



MassHousing

eMassHousing Portal **Broker** User Guide

12.13.2022

Section 1: Introduction

This Broker User Guide is intended to help you work with our eMassHousing portal, which connects directly to our loan origination system (LOS) while providing a central location where you can monitor your pipeline. This guide provides all the instructions necessary to log into the website, start delivering loans and manage your pipeline. After logging into the portal, you can register new loan files by importing a loan file from a Fannie Mae formatted 3.4 data file, assigning the DO findings, or registering the loan manually. Once a loan is locked, you will use the portal to upload your loan, check status, view conditions, track disclosures and upload documents to clear conditions. At the same time, we can monitor the loan's activity in our LOS and ensure we are receiving all the necessary information to process the loan. Once you are approved with MassHousing, you will provide a contact from your company that will be assigned as the eMassHousing Portal Administrator. The portal administrator is responsible for managing user accounts, updating company information, adding new users, and assigning the user personas. As part of the user account management, the Administrator can add or delete users, change assigned roles, or reset passwords.

Section 2: Getting Started

This section explains how to begin utilizing our eMassHousing portal. Information in this section is provided to get you started, but additional steps may be required to complete these processes. These tools are discussed in detail later in this USER Guide. You can access our portal from our website at: [eMassHousing](#). Your Administrator will receive an email with the link to our eMassHousing portal, along with a log in name (the Administrator's email address) a temporary password and a Broker "**Quick Start Guide for Admins**". The Administrator will then complete the steps to gain access to the website and grant access to others. Access rights are determined by your institutions system administrator. You may not have access to some of the actions discussed in this User Guide.

Gaining Initial Access to the Website

1. Click the link provided in the email to open the portal
2. Log in to the portal using your email address and the temporary password provided in the email
3. On the Change Password page, create a new password NOTE: Be sure to keep track of your passwords. Our company will not have access to it

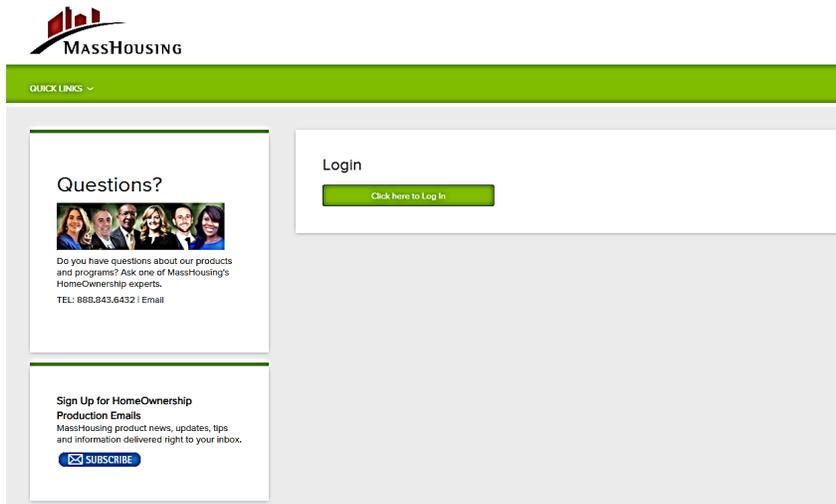
Adding Users to the Website

1. For other users to gain access to the website, the Administrator must create a contact record for each user
2. Only an Admin Role user can create new users in the system and assign them access rights
3. Please see MassHousing's "Quick Start Guide for Admins" for the access rights of each persona and additional detail.
4. The user will receive an email that provides a link to the website, along with a log in name (their email address) and a temporary password. The user can then log into the portal.

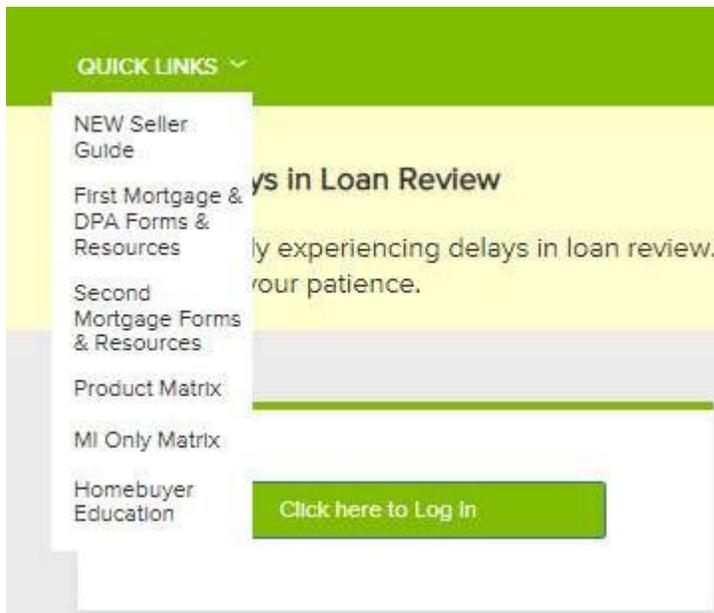
Logging in

Log in Screen-Use your company's eMassHousing Link to access options found on the sign-in screen

- A) Login – Click here to Log In: Input username and password
- B) Questions? Contact Information to answer any questions or to set up training
- C) *Subscribe- Sign up for HomeOwnership Production Emails under the “Subscribe” button



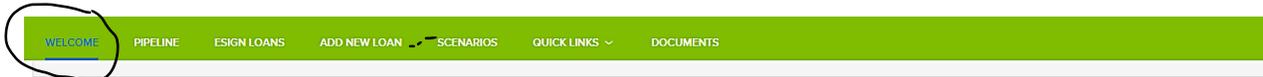
D) The Quick Links Dropdown box shown below includes:



Welcome

A landing page for information and navigation The Welcome Screen offers:

- Recently accessed loans- Click on a loan listed for quick access to the loan summary
- Company Announcements- Real time communication from MassHousing
- Lender Key Contacts- Contact information at your fingertip



Recently Accessed Loans
6010526 Customer JR, Ken N \$300,000.00, Conventional,
6004632 Customer JR, Ken N \$300,000.00, Conventional,
6003810 Bob, Billy \$275,000.00, Conventional, Detached
6009694 Bob, Billy \$275,000.00, Conventional,
6011099 Shore, Sue \$275,000.00 Conventional Detached

Company Announcements
- Test Document Attached - 08/10/2022 02:13 PM
- Quick Link to Docs & Forms - 08/10/2022 01:55 PM
- MassHousing Daily Rate Sheet Sign Up! 04/22/2022 08:38 AM

Lender Key Contacts
Lisa Fiandaca - Primary 617-854-1064 lfiandaca@masshousing.com
Jeremy Meneses 617-854-1093 jmeneses@masshousing.com

All MI Requests must have an Approved AUS decision

Enter Borrower's Information

Product Name Select...		
LTV ###,##	FICO ###	Term 30
CLTV ###,##	Annual Income	City Select...
First Time Buyer Select...	> 45% DTI Select...	County
3 to 4 Unit Select...	Loan Type Fixed	Calculated AMI

MI Calculator

We now have a simple and quick MI premium calculator on our portal [eMassHousing](#).

Sign in and go to the Welcome Page. Just fill out a few fields, and the calculator will give you MI Premium Factors for both single-premium and monthly-premium. Once the information is complete and you also have the required AUS approval then select the calculate button to receive your MI calculation.

NOTE: The MI calculated is only accurate for the product and loan characteristics entered by the broker. An MI quote is still available via the 3.4 file upload. **To run an MI quote, remember that brokers are not to obtain or run any MI Certificates as these are obtained by MassHousing. Additionally, brokers are not to utilize the TPO [GetMICert](#) persona.**

All MI Requests must have an Approved AUS decision

Enter Borrower's Information

Product Name <input type="text"/>		
LTV ###.##	FICO ###	
Annual Income	County <input type="text"/>	Calculated AMI
CLTV ###.##	First Time Buyer <input type="text"/>	> 45% DTI <input type="text"/>
3 to 4 Unit Properties <input type="text"/>	City <input type="text"/>	

Calculate

Pipeline

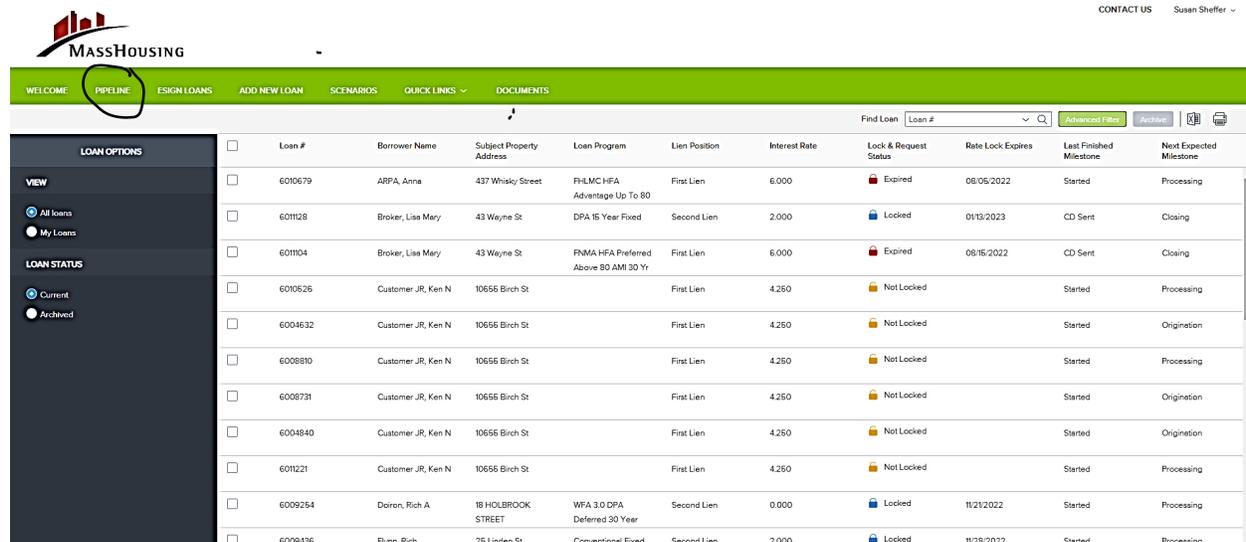
Click the Pipeline tab on the Welcome screen to manage the loans you have in process or are submitted to eMassHousing. View the pipeline of loans. You can see current and even archived loans. As new loans are committed, they will be listed in the Pipeline. Here you can check loan status, lock status, and some basic loan information. You can look up a loan by borrower or loan number. Depending on your assigned role and permissions, you may be able to filter the view to all the loans that your team has entered/submitted to MassHousing or filter just by the loans that you have entered/submitted.

Filter Your Pipeline View

The Advanced Filter option allows you to create a preferred pipeline view by selecting additional filtering options.

- Select **Advanced Filter** from the Pipeline page.
- Choose one or more filters to apply to your pipeline view, then click **Apply Filters**.

Note: If you have the appropriate persona, click **All Loans** from the menu on the left-hand side to view all company loans or click **My Loans** to view only the loans you assigned to you from within the portal.



CONTACT US Susan Sheffer

LOAN #	Borrower Name	Subject Property Address	Loan Program	Lien Position	Interest Rate	Lock & Request Status	Rate Lock Expires	Last Finished Milestone	Next Expected Milestone
6010679	ARPA, Anna	437 Whiskey Street	FHLMC HFA Advantage Up To 80	First Lien	6.000	Expired	08/05/2022	Started	Processing
601128	Broker, Lisa Mary	43 Wayne St	DPA 15 Year Fixed	Second Lien	2.000	Locked	01/13/2023	CD Sent	Closing
601104	Broker, Lisa Mary	43 Wayne St	FNMA HFA Preferred Above 80 AMI 30 Yr	First Lien	6.000	Expired	08/16/2022	CD Sent	Closing
6010526	Customer JR, Ken N	10656 Birch St		First Lien	4.250	Not Locked		Started	Processing
6004632	Customer JR, Ken N	10656 Birch St		First Lien	4.250	Not Locked		Started	Origination
6008910	Customer JR, Ken N	10656 Birch St		First Lien	4.250	Not Locked		Started	Processing
6008731	Customer JR, Ken N	10656 Birch St		First Lien	4.250	Not Locked		Started	Origination
6004840	Customer JR, Ken N	10656 Birch St		First Lien	4.250	Not Locked		Started	Origination
6011221	Customer JR, Ken N	10656 Birch St		First Lien	4.250	Not Locked		Started	Processing
6009254	Doron, Rich A	18 HOLBROOK STREET	WFA 3.0 DPA Deferred 30 Year	Second Lien	0.000	Locked	11/21/2022	Started	Processing
6009436	Flynn, Rich	25 Linden St	Conventional Fixed	Second Lien	2.000	Locked	11/28/2022	Started	Processing

Check Loan Status

You may check the status of loans in your pipeline by clicking on the column headers- last finished milestone or next expected milestone. Milestones are key steps in the workflow. The column of **Last Finished Milestone** can give you information on what has been completed and understanding what comes next gives you information on where your loan is at in the workflow. See the milestones below:

Started Milestone- When the milestone shows as the last finished milestone, it means that the loan is in the processing queue. You should consult with the MassHousing processor regarding any turn times for when the next milestone should be completed.

Processing Milestone- when the processing milestone is completed the loan has been submitted to underwriting. Consult with underwriting regarding any turn times for when the underwriting process should be complete.

Submitted Conditions and **Clear-to-Close**-When the Submitted Conditions and Clear-to-Close milestones show as complete that is when the loan is going through the approval process. If you submitted conditions, then you would look for the conditions milestones to be completed. If no further conditions are needed the Clear-to-Close milestone should be complete depending on turn times.

CD-Sent and Closing- The **CD-Sent completed** milestone will confirm that the CD has been sent to the borrower. You are encouraged to contact the borrower to request that they acknowledge the CD, When the closing milestone shows as complete then the closing package is with the settlement agent and a consummation date would be set.

Docs Received- When the Docs Received milestone shows as complete, the closing package will have been reviewed and funding will have been complete. Please note this will be depended upon the loans funding requirements.

Add New Loan

This section explains how to use our portal to submit a loan successfully to MassHousing. This section provides the click-by-click process for the following functions within the portal: import a loan, obtain product pricing, register, and lock a loan, upload documents and submit the loan to MassHousing for processing and/or underwriting review.

- Click the “Add New Loan” button from the top toolbar.
- Choose Contacts- Select the appropriate options for the loan officer and loan processor and click **Next**. This will give access to the loan file in the portal for editing and monitoring.

The screenshot displays the MassHousing portal interface. At the top, a green navigation bar contains the following menu items: WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN (circled), SCENARIOS, and DOCUMENTS. Below the navigation bar, a table titled 'Recently Accessed Loans' lists several loan entries with their respective IDs, customer names, and amounts. A modal window titled 'Register Wholesale Loan' is overlaid on the page. The modal has a 'Choose Contacts' button circled in red. It contains two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has two dropdown menus: 'Organization' (set to '04-Test Broker Company') and 'User Name' (set to 'Select'). At the bottom of the modal are 'Cancel' and 'Next' buttons. Below the modal, the 'Enter Borrower's Information' section is visible, featuring a grid of input fields for loan details such as Product Name, LTV, CLTV, First Time Buyer, 3 to 4 Unit, FICO, Annual Income, > 45% DTI, Loan Type, Term, City, County, and Calculated AMI.

- You can import the loan data from ULAD/ILAD (MISMO 3.4) File or import from a DO Casefile ID (The selected application version must a) match the DO Version and b) Already be assigned to MassHousing before entering the Casefile ID). The other option is to enter the data manually. Review each page by clicking through **NEXT**. Ensure the information is correct and on the last screen click on **REGISTER**. An electronic URLA form displays and will auto-fill. Should you make

any changes- make sure to save them by clicking on the SAVE button located on the top and bottom of every page of the URLA.

- If the loan is uploaded and registered, MassHousing will see the loan in the loans to be worked in the pipeline.

The screenshot shows the MassHousing application interface with a 'Register Wholesale Loan' dialog box open. The dialog box has three radio button options: 'Import Loan Data From ULAD / ILAD (MISMO 3.4) File', 'Import from DO Casefile ID:' (which is selected and has a text input field), and 'Manual'. Below these options are 'Back', 'Cancel', and 'Next' buttons. The background interface includes a navigation bar with 'WELCOME', 'PIPELINE', 'ESIGN LOANS', 'ADD NEW LOAN', and 'SCENARIOS'. Below the navigation bar, there are sections for 'Recently Accessed Loans' (listing loans 6010526, 6004632, and 6003810), 'Order Key Contacts' (listing Lisa Fiandaca and Jeremy Meneses), and a central area with document links like 'Test Document Attached', 'Quick Link to Docs & Forms', and 'MassHousing Daily Rate Sheet Sign Up!'. The text 'CONT7' is visible in the top right corner of the page.

Scenarios

The Scenarios tab will open a real time scenario engine to check pricing and qualifications. The tool for this option is Optimal Blue.

The screenshot displays the MASSHOUSING OB Scenario tool interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ESIGN LOANS', 'ADD NEW LOAN', and 'SCENARIOS' (highlighted). Below the navigation bar, the user's name 'John Homeowner' and contact information are shown. The left sidebar contains a 'LOAN SUMMARY' section with various tabs like 'URLA', 'Additional Information', and 'PRODUCT PRICING & LOCK'. The main form area is titled 'OB Scenario' and contains several sections: 'Lien Information' (with search options for First, Second, and HELOC liens), 'Loan Information' (including fields for Price/Estimated Value, Appraisal Amount, Loan Purpose, Cash-Out Amount, LTV, CLTV, Months of Reserves, and Acquisition Cost), 'Borrower Information' (with fields for Borrower Name, FICO, Self-Employed, DTI Ratio, and Properties Financed), 'Property Information' (with fields for Occupancy, Property Type, Number of Units, and Number of Stories), and 'First Lien Search Criteria' (with options for Loan Type and Loan Term). The 'SCENARIOS' tab is circled in red in the original image.

Loan Summary



CONTACT US Susan Sheffer

The screenshot shows the 'Loan Summary' page for a borrower named Anna ARPA. The page is divided into several sections:

- Summary Bar:** Displays the borrower's name (Anna ARPA), address (437 Whisky Street, Salem, MA, 01970), loan number (6010579), total loan amount (\$227,200.00), loan type (Conventional Purchase), interest rate (6.00%), and loan-to-value (80.00%). It also includes icons for messages, a user profile, and a lock status.
- Left Sidebar:** Contains navigation options such as 'URLA', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'ESIGN', 'CONDITIONS', 'FEES', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'.
- Main Content Area:**
 - Loan Amount:** \$227,200.00 at 80.00% / 80.00% / 80.00%. Base loan amount is \$275,000.00, and sub-financing is \$0.00.
 - Expired 6.00%:** Section for searching product and pricing, showing an amortization type of 'Fixed' and a term of '360'.
 - Decision FICO 800:** Section for borrower information, showing 'Anna ARPA'.
 - MI Plus:** Section for selecting coverage, premium frequency, and premium source.
 - Key Dates:** A table listing milestones such as 'Application Disclosure' (07/06/2022), 'Registered' (07/06/2022), and 'Estimated Closing' (08/01/2022).
 - Property Information:** Shows the address '437 Whisky Street, Salem, MA 01970' and details like 'Primary 1 unit Detached'.

Loan Summary Screen:

View file information: The Summary Bar contains the borrower's name, address, loan number, total loan amount, loan type, loan purpose, rate, and LTV/CTLV information. In addition, the following icons are available.

- Loan Messages
- Key Loan Contact Information

- **Lock Status-** The Lock Information tile provides the rate of the lock, amortization Type, Amortization Term, and the name of the loan program. Click Search Product and Pricing to access the Product Pricing and Lock page from this tile.
- **Conditions-** Outstanding conditions can be seen and accessed from this tile by selecting the Show Details link. In addition, the AUS information, down payment, reserves, P&I, and DTI information can be seen from this tile.
- **Subject Property Information-** The Property tile provides the property address, estimated value, appraised value, and purchase price.
- **Decision FICO Score**
- **MI PLUS** Info
- **Key Dates-** The Key Dates section provides transparency as the file passes key milestones. The Key Dates are updated once the loan enters that milestone in MassHousing's loan operating system.
- **Change Originator Contacts**

URLA



WELCOME

PIPELINE

ESIGN LOANS

ADD

Ken Customer

10655 Birch St, Burbank, CA, 91502-1234
04-Test Broker Company

☰ LOAN SUMMARY

☰ URLA

Additional Information

Lender Loan Information ∨

Borrower Information ∨

Employment and Income ∨

Assets and Liabilities ∨

Real Estate

Loan and Property Information ∨

Information for Government Mon... ∨

URLA Continuation

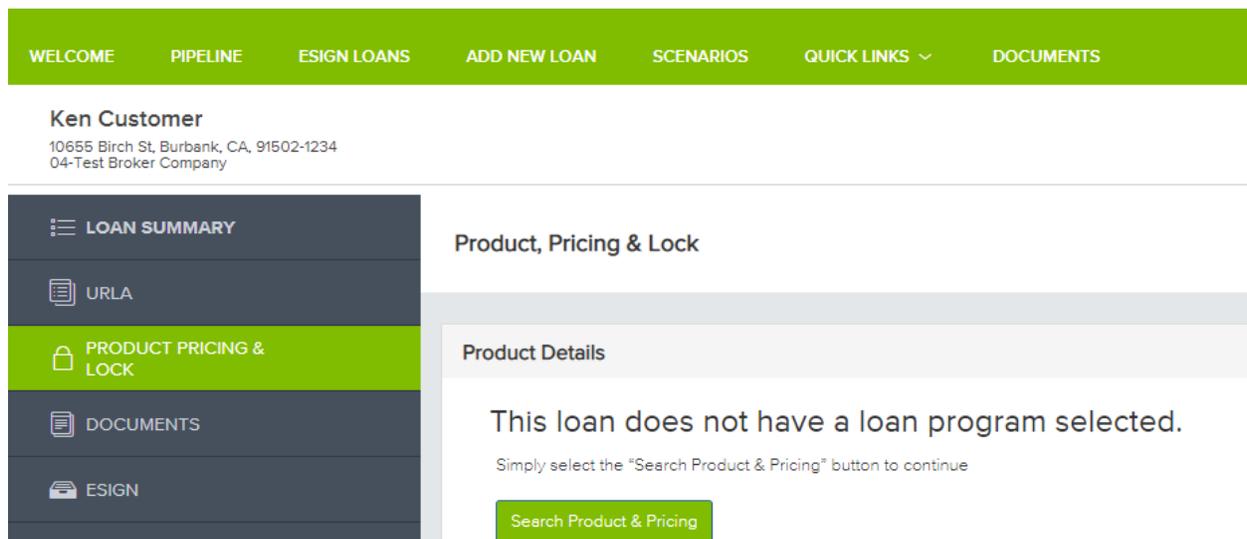
On the Landing Pad, the Loan Summary, you can find the different segments of the URLA. This is where your 3.4 file will show up. Please make sure to review each page by clicking **NEXT** to ensure completeness. Should you make any changes please re-submit.

Product, Pricing & Lock

Use the Product Pricing & Lock option from the menu on the left-hand side to run your loan scenario through our product and pricing engine.

To Lock or Float a Loan:

1. Click on the Product Pricing & Lock link on the left menu, and then click **Search Product & Pricing**.



The screenshot displays a web application interface. At the top, a green navigation bar contains the following menu items: WELCOME, PIPELINE, ESIGN LOANS, ADD NEW LOAN, SCENARIOS, QUICK LINKS (with a dropdown arrow), and DOCUMENTS. Below this bar, the user's name 'Ken Customer' is displayed, along with their address: '10655 Birch St, Burbank, CA, 91502-1234' and '04-Test Broker Company'. A dark grey sidebar on the left contains a menu with the following items: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK (highlighted in green), DOCUMENTS, and ESIGN. The main content area is titled 'Product, Pricing & Lock' and features a 'Product Details' section. This section contains the message: 'This loan does not have a loan program selected.' followed by the instruction: 'Simply select the "Search Product & Pricing" button to continue'. A green button labeled 'Search Product & Pricing' is positioned below the text.

2. Enter the required* information.
3. Reminders: You must select a Target Rate or Target Price.
4. Select 30,45, or 60 days from the Lock Period drop-down menu, as applicable.
5. Click the Search Product & Pricing button. The Optimal Blue product search page displays.

[Pipeline](#) | [Product Search](#) | [New Search](#) | [RateSheet](#) | [Historical Ratesheets](#)

Selected Loan: **Loan ID: 5481** Status: **Registered** Borrower: **Customer**

Lien Information

Search for First Lien
 Search for Second Lien
 Search for HELOC Second Lien

1st Mtg Loan Amt (Base)	2nd Mtg Loan Amt	HELOC Line Amt	HELOC Drawn Amt
<input type="text" value="300000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Loan Information

Price/Estimated Value	Appraisal Amount	Loan Purpose	Cash-Out Amount
<input type="text" value="340000"/>	<input type="text" value="340000"/>	<input type="text" value="Purchase"/>	<input type="text" value="0"/>
LTV	CLTV New	HCLTV	
<input type="text" value="88.24"/>	<input type="text" value=""/>	<input type="text" value=""/>	
Waive Escrows	Months of Reserves	Cost Of Improvements	Acquisition Cost
<input type="text" value="No"/>	<input type="text" value="36"/>	<input type="text" value=""/>	<input type="text" value=""/>
Construction Loan Type	Lot Value		
<input type="text" value="Not Applicable"/>	<input type="text" value=""/>		

Borrower Information

Borrower First Name	Borrower Last Name	FICO	Self Employed
<input type="text" value="Ken"/>	<input type="text" value="Customer"/>	<input type="text" value="800"/>	<input type="text" value="No"/>
Income Documentation	Asset Documentation	Employment Documentation	DTI Ratio
<input type="text" value="Verified"/>	<input type="text" value="Verified"/>	<input type="text" value="Verified"/>	<input type="text" value="15.85"/>
Citizenship	First Time Home Buyer	Non-Occupant Coborrower	Properties Financed
<input type="text" value="U.S. Citizen"/>	<input type="text" value="No"/>	<input type="text" value="No"/>	<input type="text" value="1"/>

Property Information

Occupancy	Property Type	Number of Units	Number of Stories
<input type="text" value="Primary Residence"/>	<input type="text" value="Single Family"/>	<input type="text" value="1 Unit"/>	<input type="text" value="1"/>
State	County	Corporate Relocation	Property Zip
<input type="text" value="Massachusetts (MA)"/>	<input type="text" value="Suffolk"/>	<input type="text" value="No"/>	<input type="text" value="91502-1234"/>

6. Review the information, fill in any relevant blank spots like “County” and “AUS Decision” and click **Submit**. The product and pricing search results display.

Selected Loan: Loan ID: 5481 Status: Registered Borrower: Customer

Re-Submit Options

Loan Type: Conforming
Loan Term(s): 30 Yr
Amortization Type(s): Fixed
ARM Fixed Term(s):
Exp. App. Level(s):

Product Type(s): HFA/Bond

Print All Eligible and Ine... Top Products by Type Top Products Side by Side Compari... Blend Best Pricing

Links	Eligible Product	Rate	Margin	APR	Price	P&I	Closing Cost (\$)	Discount/Rebate(\$)	Discount/Rebate(%)	Discount/Rebate(\$/%)	Detail	Compare
	FNMA HFA Preferred Up To 80 AMI 30 Yr Fixed (1001)	5.125	0.000	5.270	102.210	\$1,633	\$0	-\$6,630	-2.210	-2.210% (-\$6630)	Show	<input type="checkbox"/>
	FNMA HFA Preferred Above 80 AMI 30 Yr Fixed (1002)	5.250	0.000	5.397	102.255	\$1,657	\$0	-\$6,765	-2.255	-2.255% (-\$6765)	Show	<input type="checkbox"/>
Links	Ineligible Product											Detail
	FHLMC HFA Advantage Above 80 AMI 30 Yr Fixed (2002)											Show
	FHLMC HFA Advantage Up To 80 AMI 30 Yr Fixed (2001)											Show
	FTHB FHLMC HFA Advantage 30 Yr Fixed (2004)											Show
	FTHB FNMA HFA Preferred 30 Yr Fixed (1004)											Show
	WFA 3.0 FHLMC HFA Advantage 30 Yr Fixed (2005)											Show
	WFA 3.0 FNMA HFA Preferred 30 Yr Fixed (1005)											Show

7. Select the **name of the product** or click **show** in the detail column to view the details of an eligible product.

Arch Product and Pricing

Pipeline Search Results New Search RateSheet Historical Ratesheets

Selected Loan: Loan ID: 5481 Status: Registered Borrower: Customer

Re-Submit Options

Re-Submit Revise Search

1st Mtg Loan Amt (Base): 300000 LTV: 88.24 CLTV New: 102 Desired Rate: 30 Desired Price: 102 Desired Lock: 30

Interest Only: No Waive Escrows: No Buydown: None Prepayment Penalty: None DTT Ratio: 15.85

Property Zip: 91502-1234 1st Mtg Loan Amt (Total): 300000 DU: AUS

Loan Type: Conforming Loan Term(s): 30 Yr Amortization Type(s): Fixed ARM Fixed Term(s): Exp. App. Level(s):

Product Type(s): HFA/Bond

Print All Eligible and Inc... Top Products by Type Top Products Side by Side Compari... Blend Best Pricing

Links	Eligible Product	Rate	Margin	APR	Price	P&I	Closing Cost (\$)	Discount/Rebate(\$)	Discount/Rebate(%)	Discount/Rebate(\$/%)	Detail	Compare
	FNMA HFA Preferred Up To 80 AMI 30 Yr Fixed (1001)	5.125	0.000	5.270	102.210	\$1,633	\$0	-\$6,630	-2.210	-2.210% (-\$6630)	Hide	<input type="checkbox"/>

View Pricing for lock period: 30 45 60 | Expiration: 09/19/22 Pricing Last Updated: 08/18/22 9:46 AM Search Timestamp: 08/18/22 2:22 PM

Rate	APR	Price	P&I	Discount/Rebate(%)	Closing Cost (\$)	Origination Charges(\$)	MI	3rd Party Fees(\$)	Discount/Rebate(\$)	Compensation(\$)	Discount/Rebate(\$/%)	Select
4.375	4.568	99.295	\$1498	0.705	\$2,115	\$2,115		\$0	\$2,115	\$0	0.705% (\$2115)	
4.500	4.655	99.755	\$1520	0.245	\$735	\$735		\$0	\$735	\$0	0.245% (\$735)	
4.625	4.761	100.300	\$1542	-0.300	\$0	\$0		\$0	-\$900	\$0	-0.300% (-\$900)	
4.750	4.888	100.875	\$1565	-0.875	\$0	\$0		\$0	-\$2,625	\$0	-0.875% (-\$2625)	
4.875	5.016	101.310	\$1588	-1.310	\$0	\$0		\$0	-\$3,930	\$0	-1.310% (-\$3930)	
5.000	5.143	101.730	\$1610	-1.730	\$0	\$0		\$0	-\$5,190	\$0	-1.730% (-\$5190)	
5.125	5.270	102.210	\$1633	-2.210	\$0	\$0		\$0	-\$6,630	\$0	-2.210% (-\$6630)	
5.250	5.397	102.655	\$1657	-2.655	\$0	\$0		\$0	-\$7,965	\$0	-2.655% (-\$7965)	

8. Select the **Blue Lock** icon to select the product for this loan. *The Lock Form appears.*

Reason	Points	SRP	Rate	Margin
Rate is >=6.125	0.000	0.610	0.000	0.000
Total Adjustments:	0.000	0.610	0	0

Notes/Advisories:

- All mortgage insurance premium types may NOT be available through the selected lender. Additionally, mortgage insurance providers may have additional restrictions. Please refer to each mortgage insurance company's website and the Lender for complete eligibility details.
- Income limits are based on county and number of occupants in the subject property. Please visit this URL for additional details https://www.emashhousing.com/portal/server.pt/community/login/300/first_mortgage_forms#
- The borrower's credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated to determine eligibility for this program. Contact the Lender for related requirements.
- Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.
- Please note that you must complete the "First-Time Home Buyer" field as "Yes" if any borrower is a first-time home buyer, as this may impact eligibility and/or pricing.

Reduced MI
No

Fee Details

The fees displayed below are based on the rate/price combination selected at the time of the original lock request.

Summary	
Description	Amount
Total Loan Amount	\$300,000
Original rebate	-\$13,380
Closing Cost (Sum of all the fees paid by the borrower)	\$0
Additional rebate available	-\$13,380

First Lien Final Price Grid

Pricing in Grid Includes Loan Level Adjustments			
Rate	30 Day	45 Day	60 Day
4.375	99.295	98.895	98.695
4.500	99.755	99.355	99.155
4.625	100.300	99.875	99.675
4.750	100.875	100.425	100.225
4.875	101.310	100.860	100.660

- Enter the Broker Email Address in the LO Email address field and enter the Broker Company name. **NOTE:** You will receive a confirmation email indicating your lock has been requested. You will receive an additional email once the lock is approved.

Loan Notes

Note

Email Secondary

LO Email Address

LO / Company Name

Loan Note Board

User	Note	Loan Status	Date/Time
Prev Next			

- Review the loan level pricing information at the bottom of the screen and make the appropriate selection to float the loan or request the lock.

Extending a Lock

All lock extension requests are submitted through the eMassHousing portal.

To submit a lock extension:

Select **Product Pricing and Lock** from the menu on the left-hand side.

Click **Change Request**. *The Optimal Blue Change request screen appears.*

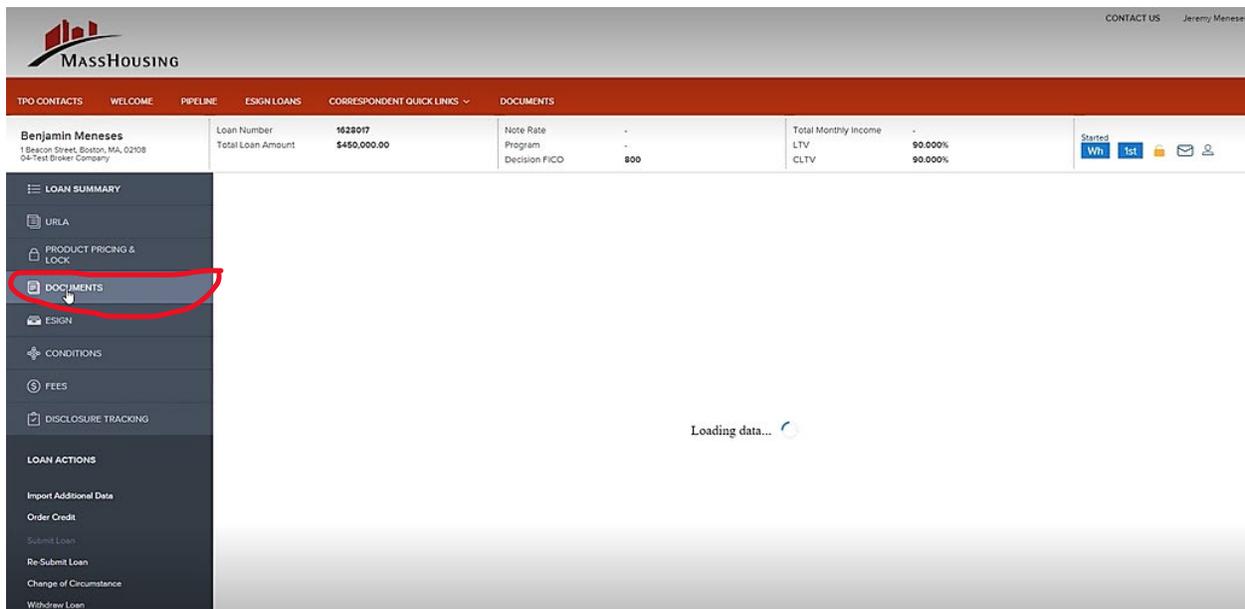
1. **Note:** Changes cannot be made to this screen once the loan is locked.

Should you have any problems extending- please email our lock desk at:
LockDesk@masshousing.com

Documents

After reviewing the application, you will need to upload documentation for the file as follows:

- 1) Under Loan Summary go to the **Document tab**.



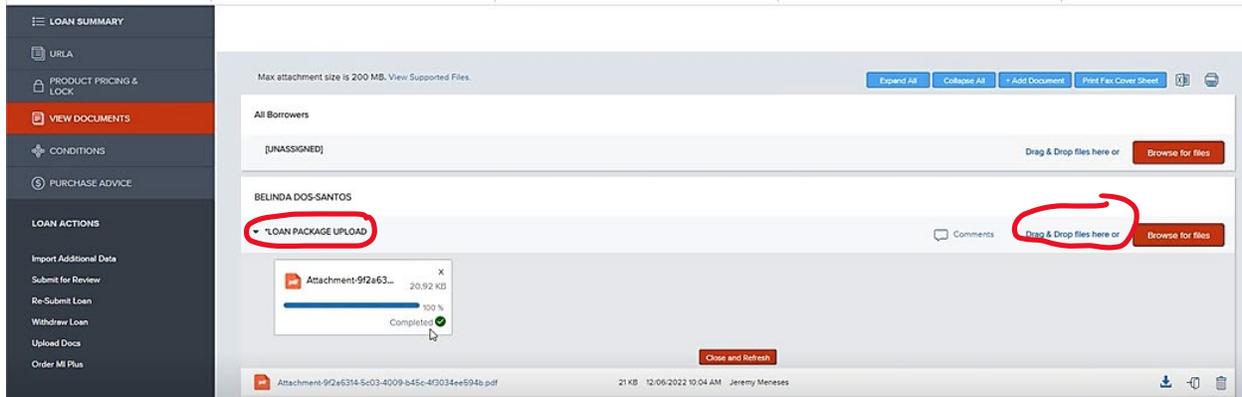
The screenshot displays the eMassHousing portal interface. At the top, the MassHousing logo is visible on the left, and "CONTACT US" and "Jeremy Meneses" are on the right. Below the header is a navigation bar with links: "TPO CONTACTS", "WELCOME", "PIPELINE", "ESIGN LOANS", "CORRESPONDENT QUICK LINKS", and "DOCUMENTS".

The main content area shows loan details for Benjamin Meneses, located at 1 Beacon Street, Boston, MA, 02108, 04-Test Broker Company. The loan number is 1622017, and the total loan amount is \$450,000.00. The note rate is 800, and the decision FICO is 800. The total monthly income is 90.0000% for LTV and CLTV.

On the left side, there is a sidebar menu with the following items: "LOAN SUMMARY", "URLA", "PRODUCT PRICING & LOCK", "DOCUMENTS" (highlighted with a red circle), "ESIGN", "CONDITIONS", "FEES", and "DISCLOSURE TRACKING". Below the menu is a "LOAN ACTIONS" section with options: "Import Additional Data", "Order Credit", "Submit Loan", "Re-Submit Loan", "Change of Circumstance", and "Withdraw Loan".

The main content area is currently displaying "Loading data..." with a circular progress indicator.

- 2) Navigate to the **Loan Package Upload** on the right of the screen and a) **Browse for File** or b) **Drag and Drop files** here. It will show you a status bar upon completion with a green check mark.



- 3) Then Click on the Upload Files tab and browse on your desktop. To check on the upload, click on the Document Upload tab. It may take a few hours to upload. Once uploaded you can preview your submission by clicking on the **Submission tab**. Once they have been indexed by the system, they will show up under the **Documents tab**. This tab is a list of documents that can be tied to a condition. If you wanted to update a new paystub or VOE- you would go back to the Documents tab.—At submission as well as uploading documentation, you will need to **transfer DO or LPA findings to MassHousing** to allow MassHousing to access that file.

 **LOAN SUMMARY**

 URLA

 PRODUCT PRICING &
LOCK

 DOCUMENTS

 ESIGN

 CONDITIONS

 FEES

 DISCLOSURE TRACKING

LOAN ACTIONS

Import Additional Data

Order Credit

Order DU

Order LPA

Submit Loan

Re-Submit Loan

Change of Circumstance

Withdraw Loan

Upload Docs

MH (Test)

Eligibility

Esign

This screen will supply a link to go to the web portal for Loan Officers to sign any application after disclosure. When there is an application to sign a link will show in this screen.

Conditions

After the loan is reviewed if there are conditions to be met for the loan approval and closing, they will be listed in this tab.

The conditions will be fulfilled by applying uploaded documentation, corrected loan file information. You will be able to fulfill the conditions using eMassHousing web portal. Once the file is reviewed by the processor and the loan goes to our underwriter, you will see all the conditions here. The columns reflect the condition status, description, and disposition. The disposition column will show a green check when the condition has been completed. The conditions can be assigned to documents. **Note:** If MassHousing is working the file, no action can be taken on the loan.

To Satisfy a Condition:

- Click the **Conditions** link from the menu on the left.
- Click the **Expand Icon ()** to view the condition details.
- Drag and drop the file or click **Browse for files** to upload document files.
- Select the **Notify Lender** button once all conditions are uploaded.

Fees

At the Closing Disclosure process, the CD will be created by the MassHousing team. The fees will show in the Fees Screen. You must review the CD Fees and either **Accept Fees** or **Reject Fees** by selecting the button. You should leave **Comments** to communicate any changes or updates that need to be made.

Lisa Broker
 43 Wayne St, Worcester, MA, 01603
 547 Test Broker Company

Loan #: **601128** | Loan Type: **Conventional** | Interest Rate: **2.00%**
 Total Loan Amt.: **\$12,840.00** | Loan Purpose: **Purchase** | Loan To Value: **3.00% / 100.00%**

Closing Disclosure Sent
[Wh](#) [Znid](#)

- LOAN SUMMARY
- URLA
- PRODUCT PRICING & LOCK
- DOCUMENTS
- ESIGN
- CONDITIONS
- FEES
- DISCLOSURE TRACKING
- LOAN ACTIONS
 - Import Additional Data
 - Order Credit
 - Order DU
 - Order LPA
 - Submit Loan
 - Re-Submit Loan
 - Change of Circumstance
 - Withdraw Loan

Closing Fees

Closing and Document Details			
Closing Fees Review Status In-process	Last Disclosure 07/21/2022 Est. Closing 07/29/2022	UW Clear to Close - Documents Ordered 07/21/2022	Note 07/29/2022 Funded 07/29/2022

Fees									
CD Section	HUD Line	Fee Description	Payee	Paid By	Paid To	Amount	POC Broker	PAC Broker	

Disclosure Tracking

The Disclosure Tracking screen allows you to track the disclosure process. You can view:

- Compliance Timeline
- LE Tracking
- CD Tracking
- Other Tracking
- Esigned Tracking

This will keep you keep your borrower informed of the disclosure process.

Disclosure Tracking

Compliance Timeline	LE Tracking	CD Tracking
Application Date 07/14/2022	LE Sent -	CD Sent -
LE Due 07/19/2022	LE Received -	CD Received -
eConsent -	Revised LE Sent -	Revised CD Sent -
Intent to Proceed -	Revised LE Received -	Revised CD Received -
Earliest Fee Collection -	SSPL Sent -	Post Consumption Disclosure Sent -
Estimated Closing 07/29/2022	Safe Harbor Sent -	Post Consumption Disclosure Received -

Other Tracking	eConsent Tracking	eSigned Tracking
Affiliated Business Disclosure Provided -	Lisa Mary Broker -	Lisa Mary Broker -
CHARM Booklet Provided -	Joe CAMYLA Broker -	Joe CAMYLA Broker -
Special Info Booklet Provided -	- -	- -
HELOC Brochure Provided -	- -	- -
1st Appraisal Provided -	- -	- -
Subsequent Appraisal Provided -	- -	- -

Loan Actions

Beneath Loan Summary are **Loan Actions**

Submit the Loan

Use the **Submit Loan** button to notify MassHousing that the loan submission is complete, and the file is ready for review. As a reminder, MassHousing will not begin reviewing the loan until the loan is submitted using the Submit Loan option. As the loan moves through the review process in MassHousing’s loan operating system, the milestone on the Loan Summary will update.

To Submit the Loan to MassHousing:

Click **Submit Loan** from the Loan Action menu.

Click Continue in the confirmation window.

Note: Neglecting to complete this step may delay the review of the loan file and MassHousing may not be aware of the loan’s review requirement. If there are missing required fields or the Broker Package is not uploaded, you will be required to enter the information before submitting the loan.

Re-Submit

If you would like to submit a loan that has been withdrawn again for review you can

use the Re-Submit Loan Action. This function allows for the lender to submit a loan for review after the initial submission. This will also allow for communication between the lender and MassHousing, should there be any condition responses or subsequent document uploads, this function should be utilized.

 **LOAN SUMMARY**

 URLA

 PRODUCT PRICING &
LOCK

 DOCUMENTS

 ESIGN

 CONDITIONS

 FEES

 DISCLOSURE TRACKING

LOAN ACTIONS

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Order DU

Order LPA

Submit Loan

Re-Submit Loan

Change of Circumstance

Withdraw Loan

Upload Docs

MH (Test)

Eligibility

Change of Circumstance

When there is a change in the loan file or fees after the initial submission and disclosure you will need to use the Change of Circumstance action (under Loan Actions) to Request change to communicate that to the eMassHousing team to re-disclose.

When making changes that will affect pricing go into the Scenarios tab and input the change through Optimal Blue. Then make changes in the application and submit the change of circumstance with comments on the changes and a description. Go into the URLA/Lender Loan Information to make these changes.

Change of circumstance would be required following the industry standards:

1. An extraordinary event beyond the control of any interested party or other unexpected event specific to the consumer or transaction.
2. Information specific to the consumer or transaction that the creditor relied upon when providing the Loan Estimate or Closing Disclosure and that was inaccurate or changed after the disclosures were provided.
3. New information specific to the consumer or transaction that the creditor did not rely on when providing the Loan Estimate or Closing Disclosure.

Use the comments section to communicate the need for the change in circumstance. Lender accepted change of circumstance may be subject to underwriter review. Failure to meet program guidelines will require additional redisclosure be sent.

Withdraw Loan

This action is used once a loan has been submitted for review. If the loan file needs to be withdrawn from submission, click on the Withdraw Loan action and it will withdraw the loan from the submitted loan files folder at MassHousing. If you would like to submit it again for review you can use the Submit Loan action.

All MI Requests must have an Approved AUS decision

Enter Borrower's Information

Product Name Select...		
LTV ###,##	FICO ###	
Annual Income	County Select...	Calculated AMI
CLTV ###,##	First Time Buyer Select...	> 45% DTI Select...
3 to 4 Unit Properties Select...	City Select...	

Calculate

Change Originator Contact

The originator contacts are initially assigned when you are submitting a new loan. These contacts can be changed as the loan moves through the workflow. In the Loan Summary screen, you can find a person icon.

1. Select person icon and the **Originator Contacts** screen will pop up
2. Select the edit option this will give you a drop-down list of contacts registered to enter your site
3. Select the contact and then save

Key Loan Contacts

Originator Contacts

Loan Officer Test Broker Company Cell Office Fax	Loan Processor Test Broker Company Cell Office Fax
---	---

Lender Contacts

Account Executive Lisa Fiandaca lfiandaca@masshousing.com Cell null Office 617-854-1064 Fax null	Loan Processor Contact not yet assigned
Underwriter Contact not yet assigned	Loan Closer Contact not yet assigned

Test Rate: 3.750%
To Value... 95.00% / 95.00%

Started

Wh 1st

✉

👤

... a loan program and refresh this page...

08/23/2022

08/23/2022