



# HomeOwnership Announcement

May 8, 2023

## Enhancements to eMassHousing Portal

MassHousing will release a streamlined experience for our lenders to view and upload purchase conditions in our eMassHousing portal.

The enhancements described below will be effective with loans registered with a product on or after June 1<sup>st</sup> :

- The Loan Package Upload document container will be replaced with the following NEW document containers:

### First Mortgages

*1st Mortgage Prepurchase Review*  
*Exception Review*  
*Post Purchase Documents*

### Subordinates

*Subordinate Prepurchase Review*  
*Exception Review*  
*Post Purchase Documents*

### WFA DPA

*Subordinate Prepurchase Review*  
*Income Certification Review*  
*Exception Review*  
*Post Purchase Documents*

**NOTE:** The appropriate container will show up according to the product chosen.

**Please provide an updated 3.4 data file at the time of: lock, MI Cert and loan delivery.**

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[www.emasshousing.com](http://www.emasshousing.com)

- The Submit and Re-Submit buttons will be replaced by the “Notify Lender” button on the Conditions location. Lenders will need to upload the applicable documents into the correct document container above and follow these steps to satisfy a Condition:

1. Click the **CONDITIONS** link from the menu on the left.
2. **Comment** on any condition if necessary.
3. Upload any documents required in the **DOCUMENTS** location.
4. In the CONDITIONS location, select the **“Notify Lender”** button (MassHousing is Notified)

**Note:** Once the **“Notify Lender”** button is selected, MassHousing will receive a notification that the condition(s) was uploaded. The **“Notify Lender”** button will be grayed out, as shown in the screen shot below, when MassHousing has not yet reviewed the uploaded condition(s). Upon MassHousing’s review, should we require any additional conditions, the **“Notify Lender”** button will be BLUE. Lenders may upload any remaining conditions and hit the **Notify Lender** button again.

The screenshot displays the MassHousing user interface. At the top left is the MassHousing logo. The top right corner shows 'CONTACT US' and 'Susan Sheffer'. A green navigation bar contains links for WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, REPORTING, SCENARIOS, and DOCUMENTS. Below this, a summary card for Benjamin Meneses (Loan Number 6016037, Total Loan Amount \$250,000.00) is shown. A left-hand menu includes options like LOAN SUMMARY, URLA, and CONDITIONS (which is highlighted). The main content area shows 'Conditions (4)' with a table listing four conditions, all with a status of 'Added' and a disposition of '0'. A 'Notify Lender' button is visible in the top right of the conditions section.

PUBLISHED	STATUS	TYPE	DESCRIPTION			DISPOSITION
05/03/2023	Added	Severity 1	Condition description	0	1	⊖
05/03/2023	Added	Severity 1	Lender to provide a complete, accurate, and signed W-9 f...	0	0	⊖
05/03/2023	Added	Severity 1	Lender to provide a signed B-011 Borrower's Questionnaire.	0	0	⊖
05/03/2023	Added	Severity 1	Data inconsistencies have been noted on the Appraisal. P...	0	0	⊖



- MassHousing has added the following custom fields under URLA “Additional Fields”, found when you scroll to the bottom of the Additional Information page as shown below. We have provided our lenders with the flexibility to update the Annual Compliance Income on the fly.

1. Annual Compliance Income (editable)
2. Compliance AMI% (non-editable)
3. Borrower Homeownership Counseling format
4. Borrower Homeownership Counseling Agency Name
5. Operation Welcome Home Credit

Additional Fields	
Annual Compliance Income <input type="text" value="100000"/>	Compliance AMI % <input type="text" value="1"/>
Borrower Homeownership Counseling format <input type="text" value="Select an Option"/>	Borrower Homeownership Counseling Agency Name <input type="text" value="Select an Option"/>
Operation Welcome Home Credit <input type="text" value="Select an Option"/>	

- Training

You are invited to attend our upcoming Lender Trainings on Tuesday, May 16<sup>th</sup> @ 2:00 PM ET, which will cover “How to deliver a loan seamlessly to MassHousing with our newly enhanced portal features”, and more. If you are unable to attend, MassHousing will be posting a recording and accompanying power point after the virtual training in our [Lender Training Center](#). Please **register for the virtual training session by clicking this [link](#).**

During this roll out, your success remains our top priority. Our **“User Guide” and training materials** will be updated on June 1<sup>st</sup>. Please contact us at 888- 843-6432 option 1, 4, email [homeownership@masshousing.com](mailto:homeownership@masshousing.com) or contact your Relationship Manager for assistance.

