N rs Mortgagors do not sign not Borrowers I fthere are Information allowed und manual.	are obligated to make loan payments and are on title. Borrowers on the Borrower Information screen(s). If ore than two Borrowers, oheck the box for Additional s (Borrowers) on the Borrower Information screen (under er(s)' data.) Mortgagors are on the property title. Additional are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not der all programs. Consult the appropriate program
turt Selecti Interested I Borrowers Borrowe	s Borrowers a Borrowers a Indicate all there are m Applications the Borrower do not sign not Borrowe s If there are Information allowed und manual.	are obligated to make loan payments and are on title. Borrowers on the Borrower Information screen(s). If ore than two Borrowers, oheck the box for Additional s (Borrowers) on the Borrower Information screen (under er(s)' data.) Mortgagors are on the property title. Additional are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not der all programs. Consult the appropriate program
Additional Additional	s Borrowers a Borrowers a Indicate all there are m Applications the Borrower do not sign not Borrowe s If there are Information allowed und manual.	are obligated to make loan payments and are on title. Borrowers on the Borrower Information screen(s). If ore than two Borrowers, oheck the box for Additional s (Borrowers) on the Borrower Information screen (under er(s)' data.) Mortgagors are on the property title. Additional are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not der all programs. Consult the appropriate program
perty & Loa pairs & Funds duct Eligibility duct Selecti Additional Mortgagors Enter all M All those on 60 Mortgagors	Borrowers a Indicate all there are m Applications the Borrower Mortgagors do not sign not Borrowers If there are Information allowed und manual.	are obligated to make loan payments and are on title. Borrowers on the Borrower Information screen(s). If ore than two Borrowers, oheck the box for Additional s (Borrowers) on the Borrower Information screen (under er(s)' data.) Mortgagors are on the property title. Additional are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not der all programs. Consult the appropriate program
nduet Eligibility nduet Selecti Additional Mortgago Cosigners Enter all M All those on 60 All those on 60 Additional	Applications the Borrows I Additional N rs Mortgagors do not sign not Borrows s If there are Information allowed und manual.	s (Borrowers) on the Borrower Information screen (under er(s)' data.) Mortgagors are on the property title. Additional are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not der all programs. Consult the appropriate program
nduct Selecti Additiona Mortgago Cosigners Inter all M All those on 60 All those on 60 Additional	I Additional N rs Morgagors do not sign not Borrowe s If there are Information allowed und manual.	Mortgagors are on the property title. Additional are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not fer all programs. Consult the appropriate program
Mortgago Cosigners Mortgagors Enter all M All those on til All those on til All those on til	rs Mortgagors do not sign not Borrowe s If there are Information allowed und manual.	are not Borrowers so they only sign the Mortgage. They the Note. Additional Mortgagors (who are on title but are ers) are not obligated to make loan payments. Cosigners, check the box for Cosigners on the Borrower screen (under the Borrower(s)' data). Cosigners are not der all programs. Consult the appropriate program
All those on till All those on till Additional I	Information allowed und manual.	screen (under the Borrower(s)' data). Cosigners are not der all programs. Consult the appropriate program
All those on 69		ship to Each Other
All those on 69		ship to Each Other ⁰
	ere Any Additional Mor	rou want them to appear on the Mortgage. tgagors Who Will Be On Title But Who Are N 《 e names will appear on the Mortgage only)
Do not incl		
	lude Borrowers or Cosigne	
First Name	0	Last Name ®
First Name	0	Last Name [©]
First Name	0	Last Name ®
First Name	0	Last Name ®

Subject Property Loan Information

The required fields in Subject Property Information are:

- Property Street, City and Zip Code
- County
- State

The required fields under Loan Information are:

- Lien Type
- Loan Amount
- Loan Term

Complete all applicable fields and select Next.

Subject Property Information			*
Property Street ® 123 Main St			
	Zip Code ®	County ®	State 0
	55116		MN ·
Legal Description 0			
please enter this			
	Manufactured Home		
Single Family Detached 💿 🔹	Select •		

Select	Manufactured Home Park Yes No	0
Manufactured Home Make ⁰		
Manufactured Home Model ⁰	,	
Manufactured Home Vehicle I	Identification Number ⁰	
Loan Information		
Loan Information	Lien Type * 0	
Program [®]	Lien Type * 0 Select	•
Program [®]		CLTV [⊕]
Program [®]	• Select	
Program ® Select Loan Amount * ® 0.00	Select Term (Months) * 0	CLTV 0 000.000%

Repairs & Funds

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.

🔲 🗭 Q 🖹 New Loan 🗙	Minnesota Housing Loan Commitment System
Loan	
New Loan Repairs & Funds	≪ Back Next ≫ 🔝
Disclose Repairs Types & Cost Breakdown	
Indicate the cost for each applicable repair	(Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding
Accessibility ®	Borrower Contribution
\$000,000.00	\$000,000.00
Air Conditioning 0	
\$000,000.00	FEMA [®]
	\$000,000.00
Closing Costs	Gift [©]
\$000,000.00	\$000,000.00
Demolition Costs	
\$000,000.00	Grant [©]
	\$000,000.00
Doors [©]	Insurance Proceeds
\$000,000.00	\$000,000.00
Electrical	
\$000,000.00	SBA [®]
	\$000,000.00
Exterior Finishing	Weatherization [©]
\$000,000.00	\$000.000.00
Foundation	
\$000,000.00	Other Supplemental Fu
	\$000,000.00
Garage ®	Other Minnesota Housi
\$000,000.00	\$000.000.00
Heating & Ventilation [©]	In addition to the subject loan
\$000,000.00	Total of Supplemental F ⁰
	\$000.000.00
Insulation ®	300000
\$000,000.00	

MINNESOTA HOUSING - REHAB AND EMERGENCY LOAN PROGRAMS SYSTEM GUIDE

🔲 🖸 🔍 🖹 New Loan 🗙	Minnesota He	ousing Loan Commitmer	t System		
v Loan					
New Loan Repairs & Funds			K Back	Next »	•
nterior Finishing					
\$000,000.00					
Landscaping [©]					
\$000,000.00					
Lead Abatement					
\$000,000.00					
Mold Remediation					
\$000,000.00					
Plumbing ⁰					
\$000,000.00					
Radon Mitigation					
\$000,000.00					
Roofing [©]					
\$000,000.00					
Siding ⁰					
\$000,000.00					
Site Preparation					
\$000,000.00					
Soft Costs ⁰					
\$000,000.00					
Structural Additions & A					
\$000,000.00					
Windows ©					
\$000,000.00					
Other [®]					
\$000,000.00					

If you are layering the loan with additional funds, include the type and amount of **Supplemental Funding** in the second column.

New Loan Repairs & Funds	≪ Back Next ≫ ▼
Disclose Repairs Types & Cost Breakdown	Disclose External Funding Supplementing the Subject Minnesota H
Indicate the cost for each applicable repair	Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding
Accessibility	
\$000,000.00	Borrower Contribution
Air Conditioning	400,000.00
\$000,000.00	FEMA ®
	\$000,000.00
Closing Costs	Gift 0
\$000,000.00	\$000,000.00
Demolition Costs	
\$000,000.00	Grant [©]
	\$000,000.00
S000.000.00	Insurance Proceeds
3000,000.00	\$000,000.00
Electrical [®]	SBA ®
\$000,000.00	\$000.000.00
Exterior Finishing ®	
\$000,000.00	Weatherization ®
	\$000,000.00
Foundation 0	Other Supplemental Fu
\$000,000.00	\$000,000.00
Garage ⁰	
\$000,000.00	Other Minnesota Housi 0
Heating & Ventilation [©]	In addition to the subject loan
\$000.000.00	Total of Supplemental F ®
	\$000,000.00

Complete all applicable fields and select Next

Create a New Loan

Select Create a New Loan.

^		₿	Q	🖹 New Loan 🗙	Minnesota Housing Loan Commitment System		8
New	Loan						
	New	Loan	Creat	e a New Loan	≪ Back Nex	d » 🔻	ළ
C	reate N	lew Loa	an				-
E							
					Cre	ate New Loa	an

Once you select **Create New Loan**, you will see the screen below while your Loan is being created.



Select **Products and Pricing** in middle of screen to get into the pricing wizard.

🖌 🗐 🗭 🔍 🖈 400001639	94 🕱	Minr	nesota Housing I	Loan Commitment System								4
Current Loan: Bugs Bunny Regis	stered New						1	습	۶	0	-	
Minnesota Housing Workflow (16)	Minnesota Housing Workflow Loan S	ummary - Rehabilitation / Emergency and Acce	ssibility						Bacl Bacl	Ne:	oxt≫	•
Loan Summary - Rehabilitation	Loan Information										÷	Î
Document Preparation - Rehabilitation / Eme	Program [©]	Product ®			Loa	an Amount ®						
True & Certify	Rehabilitation	•		Products and Pricing	e							
Products and Pricing Validation												
Borrower Information - Rehabilitation / Emer	Interest Rate	Lien Type Subordinate	0 -									- 22
Borrower Demographic Information	alloc	Subordinate	0.									
Mortgagors	CLTV ®	Term (Months)		Forgiveness Term 0								
Property & Loan Information - Rehabilitation	95.000%	180		180 months								
Repairs & Funds	Lock Date	Lock Expiration Date		Lock Extended Date 0								
Funding Details	mm/dd/yyyy hh:mm AM/PM	mm/dd/yyyy		mm/dd/yyyy								
Dates	Is This a Contract For Deed?	Contract for Deed Holder		Is the Property Subject to a Reverse Mortgage?	0							
Final Documents	Yes 💿 No			Yes No								

Select Loan Officer. Click Next to review each screen, double check the information as you go. It is not necessary to work through each screen. You may click Next and then select Product Eligibility on the Menu. However, it is highly encouraged that you review each screen to ensure accuracy.

Products and Pricing						×
Client Selection MN Hou						Collapse All
Borrower Information - Rehabilitatio	Client / Branch Selection					-
Borrower Demographic Information	Client / Branch * 0		Channel * 0		Op Center	
Mortgagors	Test Bank Version 1.1.2.55		Rehabilitation / Emergency	© •		c
Property & Loan Information - Reha	Loan Officer * ®		London Long Munches ()			
Repairs & Funds	Select		Lender Loan Number [®]			
Product Eligibility	BLah. Blah					
Product Selection	Forgotten Password, Email					
	Loan Officer, 2nd Brand New					
	Loan Officer, 3rd Brand New (m)					
	Loan Officer, Brand New					
	Loan Officer, Saturday					
	Password Testing, Change					
	Security, Lender Partner					
	Security, LendingPartnerAdmin					
	Smith, John]			
	Siniti, John					
Cancel					« Back Next »	Save and Exit
	@ Produ	ucts and Prici	ina			
	0.1104					

Client Selection MN Housing
Borrower Information - Rehabilitatio
Borrower Demographic Information
Mortgagors
Property & Loan Information - Reha
Repairs & Funds
Product Eligibility
Product Selection

In the **Product Eligibility** page, the Mortgage Type, Term and Rate types will auto-populate. Select **120 days** under the lock period then click **Get Eligible Products.**

Products and Pricing					>
Client Selection MN Housing					Collapse A
Borrower Information - Rehabilitatio	Product Parameters				
Borrower Demographic Information	Flouder Falameters				
Mortgagors	Borrower Preference	Target Price * 0	Product Name Contains		
Property & Loan Information - Reha	Target Price	100			
Repairs & Funds					
Product Eligibility	Mortgage Types * 0	Terms * 0	Rate Types * 💿	Lock Periods * 0	
Product Selection	Conventional	5 Year	 Fixed 	✓ 15	
	FHA	10 Year		30	Co.
	 Portfolio 	15 Year		45	
	USDA/Rural Housing Service	20 Year		60	
	VA	25 Year		90	
		30 Year		120	
				180	
				Get Elig	ble Products

If all information is entered accurately, a list of valid products will appear. Review the information for accuracy. Then under **Actions**, select the **Checkmark** and click on **Next**.

Products and Pricing								
client Selection MN Housing								Collaps
orrower Information - Rehabilitatio	Loan Details							
orrower Demographic Information	Product Parameters							
ortgagors								-
operty & Loan Information - Reha	Products							2
pairs & Funds	T Filter Products Results						jej	TZ
oduct Eligibility	Product Eligibility					0	Search grid data	
oduct Selection								
	Product Name 12	Rate APR Price	Points P&d	Taxes & Ins	MI PITI	Loan Costs (D)	Closing Costs (J)	Actions
	Rehabilitation Los	0.000% \$14,850.00	99.000		\$83.33	\$14,850.00		\$0
	Product Eligibility: Invali		39.000		303.33	\$14,030.00	3 14,050.00	
	Product Eligibility: Invali			-				

If the validation fails, errors will be listed under the **Invalid Products**. Click the **down arrow** under the product you are using to view a list of the errors. To expand the list of errors, click the "…" located next to the Actions column.

Prod	lucts															
	T	Filter Products Results												je	ĬT	C
		Product Name 12	Rate	APR	Price	Points	P&d	Taxes & Ins	мі	PITI	Loan Costs (D)	Closing Costs (J)	Cash to Close	Cash Available	Actions	
4		Product Eligibility: Valid														
	-	Product Eligibility: Invalid	1													
		Accessibility Loan		3.945%	\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ 0	
		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	\$ 0	

In the **Product Selection** page, select 120 days under the **Lock Periods** section. Then select **Populate Products**.

Products and Pricing					×
Client Selection MN Housing					Collapse All
Borrower Information - Rehabilitatio	Loan Details				-
Borrower Demographic Information	Mortgage Types * 0	Terms * 0	Rate Types * 0	Lock Periods * 0	
Mortgagors	Conventional	5 Year	 Fixed 	✓ 15	
Property & Loan Information - Reha	FHA	10 Year		30	
Repairs & Funds	Portfolio USDA/Rural Housing Service	 15 Year 20 Year 		45 60	
Product Eligibility	VA	25 Year		90	
Product Selection		30 Year		الس 120	
				180	
				Populate Produ	icts
	Product Selection				
		To view available produ	cts, select loan details above and click Populate Products.		
Cancel				K Back Next > Save an	1d Exit

Select the **Product Name** by choosing **Emergency/Accessibility Loan or Rehabilitation Loan**. Click **Choose Product** and then click **Save and Exit**.

Products and Pricing		×
Client Selection MN Housing		Collapse All
Borrower Information - Rehabilitatio	Loan Details	A
Borrower Demographic Information	Product Selection	
Mortgagors		
Property & Loan Information - Reha		Search grid data
Repairs & Funds	Product Name	Product Selection
Product Eligibility	Emergency / Accessibility Loan	Choose Product
Product Selection	Rehabilitation Loan	Choose Product
		4
Cancel		≪ Back Next.» Save and Exit

Once you have selected Save and Exit, you will see two notifications appear.



Return to the **Loan Summary** page. The **Loan has been saved** notification will appear on the lower right corner of the screen.

If it has been successfully saved, you will receive a notification on the lower right corner of your screen stating **Loan has been saved and** you will be returned to the Loan Summary Screen. You will also see the loan number, name of the client, locked on the top left hand side of your screen. **Lock date and Lock expiration** date will populate.

☆	394 🕱		Minn	esota Housing L	oan Commitment System						4
E Current Loan: Bugs Bunny Re	gistered Locked						:	습	0	0	
Minnesota Housing Workflow (17)	Minnesota Housing Workflow Lo	an Summary -	Rehabilitation / Emergency and Acces	sibility					≪ Back	Next »	-
Loan Summary - Rehabilitation	Loan Information										-11
Document Preparation - Rehabilitation / Eme	Program 0		Product ®			Loan Amo	unt 0				
True & Certify	Rehabilitation	-	Rehabilitation Loan		Products and Pricing		00.00				
Products and Pricing Validation	Interest Rate 0		Lien Type ⁰								
Borrower Information - Rehabilitation / Emer			Subordinate	· 0							
Borrower Demographic Information											
Mortgagors	CLTV 9 95.000%		Term (Months) [®]		Forgiveness Term ® 180 months						
Property & Loan Information - Rehabilitation	-					- 1					
Repairs & Funds	Lock Date [®]	-	Lock Expiration Date	-	Lock Extended Date ⁰						
Lock Extensions	10/04/2021 07:49 PM		02/01/2022 07:49 PM		mm/dd/yyyy	2					
Funding Details	Is This a Contract For Deed?		Contract for Deed Holder		Is the Property Subject to a Reverse Mortgage?						
Dates	tes INO				U res 💽 No						
Final Documents	Pre-Close Review Complete		Improvements Validated ®								
Document Tracking	mm/dd/yyyy		mm/dd/yyyy	۵				Ð			
Underwriting Conditions			Loan Cancellation Reason ®					0			
Quality Control	Cancel Loan		Select	-	Re-lock Rehab Loan						
Servicer Information							_		_		_
Favorites 🌣	Borrower Information			*	Borrower Information	aved				×	
An Minnocata Housing Workflow	• Eiret Nama 0		- 102		Eiret Name 0					530	



Pre-Close Loan File Upload

Before completing the True and Certify process, you must upload and attach a copy of the closed loan file into the system. Follow these steps below to attach the closed loan file.

- In the upper right hand corner, select the icon.
 - The Documents dialogue box will display.
- The Documents dialogue boxSelect attach documents.

🖬 🖾 🔍 🖈 400001639	94 ~	Minne	sola nousing l	oan Commitment System		e e e e e e e e e e e e e e e e e e e	
Current Loan: Bugs Bunny Regi	stered Locked				1	습 👒 🤇	S ■
linnesota Housing Workflow (17)	Minnesota Housing Workflow Loan Summary -	Rehabilitation / Emergency and Access	ibility		Documents		Next »
Loan Summary - Rehabilitation	Loan Information				Attachments Document Tracking		
Document Preparation - Rehabilitation / Eme	Program ®	Product ®			Order Documents Preview Document		
True & Certify	Rehabilitation	Rehabilitation Loan		Products and Pricing	A 15.000.00		–
Products and Pricing Validation							-
Sorrower Information - Rehabilitation / Emer	Interest Rate ®	Lien Type ®					
Sorrower Demographic Information	â×	Subordinate	⊘ -				L3
Nortgagors	CLTV ®	Term (Months)		Forgiveness Term ⁰			
Property & Loan Information - Rehabilitation	95.000%	180		180 months			
Repairs & Funds	Lock Date ⁰	Lock Expiration Date ®		Lock Extended Date			
Lock Extensions	10/04/2021 07:49 PM	02/01/2022 07:49 PM		mm/dd/yyyyy			
Funding Details	Is This a Contract For Deed?	Contract for Deed Holder		Is the Property Subject to a Reverse Mortgage?	5		
Dates	Yes (No			Yes O No			
Final Documents	Pre-Close Review Complete	Improvements Validated ®					
Document Tracking	mm/dd/yyyy	mm/dd/yyyy	۵				
-							
Underwriting Conditions	Cancel Loan	Loan Cancellation Reason		Re-lock Rehab Loan			
Quality Control			•				
Servicer Information							

Drag and drop documents in the **Drag & Drop Attachments Here** section or upload files by selecting the **Browse for Files** icon.

Under Attachment Category, select Rehab Pre-Close Loan File to upload the Pre-close documents for review.

	Minnesota Housing Loan Communent System	· · · · · ·
Add Attachment		×
Loan Summary		~
Loan Number:	Property Address:	
Borrowers:		
	County:	
		_
	Drag & Drop Attachments Here	
Browse for Files		J
File Name	Size	Actions
	No attachment data to display	
		al File Count: 0
Attachment Category	Comment	
Firet	Comment	
Attachment	Cancel 🔗 Upload Attac	chment
Closed Loan File		
Condition Clearing Document		
Rehab Pre-Close Loan File		
Trailing Documents		

If there are exceptions that need to be cleared, go through the upload process, and select the **Condition Clearing Document** option in the **Attachment Category**.

MINNESOTA HOUSING - REHAB AND EMERGENCY LOAN PROGRAMS SYSTEM GUIDE

	minnesota nousing Loan Communen	t system
Add Attachment		×
Loan Summary		~
Loan Number:	Property Address:	
Borrowers:		
	County:	
	Drag & Drop Attachments Here	
Browse for Files		
File Name		Size Actions
	No attachment data to display	
	to accoment acta to usping	
		Total File Count: 0
		Iotal Pile Count. C
Attachment Category	Comment	
Select	Comment	
Attachment		
Closed Loan File		Cancel 🔊 Upload Attachment
Condition Clearing Document		
Rehab Pre-Close Loan File		
Trailing Documents		
k		

True & Certify – Rehabilitation/Emergency

When the loan closed, after the Pre-Closing Review has been completed, and the rescission date has passed, the Lender will need to True & Certify the loan.

- Review the Loan Summary page to ensure all of the information is accurate prior to completing the True & Certify.
- Select the **True & Certify** field from the menu on the Left side of the screen.
- Select **Approve** in middle of the screen.
- Then select **Save** on the top right side of the screen.

☆ □ ② Q ★ 4000016334	X Minnesota Housing Loan Commitment System					
Eurrent Loan: Tom Brady Cleared t	o Close Locked	1	습	0	0	
Minnesota Housing Workflow (17)	Minnesota Housing Workflow True & Certify			≪ Back	Next »	-
Loan Summary - Rehabilitation / Emergency	True & Certify					-
Document Preparation - Rehabilitation / Eme	By clicking on the "Approve" button below, I certify the following:					
True & Certify	By cacung on the "Approve button below, I certiny the boliowing. All information provided in the Minnesota Housing commitment system is true and accurate.					
Products and Pricing Validation	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.					
Borrower Information - Rehabilitation / Emer	The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.					
Borrower Demographic Information	All required documents have been executed.					
Mortgagors	The loan is in compliance with all applicable laws and regulations.					
Property & Loan Information - Rehabilitation	True & Certift Date					
Repairs & Funds	Approve mm/dd/yyyy True & Cently Date					
Lock Extensions	True & Certify User ®					
Funding Details						
Dates						
Final Documents	Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.					
Document Tracking						

Once it has been saved the **True & Certify Date** will auto populate and the **Current Loan field** will state it is **Lender Certified**.

🗠 🚍 😂 🔿 🛨 400001633	4 26	Minnesota Housing Loan Commitment System						4
E Current Loan: Tom Brady Lender	Certified Locked			1	습	0	0	B
Minnesota Housing Workflow (17)	Minnesota Housing Workflow True & Certify					≪ Back	Next »	-
Loan Summary - Rehabilitation / Emergency	True & Certify							-
Document Preparation - Rehabilitation / Eme								
True & Certify	By clicking on the "Approve" button below, I certify the following:							
Products and Pricing Validation	All information provided in the Minnesota Housing commitment system is true and The data that has been entered in the system represents the final loan transaction of the system represents the system represents the final loan transaction of the system represents the system represents the final loan transaction of the system represents the system represent							
Borrower Information - Rehabilitation / Emer	The bala that has been entered in the system represents the initial bala transaction. The loan is in compliance with all applicable Minnesota Housing manuals, policie		zsiriy.					
Borrower Demographic Information	All required documents have been executed.							
Mortgagors	The loan is in compliance with all applicable laws and regulations.							
Property & Loan Information - Rehabilitation		True & Certify Date						
Repairs & Funds	Approve ®	10/04/2021 07:58 PM	۵					
Lock Extensions	True & Certify User [®]							
Funding Details	Lender Partner Security							
Dates								
Final Documents	Reminder: you must upload your complete closed	l loan file within 48 hours of certifying your loan.						

Post-Closing Document Upload

Uploading closed loan file

- Follow the upload above on pages 17-18
- Select the "Closed Loan File" option in Attachment Category.

Add Attachment		×
Loan Summary		~
Loan Number: Borrowers:	Property Address	
	County:	
	Drag & Drop Attachments Here	
Browse for Files		
File Name	Size	Actions
	No attachment data to display	
	Tob	al File Count: 0
Attachment Category		al File Count: 0
The second se	Tota Comment	
-Select	Comment	
Attachment	Tota Comment	
-Select Attachment Closed Loan File	Tota Comment	al Fie Count: 0

Order Documents

Select Order Documents and you will be directed to the Order Package page. Select Order Package.

🕋 🗐 🖄 Q \star 400001639	94 36		Minn	esota Housing	Loan Commitment System					-
E Current Loan: Bugs Bunny Regis	stered Locked						1 1	ራ 🔊 🔇	0 5	
Minnesota Housing Workflow (17)	Minnesota Housing Workflow Loan	Summary -	Rehabilitation / Emergency and Acces	sibility			Documents		Next »	-
Loan Summary - Rehabilitation	Loan Information						Attachments Document Tracking			-
Document Preparation - Rehabilitation / Eme	Program [©]		Product ®				Order Doruments Preview Do Order Documents		-	
True & Certify	Rehabilitation	•	Rehabilitation Loan		Products and Pricing		€ 15,000.00			
Products and Pricing Validation	Interest Rate ®		Lien Type							
Borrower Information - Rehabilitation / Emer	âx		Subordinate	© •						
Borrower Demographic Information	CLTV ®		Term (Months) ®		Forgiveness Term ®					
Mortgagors	95.000%		180		180 months					
Property & Loan Information - Rehabilitation										
Repairs & Funds	Lock Date		Lock Expiration Date		Lock Extended Date ®					
Lock Extensions	10/04/2021 07:49 PM	۵	02/01/2022 07:49 PM		mm/dd/yyyy					
Funding Details	Is This a Contract For Deed?		Contract for Deed Holder		Is the Property Subject to a Reverse Mor	tgage? 0				
Dates	🔿 Yes 💿 No				Yes 💿 No					
Final Documents	Pre-Close Review Complete		Improvements Validated [®]							
Document Tracking	mm/dd/yyyy		mm/dd/yyyy							
Underwriting Conditions			Loan Cancellation Reason ®							
Quality Control	Cancel Loan		Select	•	Re-lock Rehab Loan					
Servicer Information										
Favorites 🗘	Borrower Information				Borrower Information					Ŧ
An Minnocota Housing Workflow	Firet Name 0				Firet Name 0					

Once Order Documents has been selected you will be navigated to this page

🕋 🖃 🖄 Q \star 40000163	Minnesota Housing Loan Commitment System	4
E Current Loan: Bugs Bunny Reg	ered Locked : 🔆 🗞 🗞 🤷 🏛	a
Favorites O	C Order Documents	r
C Minnesota Housing Workflow	Packages 0 -	
Loan Info 🌼	C Distribute eDelivery Create UCD Print & Sing + Order Pacinger	1
	10 Peckage Name Date Salamitted Date Generated Usor ebelievry Distributed Contains CD Nint & Ship Status UCD Status Common	י
	No data to display	

The Order Package page automatically defaults to Document Provider. Select Internal.

MINNESOTA HOUSING - REHAB AND EMERGENCY LOAN PROGRAMS SYSTEM GUIDE

Order Package				:
				Collapse A
Additional Options				Ψ.
Comments	Document Type Document Provider	Internal	Internal Distribution	
Internal Documents				v
Select one or more internal documents from the list below.			Q Search grid data	
Document Name				
Commitment Notification				•••
Loan Transmittal				•
Mortgage				0
> Note (RLP)				0
0 documents selected				
Unavailable Internal Documents				
Cancel			Page: 1 of 1 《 Back Next 》	Order

Select the desired documents and click Order.

Order Package				>
				Collapse A
Additional Options				Ψ.
Comments	Document Type Document Provider	Internal	Internal Distribution	
Internal Documents				Ŧ
Select one or more internal documents from the list below.			Q Search grid data	
Document Name				
Commitment Notification				0
) Loan Transmittal				0
Mortgage				0 …
Note (RLP)				•••
1 suments selected				
Unavailable Internal Documents				A
Cancel			Page: 1 of 1 《 Back Next)	» Order
Current			age. For a back Mexic	Order

If it has been successfully ordered, you will receive a notification on the lower right corner of your screen showing the **Name of Document (s) Successfully Ordered**. you will be directed to the **Order Documents page**. The status will show as **Pending**.

MINNESOTA HOUSING - REHAB AND EMERGENCY LOAN PROGRAMS SYSTEM GUIDE

🕋 🗐 🖾 Q	# 4000016394	
E Current Loan: B	lugs Bunny Regist	tered j Locked : 🗠 🗞 🗞 🖒 🛱 🛛
Favorites	0	Order Documents
C Minnesota Housin	ng Workflow	Packages 1 -
Loan Info	0	Call Distribute eDelivery Create UCD Print & Ship + Order Package
		10 Package Name L Date Submitted Date Generated User eDelivery Distributed Contains CD Print & Ship Status UCD Status Comment History
		66123 Commitment Notification 10-04-2021 7:51PM 10/04/2021 07:5126 pm lp Pending View
	1	
	_	
		De la
		Commitment Notification Successfully Ordered 🔀

The documents cannot be accessed until the **Status** is **Complete**. Click on the **Refresh** icon to **Complete**.

🕆 📼 🖾 🔍 ★ 4	00001639	4 ×			Minnesota Hous	ing Loa	ın Commitme	ent System							
Current Loan: Bugs Bur	iny Regis	stered Loci	ked									I ☆	•	0 0	-
avorites	٥	C Orde	er Documents												
Minnesota Housing Work	low	Packag	es												1
.oan Info	۰	ວ							Distribute	eDelivery	Create UCE	D Print & S	Ship 📑	HOrder Pa	ckage
		ID	Package Name	L Date Submitted	Date Generated	User	eDelivery	Distributed	Contains CD	Print & Ship	Status	UCD Status	Comme	nt His	tory
		66123	Commitment Notification 10-04-2021 7-51PM	10/04/2021 07:51:26 pm	10/04/2021 07:51:31 pm	lp					Complete			Vie	w

Once the **Status** has changed to **Complete**, the documents listed under **Package Name** will be linked. You may select the link for each document to review.

🕋 🖃 🗭 Q 🛣 400001639	4 ×			Minnesota Hous	sing Loa	n Commitme	nt System						
E Current Loan: Bugs Bunny Regis	tered Lo	ked									I 🗠	<i>®</i> «	0 🛱 🛛
Favorites 🗘	🗔 Ord	ler Documents											1
A Minnesota Housing Workflow	Packa	ges											1
Loan Info 🌼	~							Distribute	eDelivery	Create UCI	D Print & Sh	in tord	er Package
	Č							Distribute	ebenvery	Create OCL	7 Filled of		n r uckage
	ID	Package Name	Date Submitted	Date Generated	User	eDelivery	Distributed	Contains CD	Print & Ship	Status	UCD Status	Comment	History
	6612	3 Commitment Notification 10-04-2021 7-51PM	10/04/2021 07:51:26 pm	10/04/2021 07:51:31 pm	lp					Complete			View

MINNESOTA HOUSING

Rehabilitation Commitment Notification

Minnesota Housing accepts the Lending Partner's request for a Commitment of Funds for the program listed in this Commitment Notification.

This commitment, specifically described herein under the terms and conditions set forth, is subject to the requirements of the Program's Procedural Manual and other agreements entered into between the Lending Partner and Minnesota Housing.

Commitment Date: 10/4/2021 7:49:02 PM	Lock Expiration Date: 2/1/2022 7:49:02 PM						
Minnesota Housing Loan #: 4000016394	Minnesota Housing's EIN # (Federal Tax ID): 41- 1599130						
Lender: Test Bank Version 1.1.2.55	Lender Loan #:						
Loan Officer:	Program: Rehabilitation						
Loan Amount: \$15,000.00	Interest Rate: 0.000%						
P&I: \$0.00	Loan Term (months): 180						
Borrower (s): Bugs Bunny							
Property Address: 123 Main St, St Paul, MN 55	116						
Property Type: Single Family Detached	Construction Type: Existing						
Annual Household Income: \$20,000.00	Household Size: 1						
Property Value: \$250,000.00	CLTV: 95%						

Document Preparation

The Document Preparation-Rehabilitation page must be completed prior to generating any closing documents.

N	linnesota Housing Workflow (17)
	Loan Summary - Rehabilitation / Emergency
	Document Preparation - Rehab
	True & Certify
	Products and Pricing Validation
	Borrower Information - Rehabilitation / Emer
	Borrower Demographic Information
	Mortgagors
	Property & Loan Information - Rehabilitation
	Repairs & Funds

You will enter your **Closing Date** and **Recession Date**. It will automatically populate your **First Payment Date**.

🔲 🗹 Q \star 4000016394	×	M	linnesota Housing Loan Commitment System	
Current Loan: Bugs Bunny Registe	ered Locked			I 🕁 🗞 🗞 🖬
linnesota Housing Workflow (17)	Minnesota Housing Workflow Do	ocument Preparation - Rehabilitation / Emergency	and Accessibility	≪ Back Next ≫
Loan Summary - Rehabilitation / Emergency	Document Fields Confirmation			
Occument Preparation - Rehab				
ue & Certity	Enter Final Information Below	Close Date ¹⁰		
oducts and Pricing Validation		mm/dd/yyyy I		
rrower information - Rehabilitation / Emer		Rescission Date ©		
rover Demographic Information		mm/dd/yyyy		
rigagors				
perty & Loan Information - Rehabilitation		First Payment Date mm/dd/yyyy	G	
pairs & Funds				
k Extensions		Maturity Date		
nding Details		mm/dd/yyyy	G	
es	Borrower Information		Borrower Information	
al Documents				
ument Tracking	First Name ® Bugs		First Name ®	
Serviting Conditions	bugs			
ality Control	Middle Name ®		Middle Name ®	
nicer information				
orites O	Last Name ®		Last Name ®	
Minnocota Houcina Markflow	Bunny			

Select the Save icon and the **Maturity Date** will automatically populate. You will receive the **Loan has been saved** notification.

🕋 📼 🗭 🔍 ★ 40000	16394 🗙		Minnesota Ho	using Lo	oan Commitment System	<u>۵</u>
E Current Loan: Bugs Bunny R						I 🕁 🗞 🗞 🖴 🖴 🗎
Minnesota Housing Workflow (17)		Minnesota Housing Workflow Document Pres	paration - Rehabilitation / Emergency and Accessit			« Back Next »
Loan Summary - Rehabilitation / Emergency						
Document Preparation - Rehab		ocument Fields Confirmation				
True & Certify	E	nter Final Information Below				
Products and Pricing Validation			Close Date 0 09/27/2021			
Borrower Information - Rehabilitation / Emer						
Borrower Demographic Information			Rescission Date 10/01/2021 12:00 AM			
Mortgagors						
Property & Loan Information - Rehabilitation			First Payment Date	-		
Repairs & Funds			11/01/2021 Saving Loan			
Lock Extensions						
Funding Details				u		
🕋 🖃 🗭 Q ★ 400001	16394 🗙		Minnesota Hou	ising Lo	an Commitment System	۵.
E Current Loan: Bugs Bunny R	legistered	Locked				i 🗠 🗞 🗞 🖴 🖴
Minnesota Housing Workflow (17)	î 📕	Minnesota Housing Workflow Document Prep	paration - Rehabilitation / Emergency and Accessib	ility		≪ Back Next » 🔝
Loan Summary - Rehabilitation / Emergency		ocument Fields Confirmation				-
Document Preparation - Rehab		nter Final Information Below				
True & Certify		nter Final Information Below	Close Date 0			
Products and Pricing Validation			09/27/2021			
Borrower Information - Rehabilitation / Emer			Rescission Date ⁰			
Borrower Demographic Information			10/01/2021 05:00 AM			
Mortgagors			First Payment Date			
Property & Loan Information - Rehabilitation			■ 11/01/2021		La.	
Repairs & Funds	1	(Maturity Date ⁰			
Lock Extensions			09/27/2036 12:00 AM			
Funding Details						
Dates	в	prrower Information		-	Borrower Information	*
Final Documents	Ē	rst Name ®			First Name ®	
Document Tracking		Bugs				
Underwriting Conditions	M	iddle Name [®]			Middle Name ®	
Quality Control						
Servicer Information	-	ast Name ®			Last Name ®	
Favorites 🔅		Bunny			Loan has been saved	×

Once this is complete, you will select the icon and follow the **Order Documents** process again.

☆ □ ☑ Q ★ 4000016394 ×	Minnesota Housing Loan Commitment System					4
Current Loan: Bugs Bunny Registered Lo	ncked	:	☆	0	0	
Minnesota Housing Workflow (17) 🗂 📃 Mi	innesota Housing Workflow Document Preparation - Rehabilitation / Emergency and Accessibility			≪ Back	Next »	•
Loan Summary - Rehabilitation / Emergency Bug	is Bunny, a single bunny					^
Document Preparation - Rehab	se on title, including all Borrowers, as you want them to appear on the Mortgage,					
True & Certify	er en en en veneren gren en gegen.					
Products and Pricing Validation						

Loan Transmittal to Minnesota Housing

Documents required in the Loan Transmittal Form should be uploaded as follows:

- Follow the upload above on pages 17-18
- Select the Trailing Documents option in Attachment Category.

Add Attachment	,
Loan Summary	~
Loan Number: Borrowers:	Property Address:
	County:
	Drag & Drop Attachments Here
Browse for Files	
File Name	Size Actions
	No attachment data to display
	Total File Count :
Attachment Category	
	Total File Count I
-Select	Total File Count: I
J-Select Attachment	Total File Count I
Attachment Closed Loan File	Total File Count I