

Mortgage Cadence User Guide

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INTRODUCTION

Virginia Housing uses Mortgage Cadence as its on-line Loan Origination System (LOS). This guide has been designed to help our participating lenders navigate through the system. An Originating Lender can lock a loan, submit an underwriting exception, submit a non-delegated loan to underwriting, submit closed loans for purchase, and submit conditions using Mortgage Cadence. If a user needs access to Mortgage Cadence they must contact their company's system administrator.

VIRGINIA HOUSING CONTACT INFORMATION

Assistance with LOS – Mortgage Cadence (MCP) - email HomeOwnershipSupport@VirginiaHousing.com or reach out to your Virginia Housing representatives.

Note: Please include the Borrower's last Name and Loan # for questions relating to a specific loan.

Locks/Reservations: LockDesk@VirginiaHousing.com

Underwriting: Underwriting@VirginiaHousing.com

Purchase/Quality Review/Pended Loan Questions: PurchaseReview@VirginiaHousing.com

Post-Closing/Final Docs: Suspense@VirginiaHousing.com

MERS: mers@VirginiaHousing.com

Servicing: LoanServicing@VirginiaHousing.com

Homeownership Program Department – 800-227-8432 or 804-783-6725

Business Development Officers:

Dan Kern (Business Development & Training Manager) - Dan.Kern@VirginiaHousing.com 804-343-5992

Frank Webster (BDO - Western Region) Frank.Webster@VirginiaHousing.com 804-343-5668

Gigi Houchins (BDO - Hampton Roads Region) Georgette.Houchins@VirginiaHousing.com 804-343-5609

Joni Moncure (BDO - Central Region) Joni.Moncure@VirginiaHousing.com 804-343-5595

Regina Pinkney (BDO - NOVA Region) Regina.Pinkney@VirginiaHousing.com 804-343-5748

SYSTEM REQUIREMENTS

RECOMMENDED BROWSER

- Google Chrome – Virginia Housing provides support for this browser.

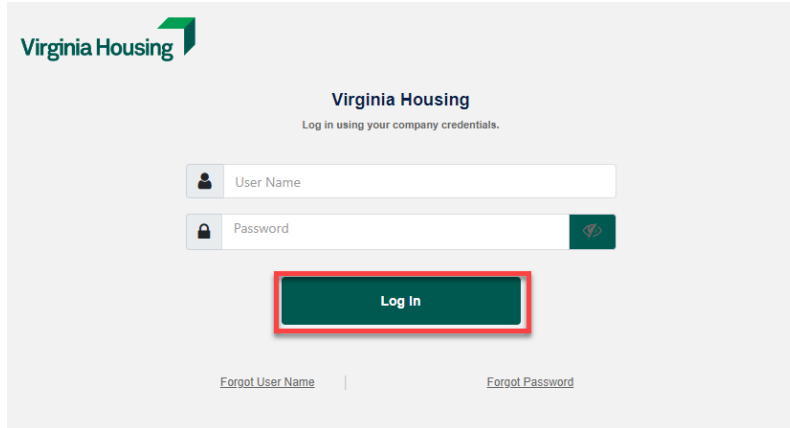
Note: Mortgage Cadence uses HTML5, making it browser agnostic, mobile responsive and easily configurable.

OTHER REQUIREMENTS

- Scanner setting for uploading attachments: 300dpi
- TLS 1.1 or 1.2 encryption

LOGGING INTO MORTGAGE CADENCE

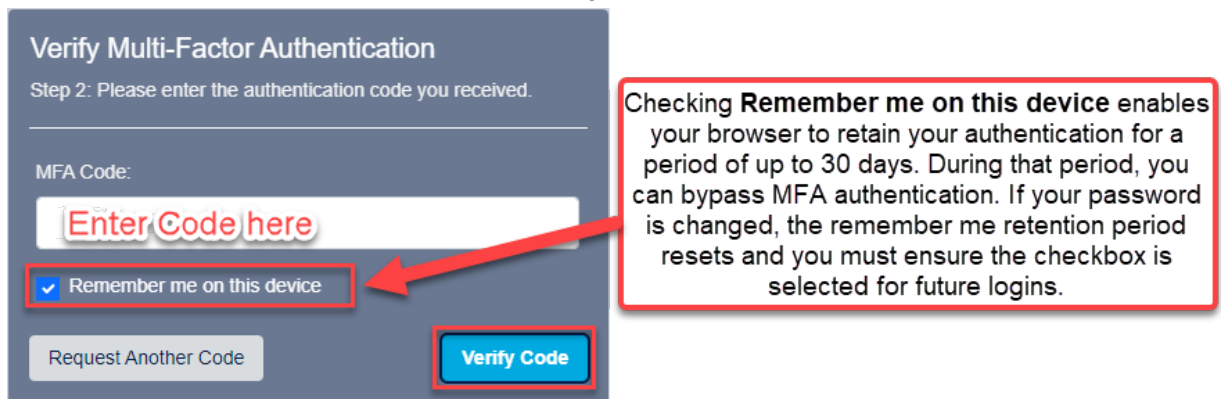
1. Click this link to access Mortgage Cadence: <https://vhda.mccloudplatform.com/>
2. Enter your **User Name** and **Password** then click the **Log In** button.



3. The Verify Multi-Factor Authentication (MFA) dialog displays, select the **Email the Code** option then click **Send Code**.



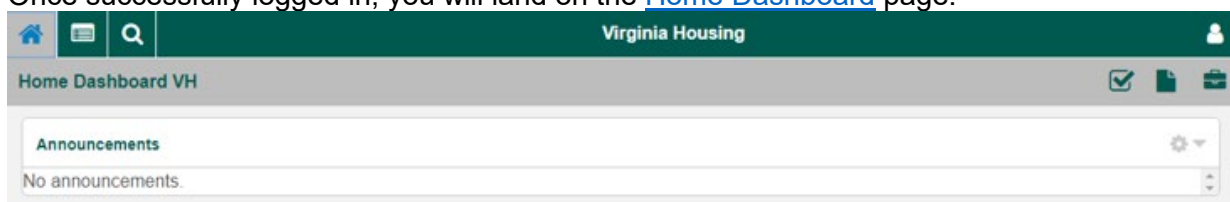
4. Enter the authentication code you received via email in the **MFA Code** field, check the **Remember me on this device** checkbox then click the **Verify Code** button.



Checking **Remember me on this device** enables your browser to retain your authentication for a period of up to 30 days. During that period, you can bypass MFA authentication. If your password is changed, the remember me retention period resets and you must ensure the checkbox is selected for future logins.

Note: If your MFA fails more than six times, your account temporarily locks for security reasons. You must wait 30 minutes for the account to automatically unlock or contact your company's system administrator to unlock your account.



5. Once successfully logged in, you will land on the [Home Dashboard](#) page.

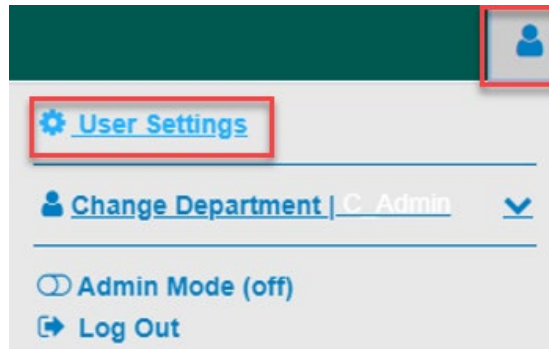


PASSWORD AND LOGIN REQUIREMENTS

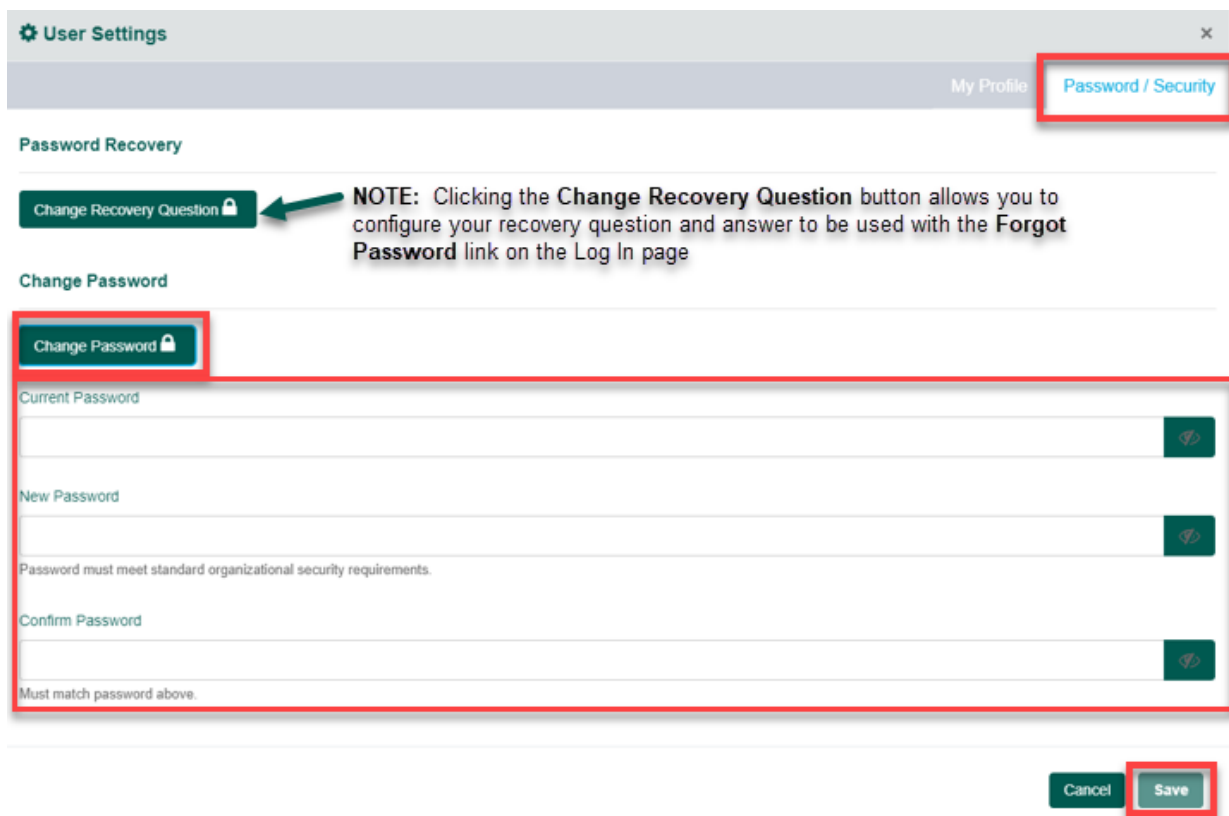
- **Password Expiration:** Passwords expire every **90 days** and users will automatically be prompted to change their passwords by the system starting at 14 days prior to the password expiration. Passwords **must** be changed **prior to** the expiration date. Refer to the [User Settings – Change Your Password](#) section for complete details on changing your password.
- **Reuse of Passwords:** Users cannot reuse any of their **last 24 passwords**.
- **Password Patterns:** Users cannot create passwords with a pattern **repetition of 3 or more characters** that appear in the same order more than once in the password. For Example, a password of “123password123” or “AbcAbcExample” would not be allowed due to 123/Abc appearing twice in the same password.
- **Password Character Repetition:** Users cannot create passwords with character **repetition greater than 3 consecutive characters**. For Example, “aaa” or “111” anywhere in the password would not be allowed.
- **Password Length:** Passwords must be between **12-20 characters in length**.
- **Password Character Type:** Passwords must include **at least 1 character** of each of the following categories:
 - 1 Uppercase Letter: A-Z
 - 1 Lowercase Letter: a-z
 - 1 Number: 0-9
 - 1 Special Character: !@#\$& etc.
- **Login Attempt Failure:** Accounts will be **locked after 5 consecutive login failures**. After an account is locked, your company’s System Administrator will need to be contacted to unlock the user’s account.
- **Automated User Account Locking:** After 90 days of inactivity, **a user’s account will be automatically locked** within the system and your company’s System Administrator will need to be contacted to unlock the user’s account.

USER SETTINGS – CHANGE YOUR PASSWORD

1. After successfully logging into Mortgage Cadence, click on the **User Profile** icon  in the top right-hand corner of the screen then click  **User Settings**.



2. Click on the **Password/Security** tab as shown below, click the **Change Password** button, and enter information then click **Save**.



NOTE: Clicking the **Change Recovery Question** button allows you to configure your recovery question and answer to be used with the **Forgot Password** link on the Log In page

Note: Refer to the [Password and Login Requirements](#) section for complete details on password requirements. Passwords expire every **90 days** and passwords **must** be changed **prior to** the expiration date.

USER MANAGEMENT

SECURITY LEVELS FOR CORRESPONDENT USERS

The lender's Administrator is responsible for maintaining (Adding, Editing and Locking) all users.

Note: All requests for new Lender Administrators need to be facilitated and approved by your [Virginia Housing Business Development Officer](#).

Agreement taken from the Lender Administrator and Trainer Assignment form.

As Lender Administrator, I take responsibility for controlling all Lender access to Mortgage Cadence. I understand that it is my responsibility to give access only to the appropriate individuals within my organization who have a business need for such access, as well as to modify or remove their access as needed. Further, I understand that it is my responsibility to immediately remove access for employees that are terminated or otherwise separate from employment with Lender. Additionally, I understand that Lender will remain responsible for the conduct of any person to whom I have given access to Mortgage Cadence.

The Lender Administrator will perform access audits every 90-days on users who have access within their Lender. If users are found to no longer be employed by the Lender, the Lender Administrator will disable their access immediately and report the user being disabled to Virginia Housing within 3 business days. The Lender Administrator shall retain all books, records, and other documents relative to system access to Mortgage Cadence, and Virginia Housing, its authorized agents or auditors shall have full access to and the right to examine any of said materials during regular business hours.

Virginia Housing will suspend access to all users that have not logged in to the system for a period of 90 days; however, this statement shall not be construed as waiving or relieving the Lender Administrator or Lender from all responsibility of managing access to Mortgage Cadence. In addition, the system will require all users to change their password every 90 days.

Level 1 - User Administrators, Operations Managers

- Has access to add new users.
- Has access to all security levels and functions listed below – including the ability to lock loans.

Level 2 – Underwriters

- Can view all loans for Lender
- Can add/update loan data – manual or import
- Can view and print documents
- Register loans

Access to the following Utilities/Buttons:

- Address Validation
- Exception Request (*Waivers*)
- Request Delegated Confirmation (*Delegated UW*)
- Submit Closed Loan Package (*Closed loan for purchase*)
- Submit Conditions for Review
- Submit Loan for Review (*Non-delegated UW*)
- Submit Pre Purchase Conditions
- Submit Final Documents

Level 3 – Secondary Marketing

- Can Register, Price and Lock loans
- View daily pricing
- Can request extensions and product changes
- Can add/update loan data – manual or import
- Can view and print documents
- Can view all loans for Lender

Access to the following Utilities/Buttons:

- Address Validation
- Exception Request (*Waivers*)
- Generate Lock Confirmation
- Cancelled/Withdrawn Loan

Level 4 – Loan Officers

- Register loans
- Can add/update loan data – manual or import
- Can view all loans for lender
- Can view and print documents

Access to the following Utilities/Buttons:

- Address Validation
- Exception Request
- Submit Conditions for Review

Level 5 – Loan Officers (*Read Only*)

- Read only
- Can view all loans for lender
- Can view and print documents

Level 6 – Loan Processors, Closers, Post-Closers, and Funders

- Register loans
- Can add/update loan data – manual or import
- Can view all loans for lender
- Can view and print documents

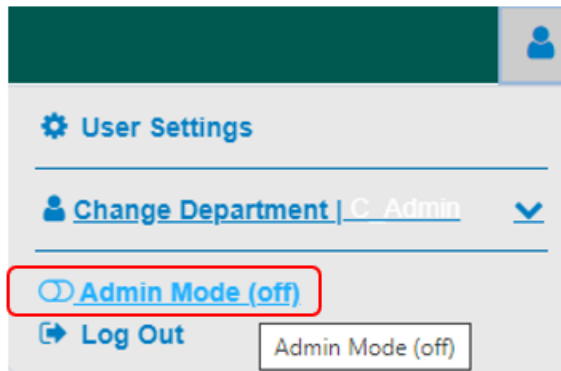
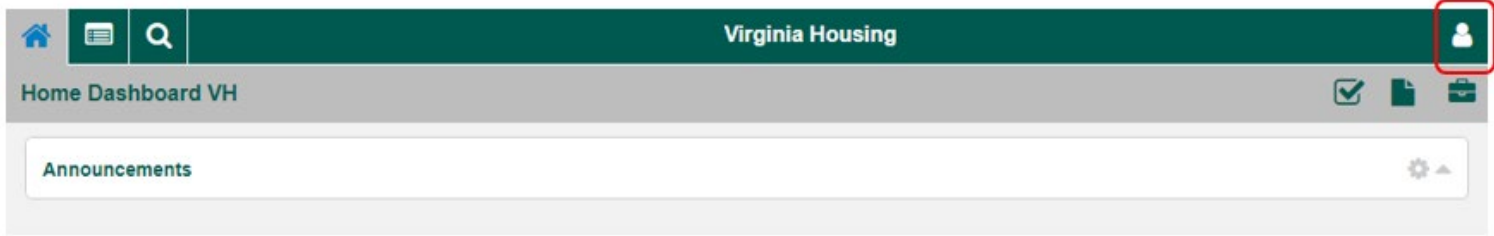
Access to the following Utilities/Buttons:

- Address Validation
- Exception Request (*Waivers*)
- Submit Closed Loan Package (*Closed loan for purchase*)
- Submit Conditions for Review
- Submit Loan for Review (*Non-delegated UW*)
- Submit Pre Purchase Conditions
- Submit Final Documents

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

USER MANAGEMENT - ADD A USER

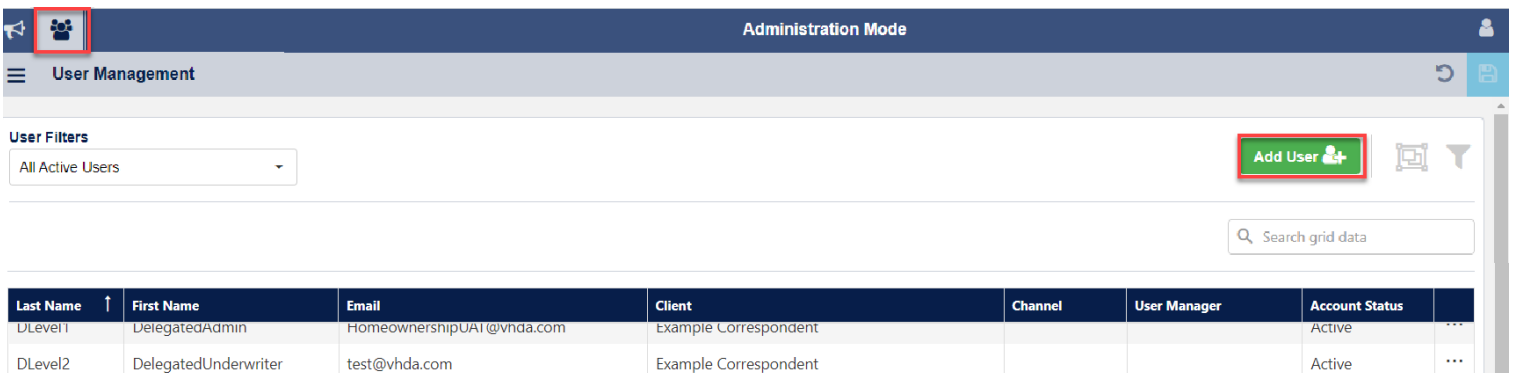
1. [LOG INTO MORTGAGE CADENCE](#), click the **User Profile** icon  in the upper right-hand corner of the screen then click **Admin Mode (off)** to expose **User Management** as shown below.



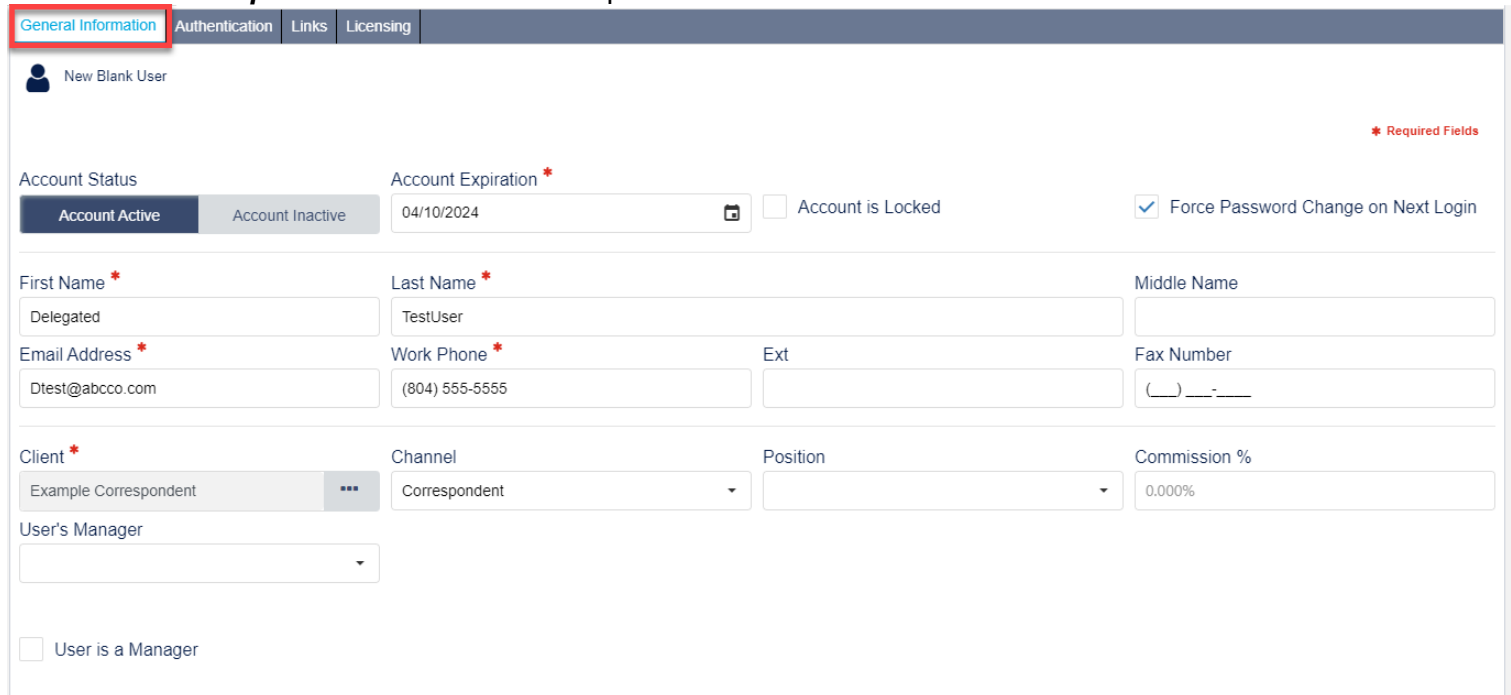
2. Click **User Management**.



3. Click **Add User**.



4. Enter User Information into the **General Information** tab. The red asterisk (*) fields are required and select **Correspondent** in the **Channel** drop-down.



General Information Authentication Links Licensing

New Blank User

* Required Fields

Account Status: Account Active | Account Inactive

Account Expiration*: 04/10/2024

Account is Locked:

Force Password Change on Next Login:

First Name*: Delegated

Last Name*: TestUser

Middle Name:

Email Address*: Dtest@abcco.com

Work Phone*: (804) 555-5555

Ext:

Fax Number: () - -

Client*: Example Correspondent

Channel: Correspondent

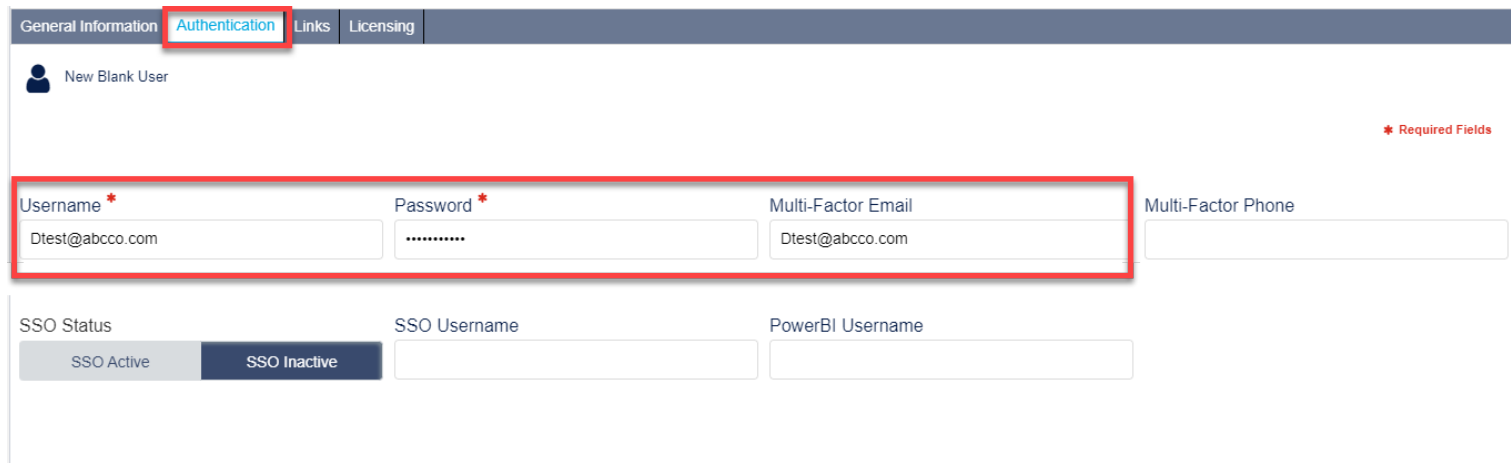
Position:

Commission %: 0.000%

User's Manager:

User is a Manager:

5. Enter **Username**, **Password**, and **Multi-Factor Email** into the **Authentication** tab. Virginia Housing recommends using the user's email address for the Username. Unique usernames are required.



General Information Authentication Links Licensing

New Blank User

* Required Fields

Username*: Dtest@abcco.com

Password*:

Multi-Factor Email: Dtest@abcco.com

Multi-Factor Phone:

SSO Status: SSO Active | SSO Inactive

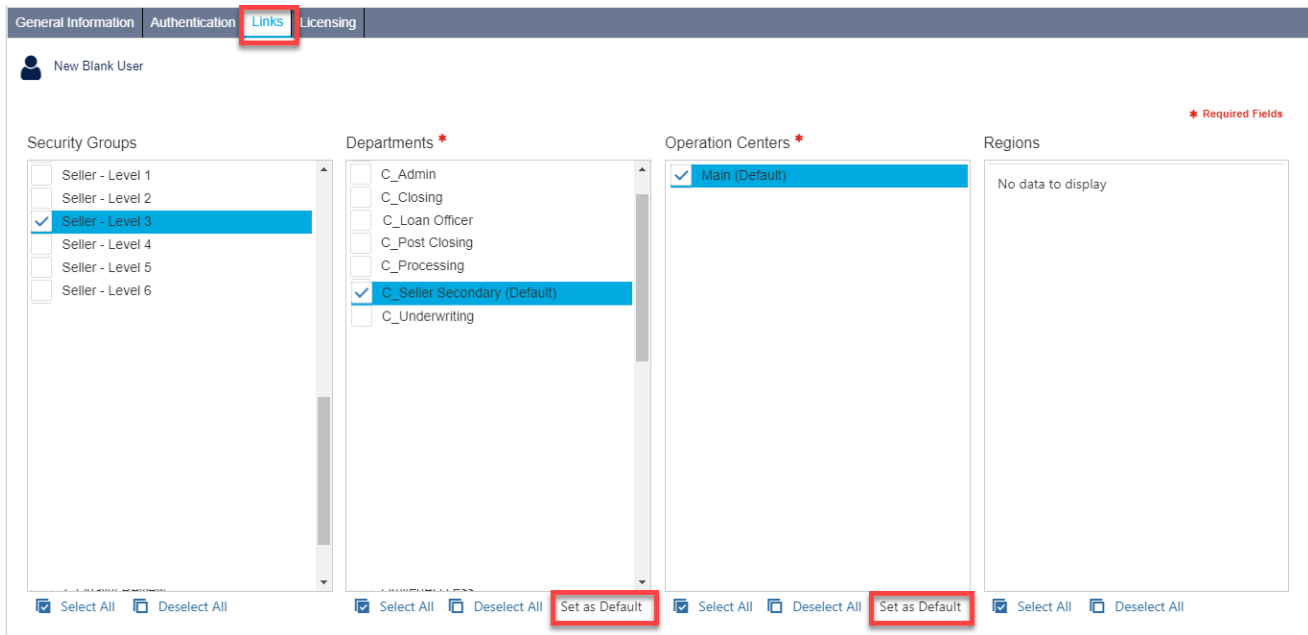
SSO Username:

PowerBI Username:

NOTE: SSO and Multi-Factor Phone are **not** used at this time.

6. Make the applicable selections on the **Links** tab for the user's **Security Group**, **Department** and **Operation Center**. After selecting the **Department*** and **Operation Center**, click the **Set as Default** button as shown below. Virginia Housing recommends selecting **only** 1 Security Group/Level per user; however, multiple security levels can be selected if applicable.

Below is an example of the setup for a **Secondary Marketing/Lockdesk** user with **Seller – Level 3 Security Group** selected, **C_Seller Secondary** selected as the **Default Department**, and **Main** selected as the **Default Operation Center**. Refer to the **Security Groups** listed below for details on the available **Security Groups/Levels** and the ***Note** below for details on the importance of selecting the correct **Default Department** for each user.



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

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

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

****Note:** For the user’s name to appear in the appropriate drop-down lists in the Lender Loan Involvement section of the LSI screen as shown below, you **must** select the correct **Default Department** and they should be available for use the next time you log into Mortgage Cadence.*

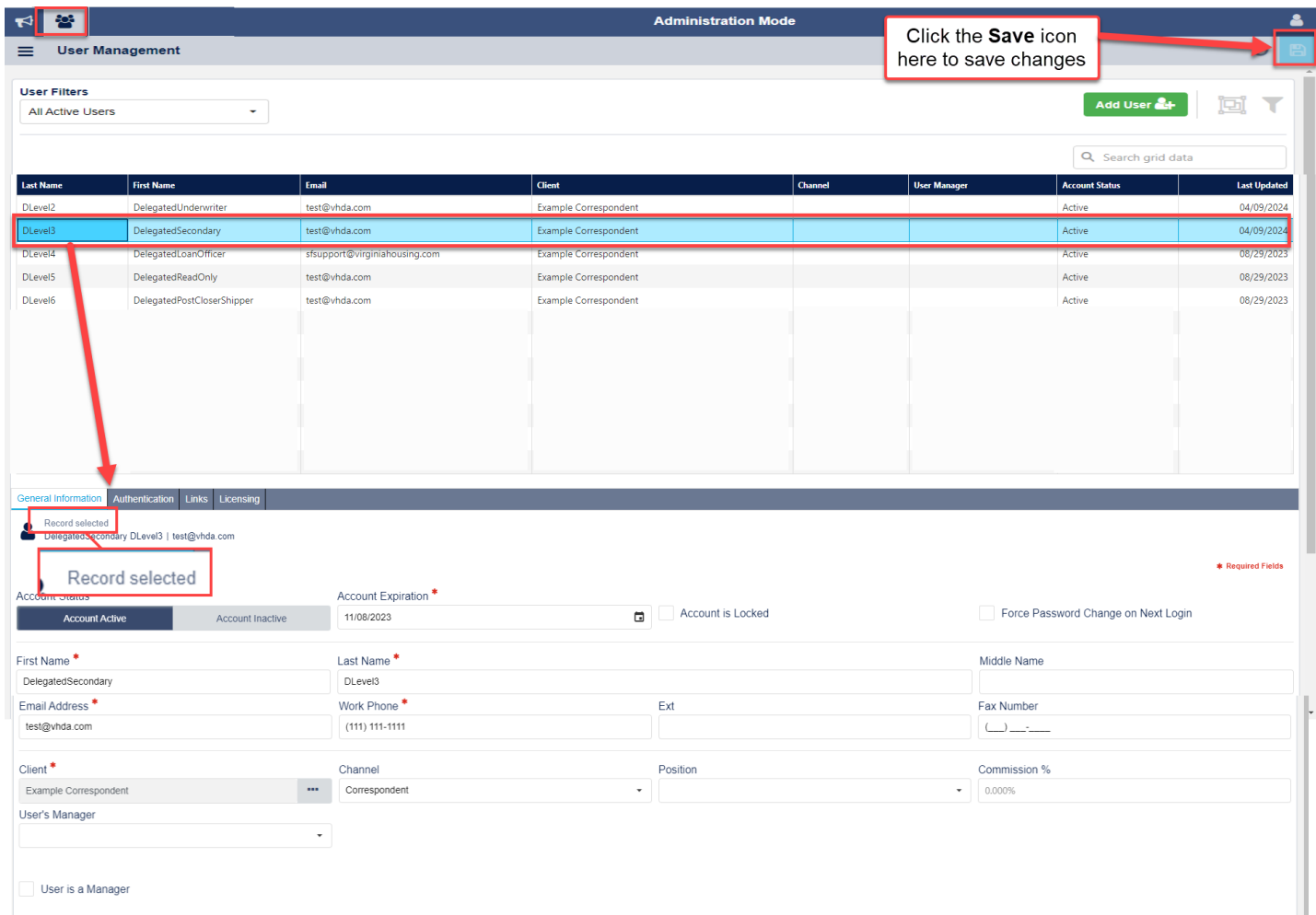
Lender Loan Involvement		
Loan Officer ⓘ C_Loan Officer	Loan Officer Email Address ⓘ [Empty]	Secondary Contact ⓘ C_Seller Secondary
Underwriter ⓘ C_Underwriting	Underwriter Email Address ⓘ [Empty]	Purchase/Pend Notifications ⓘ C_Post Closing
Post Closing Contact ⓘ C_Post Closing		Administrator ⓘ Select...



7. Click the **Save** icon in the upper right-hand corner of the screen.
8. Repeat steps to add additional users.
9. When providing the new user with his/her username and temporary password, you must provide the correct URL: <https://vhda.mortgagecadence.com/webapp>

EDIT AN EXISTING USER

1. On the **User Management** page, click the user you want to edit which brings up the selected user's details in the lower section of the page then make the necessary changes.



The screenshot shows the 'User Management' page in 'Administration Mode'. A table lists several users, with 'DLevel3' selected. Below the table, the 'General Information' tab is active, showing details for the selected user: 'DelegatedSecondary DLevel3 | test@vhda.com'. A red box highlights the 'Record selected' text. A red arrow points from the 'Save' icon in the top right corner to a callout box that says 'Click the Save icon here to save changes'.

Last Name	First Name	Email	Client	Channel	User Manager	Account Status	Last Updated
DLevel2	DelegatedUnderwriter	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel3	DelegatedSecondary	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel4	DelegatedLoanOfficer	stfsupport@virginiahousing.com	Example Correspondent			Active	08/29/2023
DLevel5	DelegatedReadOnly	test@vhda.com	Example Correspondent			Active	08/29/2023
DLevel6	DelegatedPostCloserShipper	test@vhda.com	Example Correspondent			Active	08/29/2023

Record selected
DelegatedSecondary DLevel3 | test@vhda.com

Account Status
 Account Active Account Inactive Account is Locked Force Password Change on Next Login

First Name * DelegatedSecondary **Last Name *** DLevel3 **Middle Name**

Email Address * test@vhda.com **Work Phone *** (111) 111-1111 **Ext** **Fax Number** () _ -

Client * Example Correspondent **Channel** Correspondent **Position** **Commission %** 0.000%

User's Manager

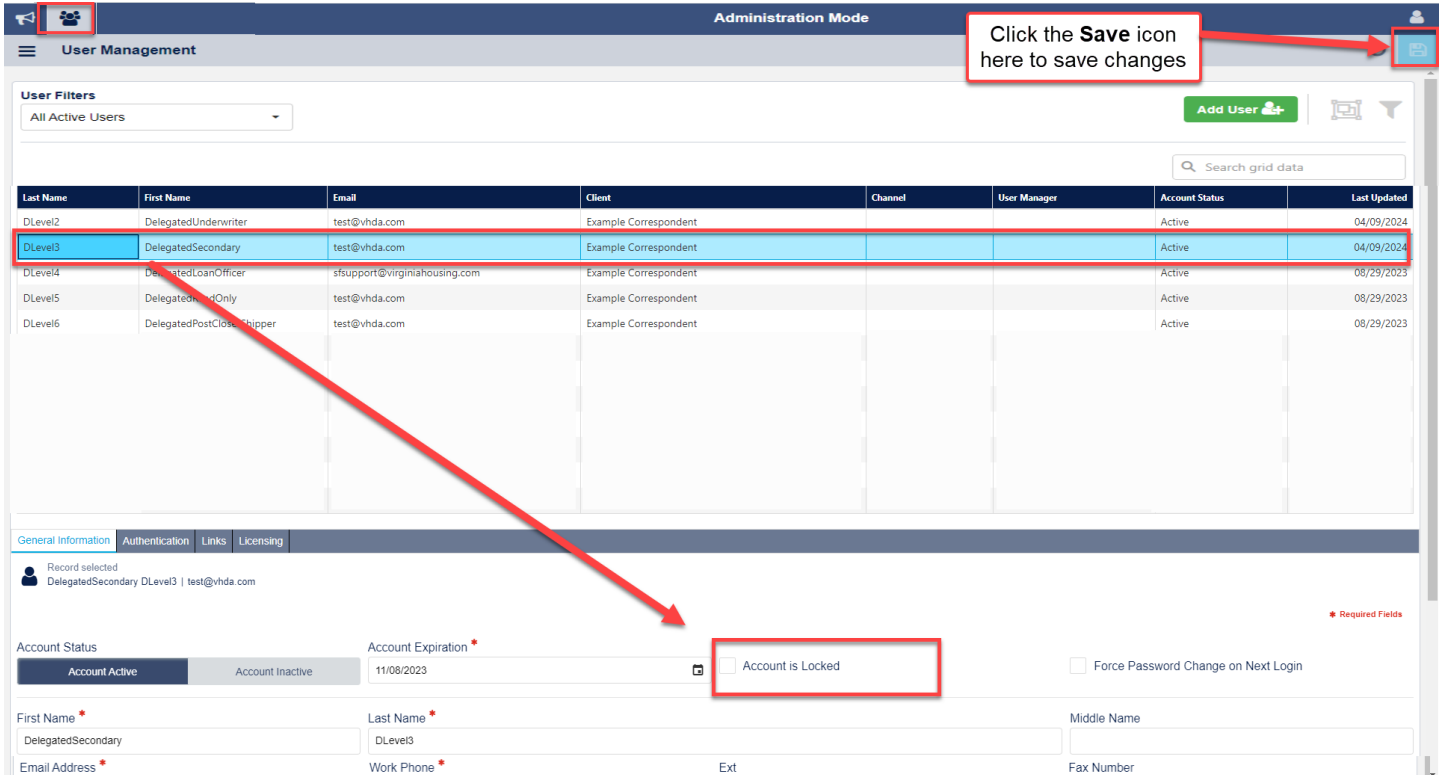
User is a Manager

2. Once all changes are made, click the **Save** icon  in the upper right-hand corner of the screen.

LOCK/UNLOCK AN EXISTING USER

Note: You may want to lock an account for a User that is no longer with your company. Locking their account assures their name will still appear in historical data but they can't access the system while the account is locked.

1. On the **User Management** page click the user you want to Lock or Unlock which brings up the selected user's details in the lower section of the page then Check or Uncheck the **Account is Locked** box.



Administration Mode

User Management

User Filters
All Active Users

Add User

Search grid data

Last Name	First Name	Email	Client	Channel	User Manager	Account Status	Last Updated
DLevel2	DelegatedUnderwriter	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel3	DelegatedSecondary	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel4	DelegatedLoanOfficer	sfsupport@virginiahousing.com	Example Correspondent			Active	08/29/2023
DLevel5	Delegated...Only	test@vhda.com	Example Correspondent			Active	08/29/2023
DLevel6	DelegatedPostClose...hipper	test@vhda.com	Example Correspondent			Active	08/29/2023

General Information | Authentication | Links | Licensing

Record selected
DelegatedSecondary DLevel3 | test@vhda.com

Account Status
Account Active | Account Inactive

Account Expiration *
11/08/2023

Account is Locked

Force Password Change on Next Login

First Name *
DelegatedSecondary

Last Name *
DLevel3

Middle Name

Email Address *
Work Phone *
Ext

Fax Number

2. Once all changes are made, click the **Save** icon  in the upper right-hand corner of the screen.

NAVIGATING MORTGAGE CADENCE

BASIC LAYOUT COMPONENTS

This figure shows the basic layout components in Mortgage Cadence.

The screenshot displays the Mortgage Cadence interface with several components labeled:

- Home**: Home icon in the top navigation bar.
- Pipeline**: Pipeline icon in the top navigation bar.
- Search**: Search icon in the top navigation bar.
- Mega Menu**: A vertical menu on the left side containing 'Favorites' and 'Loan Info'.
- Current Loan**: A breadcrumb trail showing 'Test Test2 | C_Registered | Float | 2100084513 (Second)'. The ID '2100084513' is highlighted in a red box.
- Page Name**: 'Name(s) and Status'.
- Toggle Buttons**: A red box highlights the 'Details or Grid view' toggle buttons.
- Table**: A table with columns: Last Name, First Name, Middle Name, Name Suffix, SSN, Date of Birth, Home Phone, E-mail, TransUnion, Experian, and Actions. A row is visible for 'URLA Application 1' with 'Test2' and 'Test'.
- Household Information**: A form section with fields for Household Composition (Single), # of Household Members (1), # of Wage Earners (yyy), # of Minors (yyy), Annual Household Income (60,000.00), Homeownership ED Course (mm/dd/yyyy), and Gift/Grant (Yes/No).
- Footer**: '© 1999 - 2021 Mortgage Cadence, an Accenture Company. All rights reserved.' and a 'Shortcuts' icon.

A legend in the top right corner, enclosed in a red box, defines the icons in the top right of the interface:

- ☆ Add loan to Quick Access
- 🏠 Products and Pricing
- 📎 Attachments
- ☁ Services
- 👛 Utilities
- 💾 Save

Additional annotations include:

- Favorites and Loan Information are customizable.**: A note with arrows pointing to gear icons next to 'Favorites' and 'Loan Info'.
- Favorites Drawer**: A label pointing to the left-side menu.
- Loan information Drawer**: A label pointing to the bottom-left area.
- Panel**: A label pointing to the main content area.

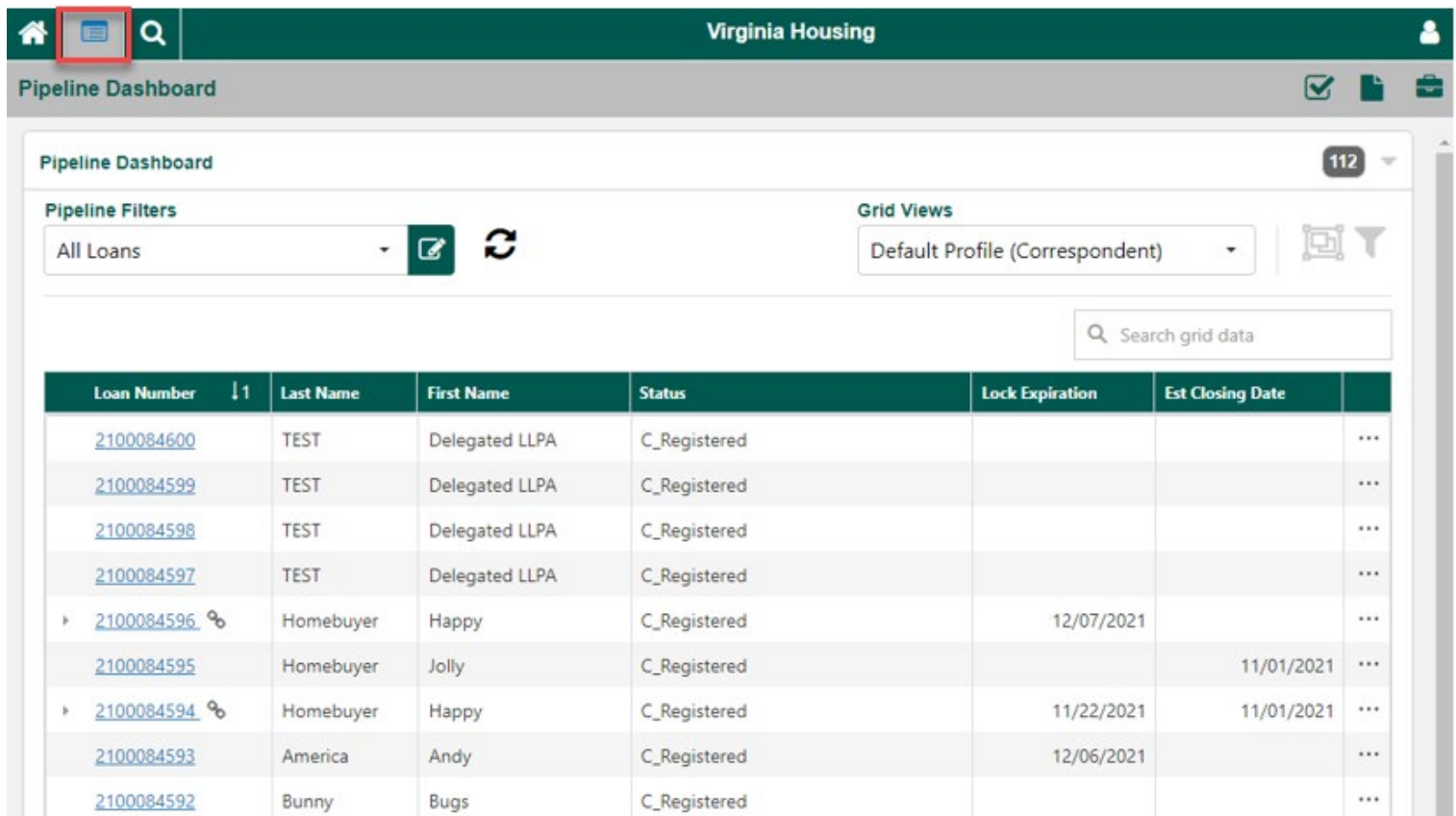
HOME DASHBOARD



The **Home Dashboard** is the landing page when initially logging into Mortgage Cadence and it houses Announcements and/or Reference Guides for users to easily access when needed.



PIPELINE DASHBOARD

The **Pipeline Dashboard** allows you to view your Company's loans.



Note: The system displays a link icon  next to the loan number of a piggybacked loan. A caret  also displays enabling you to expand the row to access or view information about the linked loan.

ACCESS AN EXISTING LOAN

Navigate to the **Pipeline Dashboard** and click the [blue](#) Loan Number link to access an existing loan.

The screenshot shows the 'Pipeline Dashboard' interface. At the top, there are navigation icons and the 'Virginia Housing' logo. Below that, the 'Pipeline Dashboard' title is followed by a notification count of '112'. The main area contains 'Pipeline Filters' set to 'All Loans' and 'Grid Views' set to 'Default Profile (Correspondent)'. A search bar for grid data is present. The table below lists loan details:

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	
2100084600	TEST	Delegated LLPA	C_Registered			...
2100084599	TEST	Delegated LLPA	C_Registered			...
2100084598	TEST	Delegated LLPA	C_Registered			...
2100084597	TEST	Delegated LLPA	C_Registered			...
2100084596	Homebuyer	Happy	C_Registered	12/07/2021		...
2100084595	Homebuyer	Jolly	C_Registered		11/01/2021	...
2100084594	Homebuyer	Happy	C_Registered	11/22/2021	11/01/2021	...
2100084593	America	Andy	C_Registered	12/06/2021		...
2100084592	Bunny	Bugs	C_Registered			...

ACCESS A PLUS LOAN

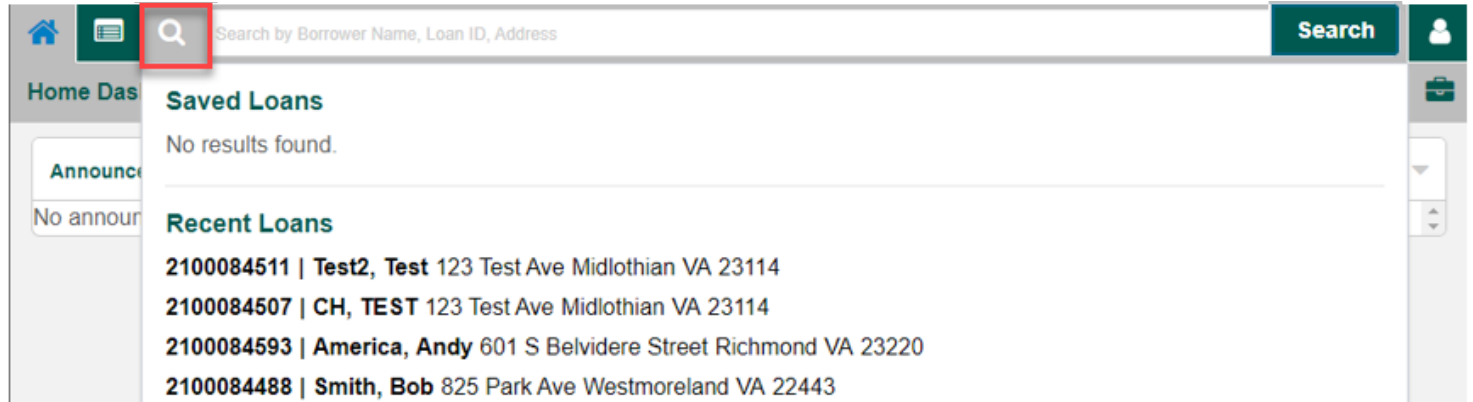
Click the [blue](#) Loan Number link for the second within the primary/first loan.

The screenshot shows the 'Loan Summary Information - C' page for loan 2100084507. The breadcrumb trail shows 'Current Loan: TEST CH | C_Registered | Float'. A red box highlights the link for the second plus loan: [2100084508 \(Second\)](#). Below this, the 'Borrower Information' section is visible, including a table for borrower details:

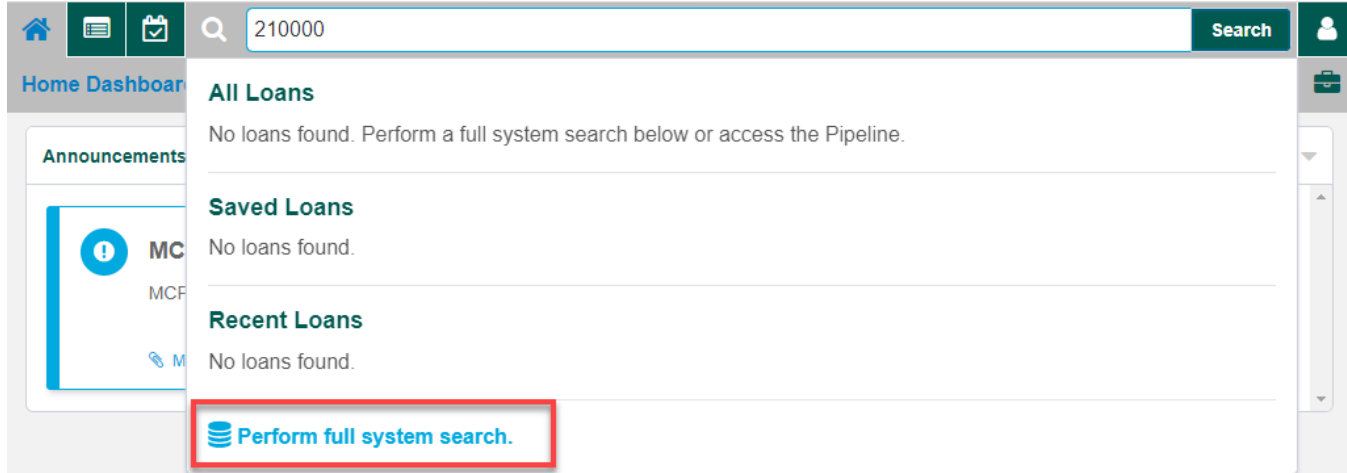
Last Name	First Name	Middle Name	Name Suffix	SSN	Actions
URLA Application 1					

SEARCH FOR A LOAN

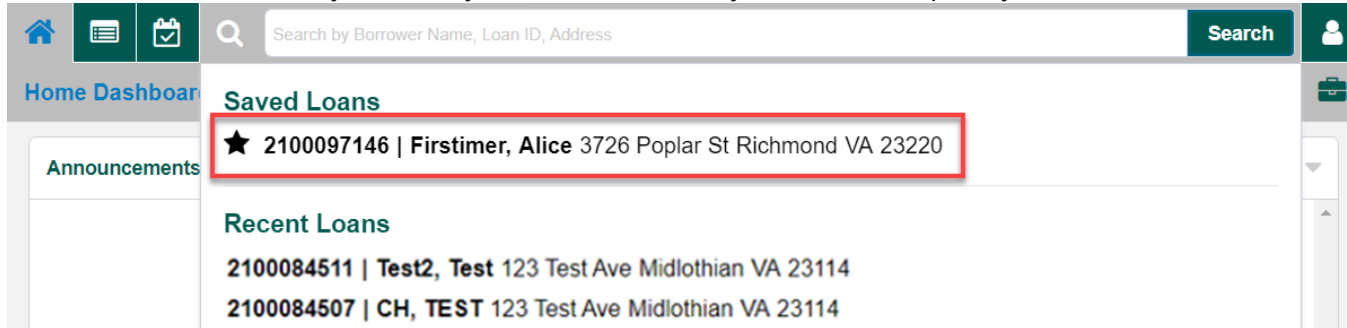
Click the **Search** icon, enter loan data. **Note:** You can search by name, address, loan # (complete or partial info).




The system only initially searches your saved loans and loans you recently accessed, not all the loans in the system. If the system does not find a loan that matches your **Saved Loans** list or your **Recent Loans** list, you can click **Perform full system search** as shown below. This prompts the system to search all loans in the system.



Quick access functionality enables you to access loans you work in frequently in the **Saved Loans** list.



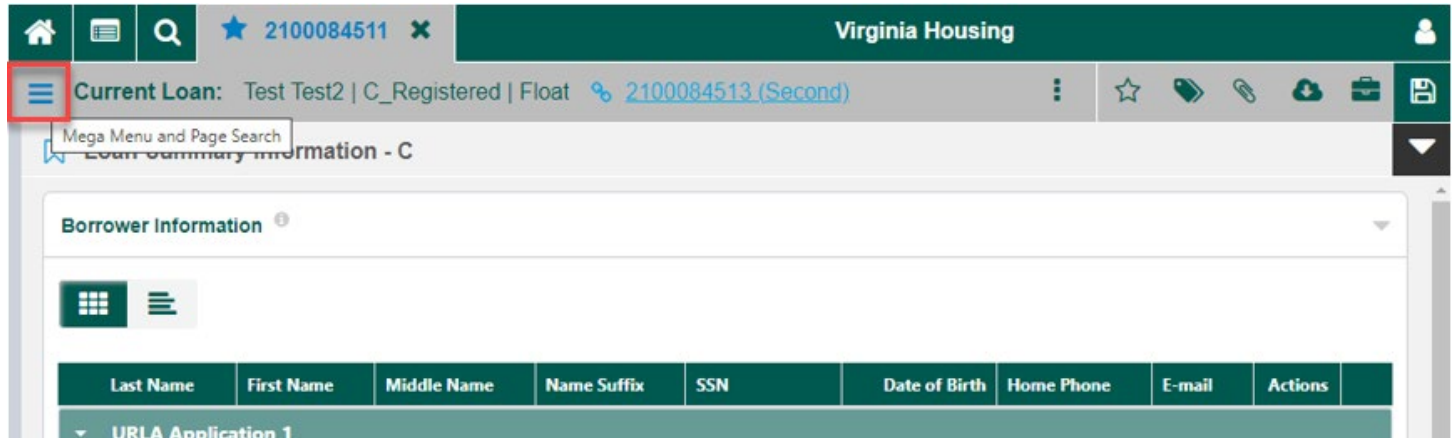
To enable quick access, click the  icon. It will display in filled format, and the loan displays in the **Saved Loans** list. You can toggle between states by clicking the icon to add or remove loans from the **Saved Loans** list.



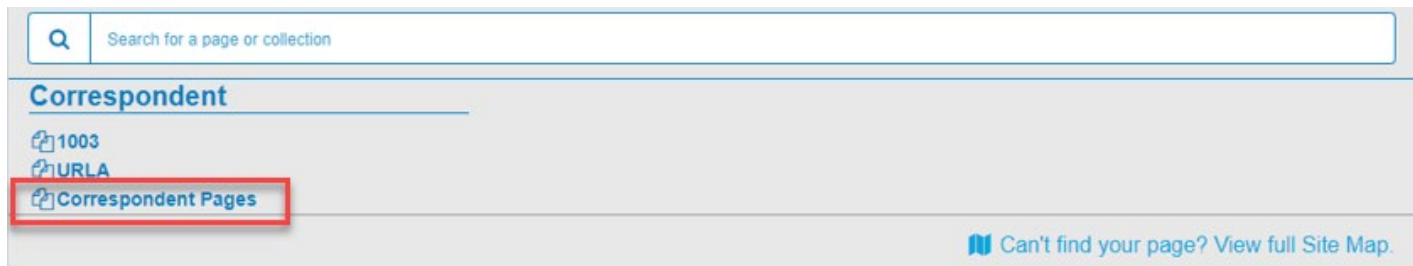
MEGA MENU AND PAGE SEARCH

The **Mega Menu** contains workflow collections you have access to and enables you to search for a specific page. The collections drive workflows that help you navigate through the loan more efficiently. Refer to the [Workflow Collections](#) section of this guide for complete details on the most utilized collections.

Click the **Mega Menu** icon within a loan to see the **Correspondent Pages** workflow collection.



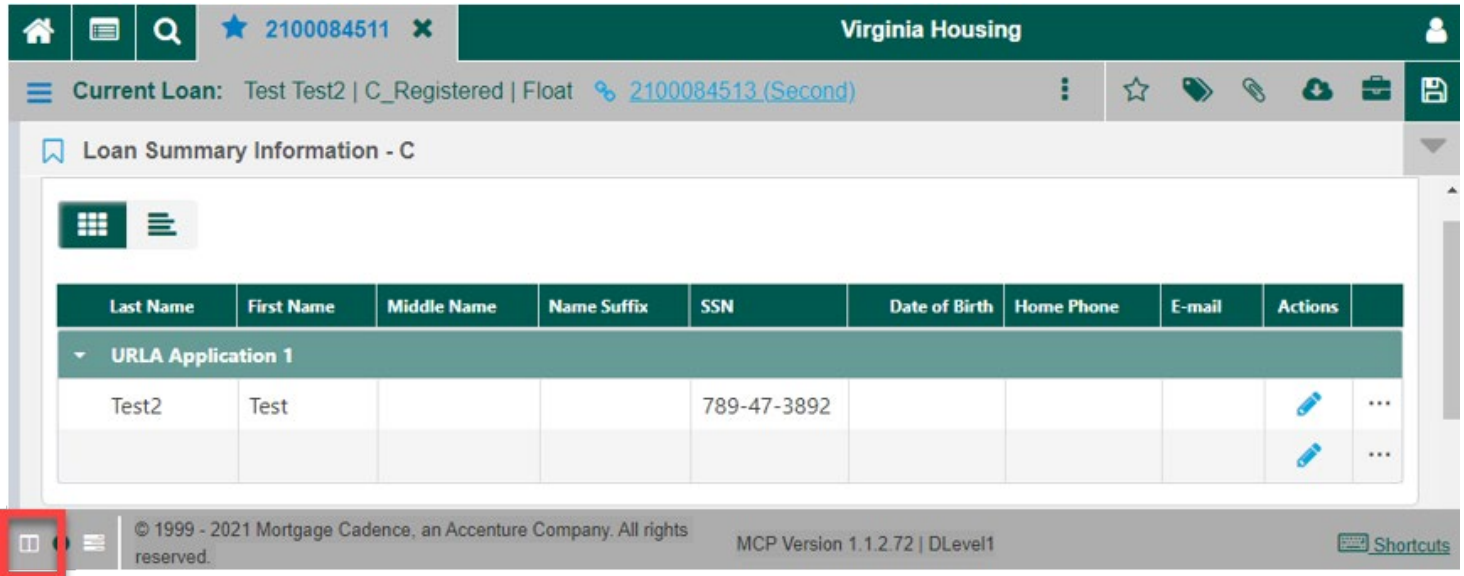
Available Pages/[Workflow Collections](#) are reflected here, click **Correspondent Pages** to access all pages available to Correspondent Lenders.



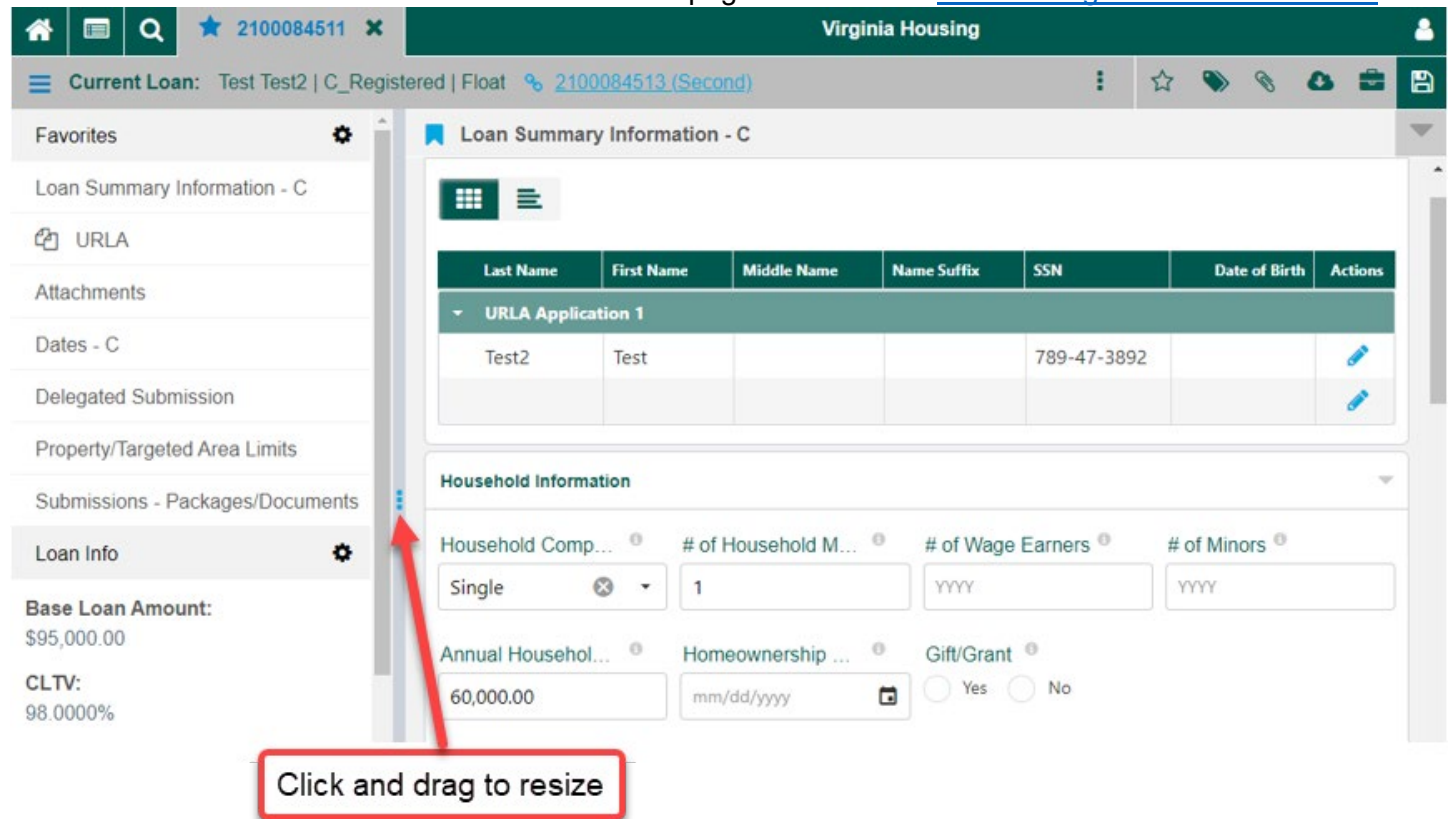
It is our recommendation for users to customize their [Favorites Drawer](#) to include the **Correspondent Pages** workflow collection along with adding some key loan information. Please refer to the next two sections of this guide for complete details on the [Favorites Drawer](#) and [Customizing the Favorites Drawer](#). Once the customizations are saved, they will be reflected each time you log in moving forward.

FAVORITES DRAWER

The **Favorites Drawer** enables you to quickly access workflow collections, pages, and loan information you frequently use. Before you can customize the **Favorites Drawer**, you must select the **Show Favorites Drawer** icon in the footer.

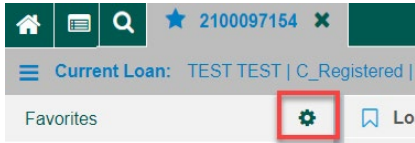


The **Favorites Drawer** displays as a collapsible panel on the left side of a page with two customizable sections labeled as **Favorites** and **Loan Info**. Refer to the next page for details on [Customizing the Favorites Drawer](#).

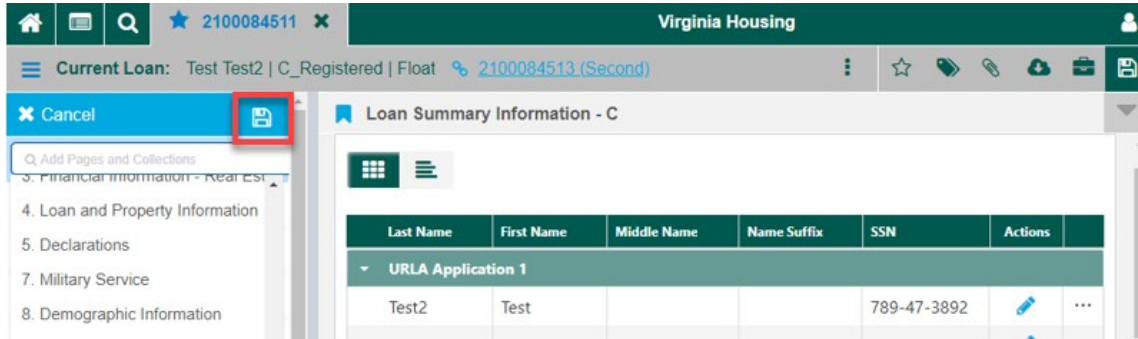


CUSTOMIZING THE FAVORITES DRAWER

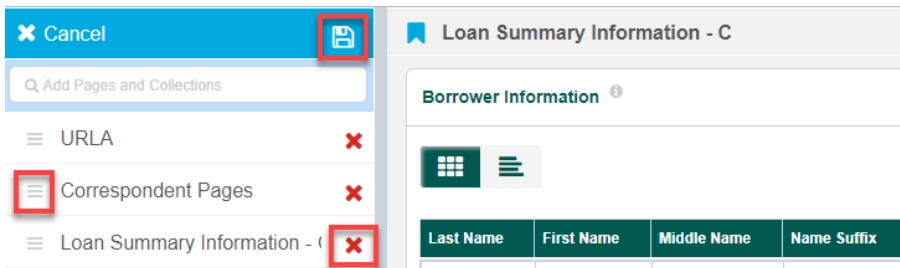
1. After clicking the **Show Favorites Drawer** icon as detailed in the [previous section](#), click the **Settings** icon to the right of the **Favorites** or **Loan Info** sections of the panel.



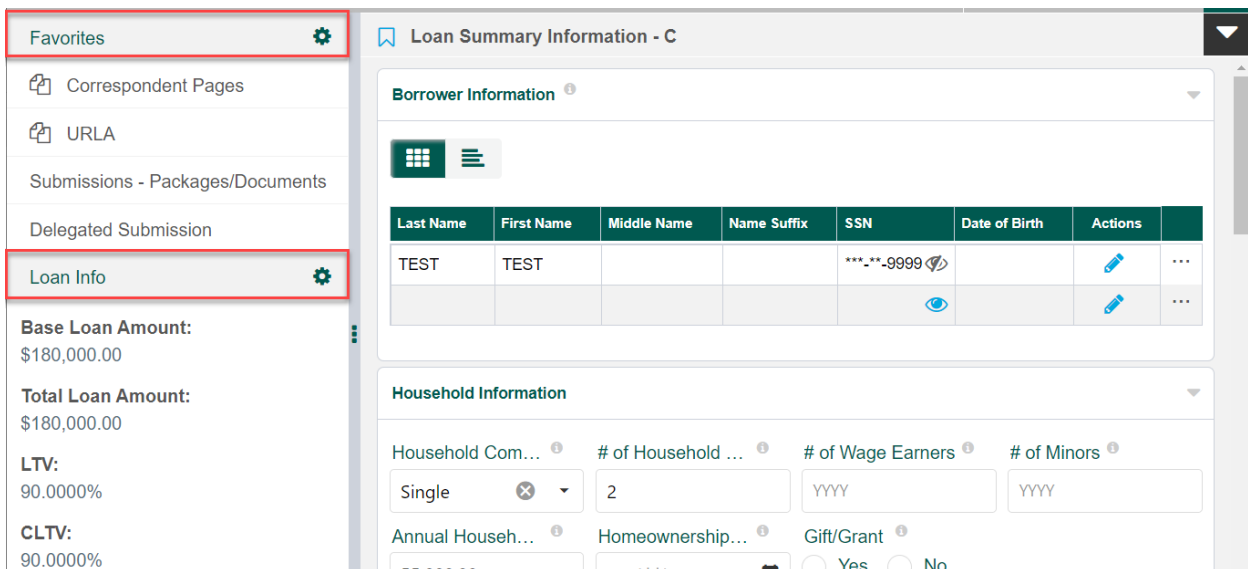
2. Type keywords into the search bar to quickly find and add workflow collections or specific pages. Click on the items you want to add then click the **Save** icon.




3. To remove items, click **Settings** to bring up the list again, click the red **X** to the right of the item to remove then click **Save** once done. Items can also be reordered by clicking the hamburger icon and dragging it in the order you want it to appear in the list.

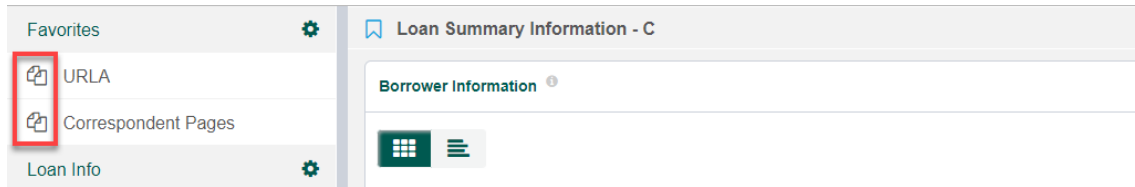


4. Saved **Favorites** and **Loan Info** will be reflected each time you log in moving forward.



WORKFLOW COLLECTIONS

Workflow Collections, designated with the  icon to the left of it in the panel, are a group of pages in a specific order that help you push the loan forward. Click the applicable **Workflow Collection** from the list to access it.



The **Correspondent Pages Workflow Collection** contains all pages available to Correspondent Lenders.

Click the **Back** and **Next** buttons to quickly navigate between pages within the selected workflow collection - these buttons are also located at the bottom of the page

Click any link to navigate to a specific page from the list within the selected workflow collection

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Experian	Actions
test	test			***-**-1111				800	800	

The **URLA Workflow Collection** includes all URLA related pages.

Click the **Back** and **Next** buttons to quickly navigate between pages within the selected workflow collection - these buttons are also located at the bottom of the page

Click any link to navigate to a specific page from the list within the selected workflow collection

LINKS
















Some fields contain a [blue link](#) which can be clicked to open a corresponding pop-up page that contains additional fields and/or selection options.

Taxes ⓘ	0.00
Hazard Ins ⓘ	\$000,000.00
Other Ins/RD Fee ⓘ	0.00
MI Monthly Amt ⓘ	0.00

For example, clicking this link opens the **Mortgage Insurance VH** page which should be completed for all Conventional loans with MI

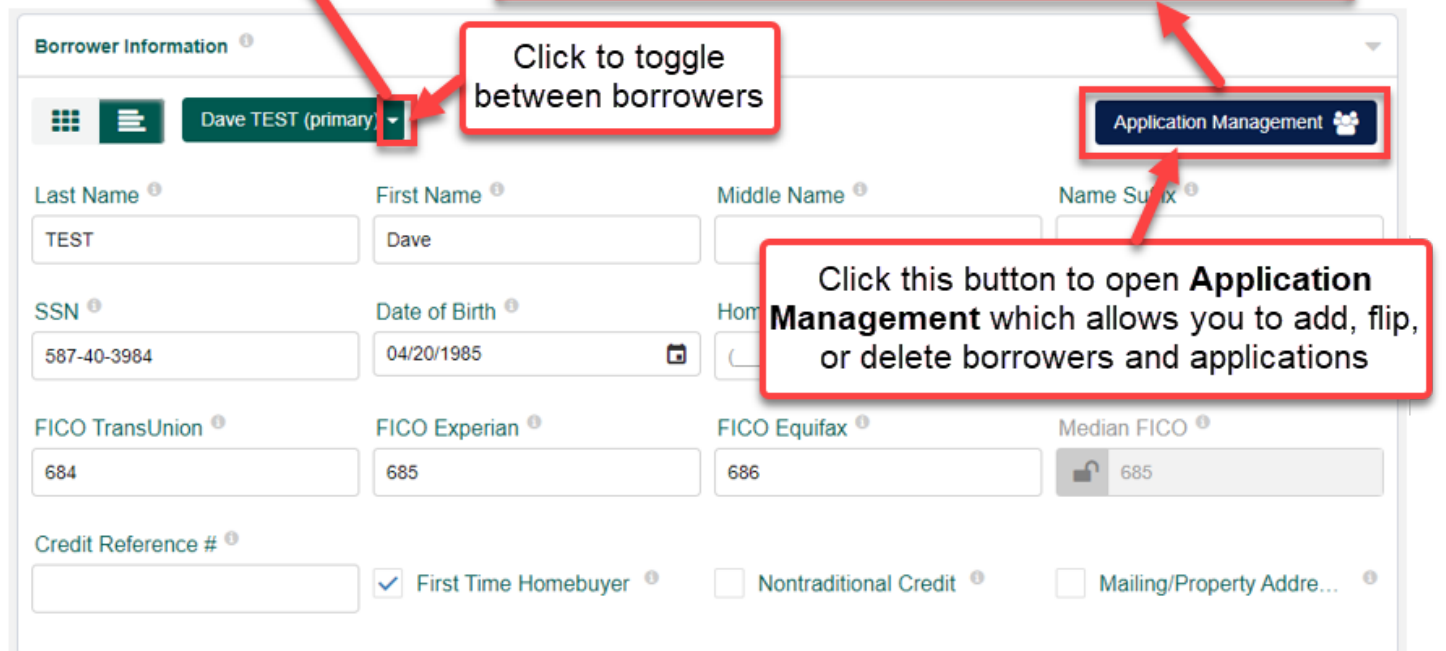
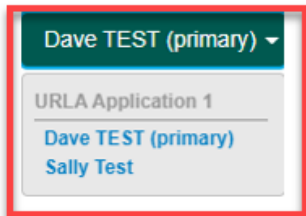
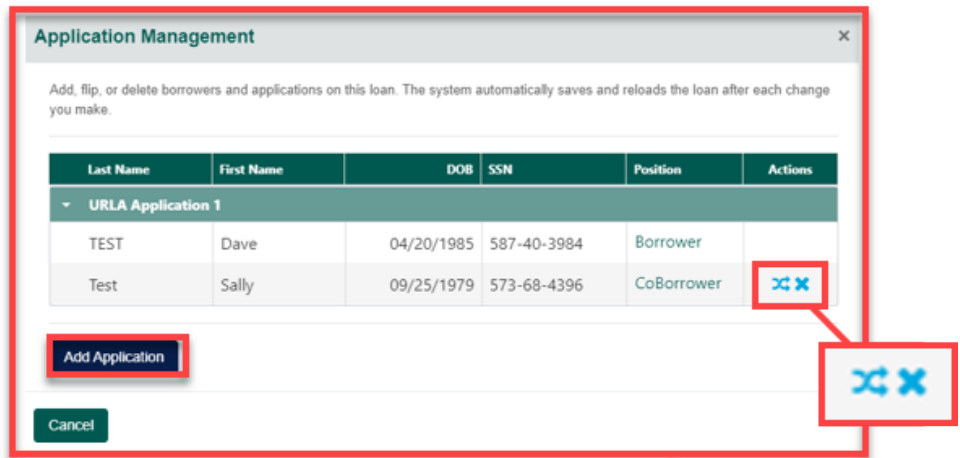
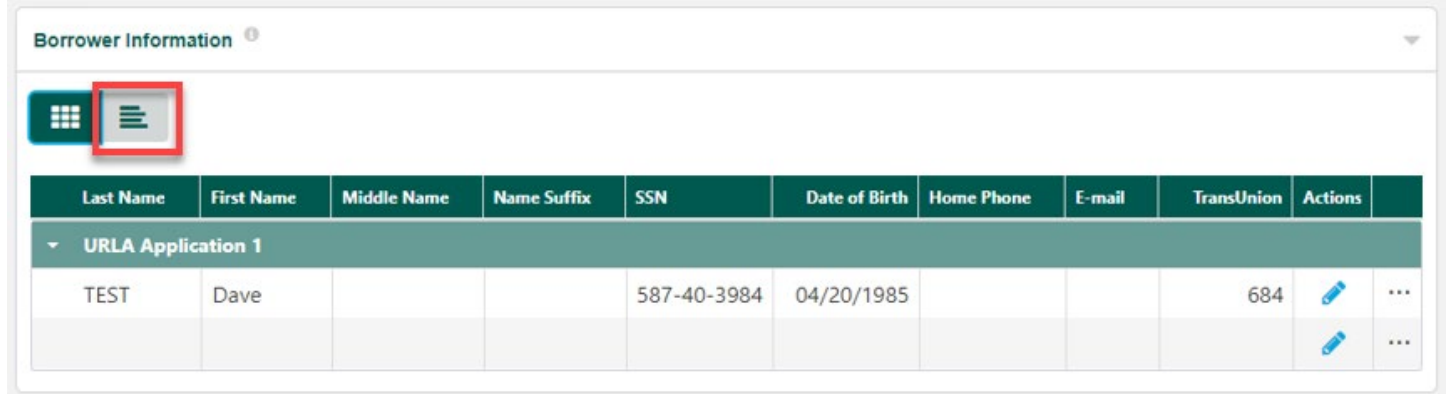
PANELS

Panels within a page can be collapsed or expanded by clicking the  icon or clicking on a specific panel header.

Loan Summary Information - C 			
Borrower Information ⓘ 			
Household Information 			
Virginia Housing Attributes 			
Utilities/Attachments 			
Property Information 			
APR/AMI/Income/Ratios/AUS 			
Loan Type 	Loan Amount 	LTV 	PITI 
Government Loan Data 			
Dates 			
Virginia Housing Loan Involvement 			
Lender Information - Correspondent 			

TOGGLE BUTTONS – DETAILS OR GRID VIEW

Data entry grids display editable records, such as borrower information and assets. The system defaults to the **Grid View**. Click the **Details View** icon to expose all fields for a particular panel within a page and to access the **Application Management** button in the **Borrower Information** panel as shown below. The **Application Management** button allows you to add, flip, or delete borrowers and applications within the loan. Toggle buttons are also accessible in the **Details View** allowing you to toggle back and forth between different borrowers.



ATTACHMENTS

ACCESS ATTACHMENTS

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

The screenshot shows the Virginia Housing application interface. On the left sidebar, the 'Attachments' option is highlighted with a red box. At the bottom of the main content area, the 'Attachments' button is also highlighted with a red box. The main content area displays 'Borrower Information' and 'Household Information' sections.

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	Actions
URLA Application 1							
TEST	Dave			587-40-3984	04/20/1985		

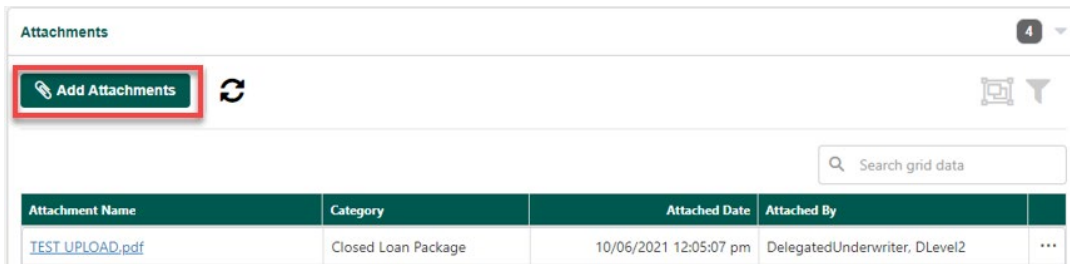
Click the [blue](#) link to open a document.

The screenshot shows the 'Attachments' section of the application. It features an 'Add Attachments' button and a search bar. Below is a table listing attachments:

Attachment Name	Category	Attached Date	Attached By	
TEST UPLOAD.pdf	Closed Loan Package	10/06/2021 12:05:07 pm	DelegatedUnderwriter, DLevel2	...
Compliance Agreement - Exhibit CA	Document	10/06/2021 09:36:10 am	DLevel2	...
Delegated Approval Confirmation	Document	10/06/2021 09:36:10 am	DLevel2	...
Lock Confirmation	Document	10/05/2021 11:24:25 am	DLevel3	...

UPLOAD ATTACHMENTS

1. Access **Attachments** as detailed in the previous section then click the **Add Attachments** button.



2. Drag and Drop or Browse for your file.
3. Select an **Attachment Category** and add a **Comment** then click **Upload Attachment** button.

Add Attachment
×

Loan Summary ▼

Loan Number:	2100084578	Property Address:	6307 Midnight Dr
Borrowers:	Dave TEST (Primary)		MECHANICSVILLE, VA
			23111
		County:	HANOVER

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category

--Select--
▼

Comment

Comment

Cancel

📎 Upload Attachment

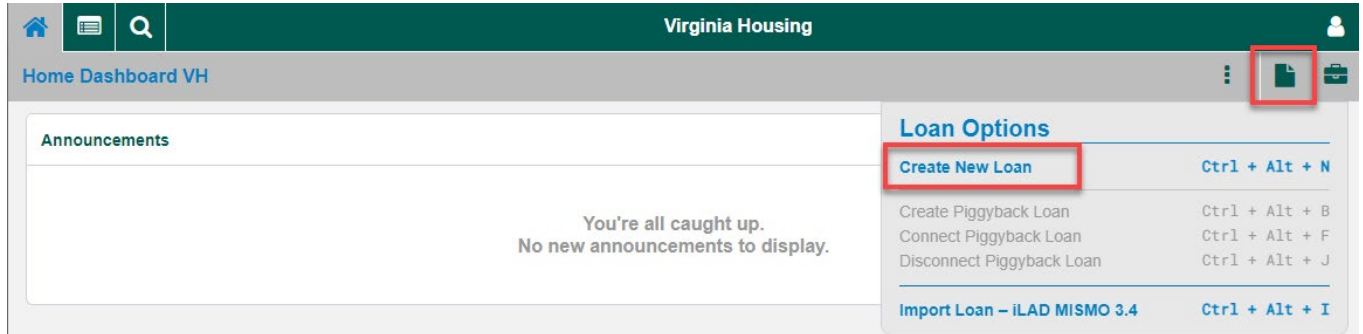
Format and File Size Requirements:

- Must be a PDF (Adobe Acrobat) file type
- 200 MB maximum file size
- Grayscale (*black and white*) is preferred.
- Scan at 300 dpi for ideal results (*higher is not better*)
- Upload Underwriting and/or Closed Loan packages as one PDF.
- Documents with pictures (*like appraisals*) need to be scanned in color.
- Color documents can be uploaded as a separate PDF since the rest of the file is grayscale.

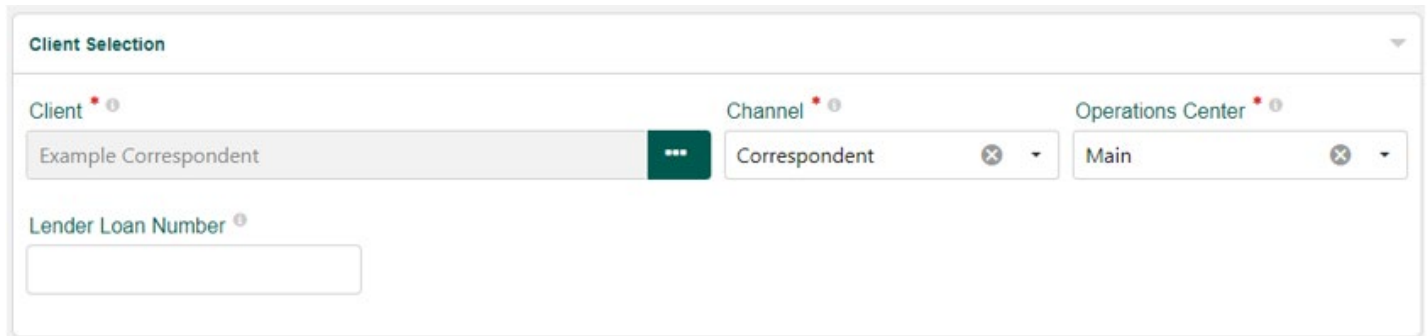
CREATING NEW LOANS

CREATE A NEW LOAN MANUALLY

1. Click the **Loan Options** icon then click **Create New Loan**.



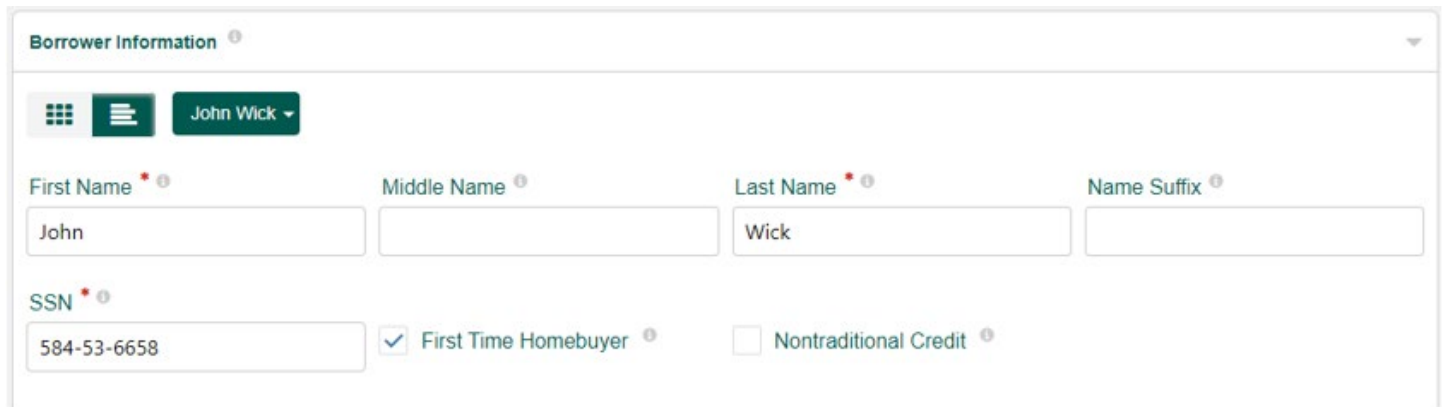
2. Land on the **P&P New Loan** page and enter information. Red asterisk * fields are required.
3. **Client Selection** – select **Correspondent** in the **Channel** dropdown list and **Main** in the **Operations Center** dropdown list.



The screenshot shows the 'Client Selection' form. It includes the following fields:

- Client ***: A text input field containing 'Example Correspondent'.
- Channel ***: A dropdown menu with 'Correspondent' selected.
- Operations Center ***: A dropdown menu with 'Main' selected.
- Lender Loan Number ***: An empty text input field.

4. **Borrower Information** – Enter borrowers' **First Name**, **Last Name** and **SSN**. Check **First Time Homebuyer** box if applicable.



The screenshot shows the 'Borrower Information' form. It includes the following fields:

- First Name ***: A text input field containing 'John'.
- Middle Name**: An empty text input field.
- Last Name ***: A text input field containing 'Wick'.
- Name Suffix**: An empty text input field.
- SSN ***: A text input field containing '584-53-6658'.
- First Time Homebuyer**: A checked checkbox.
- Nontraditional Credit**: An unchecked checkbox.

Refer to [TOGGLE BUTTONS](#) for more details on adding another Borrower.

5. **Property Information** – Enter the property information.

Property Information

Property Street * ⓘ: 123 Daisey Lane

Property Unit Number ⓘ:

Units * ⓘ: 1

Property City * ⓘ: Richmond

Property Zip * ⓘ: 23235

State * ⓘ: VA

County * ⓘ: CHESTERFIELD

Property Type * ⓘ: Single Family Detached

Occupancy Type * ⓘ: Owner Occupied

Year Property Built ⓘ: 2015

Square Footage ⓘ: 1952

Targeted Area ⓘ: Yes No

Targeted Area (button) → **Link to Targeted Area website** (callout)

Targeted Area Webpage

* Required fields

Address 1: 123 Happy Lane

Address 2:

City: Mechanicsville

State: Virginia

Zip Code: 23116

Search (button)

Enter Address and click Search (callout)

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

Search Results

Click on a column heading for sorting.

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

Targeted Area (column header) → **No** (cell value) (callout)

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

Combined Credit & Household Information

Median FICO * ⓘ: 725

Annual Income (Household) * ⓘ: 85,000.00

Household Members * ⓘ: 1

Annual Qualifying Income ⓘ:

AMI % ⓘ:

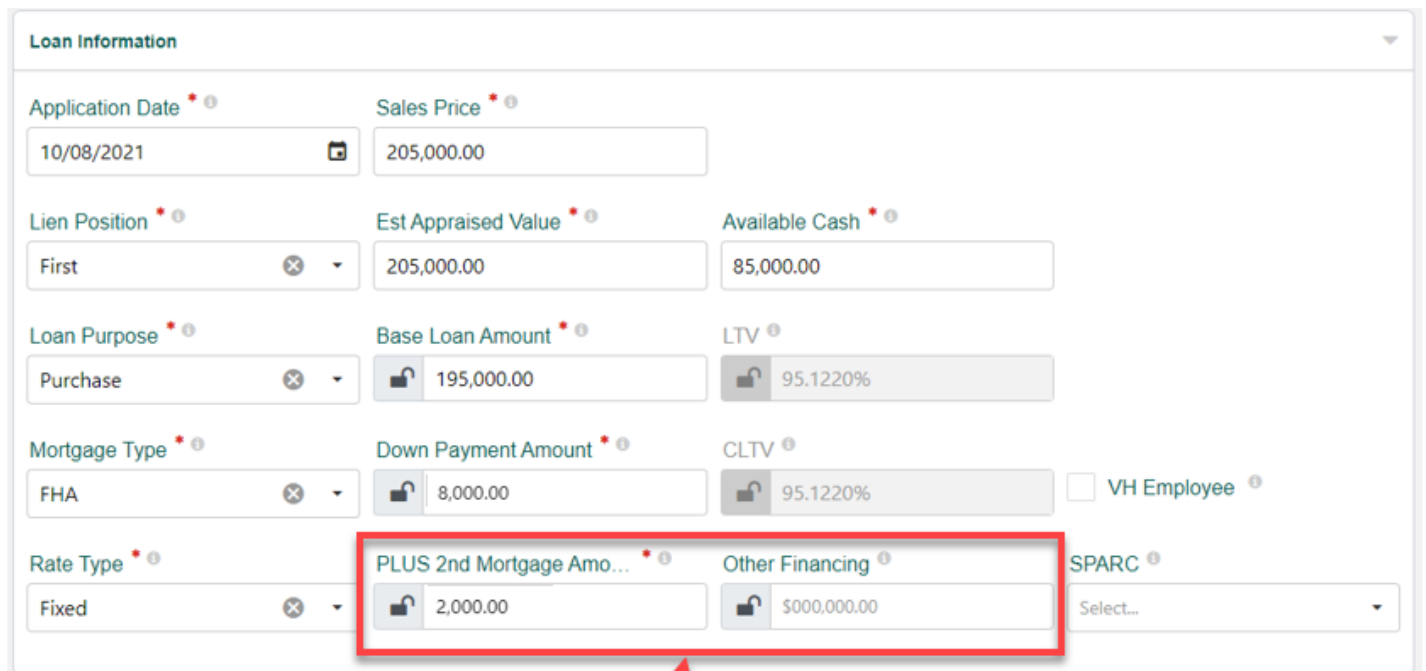
AUS Information

AUS ⓘ: Fannie Mae

AUS Rating ⓘ: Approve/Eligible

7. Loan Information – Enter data in the following fields:

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



Loan Information

Application Date * ⓘ 10/08/2021

Sales Price * ⓘ 205,000.00

Lien Position * ⓘ First

Est Appraised Value * ⓘ 205,000.00

Available Cash * ⓘ 85,000.00

Loan Purpose * ⓘ Purchase

Base Loan Amount * ⓘ 195,000.00

LTV ⓘ 95.1220%

Mortgage Type * ⓘ FHA

Down Payment Amount * ⓘ 8,000.00

CLTV ⓘ 95.1220%

VH Employee ⓘ

Rate Type * ⓘ Fixed

PLUS 2nd Mortgage Amo... * ⓘ 2,000.00

Other Financing ⓘ \$000,000.00

SPARC ⓘ Select...

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

8. **Sub Financing Itemization** – If panel is enabled make selection for PLUS 2nd then enter applicable amounts.

Sub Financing Itemization

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

Yes No

If there is a PLUS 2nd select **YES**

PLUS 2nd MTG * ⓘ

2,000.00 Enter the amount of the PLUS 2nd

Third Mortgage ⓘ

\$000,000.00

Fourth Mortgage ⓘ

\$000,000.00

If there is other financing ***in addition*** to the PLUS 2nd, it must be itemized here by entering values for the **Third Mortgage** and **Fourth Mortgage** fields if applicable.

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

Summary

Subordinate Financing Amt ⓘ Other Financing ⓘ

2,000.00 \$000,000.00

9. **Product Parameters** – Select parameters then click **Get Eligible Products**.

Product Parameters

Borrower Preference ⓘ Target Price * ⓘ Product Name Contains ⓘ

Target Price 100

Mortgage Types * ⓘ Terms * ⓘ Rate Types * ⓘ Lock Periods * ⓘ

Conventional 30 Year Fixed 30

FHA ARM 45

HELOC 60

Non-Conforming 90

Other

Reverse

USDA/Rural Housing Service

VA

Get Eligible Products

10. **Products** – To select Product, click icon.

Eligible Products	
C30F_CONV	30-Year Fixed Conventional (<i>Fannie Mae or Freddie Mac</i>) / Standard or Charter Mortgage Insurance
C30F_CONV_NO_MI	30-Year Fixed Conventional (<i>Fannie Mae only</i>) No Mortgage Insurance
C30F_CONV_BOND	30-Year Fixed Conventional Bond (<i>Fannie Mae or Freddie Mac</i>) / Charter Mortgage Insurance
FHA30F	30-Year Fixed Federal Housing Administration (FHA)
FHA30F_BOND	30-Year Fixed Federal Housing Administration (FHA) Bond
VA30F	30-Year Fixed Veterans Administration (VA)
VA30F_BOND	30-Year Fixed Veterans Administration (VA) Bond
RH30F	30-Year Fixed Rural Housing (RD)
RH30F_BOND	30-Year Fixed Rural Housing (RD) Bond
PLUS_2 nd _MTG	30-Year Fixed Virginia Housing Plus Second Mortgage
FHA Streamline	Federal Housing Administration (FHA) Streamline Refinance
VA30F_IRRRL	Veterans Administration (VA) Interest Rate Reduction Refinance Loan (IRRRL)

*This does not include Pilot Programs

11. **Loan Creation** – Click **Run Duplicate Check** then click **Create New Loan**.

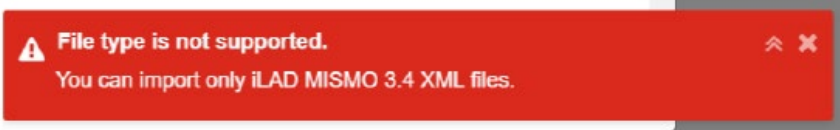
If no duplicates are found, this message will display.



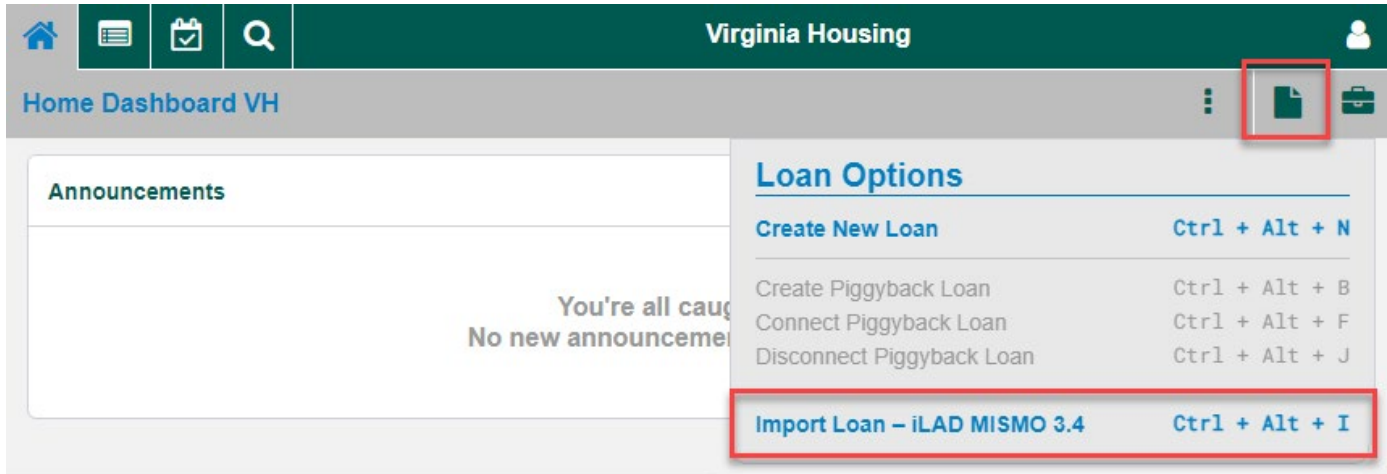
If duplicates are found, the loan can still be created, and the system notifies the Virginia Housing Lock Desk. You will **not** be able to lock the loan until the duplicate flag is removed by Virginia Housing.

IMPORT TO CREATE A NEW LOAN - ILAD MISMO 3.4 FILE

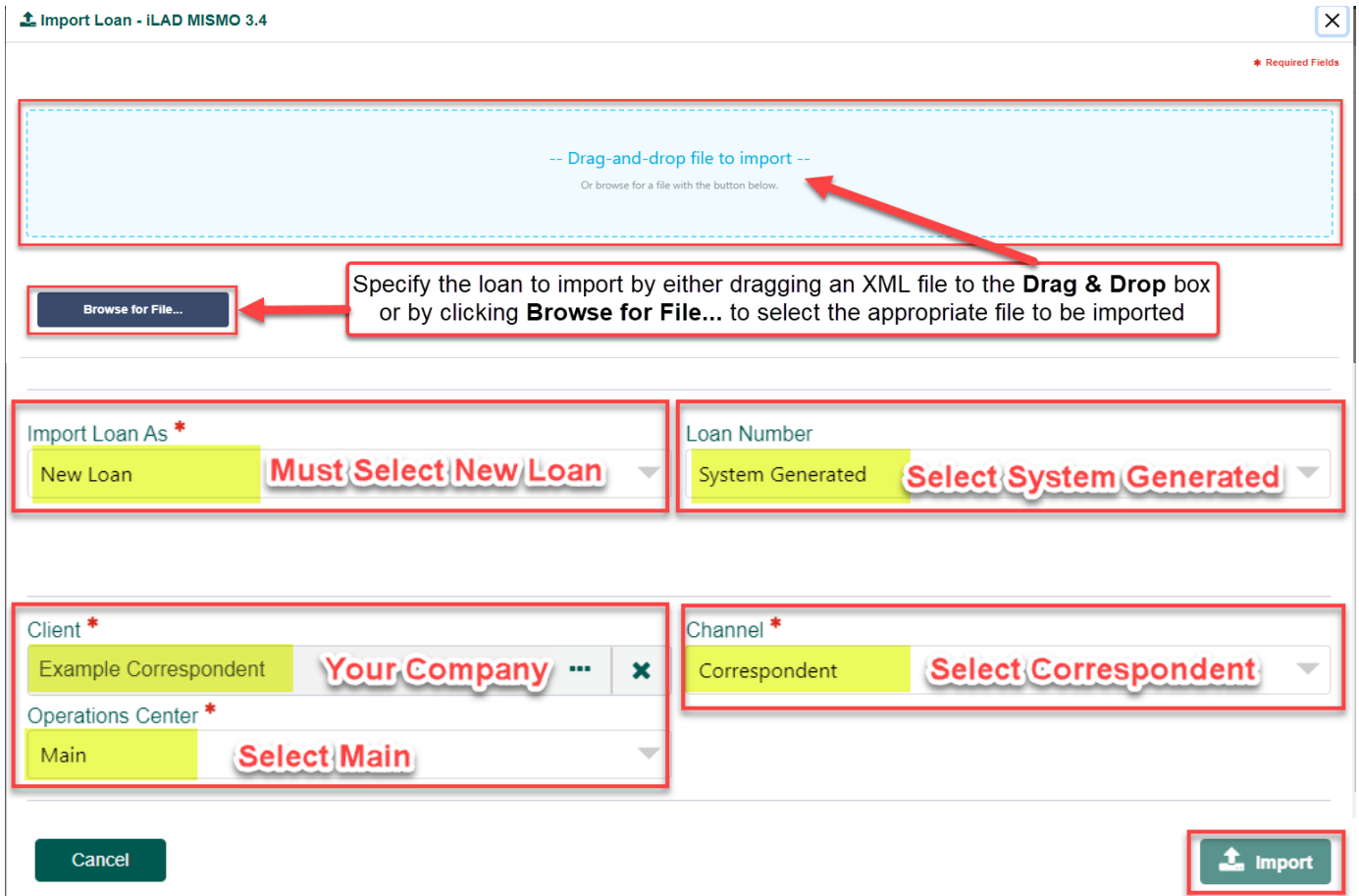
All files **must** be in an **XML** format. If the file you specify is the wrong format, the following error displays:



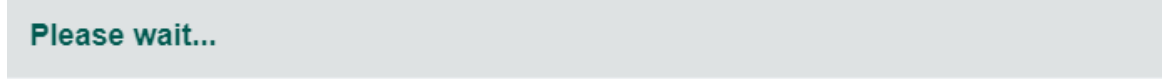
1. Click the **Loan Options** icon and select **Import Loan - iLAD MISMO 3.4**.



2. The **Import Loan - iLAD MISMO 3.4** dialog box displays, complete as shown below then click **Import**.



This window displays during import process.



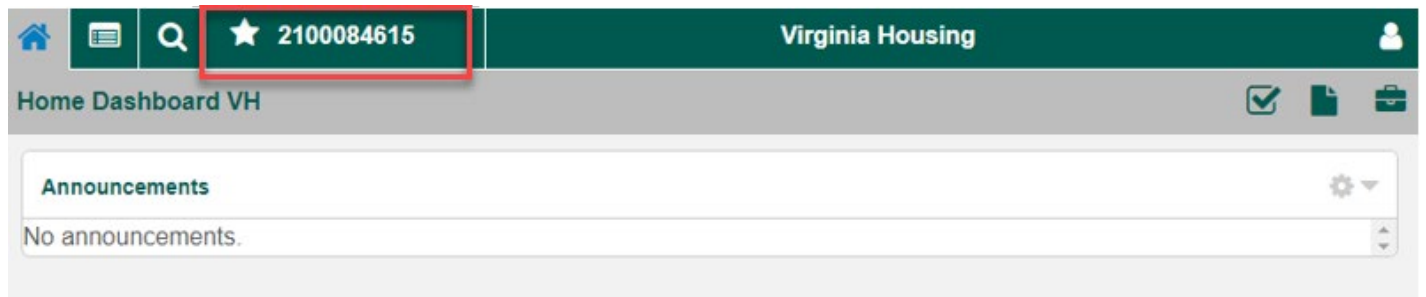
Import in progress...



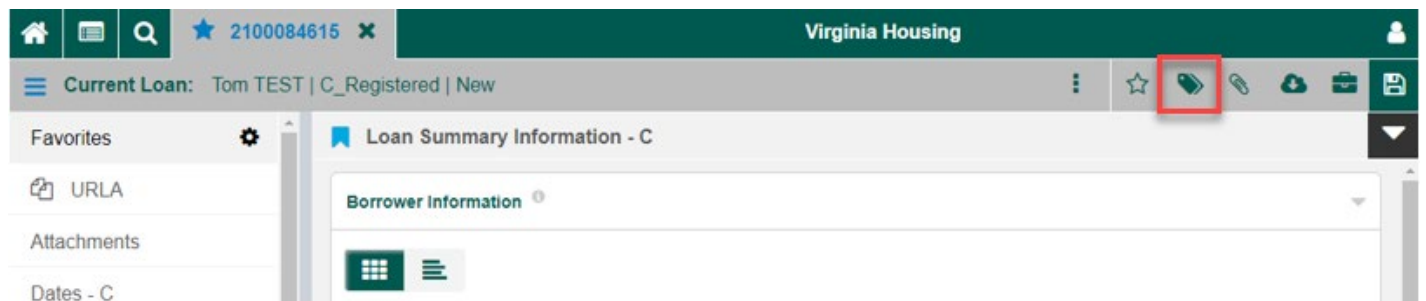
This message will display once import is completed.



3. Once done, you'll land on the Home Dashboard. Click the Loan Number to access the newly created loan.

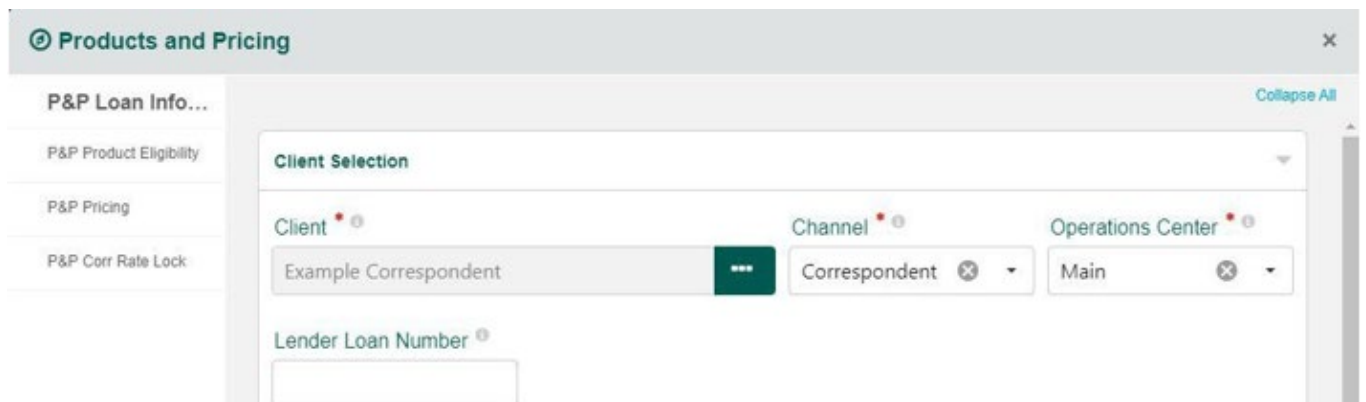


4. Click the **Products and Pricing**  icon.



This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

5. **Client Selection** – select **Correspondent** in the **Channel** dropdown list and **Main** in the **Operations Center** dropdown list.



- Borrower Information** – Enter borrowers’ **First Name**, **Last Name** and **SSN**. Check **First Time Homebuyer** box if applicable.

Borrower Information

Tom TEST

First Name: Tom
 Middle Name:
 Last Name: TEST
 Name Suffix:
 SSN: 684-60-8136
 First Time Homebuyer Nontraditional Credit

Refer to [TOGGLE BUTTONS](#) for more details on adding another Borrower.

- Property Information** – Enter the property information.

Property Information

Property Street: 6307 Midnight Drive
 Property Unit Number:
 Units: 1
 Property City: Mechanicsville
 Property Zip: 23111
 State: VA
 County: HANOVER
 Property Type: Single Family Deta...
 Occupancy Type: Owner Occupied
 Year Property Built: YYYY
 Square Footage:
 Targeted Area: Yes No

Targeted Area

Link to Targeted Area website

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

Combined Credit & Household Information

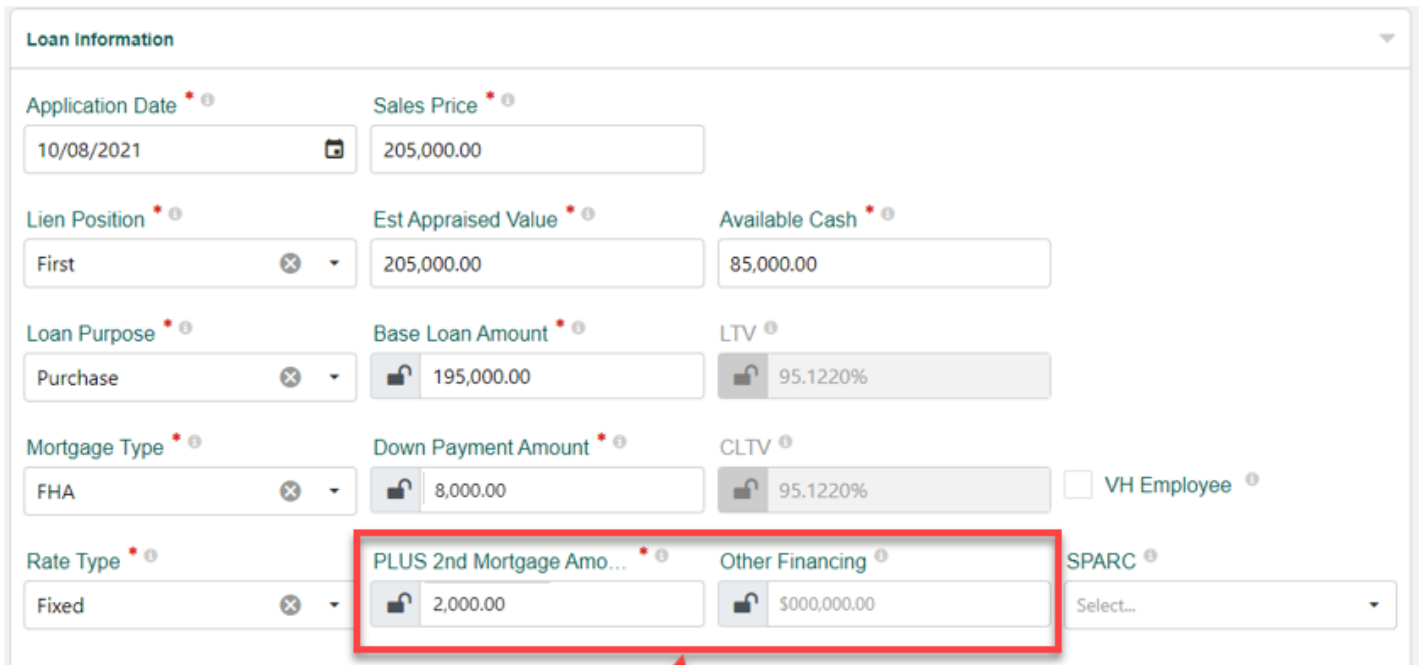
Median FICO: 695
 Annual Income (Household): 82,000.00
 Household Members: 1
 Annual Qualifying Income: 0
 AMI %:
 Lock icon

AUS Information

AUS: Fannie Mae
 AUS Rating: Accept/Eligible

9. **Loan Information** – Enter data in the following fields:

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



Loan Information

Application Date * ⓘ 10/08/2021

Sales Price * ⓘ 205,000.00

Lien Position * ⓘ First

Est Appraised Value * ⓘ 205,000.00

Available Cash * ⓘ 85,000.00

Loan Purpose * ⓘ Purchase

Base Loan Amount * ⓘ 195,000.00

LTV ⓘ 95.1220%

Mortgage Type * ⓘ FHA

Down Payment Amount * ⓘ 8,000.00

CLTV ⓘ 95.1220%

VH Employee ⓘ

Rate Type * ⓘ Fixed

PLUS 2nd Mortgage Amo... * ⓘ 2,000.00

Other Financing ⓘ \$000,000.00

SPARC ⓘ Select...

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

10. **Sub Financing Itemization** – If panel is enabled make selection for PLUS 2nd then enter applicable amounts. Click **Next**.

Sub Financing Itemization

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

Yes No

If there is a PLUS 2nd select **YES**

PLUS 2nd MTG * ⓘ

2,000.00 Enter the amount of the PLUS 2nd

Third Mortgage ⓘ

\$000,000.00

Fourth Mortgage ⓘ

\$000,000.00

If there is other financing ***in addition*** to the PLUS 2nd, it must be itemized here by entering values for the **Third Mortgage** and **Fourth Mortgage** fields if applicable.

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

Summary

Subordinate Financing Amt ⓘ Other Financing ⓘ

🔒 2,000.00 🔒 \$000,000.00

Cancel
◀ Back
Next ▶
Save and Exit

11. **Product Parameters** – Select parameters then click **Get Eligible Products**.

Product Parameters

Borrower Preference ⓘ Target Price * ⓘ Product Name Contains ⓘ

Target Price 100

Mortgage Types * ⓘ Terms * ⓘ Rate Types * ⓘ Lock Periods * ⓘ

Conventional 30 Year Fixed 30

FHA ARM 45

HELOC 60

Non-Conforming 90

Other

Reverse

USDA/Rural Housing Service

VA

Get Eligible Products

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

The screenshot shows the 'Products' selection screen. At the top, there are buttons for 'Compare Products' and 'Filter Products Results'. Below is a table with columns: Product Name, Rate, APR, Price, Points, P&I, Taxes & Ins, MI, PITI, Loan Costs (D), Closing Costs (J), and Actions. The table is divided into 'Product Eligibility: Valid' and 'Product Eligibility: Invalid' sections. Callouts indicate where to click to expand the eligibility details, select a product (checkmark icon), and expand to see eligibility reasons. At the bottom right, there are 'Back', 'Next', and 'Save and Exit' buttons.

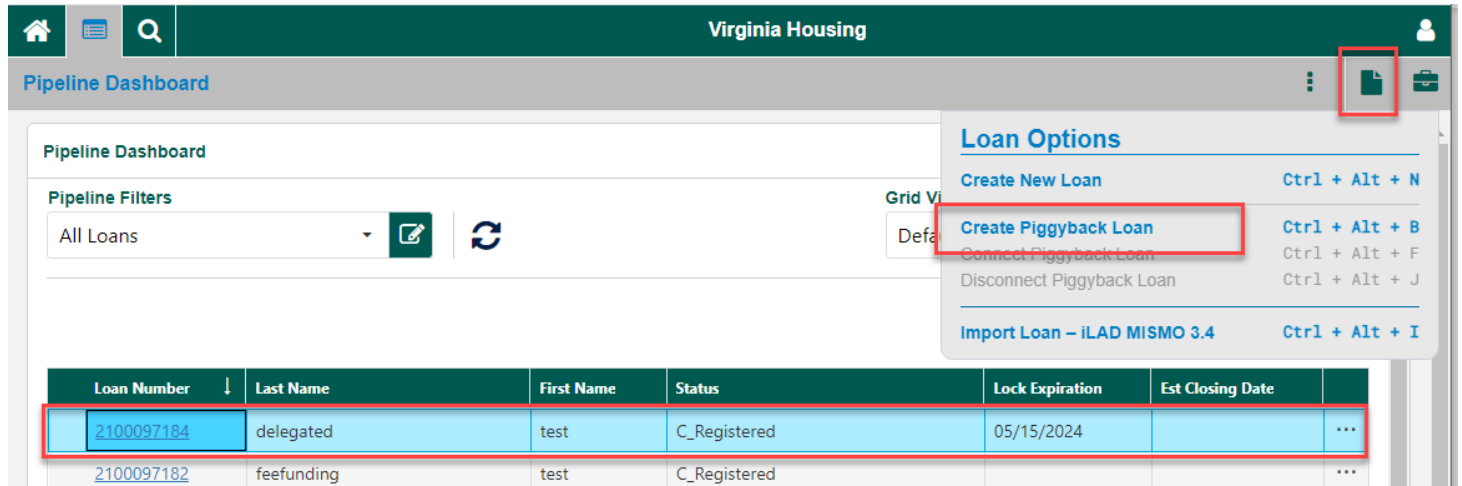
Eligible Products	
C30F_CONV	30-Year Fixed Conventional (<i>Fannie Mae or Freddie Mac</i>) / Standard or Charter Mortgage Insurance
C30F_CONV_NO_MI	30-Year Fixed Conventional (<i>Fannie Mae only</i>) No Mortgage Insurance
C30F_CONV_BOND	30-Year Fixed Conventional Bond (<i>Fannie Mae or Freddie Mac</i>) / Charter Mortgage Insurance
FHA30F	30-Year Fixed Federal Housing Administration (FHA)
FHA30F_BOND	30-Year Fixed Federal Housing Administration (FHA) Bond
VA30F	30-Year Fixed Veterans Administration (VA)
VA30F_BOND	30-Year Fixed Veterans Administration (VA) Bond
RH30F	30-Year Fixed Rural Housing (RD)
RH30F_BOND	30-Year Fixed Rural Housing (RD) Bond
PLUS_2 nd _MTG	30-Year Fixed Virginia Housing Plus Second Mortgage
FHA Streamline	Federal Housing Administration (FHA) Streamline Refinance
VA30F_IRRRL	Veterans Administration (VA) Interest Rate Reduction Refinance Loan (IRRRL)

*This does not include Pilot Programs

CREATE A PLUS SECOND LOAN

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

1. Locate the first mortgage on the **Pipeline Dashboard**, click the loan to highlight it then click **Loan Options** icon and select **Create Piggyback Loan**.



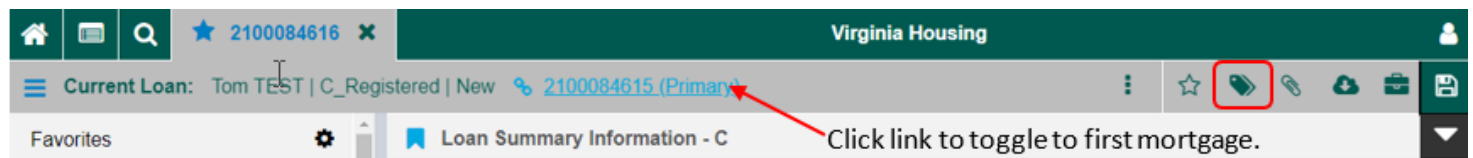
The screenshot shows the Pipeline Dashboard interface. A table of loans is displayed with the following data:

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date
2100097184	delegated	test	C_Registered	05/15/2024	
2100097182	feefunding	test	C_Registered		

The 'Loan Options' menu is open, showing the following options:

- Create New Loan (Ctrl + Alt + N)
- Create Piggyback Loan (Ctrl + Alt + B)
- Connect Piggyback Loan (Ctrl + Alt + F)
- Disconnect Piggyback Loan (Ctrl + Alt + J)
- Import Loan – iLAD MISMO 3.4 (Ctrl + Alt + I)

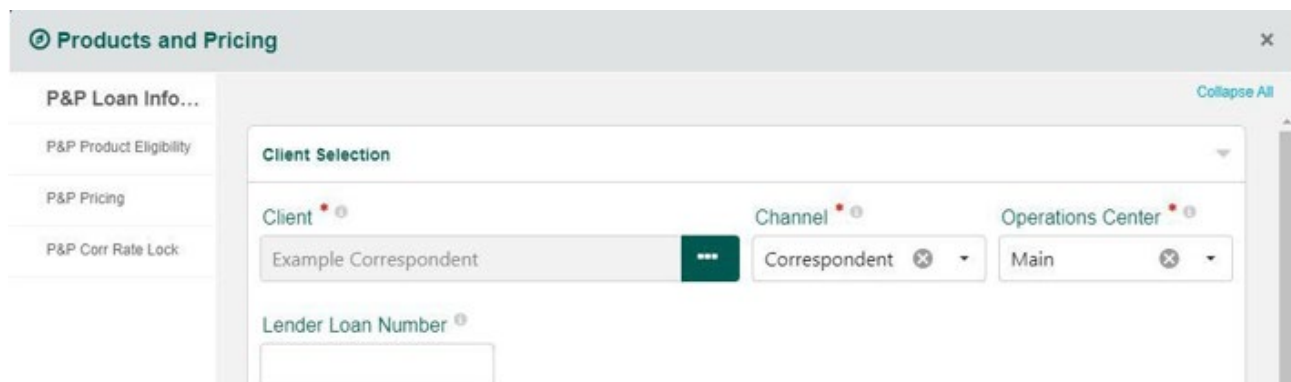
2. Loan is created, land on the **Loan SummaryInformation – C** page in the new loan. Click **Products and Pricing** icon.



The screenshot shows the Loan Summary Information - C page. The breadcrumb trail is: Current Loan: Tom TEST | C_Registered | New > 2100084615 (Primary). The Products and Pricing icon is highlighted with a red box and a red arrow pointing to it. A red arrow also points to the link '2100084615 (Primary)' with the text 'Click link to toggle to first mortgage.'

This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

3. **Client Selection** – select **Correspondent** in the **Channel** dropdown list and **Main** in the **Operations Center** dropdown list.



The screenshot shows the Products and Pricing window. The Client Selection section is visible, with the following fields:

- Client: Example Correspondent
- Channel: Correspondent
- Operations Center: Main
- Lender Loan Number: (empty field)

4. **Borrower Information** – Enter borrowers' **First Name**, **Last Name** and **SSN**. Check **First Time Homebuyer** box if applicable.

Borrower Information ⌵

☰ ☰ Tom TEST

First Name ^{*} ⓘ Middle Name ⓘ Last Name ^{*} ⓘ Name Suffix ⓘ

SSN ^{*} ⓘ

 First Time Homebuyer ⓘ Nontraditional Credit ⓘ

Refer to [TOGGLE BUTTONS](#) for more details on adding another Borrower.

5. **Property Information** – Enter the property information.

Property Information ⌵

Property Street ^{*} ⓘ Property Unit Number ⓘ Units ^{*} ⓘ

Property City ^{*} ⓘ Property Zip ^{*} ⓘ State ^{*} ⓘ County ^{*} ⓘ

 ⓧ ⌵ ⓧ ⌵

Property Type ^{*} ⓘ Occupancy Type ^{*} ⓘ Year Property Built ⓘ Square Footage ⓘ

ⓧ ⌵ ⓧ ⌵

Targeted Area Targeted Area ⓘ

Yes No

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

Combined Credit & Household Information ⌵

Median FICO ^{*} ⓘ Annual Income (Hou... ^{*} ⓘ

Household Members ^{*} ⓘ Annual Qualifying Inco... ⓘ AMI % ⓘ

AUS Information ⌵

AUS ⓘ

ⓧ ⌵

AUS Rating ⓘ

ⓧ ⌵

7. Loan Information – Enter data in the following fields:

- **Application Date** – Date 6 TRID required application data points were obtained.
- **Lien Position**
- **Loan Purpose**
- **Mortgage Type**
- **Rate Type**
- **Sales Price** – If this is a refinance, enter the Appraised Value into the Sales Price field.
- **Est Appraised Value**
- **Base Loan Amount**
- **Down Payment Amount**
- **PLUS 2nd Mortgage Amount** – Enter 0.00 (must be whole dollar amount).
- **Available Cash** – This field is only used for product eligibility purposes, inflate assets to see all eligible products.
- **Other Financing** – Enter amount of first mortgage.
- **VH Employee** – If Borrower is an employee of Virginia Housing check the box.
- **SPARC** – If the loan is a SPARC or FirstHome Dream loan, please select the applicable option from the dropdown list.

Loan Information

Application Date [ⓘ]	Sales Price [ⓘ]	
<input type="text" value="10/07/2021"/>	<input type="text" value="165,000.00"/>	
Lien Position [ⓘ]	Est Appraised Value [ⓘ]	Available Cash [ⓘ]
<input type="text" value="Second"/>	<input type="text" value="165,000.00"/>	<input type="text" value="285,000.00"/>
Loan Purpose [ⓘ]	Base Loan Amount [ⓘ]	LTV [ⓘ]
<input type="text" value="Purchase"/>	<input type="text" value="3,000.00"/>	<input type="text" value="1.8182%"/>
Mortgage Type [ⓘ]	Down Payment Amount [ⓘ]	CLTV [ⓘ]
<input type="text" value="Conventional"/>	<input type="text" value="7,000.00"/>	<input type="text" value="95.7576%"/>
Rate Type [ⓘ]	PLUS 2nd Mortgage A... [ⓘ]	Other Financing [ⓘ]
<input type="text" value="Fixed"/>	<input type="text" value="0.00"/>	<input type="text" value="155,000.00"/>
		SPARC [ⓘ]
		<input type="text" value="Select..."/>

Enter **0.00** in the **PLUS 2nd** field and enter amount of **First Mortgage** in the **Other Financing** field.

8. **Sub Financing Itemization** – Panel is disabled for PLUS loans. Click **Next**.

Sub Financing Itemization

Will there be a Virginia Housing PLUS 2nd Mortgage? * ⓘ
 Yes No

Second Mortgage * ⓘ

Third Mortgage ⓘ

Fourth Mortgage ⓘ

Summary

Subordinate Financing Amt ⓘ Other Financing ⓘ

9. **Product Parameters** – Select parameters then click **Get Eligible Products**.

Product Parameters

Borrower Preference ⓘ Target Price * ⓘ Product Name Contains ⓘ

Mortgage Types * ⓘ Terms * ⓘ Rate Types * ⓘ Lock Periods * ⓘ

Conventional 30 Year Fixed 30

FHA ARM 45

VA 60

Non-Conforming 90

USDA/Rural Housing Service

HELOC

Other

Reverse

10. **Products** – To select Product, click icon then click **Save and Exit**.

The screenshot shows the 'Products' section of the Mortgage Cadence interface. At the top, there are buttons for 'Compare Products' and 'Filter Products Results'. Below these is a search bar for 'Search grid data'. A table lists product details with columns: Product Name, Rate, APR, Price, Points, P&I, Taxes & Ins, MI, PITI, and Actions. The first row is highlighted in blue and shows 'PLUS_2nd_MTG' with a rate of 3.750% and a PITI of \$1,596.88. A red callout 'Click to expand' points to a dropdown arrow on the left of the table. Another red callout 'Click the check icon to select product' points to a checkmark icon in the Actions column. A third red callout 'Click to expand and see Eligibility' points to a three-dot menu icon in the Actions column. Below the table, a section titled 'Loan Costs (D):' lists 'Closing Costs (J): \$1,691.00', 'Cash to Close: \$3,422.81', and 'Cash Available: \$40,000.00'. At the bottom right, there are navigation buttons: '<< Back', 'Next >>', and 'Save and Exit'.

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Actions
PLUS_2nd_MTG	3.750%	3.750%	-\$38.98	-0.250	\$72.21			\$1,596.88	

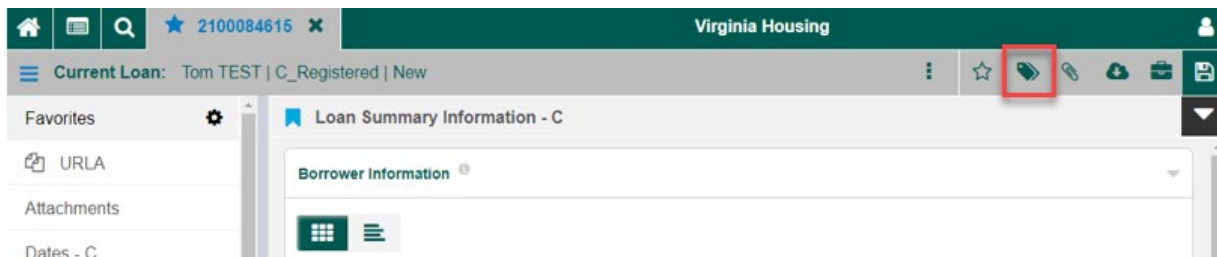
LOCKS

LOCK A LOAN INTEREST RATE

Note: For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

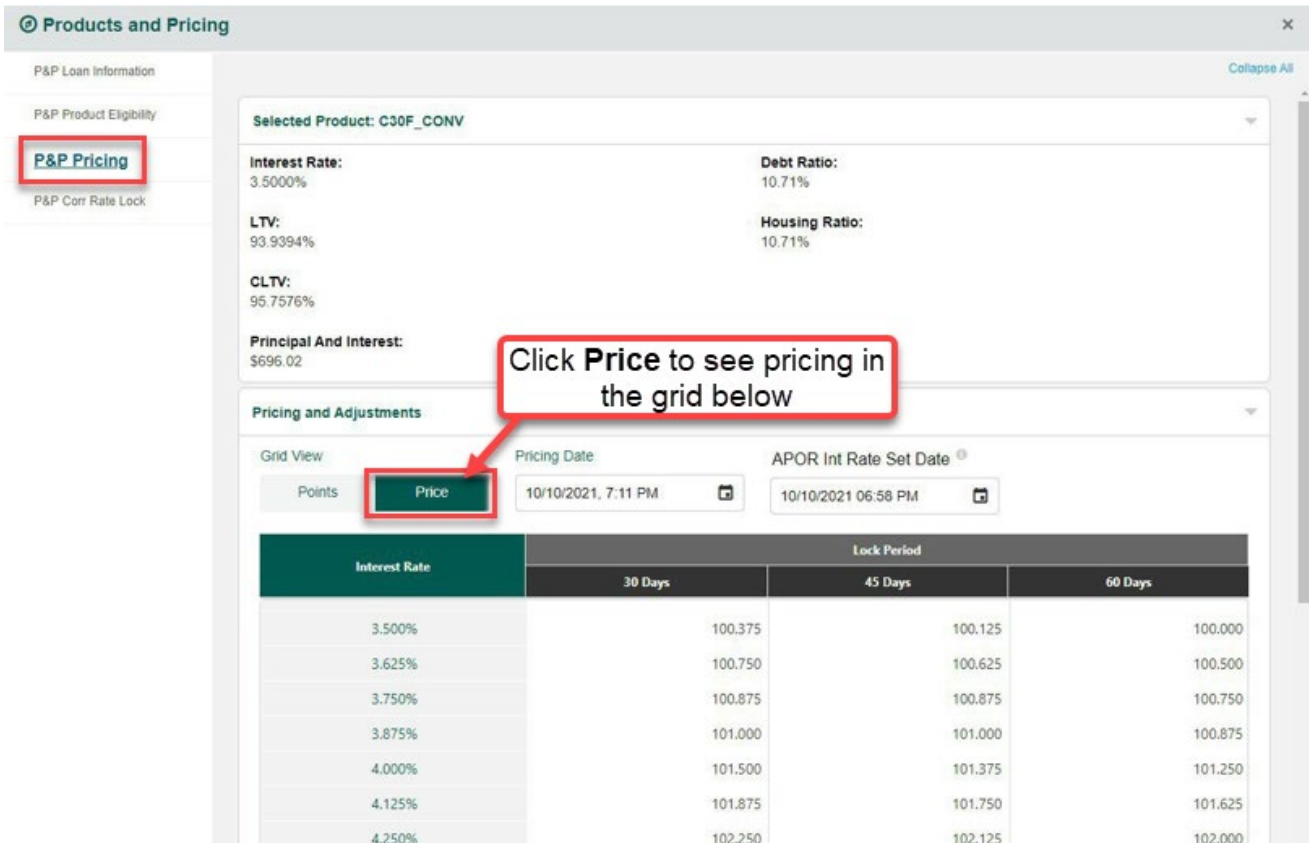
1. Navigate to the **URLA > 1b. – 1e. Borrower information – Employment and Income** page, enter income.
2. If Conventional with MI, ensure the MI information is entered on the **Mortgage Insurance VH** page.
3. Navigate to the **Limit Violations/Products and Pricing Validation** page to ensure there are no open violations. If there are open violations those must be corrected prior to locking the loan or you will get halted.

4. Click **Products and Pricing**  icon.



This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

5. In the Products and Pricing window, navigate to the **P&P Pricing** page to bring up the full pricing details for the selected product.



Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Selected Product: C30F_CONV

Interest Rate: 3.5000%

Debt Ratio: 10.71%

LTV: 93.9394%

Housing Ratio: 10.71%

CLTV: 95.7576%

Principal And Interest: \$696.02

Pricing and Adjustments

Grid View

Points: **Price**

Pricing Date: 10/10/2021, 7:11 PM

APOR Int Rate Set Date: 10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250
4.125%	101.875	101.750	101.625
4.250%	102.250	102.125	102.000

- Select the pricing by clicking the appropriate box in the **Pricing and Adjustments** panel, the selected pricing will be reflected in the **Adjustments Grid** then click **Next**.

Products and Pricing
×

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Selected Product: C30F_CONV

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

Pricing and Adjustments

Grid View
Pricing Date
APOR Int Rate Set Date

Points

Price

10/10/2021, 7:11 PM

10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.125%	98.375	98.125	98.000
3.250%	99.125	98.875	98.750
3.375%	99.875	99.625	99.500
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

Adjustments Grid

Adjustment Type	Interest Rate	Margin	Price
Base:	3.375%	0.000%	100.625
▸ System Adjustment	0.125%	0.000%	-0.625
▸ Manual Adjustment	0.000%	0.000%	0.000
Total Adjustment	0.125%	0.000%	-0.625
Net:	3.500%	0.000%	100.000

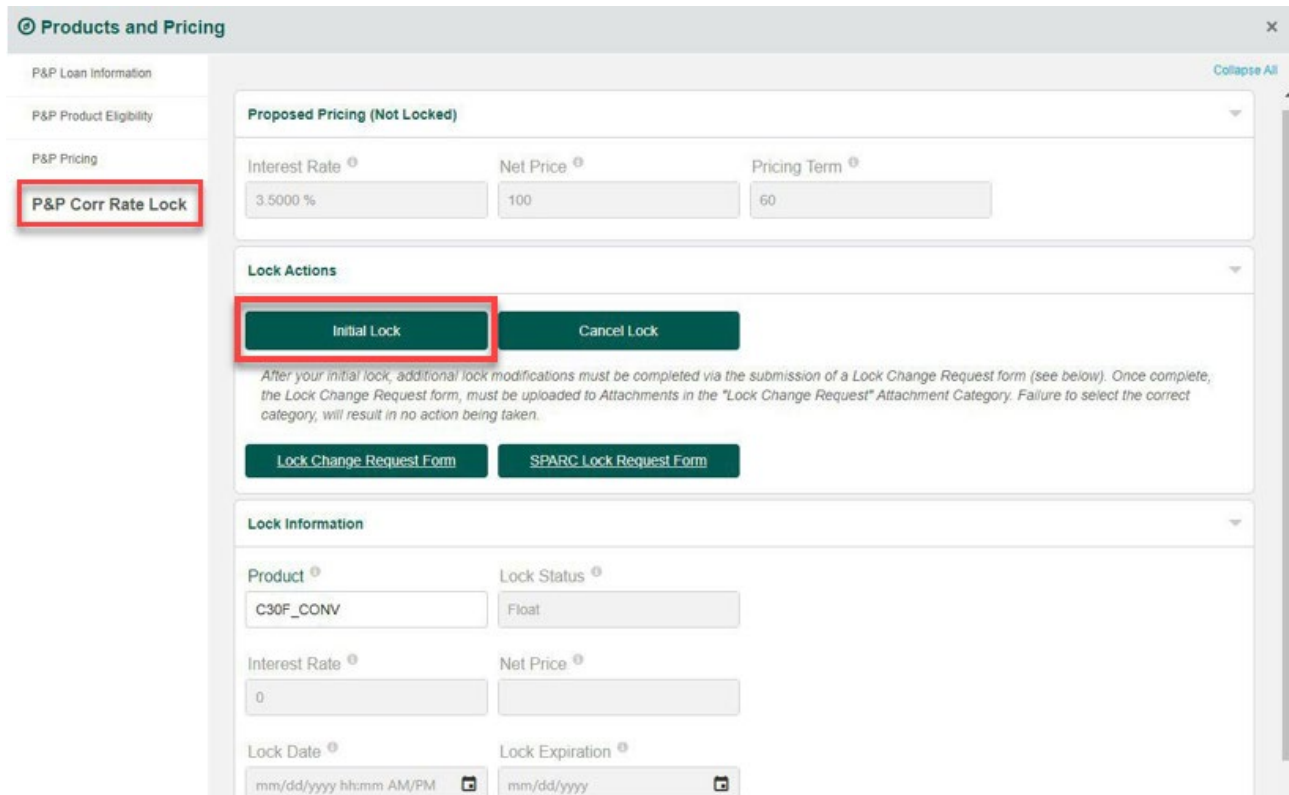
Add

Next
Save and Exit

Note: Loan with a PLUS 2nd will reflect a System Adjustment dependent on the Mortgage Product selected.

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

7. This brings up the **P&P Corr Rate Lock** page. Click the **Initial Lock** button.



Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Proposed Pricing (Not Locked)

Interest Rate [Ⓢ]	Net Price [Ⓢ]	Pricing Term [Ⓢ]
3.5000 %	100	60

Lock Actions

Initial Lock **Cancel Lock**

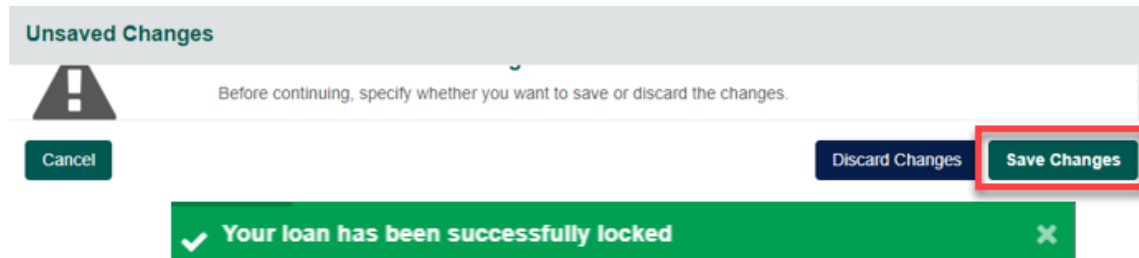
After your initial lock, additional lock modifications must be completed via the submission of a Lock Change Request form (see below). Once complete, the Lock Change Request form, must be uploaded to Attachments in the "Lock Change Request" Attachment Category. Failure to select the correct category, will result in no action being taken.

Lock Change Request Form **SPARC Lock Request Form**

Lock Information

Product [Ⓢ]	Lock Status [Ⓢ]
C30F_CONV	Float
Interest Rate [Ⓢ]	Net Price [Ⓢ]
0	
Lock Date [Ⓢ]	Lock Expiration [Ⓢ]
mm/dd/yyyy hh:mm AM/PM	mm/dd/yyyy

8. This window will pop up. Click **Save Changes** and a success message will appear.



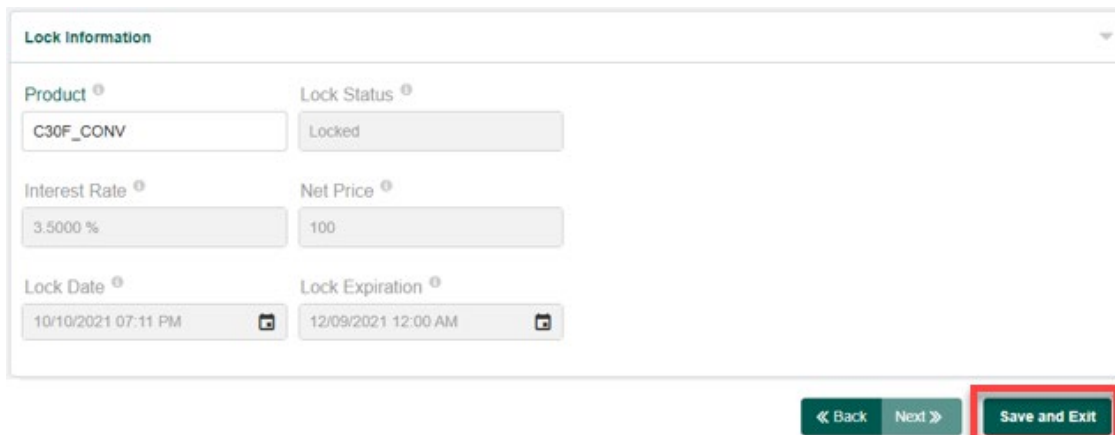
Unsaved Changes

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

Cancel **Discard Changes** **Save Changes**

✓ **Your loan has been successfully locked**

9. The **Lock Information** panel will reflect the lock details then click **Save and Exit**.




Lock Information

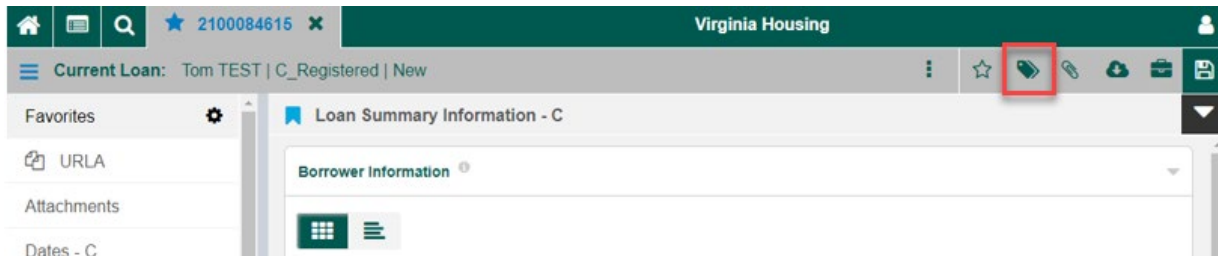
Product [Ⓢ]	Lock Status [Ⓢ]
C30F_CONV	Locked
Interest Rate [Ⓢ]	Net Price [Ⓢ]
3.5000 %	100
Lock Date [Ⓢ]	Lock Expiration [Ⓢ]
10/10/2021 07:11 PM	12/09/2021 12:00 AM

Save and Exit

LOCK A SPARC/FIRSTHOME DREAM INTEREST RATE

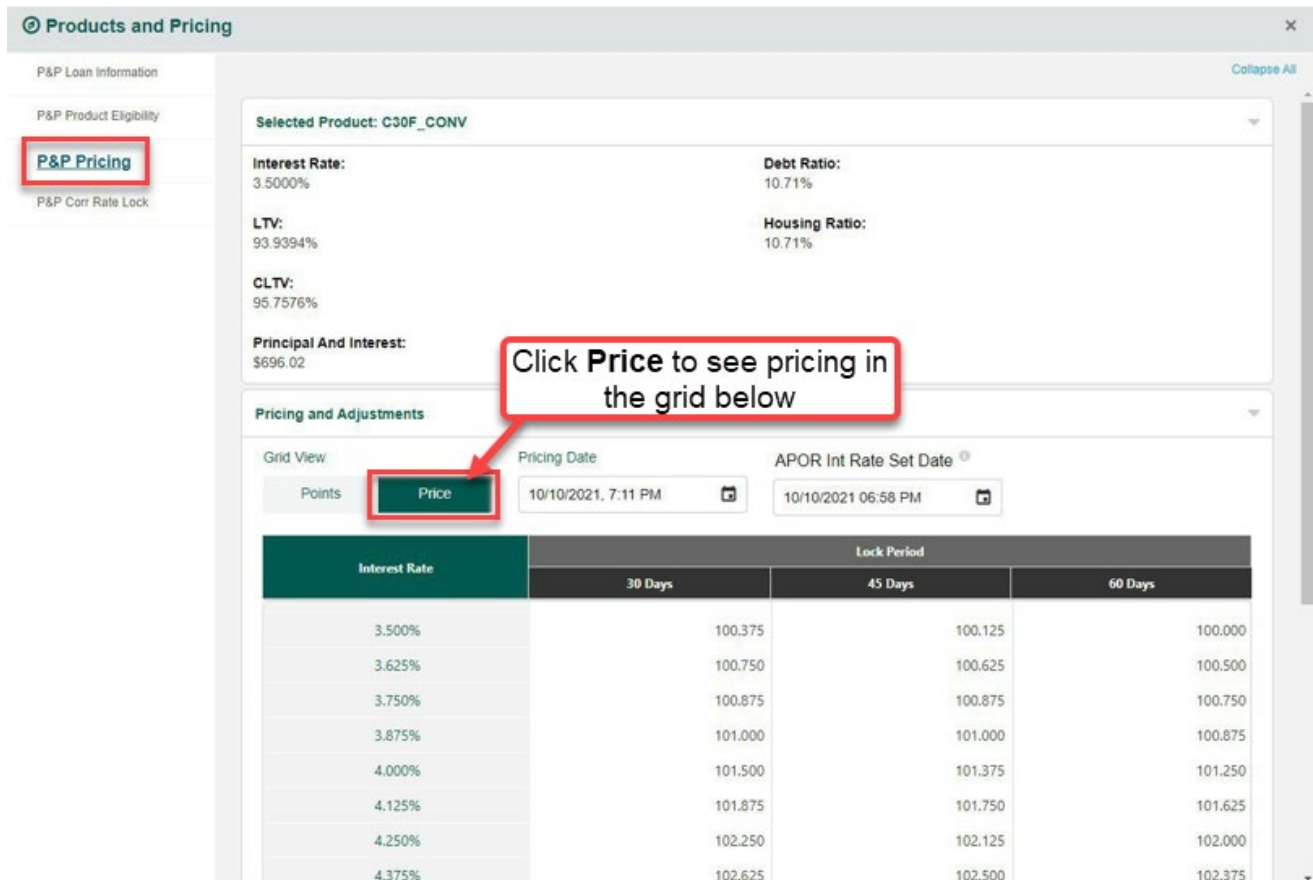
Note: For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Navigate to the **URLA > 1b. – 1e. Borrower information – Employment and Income** page, enter income.
2. If Conventional with MI, ensure the MI information is entered on the **Mortgage Insurance VH** page.
3. Navigate to the **Limit Violations/Products and Pricing Validation** page to ensure there are no open violations. If there are open violations those must be corrected prior to locking the loan or you will get halted.
4. Click **Products and Pricing**  icon.



This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

5. In the Products and Pricing window, navigate to the **P&P Pricing** page to bring up the full pricing details for the selected product.



Products and Pricing

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Selected Product: C30F_CONV

Interest Rate: 3.5000%

Debt Ratio: 10.71%

LTV: 93.9394%

Housing Ratio: 10.71%

CLTV: 95.7576%

Principal And Interest: \$696.02

Pricing and Adjustments

Grid View

Points **Price**

Pricing Date: 10/10/2021, 7:11 PM

APOR Int Rate Set Date: 10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250
4.125%	101.875	101.750	101.625
4.250%	102.250	102.125	102.000
4.375%	102.625	102.500	102.375

- Select the pricing by clicking the appropriate box in the **Pricing and Adjustments** panel, the selected pricing will be reflected in the **Adjustments Grid** then click **Next**.

Products and Pricing
×

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

Selected Product: C30F_CONV

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

Pricing and Adjustments

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

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.125%	98.375	98.125	98.000
3.250%	99.125	98.875	98.750
3.375%	99.875	99.625	99.500
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

Adjustments Grid

Adjustment Type	Interest Rate	Margin	Price
Base:	3.375%	0.000%	100.625
▸ System Adjustment	0.125%	0.000%	-0.625
▸ Manual Adjustment	0.000%	0.000%	0.000
Total Adjustment	0.125%	0.000%	-0.625
Net:	3.500%	0.000%	100.000

Add

Next >
Save and Exit

Note: Loan with a PLUS 2nd will reflect a System Adjustment dependent on the Mortgage Product selected.

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

- This brings up the **P&P Corr Rate Lock** page. Click the **SPARC/FirstHome Dream Lock Request Form** button.

- Complete and save the fillable PDF to your computer.



Sponsoring Partnerships & Revitalizing Communities
SPARC Reservation Form

SPARC Information		
Purpose:	Allocation:	
Sponsor Acknowledgement		
Sponsor Name:	Approved By (signature):	
Originating Lender Information		
Originating Lender:	Lender Loan #:	
Branch Address:		
Loan Officer:	Lock Contact:	
Lock Contact Email:	Lock Contact Phone #:	
Loan Information		
Borrower:	SSN:	
Co-Borrower:	SSN:	
Property Full Address:	Targeted Area:	
County:	Property Type:	
Base Loan Amt: \$	Sales Price: \$	Appraised Value: \$
Loan Program:	Plus Second:	Amount: \$
Outside Sub. Financing:	Amount: \$	Entity:

9. Navigate to the **Loan Summary Information – C** page and click the **Attachments** button.

Loan Summary Information - C

Borrower Information

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Actions
URLA Application 1									
Wick	John			584-53-6658					...

Household Information

Household Composition [?] # of Household Members [?] # of Wage Earners [?] # of Minors [?]

Select... 1 YYYY YYYY

Annual Household Income [?] Homeownership ED Cours... [?] Gift/Grant [?]

85,000.00 mm/dd/yyyy Yes No

Virginia Housing Attributes

Utilities/Attachments

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

10. This brings up the **Attachments** page, click **Add Attachments**.

Attachments

Attachments 0

Add Attachments

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

- The Add Attachment window displays, drag and drop or browse for your completed **SPARC/FirstHome Dream Lock Request** form, select **SPARC/FirstHome Dream Lock Request** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.

Add Attachment
×

Loan Summary
∨

Loan Number: 2100084614

Borrowers: John Wick (Primary)

Property Address: 123 Daisey Lane
Richmond, VA 23235

County: CHESTERFIELD

Drag & Drop Attachments Here

Browse for Files...

Drag the completed form to the **Drag & Drop** box or click **Browse for Files...** to select the form to be uploaded

File Name	Size	Actions
SPARC TEST FORM.pdf	411.97 KB	✕

Total File Count: 1

Attachment Category

SPARC/FirstHome Dream Lock Request

Comment

SPARC/FirstHome Dream Lock Request form completed

Cancel

📎 Upload Attachment

✓ **Upload Completed**
⬆️ ✕

SPARC TEST FORM.pdf was uploaded successfully.

Note: Once uploaded, an email is sent to the Virginia Housing Lockdesk. The loan will be manually locked and the Lockdesk will notify you once it's completed.

Attachments
∨

Attachments 1

📎 Add Attachments

🔄 Refresh

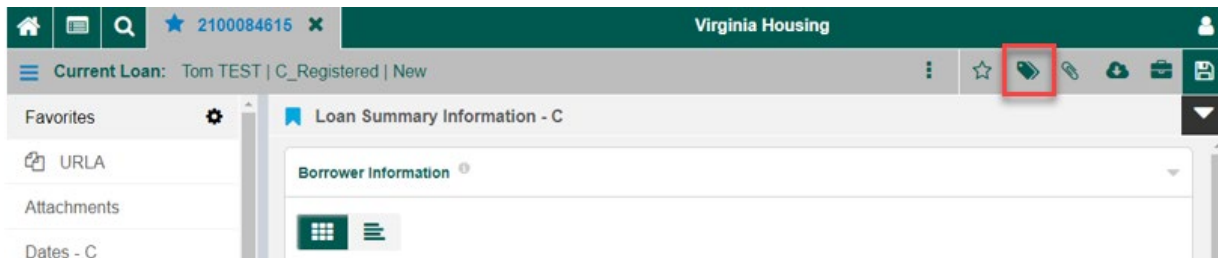
Click Refresh if you don't see your document

Attachment Name	Category	Attached Date	Attached By	Comments	
SPARC TEST FORM.pdf	SPARC Lock Request	10/11/2021 09:51:41 am	DelegatedAdmin, DLevel1	SPARC Lock Request form completed	⋮

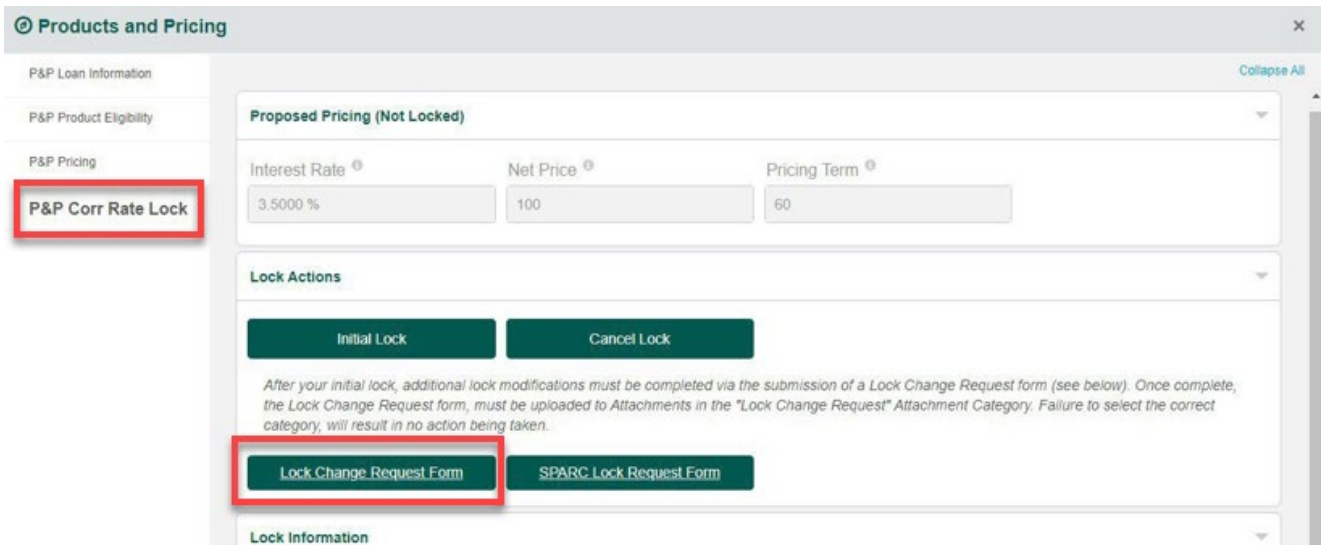
REQUEST A LOCK PROGRAM CHANGE OR EXTENSION

Note: Lenders cannot benefit from better pricing or increased lock period due to multiple product changes. For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Click **Products and Pricing**  icon.



2. In the Products and Pricing window, navigate to the **P&P Corr Rate Lock** and click the **Lock Change Request Form** button.



3. Complete and save the fillable PDF to your computer.

Virginia Housing Lock Change Request Form

Virginia Housing Information

Last 5 digits of Virginia Housing Loan #:

Lender Information

Lender:	<input type="text"/>	Lender Loan #:	<input type="text"/>
Loan Officer:	<input type="text"/>	Email:	<input type="text"/>
Lock Contact:	<input type="text"/>	Email:	<input type="text"/>

Extensions

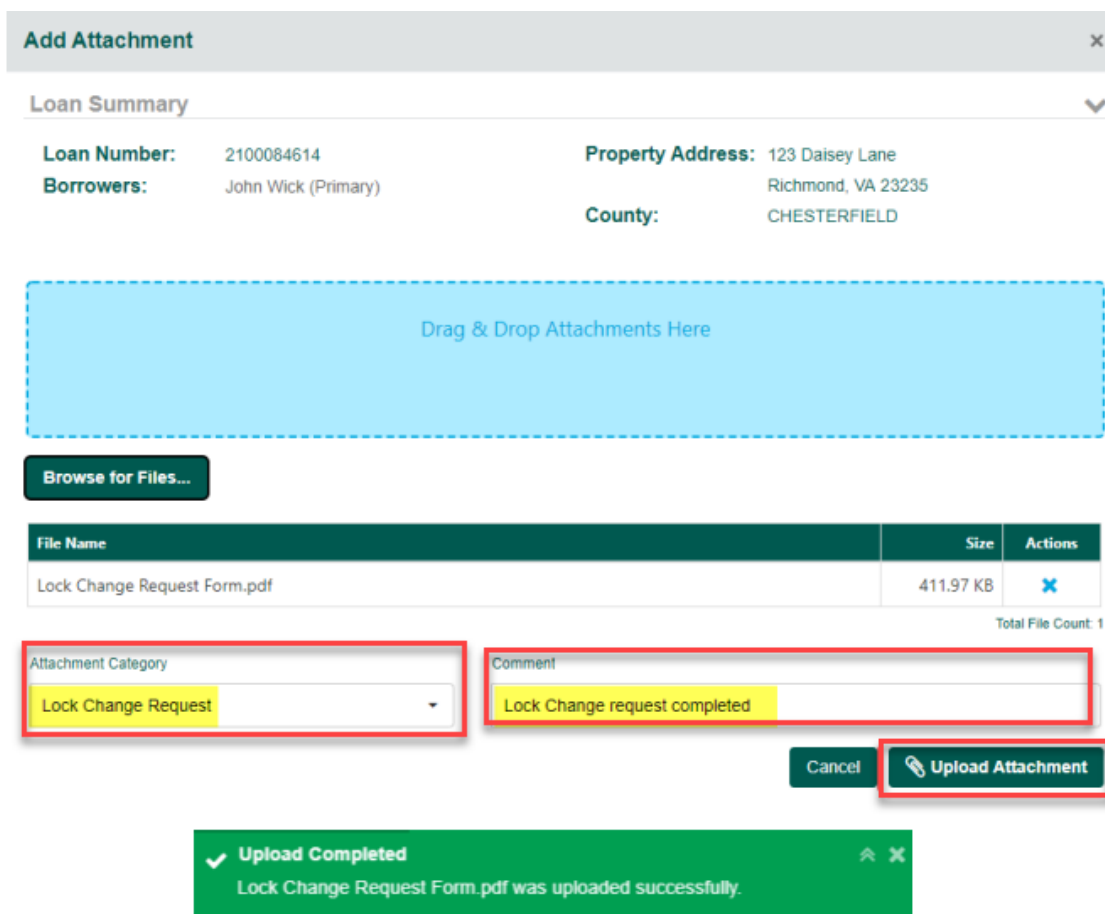
NOTE: See Attached Section B of Lock-In Policies and Procedures prior to submission.

Requesting an extension of days at

- Navigate to the **Loan Summary Information – C** page and click the **Attachments** button.
- This brings up the **Attachments** page, click **Add Attachments**.



- The Add Attachment window displays, drag and drop or browse for your completed **Lock Change Request** form, select **Lock Change Request** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



The 'Add Attachment' window displays loan summary information:

- Loan Number:** 2100084614
- Borrowers:** John Wick (Primary)
- Property Address:** 123 Daisey Lane, Richmond, VA 23235
- County:** CHESTERFIELD

A large blue dashed box indicates the area for 'Drag & Drop Attachments Here'. Below this is a 'Browse for Files...' button. A table shows the uploaded file:

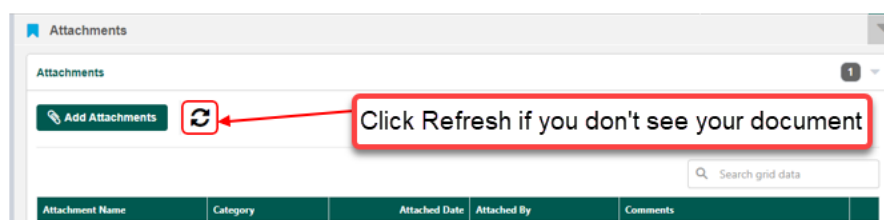
File Name	Size	Actions
Lock Change Request Form.pdf	411.97 KB	X

Total File Count: 1

The 'Attachment Category' dropdown is set to 'Lock Change Request' and the 'Comment' field contains 'Lock Change request completed'. The 'Upload Attachment' button is highlighted with a red box.

A green notification banner at the bottom states: 'Upload Completed - Lock Change Request Form.pdf was uploaded successfully.'

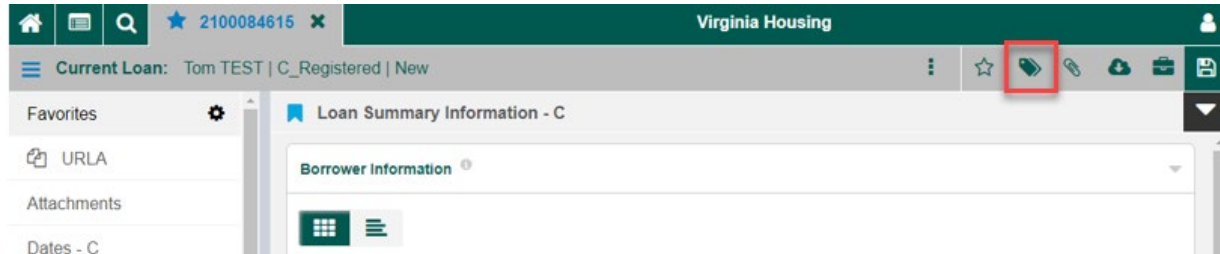
Note: Once uploaded, an email is sent to the Virginia Housing Lockdesk. The lock will be changed and the Lockdesk will notify you once it's completed.



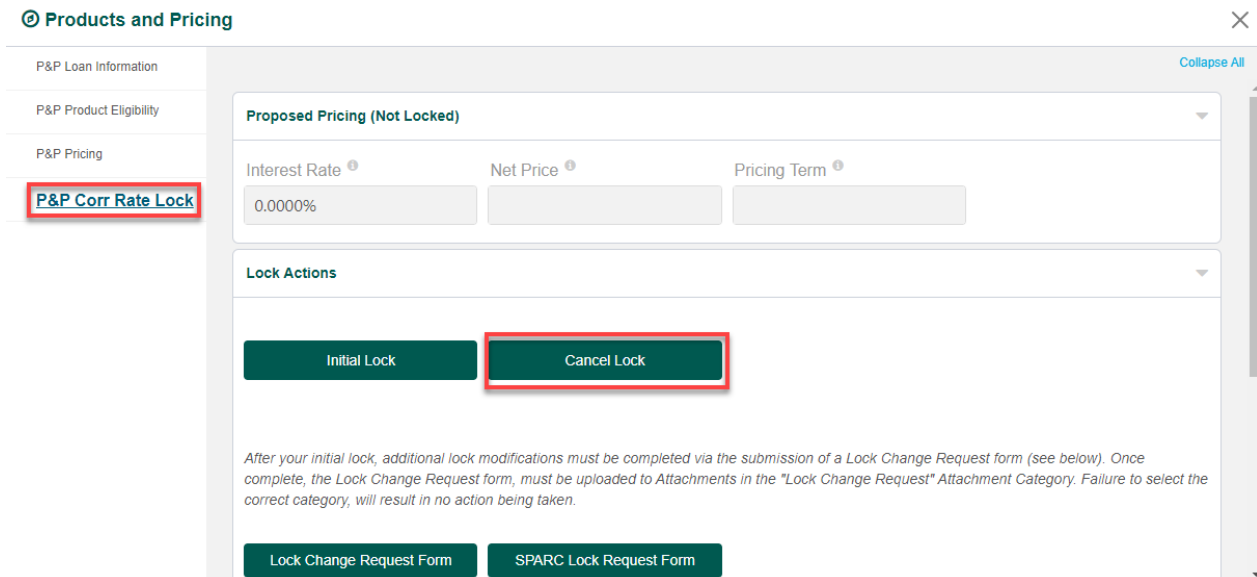
CANCEL A LOCK

Note: For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Click **Products and Pricing**  icon.



2. In the Products and Pricing window, navigate to the **P&P Corr Rate Lock** and click the **Cancel Lock** button.



3. Lock status updates to **Cancelled Lock**.



CANCEL/WITHDRAW A LOAN

Note: For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Navigate to the **Loan Summary Information – C** page and click the **Cancel/Withdraw Loan** button.

Loan Summary Information - C

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Experian	Equifax	Median FICO	Actions
delegated	test			***-**-6585								✎ ...
				👁								✎ ...

Household Information

Household Composition [?]
Select...

of Household Members [?]
1

of Wage Earners [?]
YYYY

of Minors [?]
YYYY

Annual Household Income [?]
70,000.00

Homeownership ED Course Comp... [?]
mm/dd/yyyy

Gift/Grant [?]
 Yes No

Virginia Housing Attributes

Utilities/Attachments

Re-Generate Lock Confirmation

Attachments

Cancel/Withdraw Loan

2. Loan status updates to **Cancelled/Withdrawn**.

🏠
📄
🔍
★ 2100097184 ✕

☰
Current Loan:
test delegated | Cancelled/Withdrawn | Cancelled Lock

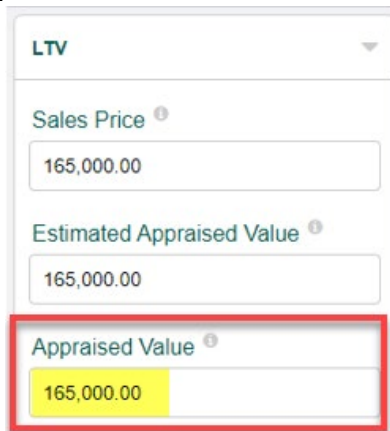
GRANTS

Note: For more information on Grant programs, please visit our [Loan Information and Guidelines](#).

RESERVE A DPA/CCA GRANT

Note: Loan must be locked.

1. Navigate to the **Loan Summary Information - C** page, enter **Appraised Value** and save loan (ok to use estimated value and update later).



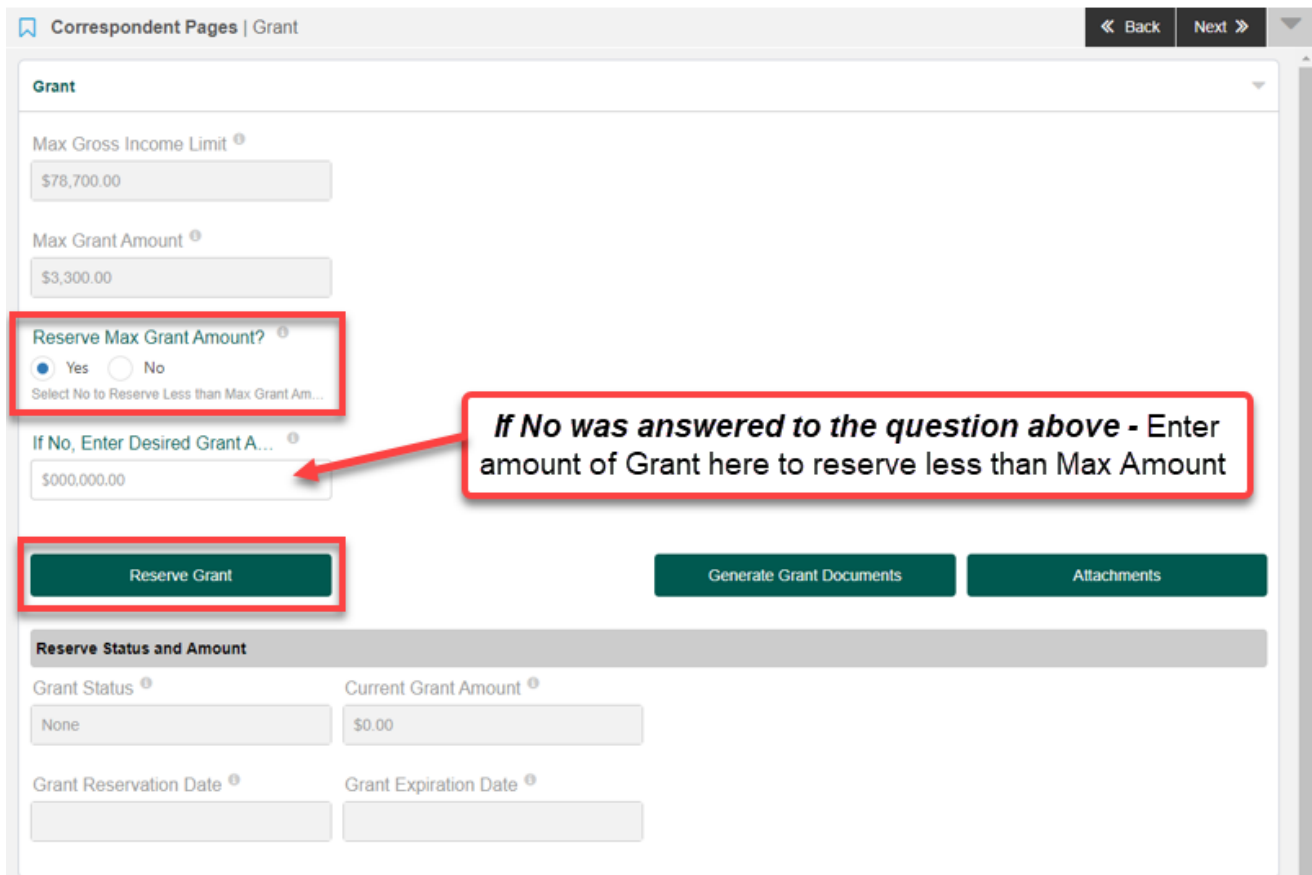
LTV

Sales Price [?]
165,000.00

Estimated Appraised Value [?]
165,000.00

Appraised Value [?]
165,000.00

2. Navigate to the **Grant** page which reflects the **Max Grant Amount**. Select **Yes** or **No** to reserve the max grant amount, enter desired grant amount if less than the max then click the **Reserve Grant** button.



Correspondent Pages | Grant

Grant

Max Gross Income Limit [?]
\$78,700.00

Max Grant Amount [?]
\$3,300.00

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

If No, Enter Desired Grant A... [?]
\$000,000.00

Reserve Grant Generate Grant Documents Attachments

Reserve Status and Amount

Grant Status [?] Current Grant Amount [?]
None \$0.00

Grant Reservation Date [?] Grant Expiration Date [?]

- Once done, the **Reservation Status and Amount** section on the **Grant** page updates with the reservation details.

Reserve Status and Amount

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

- The **Virginia Housing Attributes** section on the **Loan Summary Information – C** page also updates to reflect the grant reservation details.

Virginia Housing Attributes

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

- Click the **Attachments** button on the **Grant** page to view the Grant Award Letter.

Reserve Grant

Generate Grant Documents

Attachments

Attachments x

[Collapse All](#)

Attachments 2

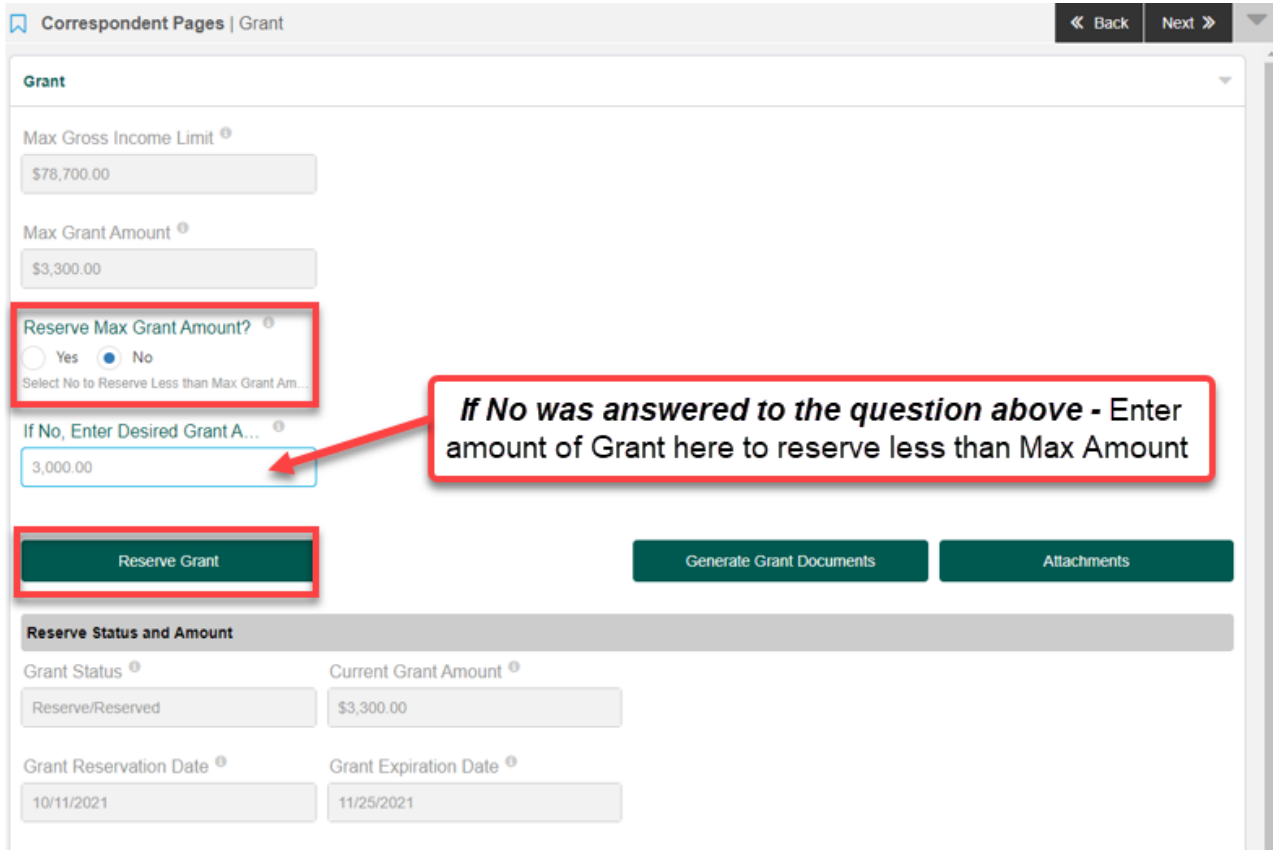
[Add Attachments](#)

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status
Award Letter - DPA Grant	Document	10/11/2021 01:52:16 pm	DLevel1		
Lock Confirmation	Document	10/11/2021 01:50:16 pm	DLevel1		

Cancel
OK

CHANGE A RESERVED GRANT AMOUNT

- Navigate to the **Grant** page which reflects the **Max Grant Amount**. Select **Yes** or **No** to reserve the max grant amount, enter desired grant amount if less than the max then click the **Reserve Grant** button.



Correspondent Pages | Grant

Grant

Max Gross Income Limit [ⓘ]
\$78,700.00

Max Grant Amount [ⓘ]
\$3,300.00

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

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

Reserve Grant **Generate Grant Documents** **Attachments**

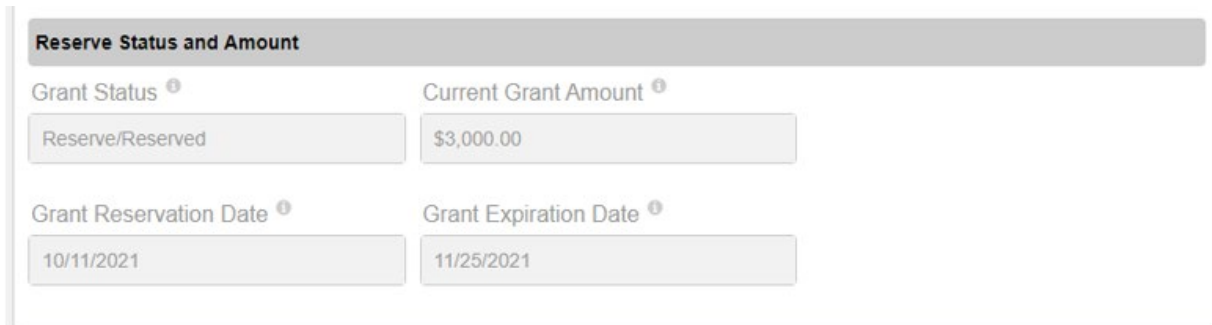
Reserve Status and Amount

Grant Status [ⓘ] Current Grant Amount [ⓘ]
Reserve/Reserved \$3,300.00

Grant Reservation Date [ⓘ] Grant Expiration Date [ⓘ]
10/11/2021 11/25/2021

If No was answered to the question above - Enter amount of Grant here to reserve less than Max Amount

- Once done, the **Reservation Status and Amount** section on the **Grant** page updates with the new reservation details.



Reserve Status and Amount

Grant Status [ⓘ] Current Grant Amount [ⓘ]
Reserve/Reserved \$3,000.00

Grant Reservation Date [ⓘ] Grant Expiration Date [ⓘ]
10/11/2021 11/25/2021

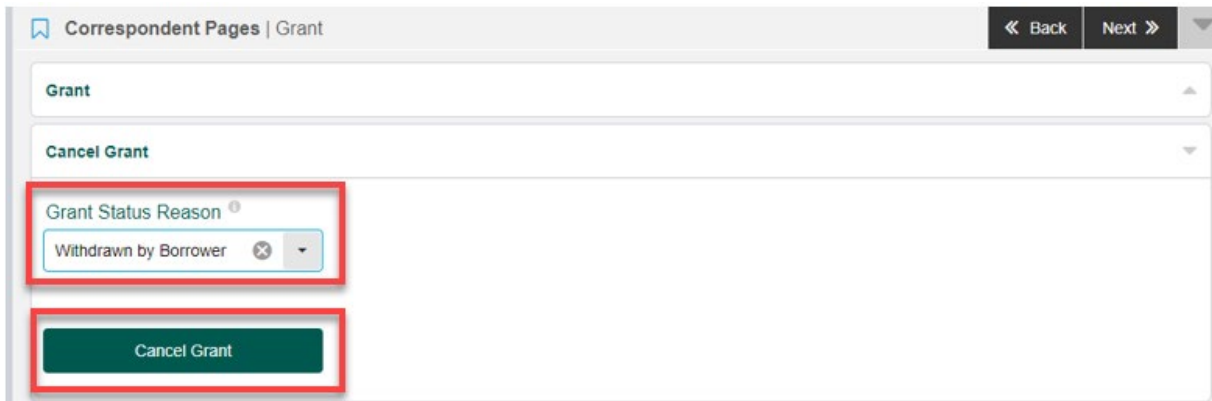
- Click the **Attachments** button on the **Grant** page to view the new Grant Award Letter.



Reserve Grant **Generate Grant Documents** **Attachments**

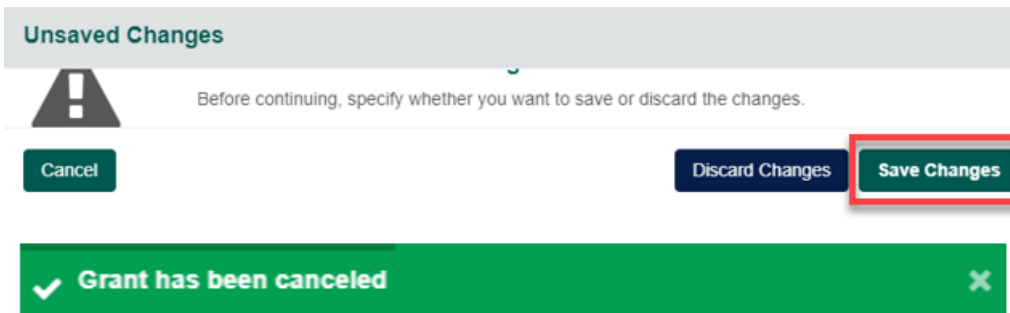
CANCEL/WITHDRAW A GRANT

1. Navigate to the **Grant** page, select the reason for the cancellation in the Grant Status Reason dropdown list then click the **Cancel Grant** button.



The screenshot shows the 'Grant' page with a breadcrumb 'Correspondent Pages | Grant' and navigation buttons 'Back' and 'Next'. Below the breadcrumb is a 'Grant' dropdown menu. Underneath is a 'Cancel Grant' dropdown menu. The 'Grant Status Reason' dropdown menu is open, showing 'Withdrawn by Borrower' selected. A red box highlights the 'Grant Status Reason' dropdown and the 'Cancel Grant' button.

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



The screenshot shows a dialog box titled 'Unsaved Changes' with a warning icon and the text 'Before continuing, specify whether you want to save or discard the changes.' Below the text are three buttons: 'Cancel', 'Discard Changes', and 'Save Changes'. A red box highlights the 'Save Changes' button. Below the dialog box is a green notification banner that says 'Grant has been canceled' with a checkmark icon and a close button.

3. **Reservation Status and Amount** section on the **Grant** page updates to reflect the cancellation information.



The screenshot shows the 'Reserve Status and Amount' section on the Grant page. It contains four input fields: 'Grant Status' (Cancelled/Withdrawn), 'Current Grant Amount' (\$0.00), 'Grant Reservation Date' (10/11/2021), and 'Grant Expiration Date' (11/25/2021).

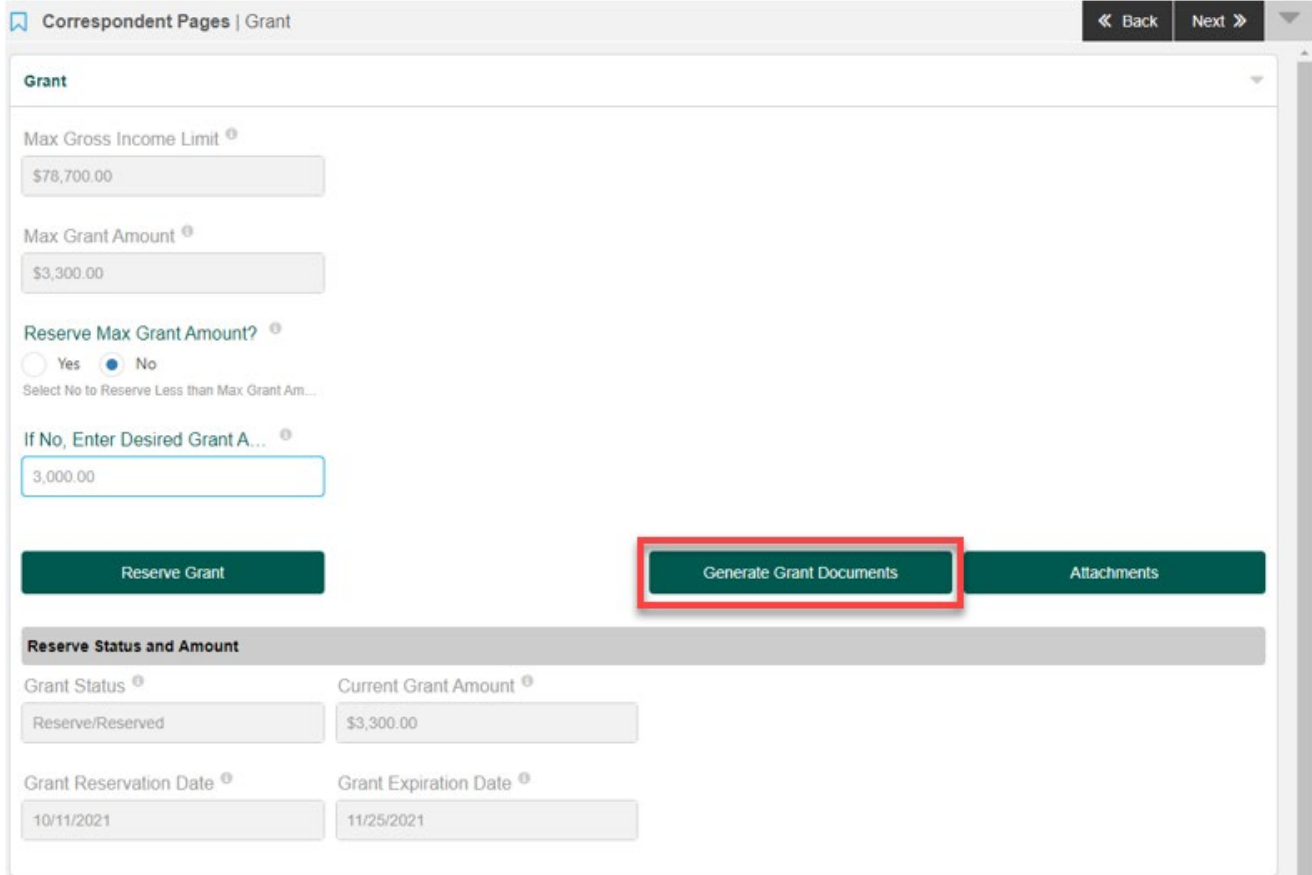
4. Click the **Attachments** button on the **Grant** page to view the Grant Cancellation Letter.



The screenshot shows the bottom of the Grant page with three buttons: 'Reserve Grant', 'Generate Grant Documents', and 'Attachments'. A red box highlights the 'Attachments' button.

REGENERATE GRANT DOCUMENTS

1. Navigate to the **Grant** page and click the **Generate Grant Documents** button.



Correspondent Pages | Grant

Grant

Max Gross Income Limit [ⓘ]
\$78,700.00

Max Grant Amount [ⓘ]
\$3,300.00

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

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

Reserve Grant **Generate Grant Documents** Attachments

Reserve Status and Amount

Grant Status [ⓘ] Current Grant Amount [ⓘ]
Reserve/Reserved \$3,300.00

Grant Reservation Date [ⓘ] Grant Expiration Date [ⓘ]
10/11/2021 11/25/2021

2. Click the **Attachments** button to view the regenerated Grant Documents.

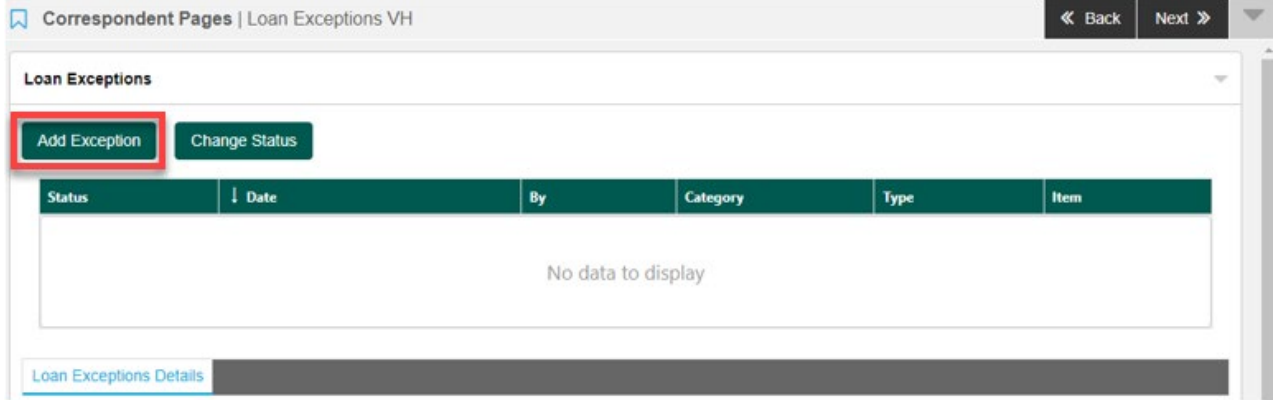


Reserve Grant **Generate Grant Documents** **Attachments**

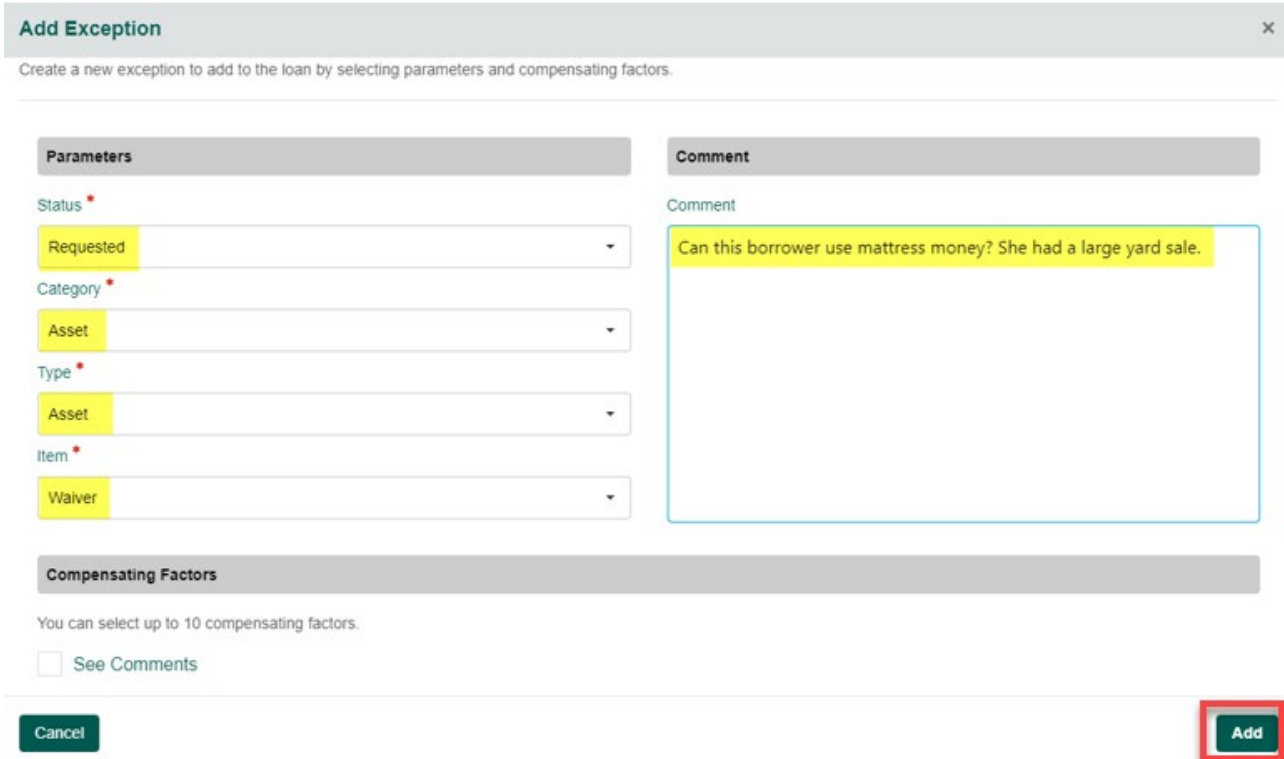
UNDERWRITING

REQUEST AN UNDERWRITING EXCEPTION

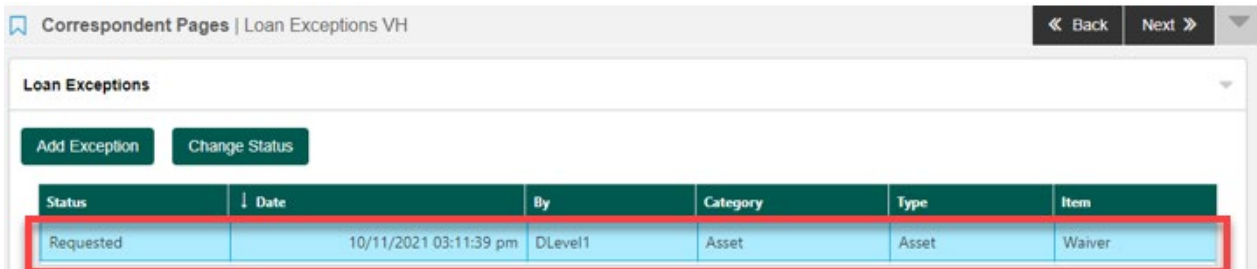
1. Navigate to the **Loan Exceptions VH** page and click the **Add Exception** button.



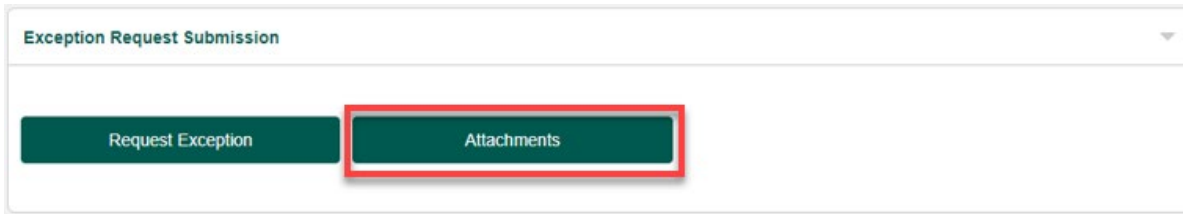
2. This window shown below pops up. Complete the highlighted fields then click the **Add** button.



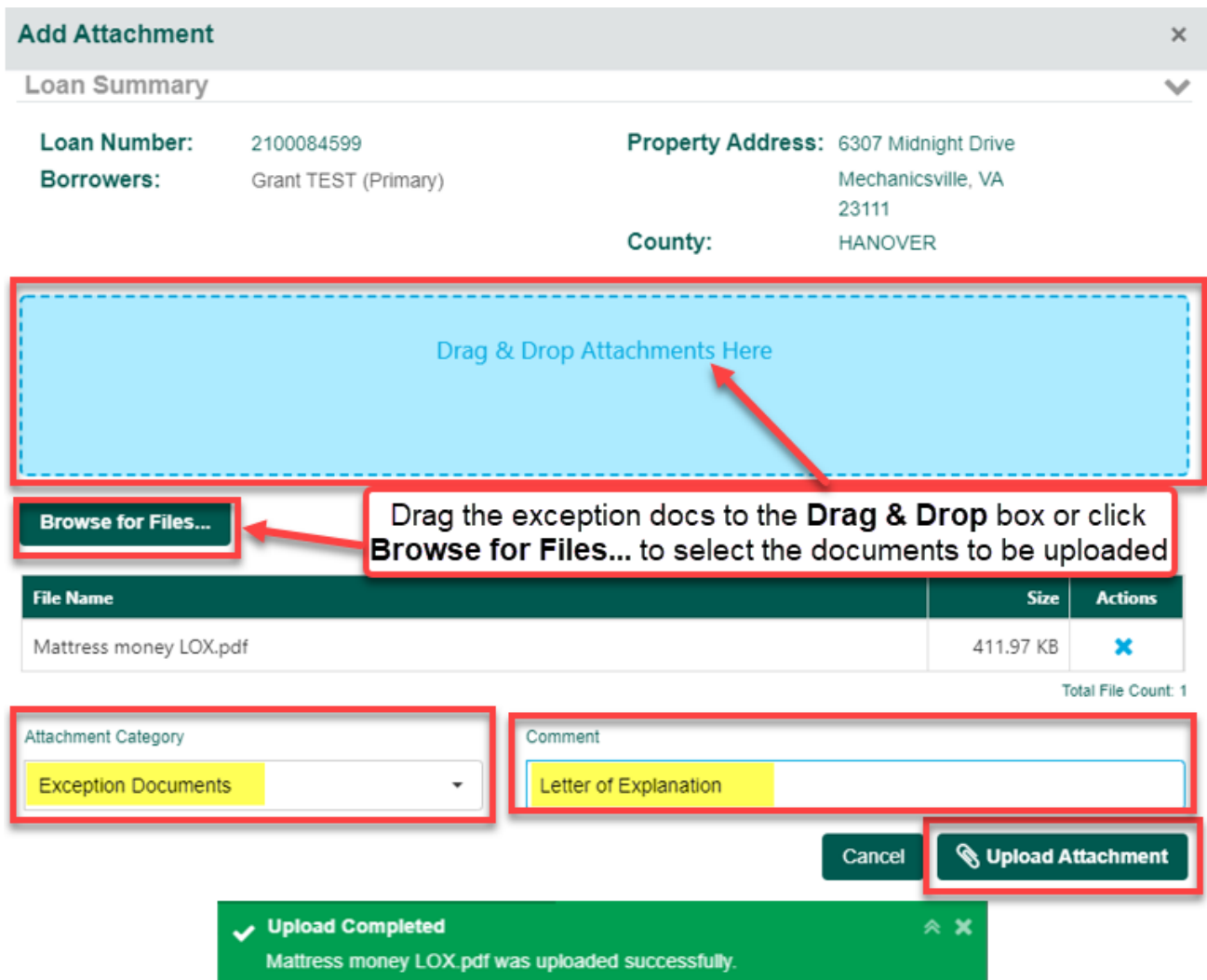
3. Exception details are reflected.



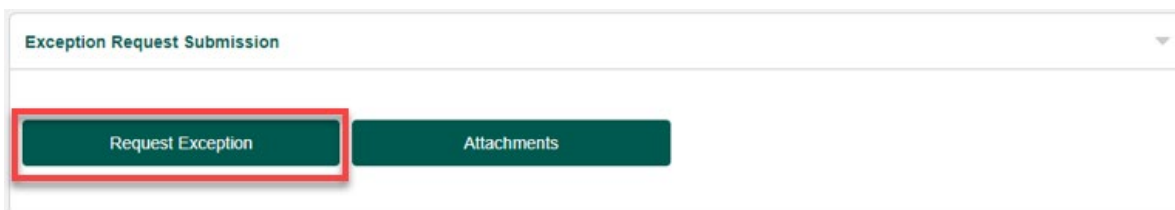
- Click the **Attachments** button to upload supporting documents.



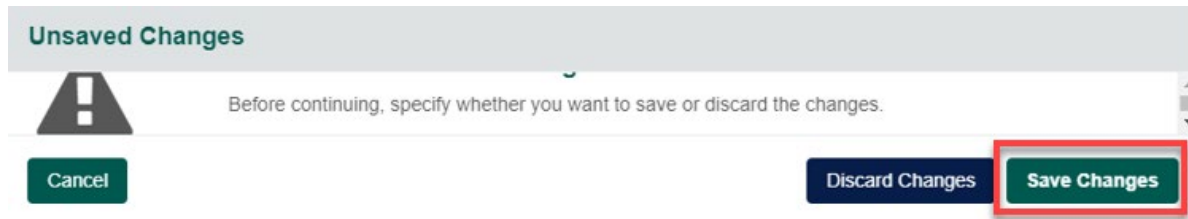
- The Add Attachment window displays, drag and drop or browse for your completed Exception supporting documents, select **Exception Documents** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



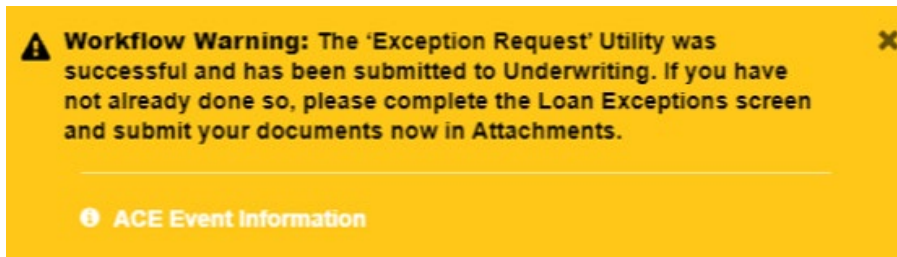
- Click the **Request Exception** button.



7. This window pops up and click **Save Changes**.

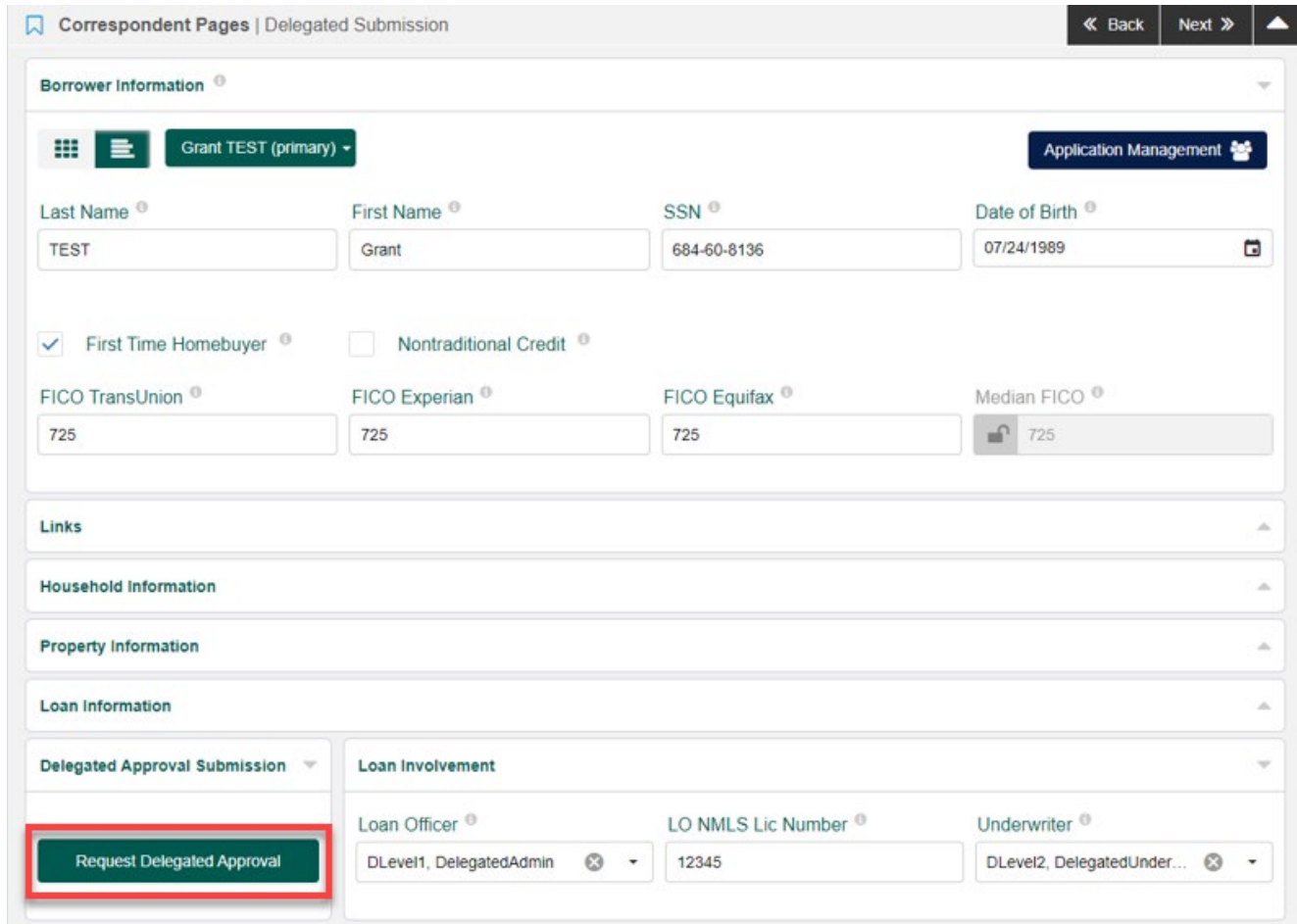


Workflow Warning message displays reminding you to upload supporting documents. Refer to Steps 4-5 above to uploads documents if not already done.



DELEGATED UNDERWRITING SUBMISSION

1. Navigate to the **Delegated Submission** page. Ensure all information on page is complete and accurate then click the **Request Delegated Approval** button.



Correspondent Pages | Delegated Submission

Back Next

Borrower Information

Grant TEST (primary) Application Management

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

First Time Homebuyer Nontraditional Credit

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

Links

Household Information

Property Information

Loan Information

Delegated Approval Submission Loan Involvement

Request Delegated Approval

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

2. The system generates a **Delegated Approval Confirmation Notice** and **Compliance Agreement** which can be accessed in **Attachments**. Additionally, an email is sent to the Underwriter stating documents can be accessed through Mortgage Cadence.
3. Loan status updates to **Cleared to Close**.



Home Messages Search 2100084599

Current Loan: Grant TEST Cleared to Close Locked

NON-DELEGATED UNDERWRITING SUBMISSION

1. Ensure all information is complete and accurate on the **Loan Summary Information – C** and **URLA** pages.
2. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.

Correspondent Pages | Submissions - Packages/Documents

Back Next

Lender Information

Lender Company Name: ND Example Correspondent
 Lender Loan Number: 123456789000
 Delegated UW YES

Underwriting Submission

Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments [Refresh] [View] [Filter]

3. The Add Attachment window displays, drag and drop or browse for your Underwriting Package, select **Underwriting Package** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.

Add Attachment [Close]

Loan Summary

Loan Number: 2100084545
Property Address: 2545 Edgehill Avenue
Borrowers: Cindy Taylor (Primary) Virginia Beach, VA 23454
County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files... [Red arrow pointing to the drag & drop area]

Drag the underwriting package to the **Drag & Drop** box or click **Browse for Files...** to select the package to be uploaded

File Name	Size	Actions
Package Test.pdf	411.97 KB	[X]

Total File Count: 1

Attachment Category: Underwriting Package

Comment: UW Package for Submission

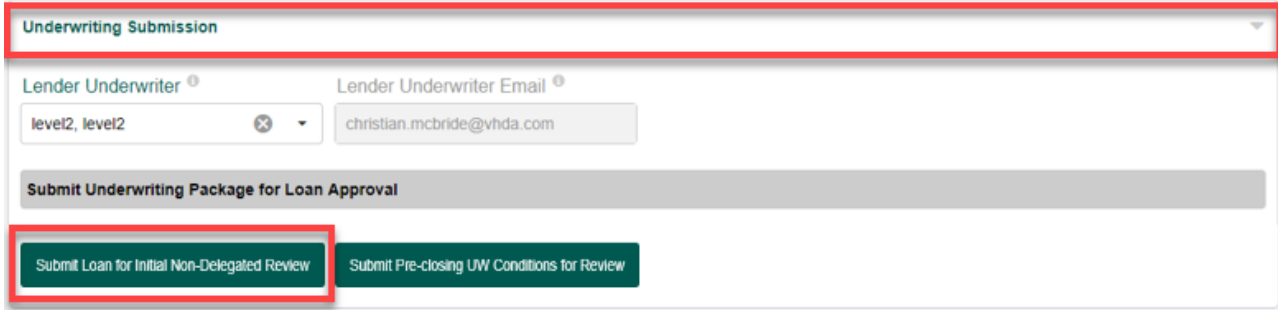
[Cancel] **Upload Attachment**

Upload Completed [Close]

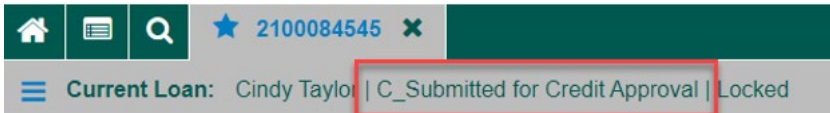
Package Test.pdf was uploaded successfully.

Note: Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

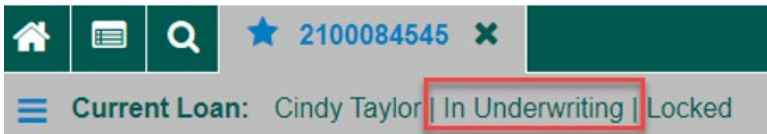
- Click the **Underwriting Submission** header to expand/open the panel on the **Submissions – Packages/Documents** page then click the **Submit Loan for Initial Non-Delegated Review** button.



- Loan status updates to **C_Submitted for Credit Approval**.



- Once Virginia Housing has acknowledged receipt, the loan status updates to **In Underwriting**.



- If loan is **Approved**, the system generates an “approval” **Loan Review Notification** and **Compliance Agreement** which can be accessed in **Attachments** and the loan status updates to **Cleared to Close**. Additionally, an email is sent to the Underwriter stating documents can be accessed through Mortgage Cadence.
- If loan is **Suspended**, the system generates a **Suspense Letter** which can be accessed in **Attachments** and the loan status updates to **Suspend**. Additionally, an email is sent to the Underwriter stating documents can be accessed through Mortgage Cadence.

SUBMIT UNDERWRITING CONDITIONS ON SUSPENDED LOANS

- Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.

Correspondent Pages | Submissions - Packages/Documents

Back Next

Lender Information

Lender Company Name: ND Example Correspondent

Lender Loan Number: 123456789000

Delegated UW: YES

Underwriting Submission

Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments

- The Add Attachment window displays, drag and drop or browse for your Underwriting Conditions, select **Underwriting Conditions** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.

Add Attachment

Loan Summary

Loan Number: 2100084545

Borrowers: Cindy Taylor (Primary)

Property Address: 2545 Edgehill Avenue
Virginia Beach, VA 23454

County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

File Name | Size | Actions

Package Test.pdf	411.97 KB	X
------------------	-----------	---

Attachment Category: Underwriting Conditions

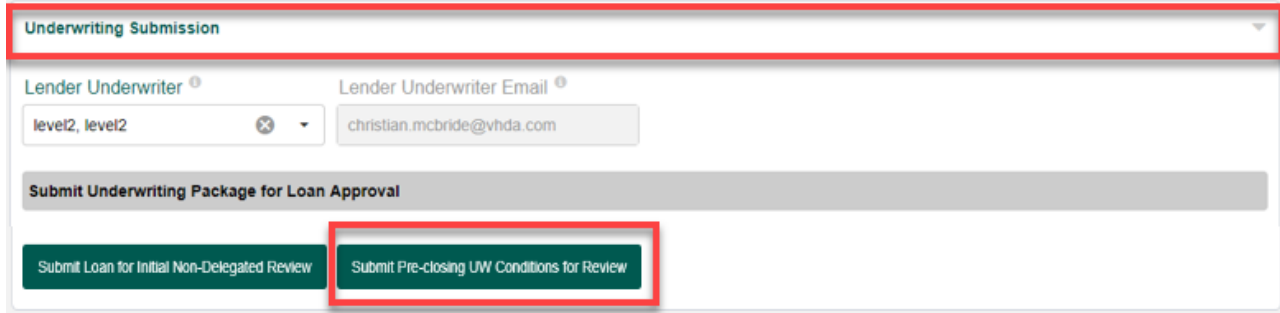
Comment: UW Cond for Suspended loan

Cancel Upload Attachment

✓ **Upload Completed**
 Package Test.pdf was uploaded successfully.

Note: Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

3. Click the **Underwriting Submission** header to expand/open the panel on the **Submissions – Packages/Documents** page then click the **Submit Pre-closing UW Conditions for Review** button. A notification is sent to the Underwriting Department stating Underwriting Conditions have been uploaded.



Underwriting Submission

Lender Underwriter [ⓘ] Lender Underwriter Email [ⓘ]

level2, level2 ✕ christian.mcbride@vhda.com

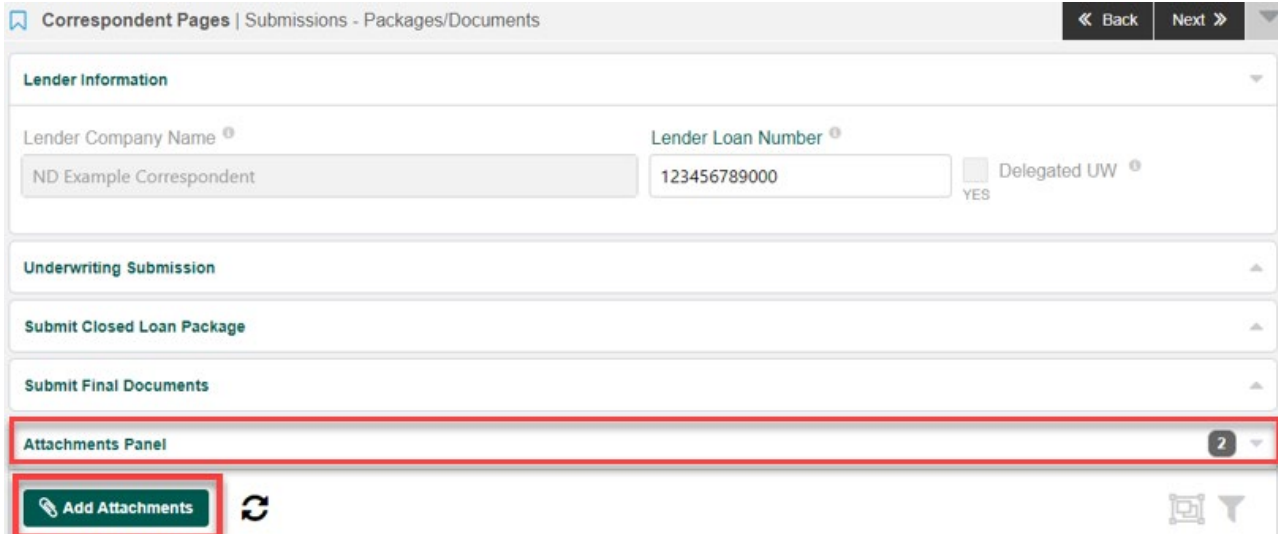
Submit Underwriting Package for Loan Approval

Submit Loan for Initial Non-Delegated Review Submit Pre-closing UW Conditions for Review

CLOSED LOANS

SUBMIT CLOSED LOAN FOR PURCHASE

1. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.



Correspondent Pages | Submissions - Packages/Documents

← Back Next →

Lender Information

Lender Company Name [Ⓢ] ND Example Correspondent

Lender Loan Number [Ⓢ] 123456789000

Delegated UW [Ⓢ] YES

Underwriting Submission

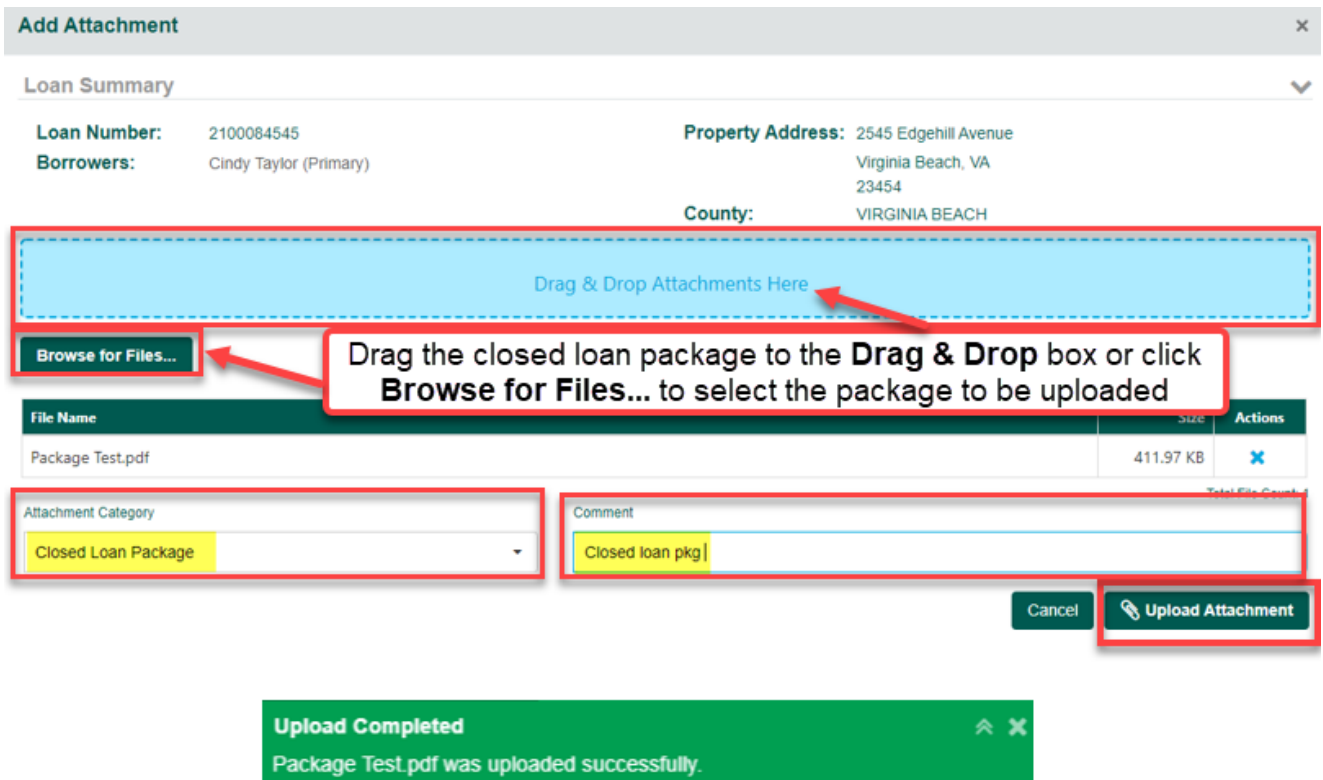
Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments

2. The Add Attachment window displays, drag and drop or browse for your Closed Loan Package, select **Closed Loan Package** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



Add Attachment ×

Loan Summary ▾

Loan Number: 2100084545

Borrowers: Cindy Taylor (Primary)

Property Address: 2545 Edgehill Avenue
Virginia Beach, VA
23454

County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

Drag the closed loan package to the **Drag & Drop** box or click **Browse for Files...** to select the package to be uploaded

File Name	Size	Actions
Package Test.pdf	411.97 KB	×

Attachment Category: Closed Loan Package

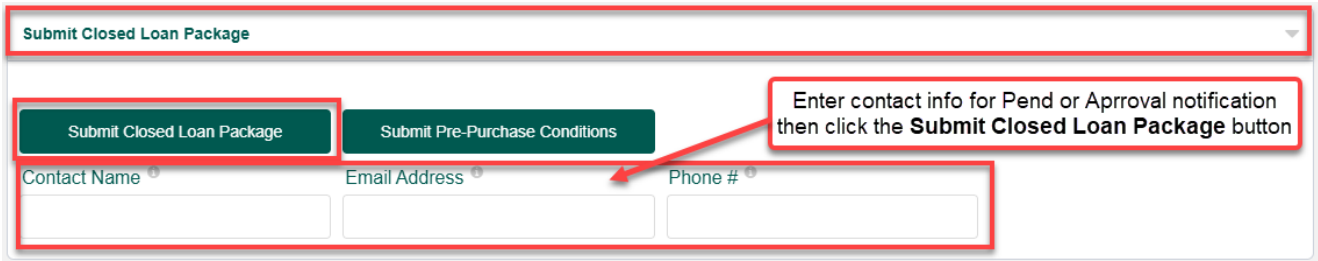
Comment: Closed loan pkg

Cancel Upload Attachment

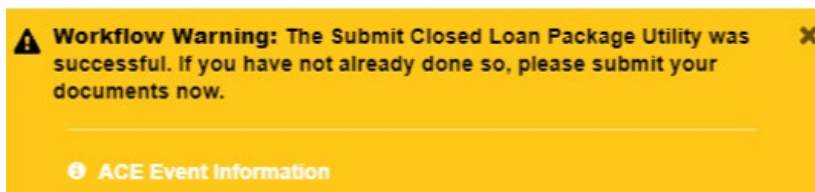
Upload Completed ↑ ×
Package Test.pdf was uploaded successfully.

Note: Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

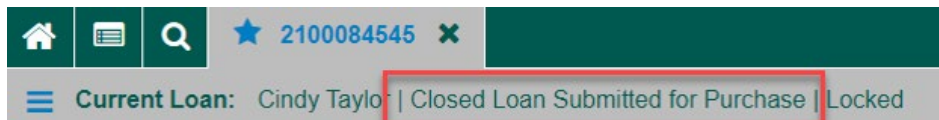
- Click the **Submit Closed Loan Package** header to expand/open the panel on the **Submissions – Packages/Documents** page, enter the applicable contact information for notifications then click the **Submit Closed Loan Package** button.



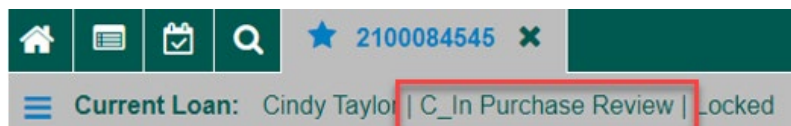
Workflow Warning message displays reminding you to upload closed loan package. Refer to Steps 1-2 above to upload package if not already done.



- Loan status updates to **Closed Loan Submitted for Purchase**.



- Once Virginia Housing has acknowledged receipt, the loan status updates to **C_In Purchase Review**.

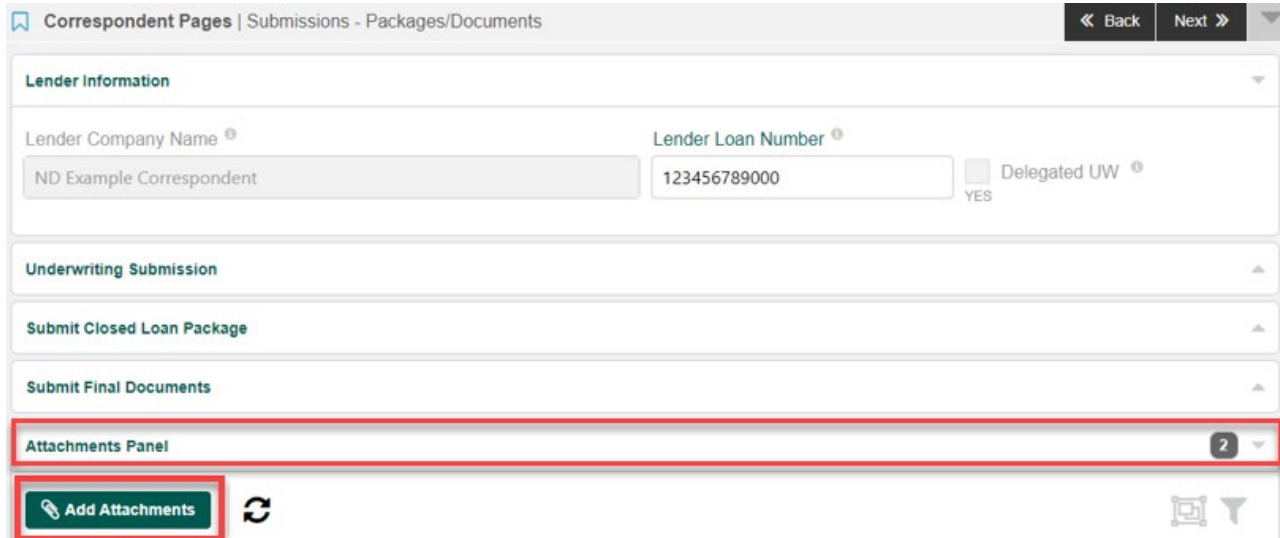


- The Quality Review Department reviews the loan and supporting documents, either Approves or Pends the loan. If loan is approved, the status updates to **C_Purchase Approved** and a notification is sent to the Purchase or Post-Closing contact. If the loan is pended, the status updates to **C_Purchase Pended** and a Suspense Letter is emailed to the Purchase or Post-Closing contact (see next page to [submit conditions for pended loans](#)).
- After the loan is funded, the status updates to **C_Purchased** and a notification is sent to the Secondary contact.

SUBMIT CONDITIONS FOR PENDED LOANS

A pended loan status reflects as **C_Purchase Pended**. The Quality Review Analyst emails a Suspense Letter to the Purchase or Post-Closing contact. Follow the steps below to submit Pre-Purchase Conditions for pended loans.

1. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.



Correspondent Pages | Submissions - Packages/Documents

Back Next

Lender Information

Lender Company Name [ⓘ] Lender Loan Number [ⓘ]

ND Example Correspondent 123456789000 Delegated UW [ⓘ]
YES

Underwriting Submission

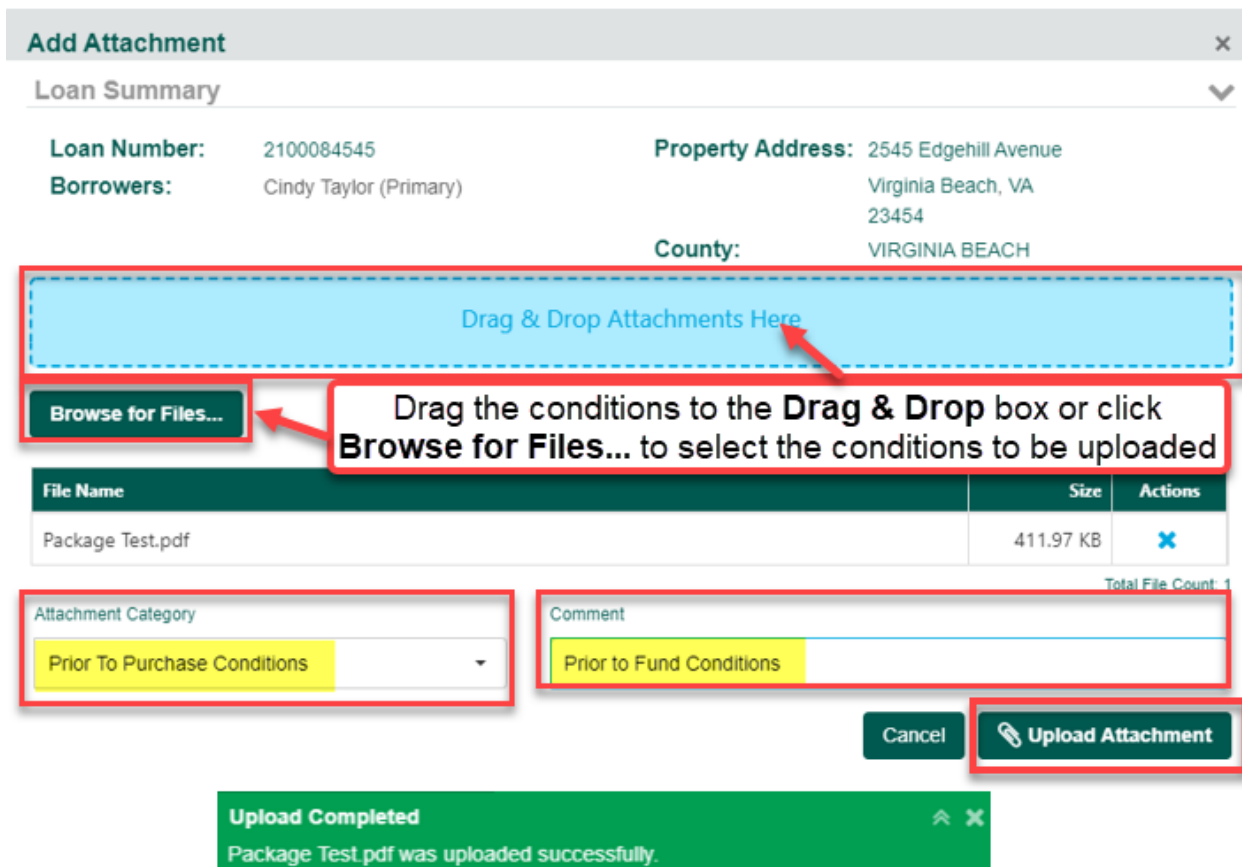
Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments

2. The Add Attachment window displays, drag and drop or browse for your Pre-Purchase Conditions, select **Prior To Purchase Conditions** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



Add Attachment

Loan Summary

Loan Number: 2100084545 Property Address: 2545 Edgehill Avenue
Borrowers: Cindy Taylor (Primary) Virginia Beach, VA
23454
County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

Drag the conditions to the **Drag & Drop** box or click **Browse for Files...** to select the conditions to be uploaded

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

Total File Count: 1

Attachment Category: Prior To Purchase Conditions

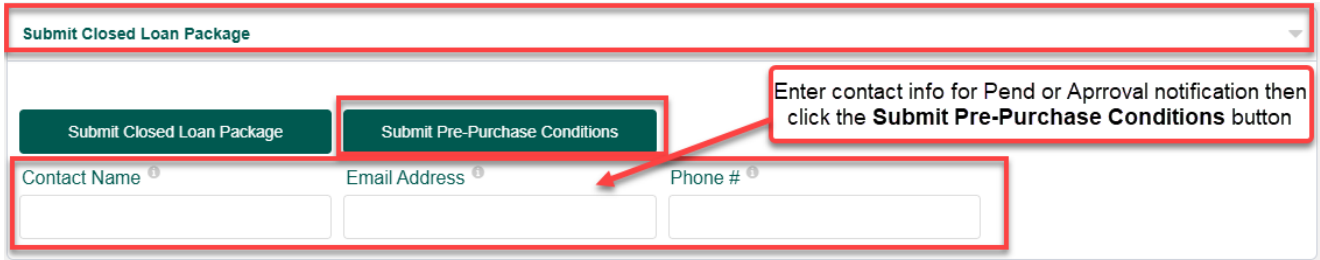
Comment: Prior to Fund Conditions

Cancel Upload Attachment

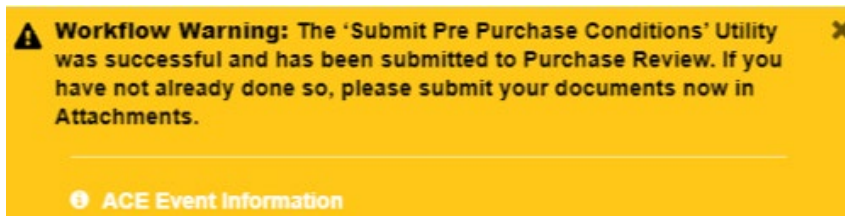
Upload Completed
Package Test.pdf was uploaded successfully.

Note: Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

- Click the **Submit Closed Loan Package** header to expand/open the panel on the **Submissions – Packages/Documents** page, enter the applicable contact information for notifications then click the **Submit Pre-Purchase Conditions** button.



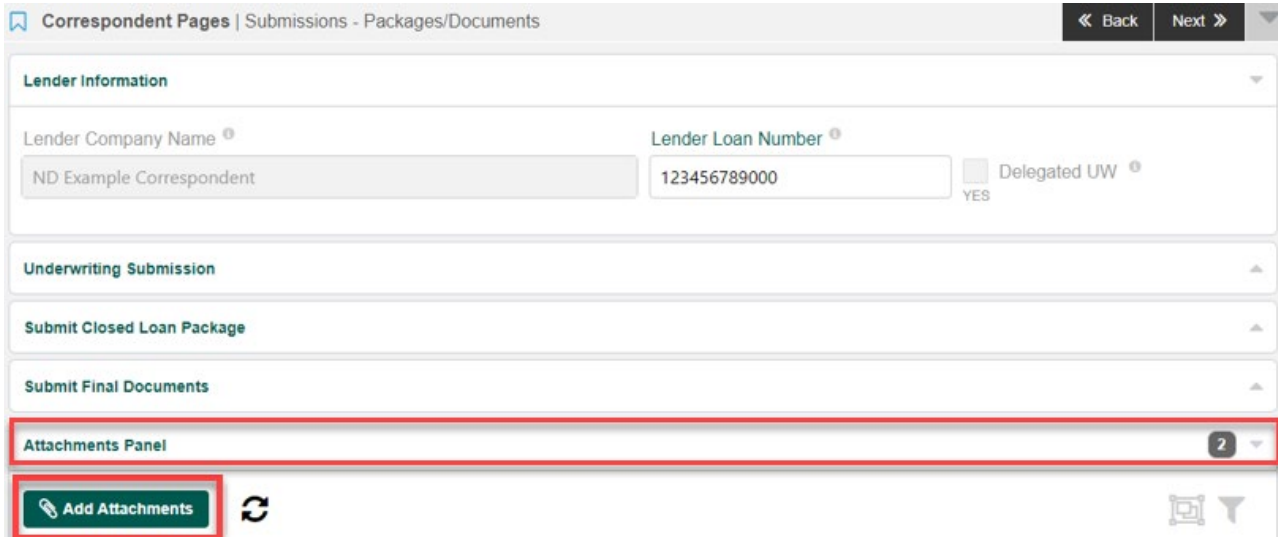
Workflow Warning message displays reminding you to upload pre-purchase conditions. Refer to Steps 1-2 above to upload conditions if not already done.



- Once loan is approved for purchase, the loan status updates to **C_Purchase Approved** and a notification is sent to the Purchase or Post-Closing contact.
- After the loan has been funded, the status updates to **C_Purchased** and a Loan Purchase Advice is sent to the Secondary contact.
- If the loan is denied, the status updates to **C_Denied** and a Denial Letter is sent.

SUBMIT FINAL DOCUMENTS

1. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.



Correspondent Pages | Submissions - Packages/Documents

Back Next

Lender Information

Lender Company Name [Ⓢ] ND Example Correspondent

Lender Loan Number [Ⓢ] 123456789000

Delegated UW [Ⓢ] YES

Underwriting Submission

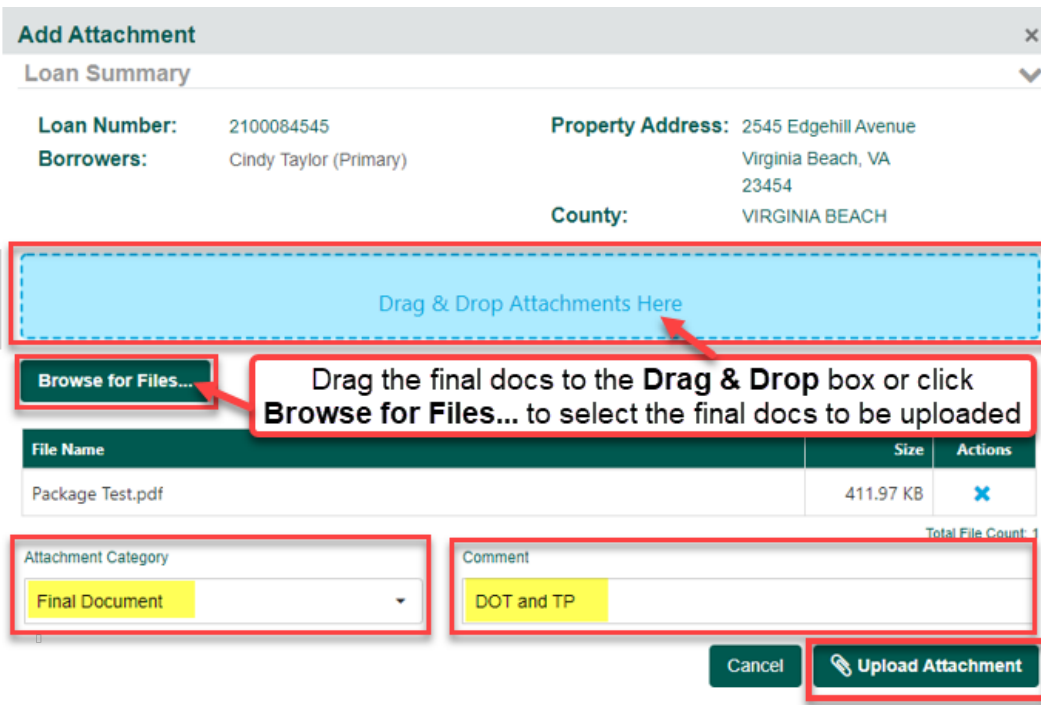
Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments

2. The Add Attachment window displays, drag and drop or browse for your Final Documents, select **Final Documents** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



Add Attachment x

Loan Summary v

Loan Number: 2100084545

Property Address: 2545 Edgehill Avenue
Virginia Beach, VA
23454

Borrowers: Cindy Taylor (Primary)

County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

Drag the final docs to the **Drag & Drop** box or click **Browse for Files...** to select the final docs to be uploaded

File Name	Size	Actions
Package Test.pdf	411.97 KB	x

Total File Count: 1

Attachment Category: Final Document

Comment: DOT and TP

Cancel Upload Attachment

Upload Completed ^ x
Package Test.pdf was uploaded successfully.

The Virginia Housing Post-Closing Department will be automatically notified once documents are uploaded with the **Final Document** attachment category selected

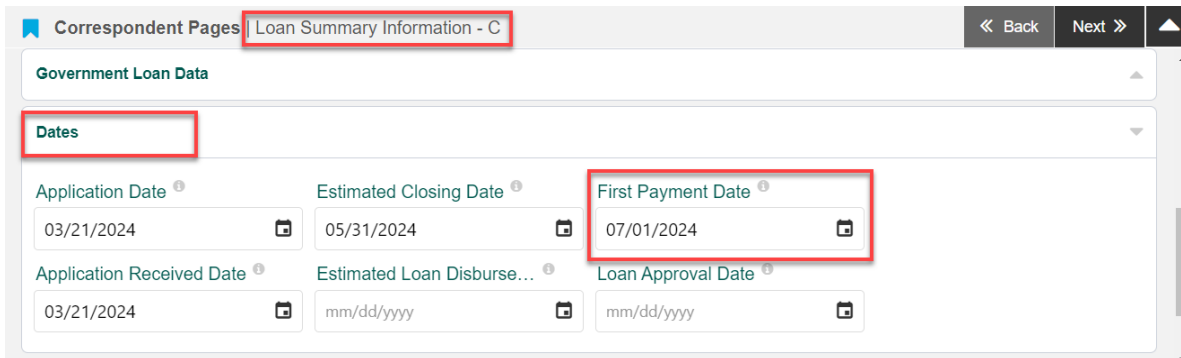
Note: Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

TROUBLESHOOTING COMMON ISSUES

P&I BLANK AND/OR TOTAL PITI NOT CALCULATING CORRECTLY

If you run into a scenario in which the P&I (Principal and Interest) for the proposed payment is reflecting as \$0.00 and/or the total PITI is not calculating correctly, double check the following fields within the loan to ensure that they are completed correctly:

- Navigate to the **Dates** panel in the **Loan Summary Information – C** page and make sure the correct **First Payment Date** has been entered correctly (***must be a date in the future***) and it is **not** blank:



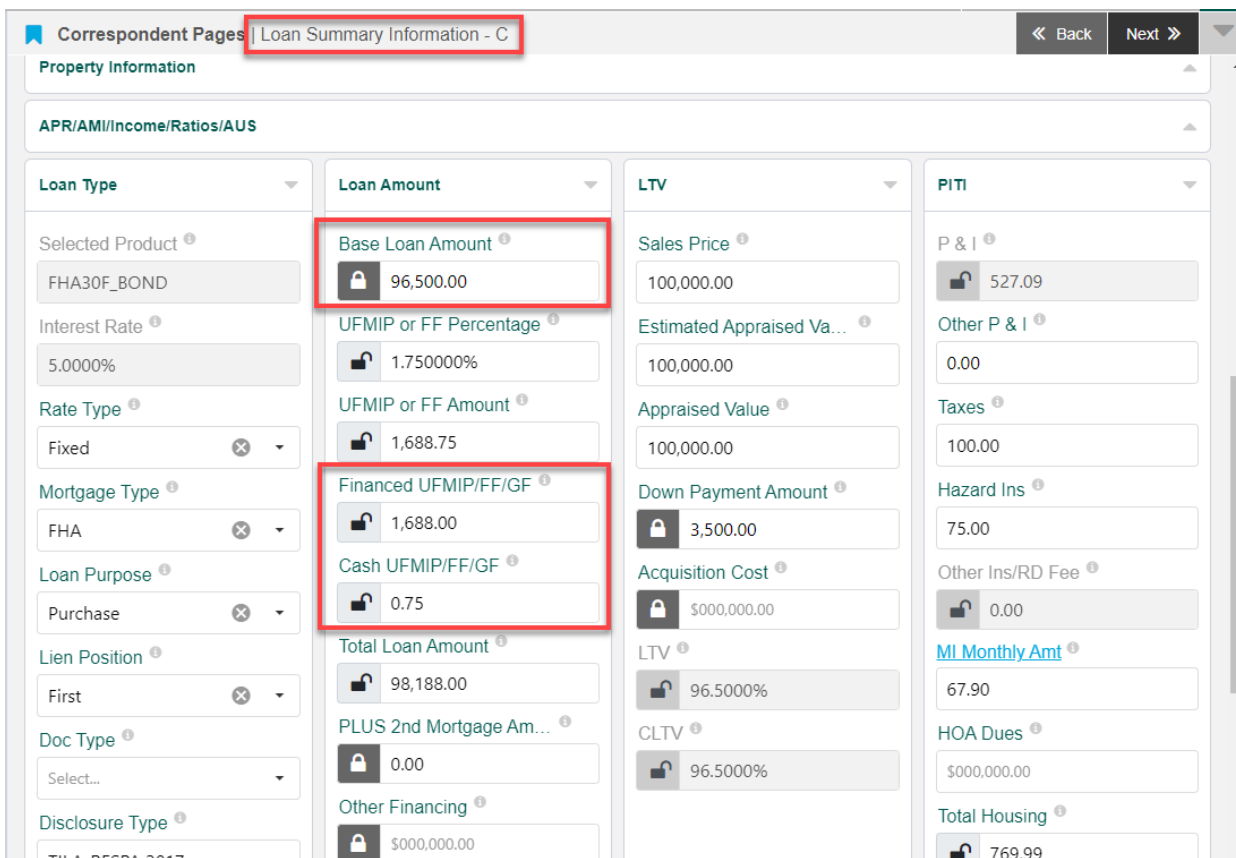
Correspondent Pages | Loan Summary Information - C

Government Loan Data

Dates

Application Date	Estimated Closing Date	First Payment Date
03/21/2024	05/31/2024	07/01/2024
Application Received Date	Estimated Loan Disburse...	Loan Approval Date
03/21/2024	mm/dd/yyyy	mm/dd/yyyy

- If it is a loan with Financed UFMIP/FF/GF, navigate to the **Loan Summary Information – C** page and make sure the **Base Loan Amount**, **Financed UFMIP/FF/GF**, and **Cash UFMIP/FF/GF** are entered correctly into the applicable fields. Below is an example of an FHA loan with Financed UFMIP:



Correspondent Pages | Loan Summary Information - C

Property Information

APR/AMI/Income/Ratios/AUS

Loan Type	Loan Amount	LTV	PITI
Selected Product FHA30F_BOND	Base Loan Amount 96,500.00	Sales Price 100,000.00	P & I 527.09
Interest Rate 5.0000%	UFMIP or FF Percentage 1.750000%	Estimated Appraised Va... 100,000.00	Other P & I 0.00
Rate Type Fixed	UFMIP or FF Amount 1,688.75	Appraised Value 100,000.00	Taxes 100.00
Mortgage Type FHA	Financed UFMIP/FF/GF 1,688.00	Down Payment Amount 3,500.00	Hazard Ins 75.00
Loan Purpose Purchase	Cash UFMIP/FF/GF 0.75	Acquisition Cost \$000,000.00	Other Ins/RD Fee 0.00
Lien Position First	Total Loan Amount 98,188.00	LTV 96.5000%	MI Monthly Amt 67.90
Doc Type Select...	PLUS 2nd Mortgage Am... 0.00	CLTV 96.5000%	HOA Dues \$000,000.00
Disclosure Type THA RESPA 2017	Other Financing \$000,000.00		Total Housing 769.99

- If it is a Conventional loan with monthly MI, navigate to the **Mortgage Insurance VH** page and make sure the applicable **Renewal Rates and Terms** are entered correctly:

Mortgage Insurance VH

Renewal Premium

MI Type: Monthly
 Renewal Type: Declining

First Renewal Rate: 0.5400000%
 1st Renewal Term - Years: 10

Mortgage Insurance Sec...: 0.2000000%
 2nd Renewal Term - Years: 20

Mortgage Insurance Thir...: 000.0000000%
 3rd Renewal Term - Years:

MI Remitted Monthly:
 Exclude State MI Fees from High Cost Test:
 Lender Paid MI:

MI Monthly Amt: 139.97

CO-BORROWER INCOME NOT INCLUDED IN QUALIFYING RATIOS

If you run into a scenario for a loan with multiple borrowers and the system is not including the co-borrower/additional borrower(s)' income in the qualifying ratios calculation, navigate to the **Income Totals** section of the **URLA 1b-1e Borrower Information** page for the co-borrower or additional borrower(s) and make sure the box shown below is checked to include financial information in qualifying ratios:

URLA | 1b.-1e. Borrower Information - Employment and Income

Income Totals

test2 test2

Click to toggle between borrowers

Net Rental Income: \$000,000.00

Total Other Income: 0.00

Qualifying Ratios

Include financial information in qualifying ratios
(Non-occupying borrower income, assets, and liabilities)

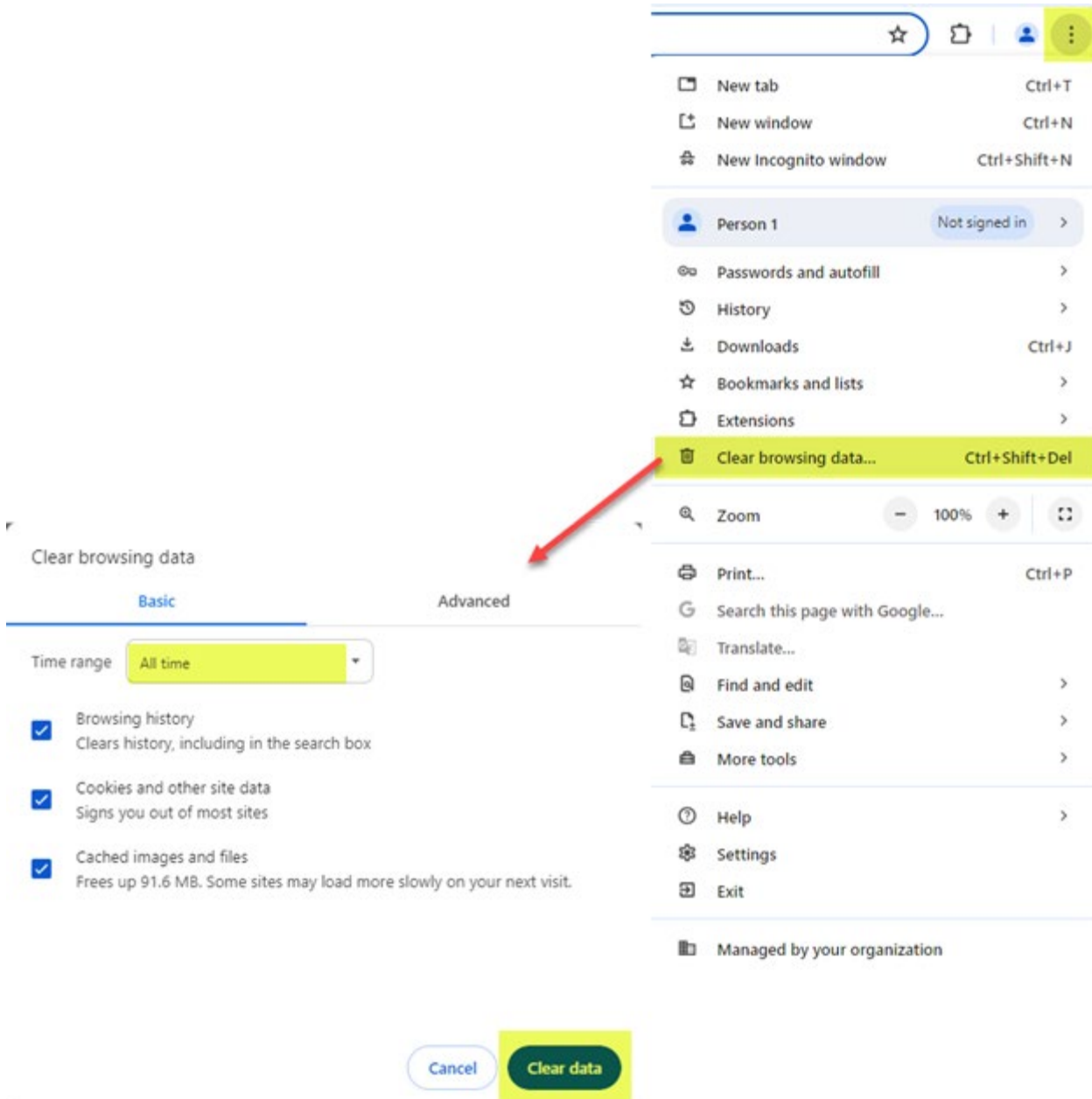
Income Totals

Total Borrower Income: 4,000.00

CLEAR CACHE AND HARD RELOAD

If you're having issues with connectivity, loading data, and/or receiving odd error messages, please try performing a clear cache and hard reload following the instructions below as this can sometime resolve odd issues:

Clear cache in Chrome following the steps highlighted below:



After completing the the cache clear in Chrome, perform an **Empty Cache and Hard Reload** following the additional steps shown below:

Navigate to the Mortgage Cadence login page and click the **F12** key on your keyboard. This opens up a new panel on the right hand side of the screen which you can ignore then right click on the page reload button in the top left side and select **Empty Cache and Hard Reload** as shown below. The system will think for a few seconds. Once done you will see the username and password fields then close the panel on the right side of the screen and login as normal.

