

Broker Job Aid on How to Submit a Loan



Home Page Widgets

Several Home Page Widgets are available for users to access key information. The following widgets are available:

• <u>Recently Accessed Loans</u> – This widget displays a list of recently accessed loans by a TPO. You can click on a loan in the list to view the loan.

• <u>Company Announcements</u> – The company announcements enable MassHousing to update you on valuable information including guideline changes. First time users should sign up for daily rate sheets.

• <u>Lender Key Contacts</u> – This widget enables Brokers to quickly access global Lender Contacts directly from the Welcome page.

MassHousing							
WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN SCENARIOS	QUICK LINKS ~ DOCUMENTS						
Recently Accessed Loans	Company Announcements	Lender Key Contacts					
	[∼] MassHousing Announcements [∼] 05/08/2023 09/12 AM	Jeremy Meneses - Primary 617-854-1093 jmeneses@masshousing.com					
No deta.	[∼] MassHousing Daily Rate Sheet Sign Up! [∼] 05/08/2023 09:10 AM	Manager of Wholesalc Lending O - Anna Deburgo adeburgo@masshousing.com					

Start A New Loan

1. Click Add New Loan from the Dashboard to begin registering the loan.

2. In the pop-up window, select the loan officer and loan processor to which the loan will be assigned.

Note: Automated status updates are emailed to the file starter.

MassHousing		Register Wholesale Loan				×		
WELCOME PIPELINE ESIGN LOANS	ADD NEW LOAN SCENARIOS	Choose Contacts				_		
Testy Test Test 43 INGERSOLL GRV, SPRINGFIELD, MA, 01109 04-Test Broker Company	Loan Number 1629803 Total Loan Amount \$10,200.00	LOAN OFFICER Organization	04-Test Broker	r Company			\$5,417.00 5.000% 85.000%	Started Wh 2nd 🔓 🗹 🖄
	•	User Name	Select		•			
URLA	\$10,200.00 5.00% / 85.00%/ 85.00%	LOAN PROCESSOR					MI Plus MI Only: S	≏ 5elect ▼
	Base Loan Amount	Organization	04-Test Broker	Company				
🖻 ESIGN	Primary Mortgage Total	User Name	Select		•	·	Place adapted	
or conditions	\$163,200.00						Please select ar	n option in the MI Only dropdown
(§) FEES	Not Locked 2.0	00%	_	ACSC/VCS	Cancel	Vext	Key Dates	
DISCLOSURE TRACKING				-\$51,230.41	28.103/8/33.000/8		Application Disclosure	10/25/2022
LOAN ACTIONS	Amortization Type Fixed	Amortization Term 180	ſ				Registered	10/25/2022
Import Additional Data	Loan Program			Credit Information			LE Sent Revised LE Sent	
Order Credit Submit Loan				Borrower	Experian/Transl	Jnion/Equifax	CD Sent	
Re-Submit Loan Change of Circumstance	Osurge of Circumstance 43 INGERSOLL GRV, SPRINGFIELD, MA			Testy Test Test MATTHEW BEISLER	: :	-	Revised CD Sent	•
Withdraw Loan	Discontinue 4.44		ļ				Submit to UW	

3. Click Next.

4. Click and Drag or Browse for your Fannie Mae 3.4 File. Click Next to import the

data.

						CONTACT US Susan Sheff
MASSHOUSING		Register Wholesale Loan		×		
WELCOME PIPELINE ESIGN LOANS	ADD NEW LOAN SCENARIOS	 Import Loan Data From ULAD / iLAD (MISMO 3.4) File Manual 	 Import from DO Cesefi The selected Application 	le ID: Version must match the DO Version.		
Testy Test Test 43 INGERSOLL GRV, SPRINGFIELD, MA, 0109 04-Test Broker Company	Loan Number 1629903 Total Loan Amount \$10,200.00				\$5,417.00 5.000% 85.000%	Started Vin 🔓 🖂 🖄
URLA		G	Drop Here to Upload or Click to Brows			
	\$10,200.00				MI Plus	Î
DOCUMENTS	5.00% / 85.00% / 85.00%	Please Note: Downgrading a 3.4 file to a	2009 URLA may cause lost or inaccurate de	ata.	MI Only: Select 🗸	
🖻 ESIGN	Bese Loen Amount \$10,200.00	Deele		Canad		
泰 CONDITIONS	Primary Mortgage Total \$163,200.00	BIICK		Cancer	Please select a	an option in the MI Only dropdown
(\$) FEES			Down Payment \$193,800	P&I \$1,004.85		
DISCLOSURE TRACKING	Not Locked 2.000%		Reserves -\$51,236,41	DTI 28.163%/33.000%	Key Dates	
LOAN ACTIONS	Americanian Tran	Annulise Tree			Application Disclosure	10/25/2022
Import Additional Data	Fixed	180	Credit Information		LE Sent	-
Order Credit	-		Order Credit		Revised LE Sent	
Submit Loan			Borrower	Experian/TransUnion/Equifax	CD Sent	•
Change of Circumstance	43 INGERSOLL GR	/ SPRINGFIFI D. MA	Testy Test Test		Revised CD Sent	-
Withdraw Loan	01109	,	MATTHEW BEISLER		AUS Ordered	
Order MI Plus	Driman/Decidence 1 unit				Submit to UW	

5. Review loan information and enter the borrower's Estimated Closing Date and Loan Documentation Type.

6. Click Next to proceed through the rest of the loan application. Click Save to Register your loan. This will generate the Loan Number once saved. Please see our <u>Broker Lock Desk Training</u> for additional detail on the lock process.

Note: Saving your loan does not mean submitting.

Upload Documents

- 1. On the menu on the left, click the Documents link.
- 2. Utilize the submission checklists under Resources and Documents on our website to upload the minimum submission requirements (highlighted items) per program type.
- 3. The initial 1003 must be signed/dated by the broker within 24 hours of submission.
- 4. Drag and drop the document file to the document entry in the list or click the Browse for Files button to select a file to attach to the document entry. The document is now included in the Documents.

Reissue Credit

1. Click Reissue Credit in the left-hand menu tab under Loan Actions.

2. Select the Credit Provider from the list provided.

3. Select Reissue Credit to pull a previously pulled report using the reports Reference Number.

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MassHousing				
WELCOME PIPELINE ESIGN LOANS	ADD NEW LOAN SCENARIOS (QUICK LINKS ~ DOCUMENTS		
Testy Test Test 43 INGERSOLL GRV, SPRINGFIELD, MA, 01109 04-Test Broker Company	Loan Number 1629803 Total Loan Amount \$10,200.00	Note Rate 2.000% Program - Decision FICO -	Total Monthly Income \$5,417.0 LTV 5.000% CLTV 85.000%	Started
E LOAN SUMMARY	Credit Provider	select One 🔹	Request Type Joint	•
		New Credit Order Reissue Credit	Report Type Tri-M	erge
	Reference Number	r	Credit Bureaus 🖾 Exp	erian ifax
			Tran	ns Union
🚘 ESIGN				
lond the conditions	Borrower Information			
(§) FEES	Borrower Testy Test Test	Present Address 24 SUMMER STREET, APT B NORTHAMPTON, MA	Co-Borrower MATTHEW J BEISLER	Present Address 53A WOODMONT ROAD NORTHAMPTON, MA
DISCLOSURE TRACKING	Date of Birth	01060	Date of Birth	01060
LOAN ACTIONS	SSN		SSN 4837	
Import Additional Data Order Credit				