

MCC System User Guide

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MCC System User Access Request Form

This form must be completed and submitted for a user to access the MCC System.

Note: *Originating Lenders only need access to the MCC system when they are processing an MCC for a NON-Virginia Housing loan.*



MCC System User Access Request

The Originating Lender's users listed below are authorized to receive access to the Virginia Housing's MCC System for the purpose of submitting MCC applications, uploading MCC documents and receiving MCC status notifications. The user entering the initial application and documents will receive all email correspondence on the MCC from application through post-closing and will be responsible for distribution of information relevant to the MCC to others in the organization.

NOTE: *Originating Lenders only need access to the MCC system when they are processing an MCC for a NON-Virginia Housing loan.*

Originating Lender:

1. User Name:

Branch Location:

Email:

2. User Name:

Branch Location:

Email:

3. User Name:

Branch Location:

Email:

Lender Administrator:

Name:

Email:

Signature:

Date:

Email to MCCInfo@VirginiaHousing.com

Virginia Housing
VirginiaHousing.com
Toll Free: 877-843-2123

601 South Belvidere Street
Richmond, VA 23220
804-782-1986

MCC System
User Access 6/2021

Initial Log in and Password Setup

Once the user access form has been processed by Virginia Housing you will get an email instructing you to click the "Accept Invitation" link to complete the process.

The screenshot shows an email client interface. At the top, there is a navigation bar with icons for back, forward, search, and other actions. The main content area displays an email from "Microsoft Invitations on behalf of Virginia Housing" with a subject line "Virginia Housing invited you to access applications within their organization". The email body contains a warning about fraudulent invitations and a prominent yellow "Accept invitation" button. Below the button is a grey box with additional information and a footer with the Microsoft logo and privacy statement.

← [Icons] 1 of 3 < >

Virginia Housing invited you to access applications within their organization Inbox x

Microsoft Invitations on behalf of Virginia Housing <invites@microsoft.com> 9:02 AM (0 minutes ago) ☆ ↶ ⋮
to me ▾

ⓘ Please only act on this email if you trust the organization represented below. In rare cases, individuals may receive fraudulent invitations from bad actors posing as legitimate companies. If you were not expecting this invitation, proceed with caution.

Organization: Virginia Housing
Domain: virginiahousing.com

If you accept this invitation, you'll be sent to <https://t-mcc.virginiahousing.com/>.

[Accept invitation](#)


[Block future invitations](#) from this organization.

This invitation email is from Virginia Housing (virginiahousing.com) and may include advertising content. [Read Virginia Housing's privacy statement](#). Microsoft Corporation facilitated sending this email but did not validate the sender or the message.

Microsoft respects your privacy. To learn more, please read the [Microsoft Privacy Statement](#).
Microsoft Corporation, One Microsoft Way, Redmond, WA 98052

↶ Reply ➡ Forward

Click Next.




Create account

Looks like you don't have an account with us. We'll create one for you using **tinamcclender@gmail.com**.

[Next](#)

Create a Password. Click Next.



← tinamcclender@gmail.com

Create a password


Enter the password you would like to use with your account.

.....

Show password

[Next](#)

Enter information. Click Next.



← tinamclender@gmail.com

Create account


We need just a little more info to set up your account. Your date of birth helps us to provide you with age-appropriate settings.

Country/region
United States ▼

Birthdate
August ▼ Day ▼ Year

Next

A verification Code will be sent to your email address. Enter the code. Click Next.



← tinamclender@gmail.com

Verify email

Enter the code we sent to **tinamclender@gmail.com**. If you didn't get the email, check your junk folder or [try again](#).


6904|

I would like information, tips, and offers about Microsoft products and services.

Choosing **Next** means that you agree to the [Microsoft Services Agreement](#) and [privacy and cookies statement](#).

Next


Solve the Puzzle to prove you're not a Robot.




← tinamcclender@gmail.com

Create account

Please solve the puzzle so we know you're not a robot.



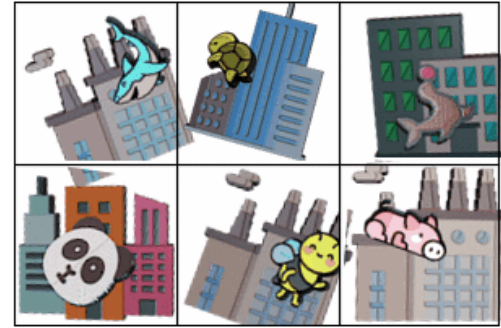
Next




Sample Puzzle

Create account

Pick the pig



Select Yes or No.



tinamcclender@gmail.com


Stay signed in?

Stay signed in so you don't have to sign in again next time.

Don't show this again


No Yes

Accept terms.



tinamcclender@gmail.com

Review permissions



Virginia Housing virginiahousing.com


This resource is not shared by Microsoft.

The organization Virginia Housing would like to:

- ✓ Sign you in
- ✓ Read your name, email address, and photo

You should only accept if you trust Virginia Housing. By accepting, you allow this organization to access and process your data to create, control, and administer an account according to their policies. [Read Virginia Housing's privacy statement](#). Virginia Housing may log information about your access. You can remove these permissions at <https://myapps.microsoft.com/virginiahousing.com>

Click Next.



tinamcclender@gmail.com

More information required

Your organization needs more information to keep your account secure

[Use a different account](#)

[Learn more](#)


NOTE: This portion of the setup is Multifactor Authentication and will require you to download an app on your cell phone. If you do not want to download the app you can click the "I want to set up a different method" link at the bottom of the window.

Download the app on your cell phone, see next page for details. Click Next after you have downloaded the app.

Keep your account secure

Your organization requires you to set up the following methods of proving who you are.

Microsoft Authenticator



Start by getting the app

On your phone, install the Microsoft Authenticator app. [Download now](#)

After you install the Microsoft Authenticator app on your device, choose "Next".

[I want to use a different authenticator app](#)

[I want to set up a different method](#)

After you clicking next you will be brought to this screen. Use the app on your phone to scan the QR Code.

Keep your account secure


Your organization requires you to set up the following methods of proving who you are.

Microsoft Authenticator


Scan the QR code

Use the Microsoft Authenticator app to scan the QR code. This will connect the Microsoft Authenticator app with your account.

After you scan the QR code, choose "Next".

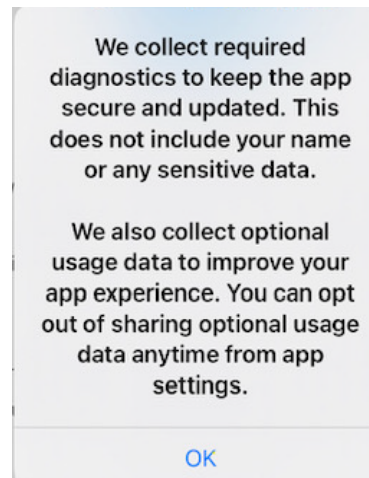
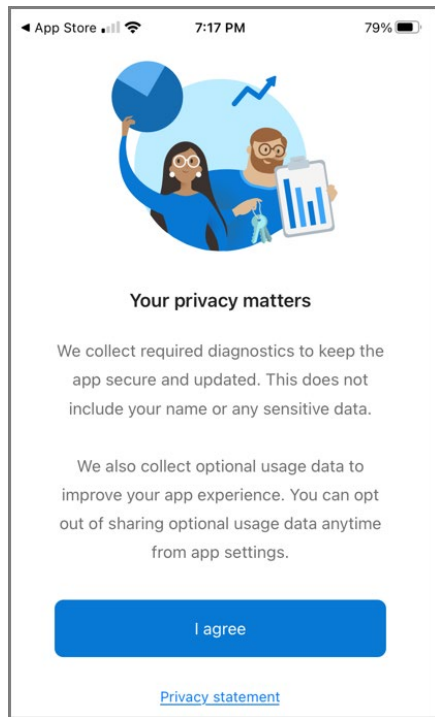


Enter the following into your app:

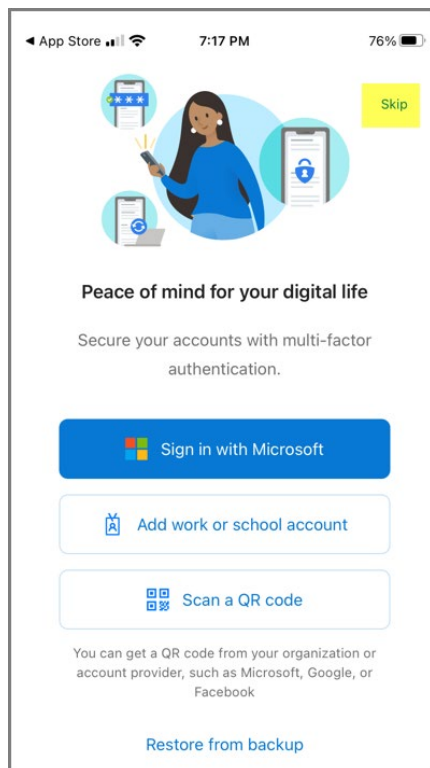
Code: 350902013 

URL: <https://mobileappcommunicator.auth.microsoft.com/mac/MobileAppCommunicator.svc/90320101>

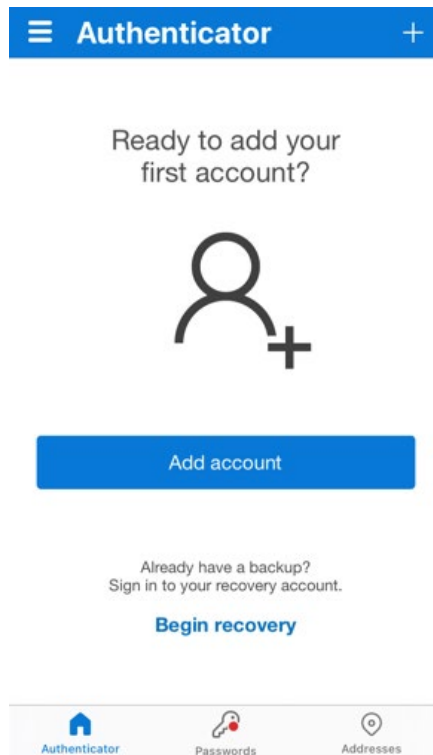
Upon downloading the app, this is the first screen you will see on your phone. You may get a pop up, click Ok. Click I Agree.



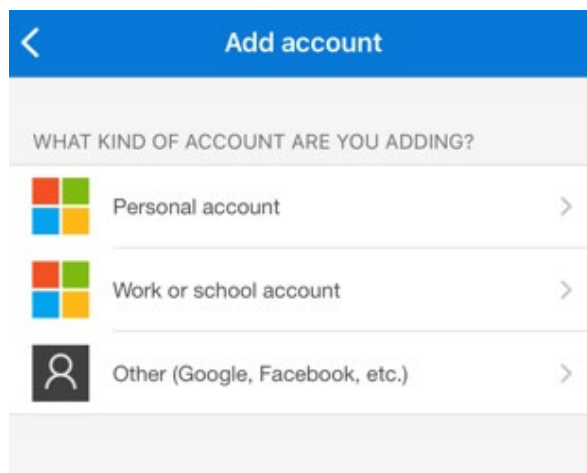
Click **SKIP**.



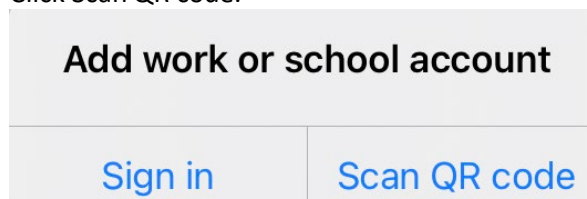
Click Add account.



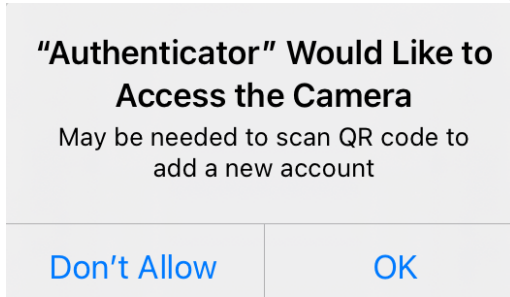
Click Work or school account.



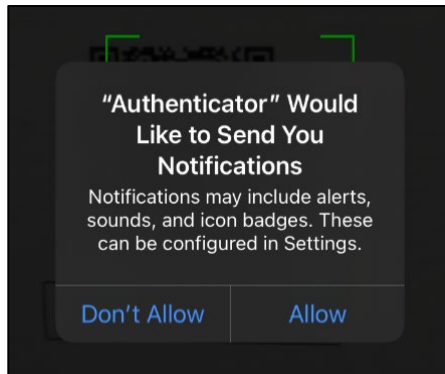
Click Scan QR code.



Click OK to allow access to the camera on your phone.



Click Allow to allow Notifications.



Back on the computer Scan the code. Click Next.

Keep your account secure


Your organization requires you to set up the following methods of proving who you are.

Microsoft Authenticator


Scan the QR code

Use the Microsoft Authenticator app to scan the QR code. This will connect the Microsoft Authenticator app with your account.

After you scan the QR code, choose "Next".



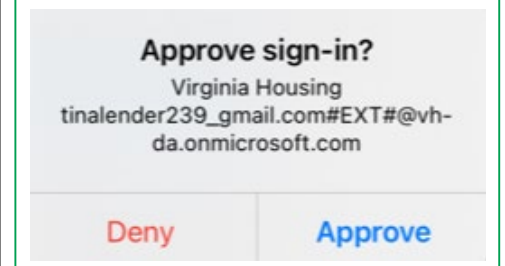
Enter the following into your app:

Code: 350902013 

URL: <https://mobileappcommunicator.auth.microsoft.com/mac/MobileAppCommunicator.svc/90320101>

After scanning the code this message will pop up on your phone.

Click Approve.




Click Next.

Keep your account secure

Your organization requires you to set up the following methods of proving who you are.

Microsoft Authenticator

✔ Notification approved

Back Next

[I want to set up a different method](#)

Click Done. You are done now and should be brought to the MCC system.


Keep your account secure

Your organization requires you to set up the following methods of proving who you are.

Success!

Great job! You have successfully set up your security info. Choose "Done" to continue signing in.

Default sign-in method:

 Microsoft Authenticator

Done

Applying for a Mortgage Credit Certificate

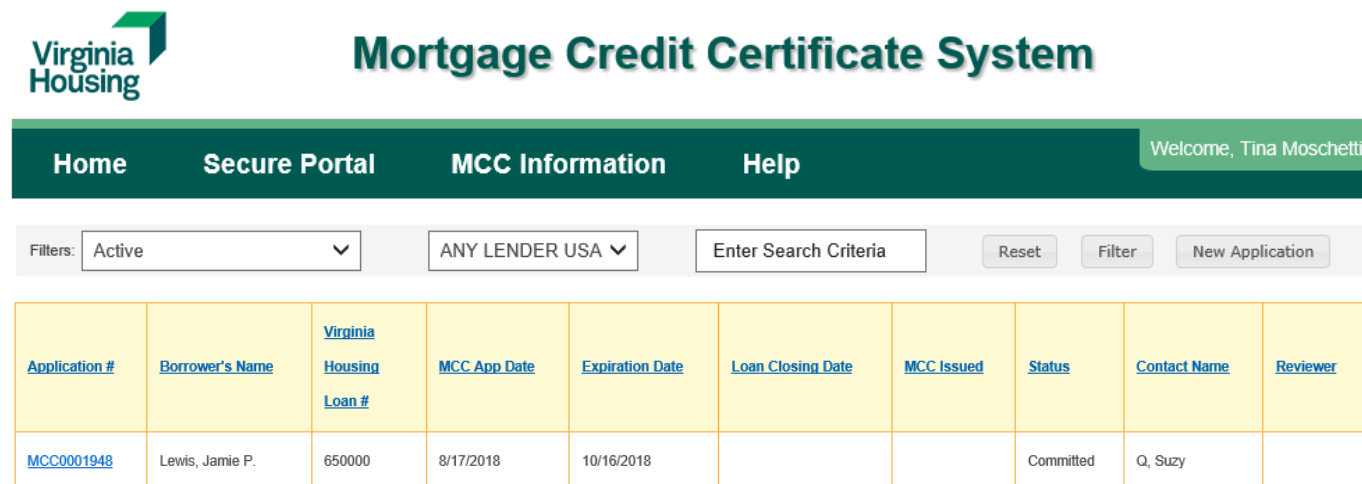
For detailed information and Borrower Eligibility Requirements please see: [MCC Program Guide](#)

NOTE: For MCCs with a Virginia Housing loan all processing is done within Mortgage Cadence.

Lenders will only need to access the MCC System when applying for an MCC with a NON-Virginia Housing loan.

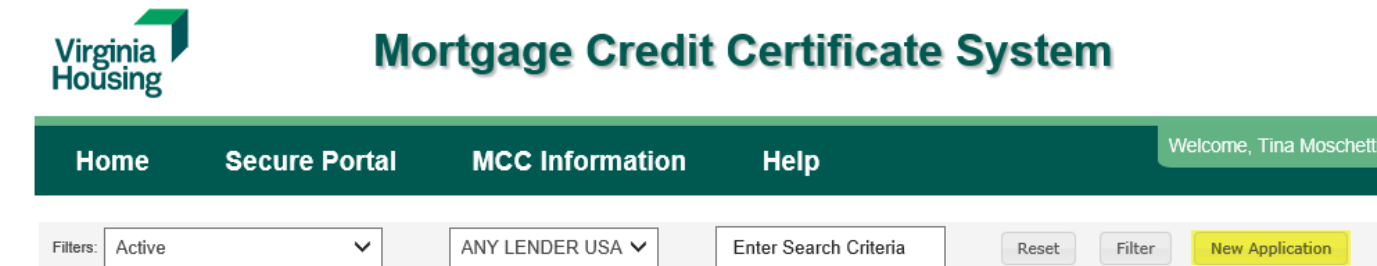
To access MCC System click [here](#). (Must have completed the [Initial Log in and Password Setup](#))

This is the Home screen it will list your Company's MCC applications.



Application #	Borrower's Name	Virginia Housing Loan #	MCC App Date	Expiration Date	Loan Closing Date	MCC Issued	Status	Contact Name	Reviewer
MCC0001948	Lewis, Jamie P.	650000	8/17/2018	10/16/2018			Committed	Q, Suzy	

To begin click on New Application.



NOTE: You must proceed through the entire MCC application form in order to save the record. If you exit the form without completing all sections, the application will **not** be saved.

Select your name in the Dropdown list then click Save and Continue.

[Lender Information](#)

[Borrower Information](#)

[Property Information](#)

[Loan Information](#)

[Application Summary](#)

Lender Information

*** Required Field**

*Lender: ANY LENDER USA ▾

*Loan Point-of-Contact: Tina Moschetti ▾

Cancel EditSaveSave and Continue >>

Click Add Borrower.

✓ [Lender Information](#)

[Borrower Information](#)

[Property Information](#)

[Loan Information](#)

[Application Summary](#)

Borrower Information

No MCC Borrowers Listed

Please enter a Borrower before continuing.

Add Borrower

Complete fields, click Save Borrower.

- ✓ Lender Information
- Borrower Information
- Property Information
- Loan Information
- Application Summary

Borrower Information

* Required Field

* Borrower Type: Primary

* First Name: Betty

Middle Initial:

* Last Name: Borrower

Suffix: Select Suffix

* SSN: 55555555

* Date of Birth: 06/14/1982

Homeowner within Past 3 Years?: NO

* DNF = Did Not Furnish * Ethnicity: Not Latino/Hispanic

Ethnic Background:

- American Indian or Alaska Native
- Asian
- Black
- White
- Pacific Islander/Hawaiian
- Other

Borrower Current Address

* Street Address 1: 123 Happy Lane

Street Address 2:

* City: Anytown

State: VA

* Zip: 23235

Save Borrower Cancel

To add another Borrower click Add Borrower and repeat steps. Click Save and Continue.

- ✓ Lender Information
- Borrower Information
- Property Information
- Loan Information
- Application Summary

Borrower Information

Name	Borrower Current Address	DOB	Primary	Edit	Duplicate SSNs
Betty Borrower	123 Happy Lane Anytown, VA 23235	06/14/1982	Yes		View MCCs

Add Borrower

<< Go Back Cancel Edit Save Save and Continue >>

Complete fields, click Save and Continue.



- ✓ Lender Information
- ✓ Borrower Information
- Property Information
- Loan Information
- Application Summary

Property Information

*** Required Field**



*Street Address 1:	456 Test Ave		
Street Address 2:			
*City:	Mechanicsville		
*County:	Hanover County		
State:	VA		
*Zip:	23111		
<input type="checkbox"/> Is Targeted			
*Sales Price:	125000.00		
*Acquisition Cost:	125000.00		
Property Type:	SF		
*Construction Type:	EXISTING		
*Number in Household:	1		
*Gross Annual Income:	39000.00		
<< Go Back	Cancel Edit	Save	Save and Continue >>

Complete fields, click Save and Continue.

-  Lender Information
-  Borrower Information
-  Property Information
- Loan Information
- Application Summary

Loan Information

** Required Field*

*First Mortgage Amount:	118000.00
*Program Type:	FHA
*Interest Rate Type:	FIXED
*Interest Rate (%):	2.75
*Loan Application Date:	01/22/2021 
*Estimated Loan Closing Date:	02/26/2021 
*Number of Dependents:	0
*Number of Wage Earners:	1
*Is the Loan for a Virginia Housing Employee?:	<input type="radio"/> Yes <input checked="" type="radio"/> No

Once you have entered all of the information the application status will reflect MCC Draft.

The MCC application is ready to be submitted!

MCC Application Summary

Status:	MCC Draft
Application #:	MCC0007148
Application Date:	2/5/2021
Expiration Date:	
Actual Closing/Issue Date:	
MCC Issued:	

Review information. Then click Finish.

Loan

Sales Price:	\$125,000.00
Acquisition Cost:	\$125,000.00
First Mortgage Amount:	\$118,000.00
Interest Rate Type:	FIXED
Interest Rate:	2.75%
Gross Annual Income:	\$39,000.00
Virginia Housing Loan #:	

Primary Borrower

Name:	Borrower, Betty
Date of Birth:	**/**/1982 View DOB
Social Security Number:	***-**-5555 View SSN

Property

Property In Targeted Area:	No
Street Address 1:	456 Test Ave
Street Address 2:	
City:	Mechanicsville
County:	Hanover County
State:	VA
Zip:	23111
Number in Household:	1

Lender

Name:	ANY LENDER USA
Street Address 1:	
Street Address 2:	
City:	
State:	VA
Zip:	
Contact Name:	Tina Moschetti
Contact Email:	tmoschetti823@comcast.net
Contact Phone:	(757) 696-3004

Entered By: Tina Moschetti




Finish

Uploading the Application Package to the MCC System

The Status will now reflect New and the Upload button will be visible.

NOTE: MCC Application will not be reviewed until the Application Package has been uploaded.

Click Upload.

Home	Secure Portal	MCC Information	Help
	 Edit	 Upload	 Cancel

The MCC application has been submitted and is awaiting Approval!

MCC Application Summary

Status:	New
Application #:	MCC0007148
Application Date:	2/5/2021
Expiration Date:	
Actual Closing/Issue Date:	
MCC Issued:	

Select the Document Type. Click Browse to select your Application Package, then click Submit.

Upload MCC Document(s)

- Only documents for MCCs originated with non-Virginia Housing loans are to be uploaded here
- Documents for MCCs originated with Virginia Housing loans are to be uploaded in Mortgage Cadence with other loan documentation
- Please submit documentation together in one PDF if possible – maximum size 100MB
- Appraisals may be submitted separately

*** Required Field**

* Borrower Name:	Betty Borrower
* MCC Application Number:	MCC0007148
* Virginia Housing Document Type:	Application Package ▾
* Document:	<input type="button" value="Browse..."/>
Required Documents:	<ul style="list-style-type: none"> ▪ 4506C ▪ Affidavit of Seller (Ex. F) ▪ Appraisal ▪ Divorce Decree or Settlement Statement (if applicable) ▪ Credit Report ▪ Income Documentation ▪ Lender Loan Approval ▪ Loan Application / URLA ▪ Loan Program Disclosure and Affidavit of Borrower (Ex. E) ▪ MCC Application [signed by borrower and underwriter] ▪ Originating Lender Loan Submission Cover Letter (Ex. O) [signed by underwriter] ▪ Sales Contract
<input type="button" value="Submit"/> <input type="button" value="Close"/>	

Once the upload is complete this message will appear.

We received your document. Upload another document or click the Close button below to return to the MCC reservation.

Click Close to be brought back to the home screen. The Status will now be Awaiting Application Review.

For a detailed explanation of statuses click [here](#).

Uploading the Closing Package to the MCC System

After the loan has closed you will need to submit the closing Package to get the MCC issued.

Select the Document Type. Click Browse to select your Application Package, then click Submit.

Upload MCC Document(s)

- Only documents for MCCs originated with non-Virginia Housing loans are to be uploaded here
- Documents for MCCs originated with Virginia Housing loans are to be uploaded in Mortgage Cadence with other loan documentation
- Please submit documentation together in one PDF if possible – maximum size 100MB
- Appraisals may be submitted separately

*** Required Field**

* Borrower Name:	Betty Borrower
* MCC Application Number:	MCC0007148
* Virginia Housing Document Type:	Closing Package ▾
* Document:	<input type="text"/> <input type="button" value="Browse..."/>
Required Documents:	<ul style="list-style-type: none"> ▪ Closing Disclosure ▪ Final Loan Application / 1003 (signed & dated) ▪ Note ▪ Post-Closing Cover Letter (Ex. P) [signed by lender] ▪ Recapture Tax Notification (signed & dated) [this document prints on legal-size paper] ▪ Deed of Bargain and Sale
	<input type="button" value="Submit"/> <input type="button" value="Close"/>

Once the upload is complete this message will appear.

We received your document. Upload another document or click the Close button below to return to the MCC reservation.

Click Close to be brought back to the home screen. The Status will now be Awaiting Closing Review.

For a detailed explanation of statuses click [here](#).

Status Explanations

STATUS	EXPLANATIONS
MCC Draft	Entering new data into the Application
New	Data saved in the application but no Documents have been uploaded. Application has NOT been submitted for review until pkg is uploaded.
Awaiting Application Review	Application and Package have been submitted for review.
Application Review	Application has been assigned to a Virginia Housing reviewer.
Committed	MCC Commitment has been issued. Closing Package needs to be uploaded after closing.
Application Pend	Additional Information/Documentation is required
Rejected	MCC will not be issued
Awaiting Closing Review	Closing Package have been submitted for review.
Closing Review	Closing Package has been assigned to a Virginia Housing reviewer.
MCC Issued	MCC has been issued
Closing Pend	Additional Information/Documentation is required
Rejected	MCC will not be issued

