



Disaster Recovery Loan Program System Guide

October 1, 2024

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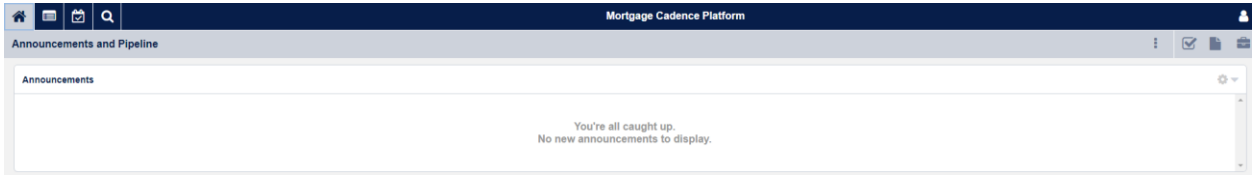
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
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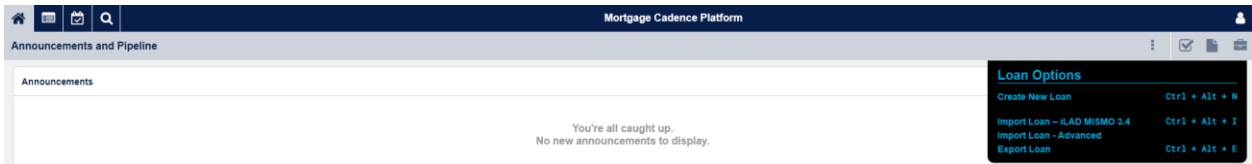
Announcements

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



Creating a New Loan

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



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 Quick Start

Ops Center

- Will automatically be grayed out for you

Loan Officer

- The drop-down will display Loan Officers
- Select the Loan Officer

Lender Loan Number

- Is an optional field

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

The screenshot displays the 'New Loan' screen within the 'Minnesota Housing Loan Commitment System'. The page title is 'New Loan | Client Selection Minnesota Housing'. The form contains the following fields:

- Client / Branch Selection**: A dropdown menu with 'Housing & Redevelopment Authority of Douglas County' selected.
- Channel**: A dropdown menu with 'Select...' as the current selection.
- Op Center**: A dropdown menu with 'Correspondent Ops Center' selected.
- Loan Officer**: A dropdown menu with 'Select...' as the current selection.
- Lender Loan Number**: An empty text input field.

Navigation buttons for 'Back' and 'Next' are located in the top right corner of the form area.

Quick Start Survey

Complete the required fields on the screen from the Disaster Needs Assessment:

- Quick Start Disclaimer Read Checkbox (Checkbox: I certify that I have read this disclaimer to the homeowner(s).)
- Loan Officer

Complete the required fields on the screen:

- Homeowners Conference Date

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

- First Name
- Phone Number
- Last Name
- Has Homeowner Received a Quick Start Loan From a Previous Disaster?
- Is Homeowner Displaced?

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Complete the required fields on the screen:

- Occupancy Type
- Repair Cost Estimate \$
- Property Street
- Property City
- Zip Code
- County
- State

The screenshot shows a web form titled "Disaster Site Information". It contains the following fields:

- Occupancy Type**: A dropdown menu with "Select..." as the current selection.
- Repair Cost Estimate \$**: A text input field containing "\$000,000.00".
- Property Street**: A text input field.
- Property City**: A dropdown menu with "Select..." as the current selection.
- Zip Code**: A text input field.
- County**: A dropdown menu with "Select..." as the current selection.
- State**: A dropdown menu with "MN" as the current selection.

Complete the required fields on the screen:

- Name of Homeowners Insurance Company
- Has Homeowner Filed an Insurance Claim?
- Claim Status (of Insurance Claim)
- Amount \$ (of Insurance Claim)
- Has Homeowner Applied with FEMA?
- FEMA Account #
- Claim Status (of FEMA)
- Amount \$ (FEMA Claim)
- Has Homeowner Applied with SBA?
- SBA Account #
- Claim Status (of SBA)
- Amount \$ (of SBA)
- Amount of Water Affecting Property?
- Sewage Damage?
- Describe Disaster Damage

NOTE: Claim status must be Approved or Denied before printing docs.

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Claims Information

Name of Homeowners Hazard / Flood Insurance Company [?] [!]
State Farm

Has Homeowner Filed a Hazard / Flood Insurance Claim? [?] [!]
 Yes No

Claim Status [?] [!] Amount \$ [?] [!]
In Process

Has Homeowner Applied with FE... [?] [!] FEMA Account # [?] [!]
 Yes No

Claim Status [?] [!] Amount \$ [?] [!]
In Process

Has Homeowner Applied with SB... [?] [!] SBA Account # [?] [!]
 Yes No

Claim Status [?] [!] Amount \$ [?] [!]
In Process

Amount of Water Affecting Prop... [?] [!]
1-11 inches

Sewage Damage? [?] [!]
 Yes No

Describe Disaster Damage [?] [!]

To continue, use the **Next** Buttons on the lower right.

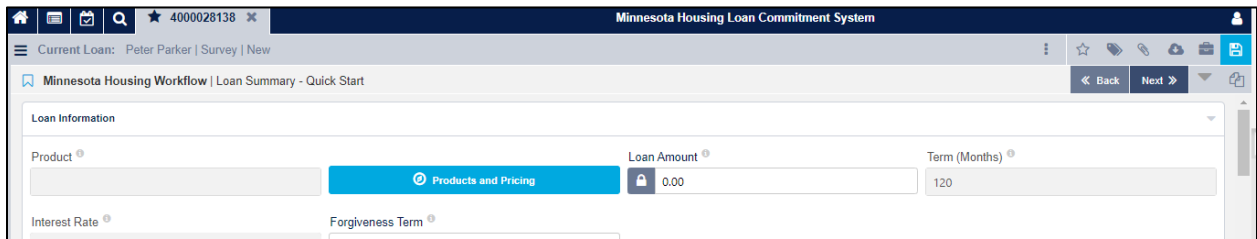
Create a New Loan

Select **Create New Loan**.

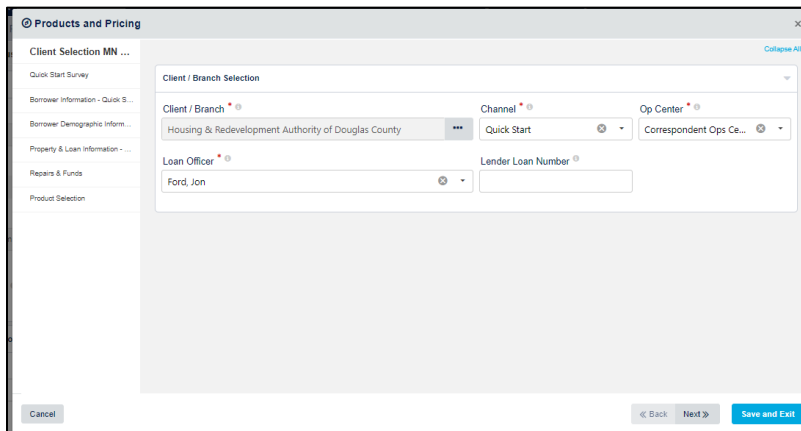


Once you select **Create New Loan**, you will see the screen below.

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



Click **Next** to review each screen.



Borrower Information

Complete the required fields on the screen:

- SSN
- Marital Status
- Date of Birth
- Will Occupy Subject Property
- If using this system to generate Mortgage documents, click here to enter additional interested parties.

The screenshot shows the 'Borrower Information' form in the Minnesota Housing Loan Commitment System. The form is titled 'Products and Pricing' and includes a sidebar with navigation options: Client Selection MN Housing, Quick Start Survey, Borrower Informatio..., Borrower Demographic Inform..., Property & Loan Information - ..., Repairs & Funds, and Product Selection. The main form area contains two columns of input fields. The left column has fields for SSN (with a masked input), Marital Status (a dropdown menu), Date of Birth (with a calendar icon), and Will Occupy Subject Property (radio buttons for Yes and No). The right column has identical fields for SSN, Marital Status, Date of Birth, and Will Occupy Subject Property. Below these columns are two checkboxes: 'Check this box if there are more than two borrowers. Add or edit the application for additional borrowers using the Borrower Management ...' and 'If using this system to generate Mortgage documents, click here to enter additional interested parties ...'. At the bottom of the form are three buttons: 'Cancel', '<< Back Next >>', and 'Save and Exit'.

Complete the required fields on the screen:

- Annual Income
- Household size

The screenshot shows the 'Borrower Information' form in the Minnesota Housing Loan Commitment System, focusing on the 'Annual Income' and 'Household Size' fields. The form is titled 'Products and Pricing' and includes a sidebar with navigation options: Client Selection MN Housing, Quick Start Survey, Borrower Informatio..., Borrower Demographic Inform..., Property & Loan Information - ..., Repairs & Funds, and Product Selection. The main form area contains several input fields: 'Annual Income' (with a value of 115,000.00), 'Household Size' (with a value of 4), 'Number of Minors' (with a value of 00), and 'Other Dependents' (with a value of 00). There is also a checkbox for 'Disabled Household Resi...'. At the bottom of the form are three buttons: 'Cancel', '<< Back Next >>', and 'Save and Exit'.

To continue, use the **Next** Buttons on the lower right.

Borrower Demographic Information

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

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

Minnesota Housing Loan Commitment System

4000028138

Products and Pricing

Client Selection MN Housing

Quick Start Survey

Borrower Information - Quick S...

Borrower Demograp...

Mortgagors

Property & Loan Information - ...

Repairs & Funds

Product Selection

Ethnicity: (Check all that Apply)

Hispanic or Latino [?] Mexican [?] Puerto Rican [?] Cuban [?] Other Hispanic or Latino [?]

Not Hispanic or Latino [?]

Other Hispanic or Latino - ... [?]

For example: Argentinean, Colombian, Domi...

Race: Check one or more

American Indian or Alask... [?]

Asian [?] Asian Indian [?] Chinese [?] Filipino [?]

Other Asian - Print race: [?]

For example: Hmong, Laotian, Thai, Pakistan...

Cancel

« Back Next » Save and Exit

Minnesota Housing Loan Commitment System

4000028138

Products and Pricing

Client Selection MN Housing

Quick Start Survey

Borrower Information - Quick S...

Borrower Demograp...

Mortgagors

Property & Loan Information - ...

Repairs & Funds

Product Selection

Japanese [?] Korean [?] Vietnamese [?] Other Asian [?]

Black or African American [?] Native Hawaiian or Other... [?] Native Hawaiian [?] Guamanian or Chamorro [?] Samoan [?] Other Pacific Islander [?]

White [?]

Other Pacific Islander - Pri... [?]

Sex

Female [?] Male [?]

Cancel

« Back Next » Save and Exit

To continue, use the **Next** Buttons on the lower right.

Property & Loan Information

Complete the required fields on the screen:

- Property Type
- Units
- Year Built
- Construction Type
- Estate Will Be Held In

The screenshot shows a web application window titled "Products and Pricing" with a sidebar on the left containing navigation items: "Client Selection MN Housing", "Quick Start Survey", "Borrower Information - Quick Start", "Borrower Demographic Information", "Property & Loan Informa...", "Repairs & Funds", and "Product Selection". The main content area is titled "Subject Property Information" and contains the following fields:

- Census Tract: [Text Input]
- Target/Non Target: [Dropdown Menu]
- Property Identification Number (...): [Text Input]
- Property Type: [Dropdown Menu] (Selected: Single Family Detached)
- Units: [Text Input] (Value: 1)
- Year Built: [Text Input] (Value: 2000)
- Construction Type: [Dropdown Menu] (Selected: Existing)
- Mobile / Manufactured: [Dropdown Menu]
- Mobile Home Park: [Radio Buttons] (Selected: No)
- Estate Will Be Held In: [Dropdown Menu] (Selected: Fee Simple)
- Is There a Contract for Deed? (Yes...): [Radio Buttons] (Selected: Yes)
- Contract for Deed Holder: [Text Input] (Value: Jane Doe)
- Legal Description: [Text Area] (Placeholder: Legal Description Goes Here)

Below this is a section titled "Manufactured Home Supplemental Information" with the following fields:

- Manufactured Home: [Dropdown Menu]
- Manufactured Home Park: [Radio Buttons] (Selected: No)
- Manufactured Home Make: [Text Input]
- Manufactured Home Model: [Text Input]

At the bottom of the form are three buttons: "Cancel", "« Back Next »", and "Save and Exit".

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Complete the required fields on the screen:

- Loan Amount
- FEMA Account #
- SBA Account #

The screenshot displays the 'Minnesota Housing Loan Commitment System' interface. The main section is titled 'Products and Pricing'. On the left, there is a sidebar with navigation options: 'Client Selection MN Housing', 'Quick Start Survey', 'Borrower Information - Quick S...', 'Borrower Demographic Inform...', 'Property & Loan Info...', 'Repairs & Funds', and 'Product Selection'. The 'Property & Loan Info...' option is currently selected. The main content area is divided into two sections: 'Loan Information' and 'Claims Information'.
The 'Loan Information' section contains three input fields: 'Loan Amount' (set to 0.00), 'Term (Months)' (set to 120), and 'Interest Rate' (with a lock icon and a user icon).
The 'Claims Information' section contains three rows of information:
1. 'Has Homeowner Filed an In...' (radio buttons for Yes/No, Yes is selected), 'Claim Status' (dropdown menu set to 'Approved'), and 'Insurance Amount' (input field set to 50,000.00).
2. 'Has Homeowner Applied with...' (radio buttons for Yes/No, No is selected), 'Claim Status' (dropdown menu set to 'Select...'), 'FEMA Amount' (input field set to \$000,000.00), and 'FEMA Account #' (empty input field).
3. 'Has Homeowner Applied with...' (radio buttons for Yes/No, Yes is selected), 'Claim Status' (dropdown menu set to 'Approved'), 'SBA Amount' (input field set to 3,500.00), and 'SBA Account #' (empty input field).
At the bottom of the form, there are four buttons: 'Cancel', '<< Back', 'Next >>', and 'Save and Exit'.

To continue, use the **Next** Buttons on the lower right.

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 (e.g. Insurance Claim, FEMA, SBA, etc.)

Products and Pricing

Client Selection MN Housing

Quick Start Survey

Borrower Information - Quick Start

Borrower Demographic Information

Property & Loan Information - Quick...

Repairs & Funds

Product Selection

Disclose Repair Types & Cost Breakdown

Indicate the cost for each applicable repair

Accessibility [ⓘ]
\$000,000.00

Air Conditioning [ⓘ]
\$000,000.00

Closing Costs [ⓘ]
\$000,000.00

Demolition Costs [ⓘ]
\$000,000.00

Doors [ⓘ]
\$000,000.00

Electrical [ⓘ]
\$000,000.00

Exterior Finishing [ⓘ]
\$000,000.00

Foundation [ⓘ]
\$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 [ⓘ]
\$000,000.00

FEMA [ⓘ]
\$000,000.00

Gift [ⓘ]
\$000,000.00

Grant [ⓘ]
\$000,000.00

Hazard / Flood Insurance Proc... [ⓘ]
\$000,000.00

Manufactured Home Replacement Financing Loan Amount [ⓘ]
\$000,000.00

SBA [ⓘ]
\$000,000.00

Weatherization [ⓘ]
\$000,000.00

Cancel

« Back Next » Save and Exit

To continue, use the **Next** Buttons on the lower right.

Product Selection

Mortgage Type, Term and Rate types will auto-populate. Select **180 days** under the lock period then click **Populate Products**.

The screenshot shows the 'Products and Pricing' window with the following settings:

- Mortgage Types:** Conventional, FHA, Portfolio, USDA/Rural Housing Service, VA
- Terms:** 5 Year, 10 Year, 15 Year, 20 Year, 25 Year, 30 Year
- Rate Types:** Fixed
- Lock Periods:** 15, 30, 45, 60, 90, 120, 180

A 'Populate Products' button is located at the bottom right of the 'Loan Details' section.

Select **Choose Product** and click **Save and Exit**.

The screenshot shows the 'Product Selection' section with the following details:

- Search:** Search grid data
- Product Selection Table:**

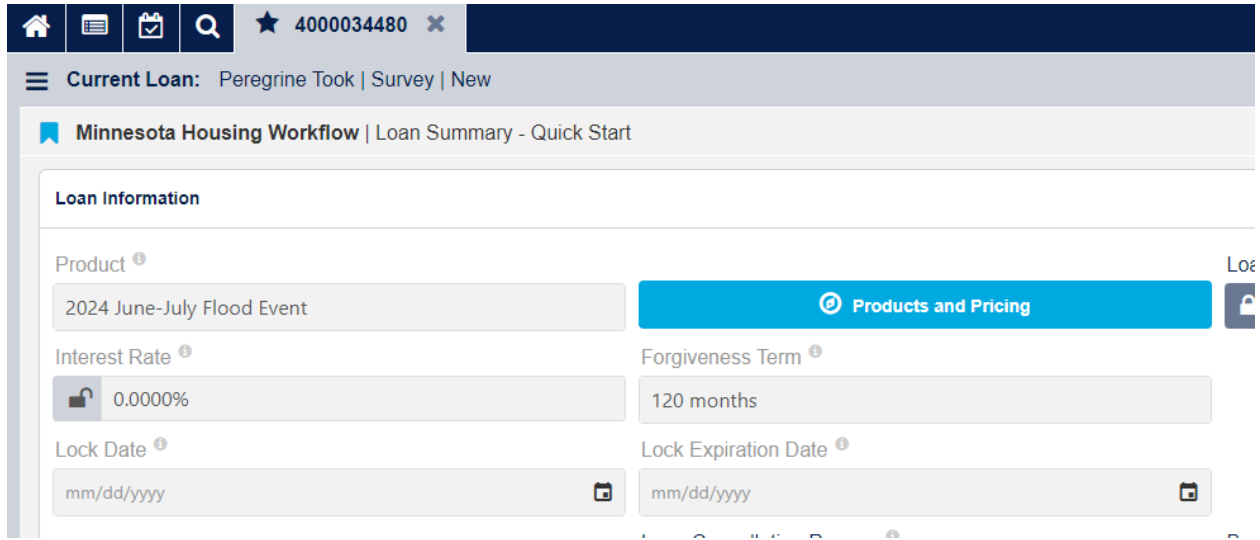
Product Name	Product Selection
2024 June-July Flood Event	<input type="button" value="Choose Product"/>

At the bottom of the window, there are three buttons: 'Cancel', '<< Back Next >>', and 'Save and Exit'.

Note: The system will allow you to Choose a Product with errors. Errors will display when Save and Exit is selected.

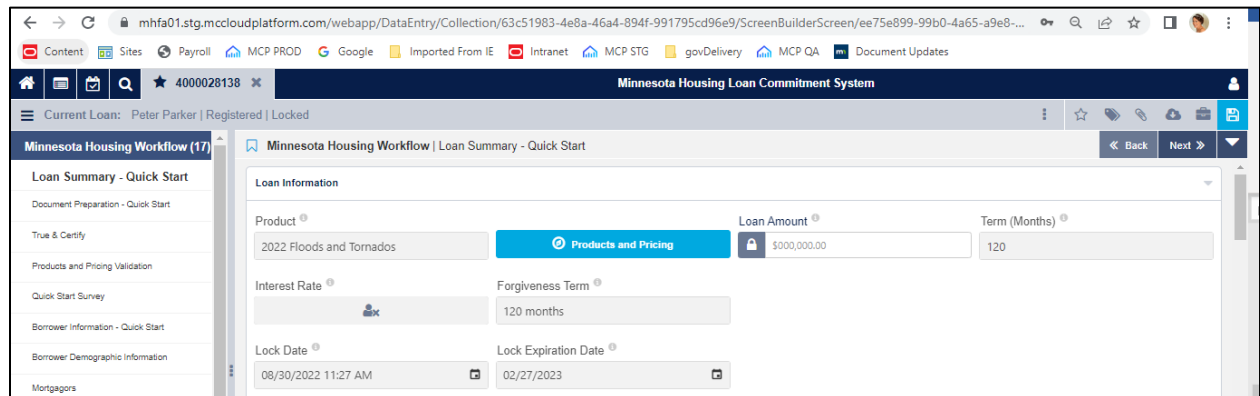
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Loan will remain in Survey until errors have been resolved. Fix any errors that appear as red Error Notifications and Save and Exit.



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, Registered, Locked on the top left hand side of your screen. **Lock date** and **Lock expiration Date** will populate.

Enter **Loan Amount** and click **Save**




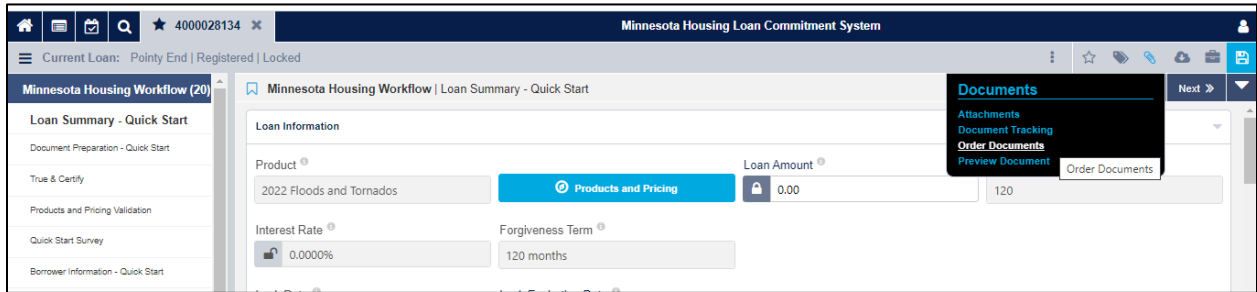
Order Documents

Review this information before printing docs:

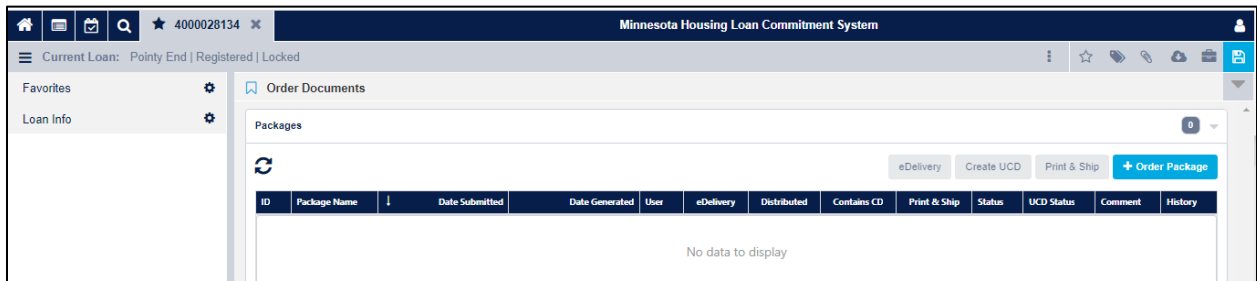
- 1) Each claim status is **Approved** or **Denied**.
- 2) All **Approved** claims have the final dollar amount.
- 3) **Verify Repair Types** and cost match final cost estimates.



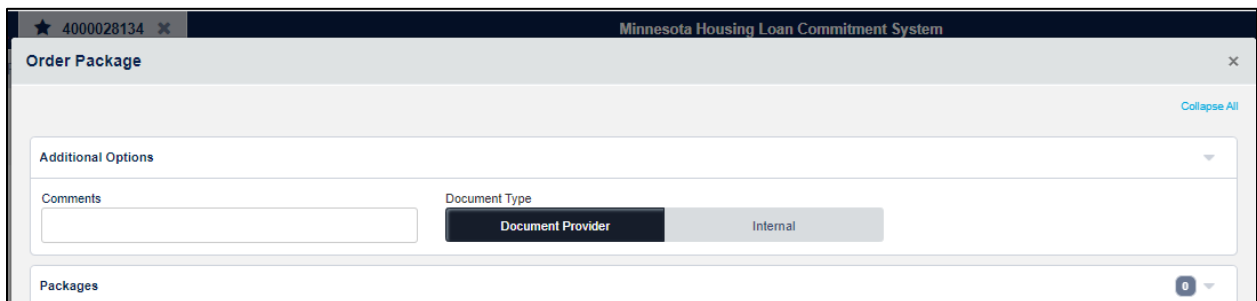
To order documents, Click on  icon in the upper right corner. Then select **Order Documents**.



Click Order Package

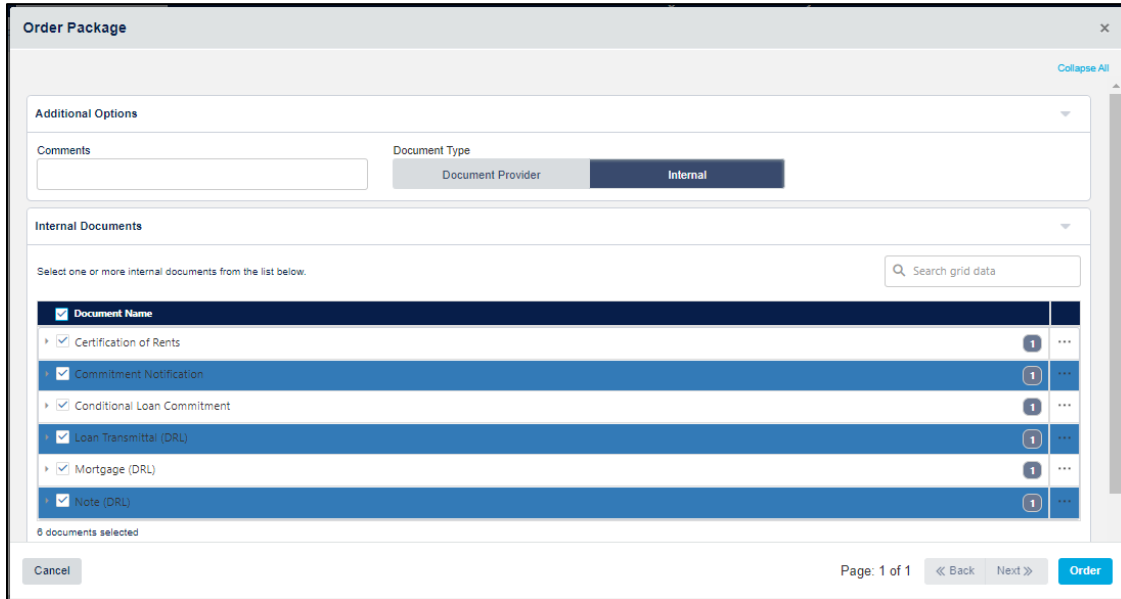


The **Order Package** page automatically defaults to **Document Provider**. Select **Internal**.

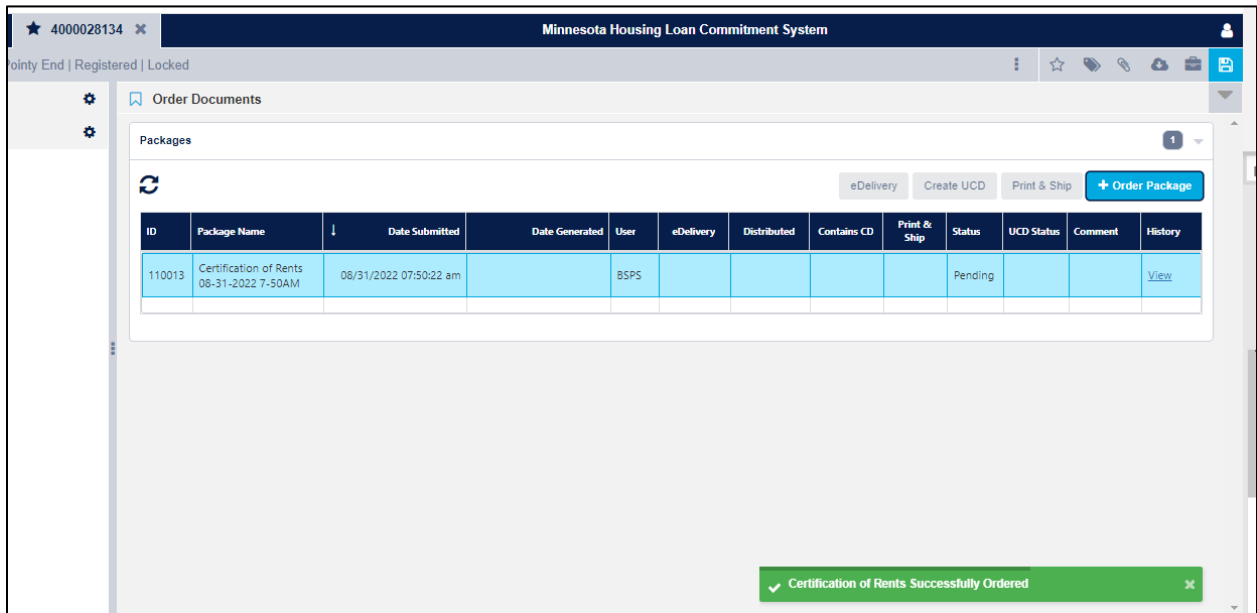


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Select the desired documents and click **Order**.

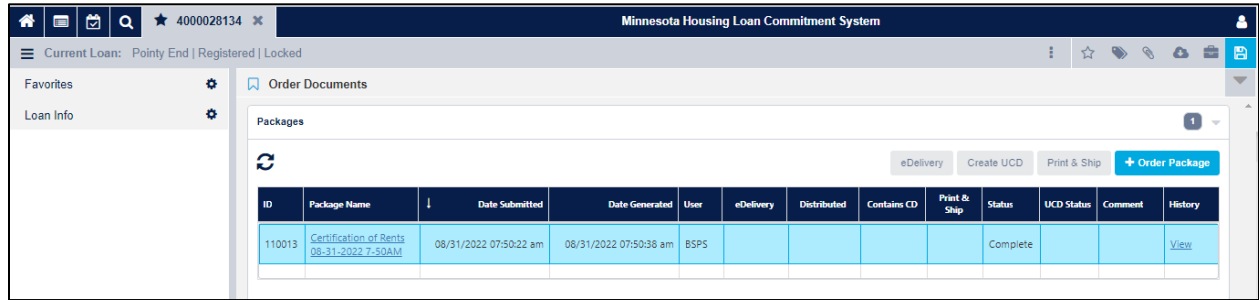


If it has been successfully ordered, you will receive a notification on the lower right corner of your screen showing the **Name of Document (s) Successfully Ordered**. you will be directed to the **Order Documents** page. The status will show as **Pending**.



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The documents cannot be accessed until the **Status** is **Complete**. Click on the **Refresh** icon to **Complete**. Once the **Status** has changed to **Complete**, the documents listed under **Package Name** will be linked. Select the link under Package Name. New internet tab will open with the documents selected.



Review documents are correct. Documents are generated with the data entered into the loan at the time the documents are ordered and **do not update automatically**.



Mortgagors

All Mortgagors must be entered in the Mortgagors section within the Document Preparation screen and include their relationship to each other.

The screenshot shows the 'Mortgagors' section of the 'Minnesota Housing Workflow | Document Preparation - Quick Start' screen. The interface includes a top navigation bar with the user's name 'Diana Ross | Registered | Locked' and the loan ID '4000034512'. A left sidebar lists various workflow steps, with 'Document Preparation - Quick Start' highlighted. The main content area is titled 'Mortgagors' and contains the following elements: a text input field for 'Enter all Mortgagors and Relationship to Each Other'; a note: 'All those on title, including all Borrowers, as you want them to appear on the Mortgage.'; a section for 'Additional Mortgagors' with explanatory text: '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.'; a checkbox labeled 'Are There Any Additional Mortgagors Who Will Be On Title But Who Are Not Borrowers?'; and two sets of input fields for 'Do not include Borrowers', each with 'First Name' and 'Last Name' labels.

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.

This screenshot is identical to the one above, showing the 'Mortgagors' form in the 'Minnesota Housing Workflow | Document Preparation - Quick Start' screen. It details the input fields for mortgagors, including the checkbox for 'Are There Any Additional Mortgagors Who Will Be On Title But Who Are Not Borrowers?' and the 'Do not include Borrowers' section with name input fields.

Click **Save**.

Document Preparation

Complete the required fields on the screen:

- Close Date
- Rescission Date

The screenshot shows the 'Document Fields Confirmation' screen in the Minnesota Housing Loan Commitment System. The page title is 'Minnesota Housing Workflow | Document Preparation - Quick Start'. The main content area is titled 'Document Fields Confirmation' and contains a section 'Enter Final Information Below' with four required date fields:

- Close Date [Ⓢ]: mm/dd/yyyy
- Rescission Date [Ⓢ]: mm/dd/yyyy
- First Payment Date [Ⓢ]: mm/dd/yyyy
- Maturity Date [Ⓢ]: mm/dd/yyyy

Complete the required fields on the screen:

- Legal Description

The screenshot shows the 'Subject Property Information' screen in the Minnesota Housing Loan Commitment System. The page title is 'Minnesota Housing Workflow | Document Preparation - Quick Start'. The main content area is titled 'Subject Property Information' and contains the following fields:

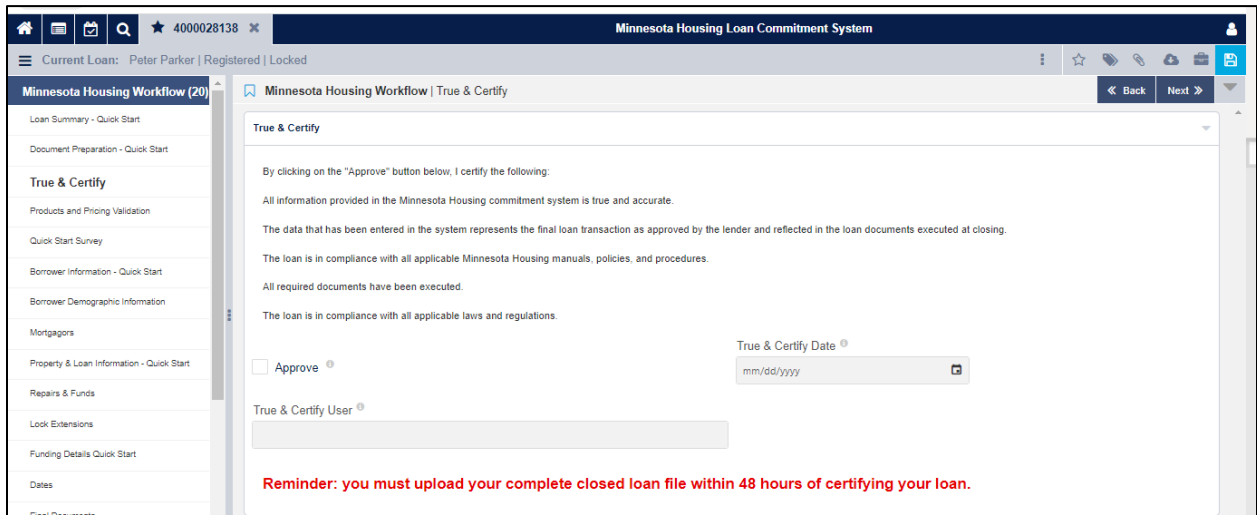
- Property Street [Ⓢ]: Nokay Lake Road
- Property City [Ⓢ]: Brainerd
- Zip Code [Ⓢ]: 56401
- County [Ⓢ]: CROW WING
- State [Ⓢ]: MN
- Legal Description [Ⓢ]: (Empty text area)

Click **Save**.

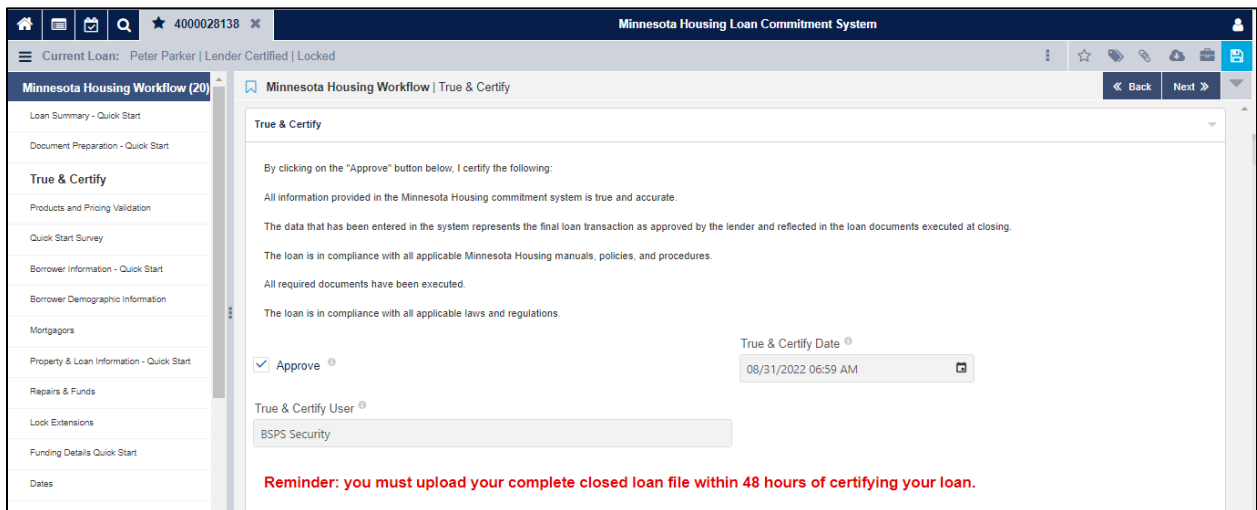
True & Certify

When the loan closes, the Lender will need to True & Certify the loan.


- Review the **Loan Summary** page to ensure all 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 the middle of the screen.
- Then select **Save** on the top right side of the screen.



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



Post-Closing Document Upload

To upload documents, Click on  icon in the upper right corner. Then select **Attachments**. Then select **Add Attachments**.



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

Select the **Closed Loan File** option in the Attachment Category.

