



HomeOwnership Announcement

August 31, 2022

eMassHousing Portal Enhancements

To further improve your portal experience on eMassHousing, we are pleased to announce the following 3 enhancements to our eMassHousing lender portal:

- NEW MI Calculator
- Additional option to view statuses and change contact information from the pipeline screen
- New Persona to generate MI Certificates

NEW MI Calculator

We now have a simple and quick MI premium calculator on our portal, www.emasshousing.com.

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 lender.** An MI quote is still available via the 3.4 file upload.

MI Calculator

All MI Requests must have an Approved AUS decision
This calculation is only accurate for the product and loan characteristics provided.

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

This calculator is not an underwriting tool. It is a loan scenario comparison tool, programmed with only a few key eligibility rules, provided for use by mortgage professionals only. Although MassHousing believes calculations to be accurate, results are not warranted and should not be relied upon for borrower qualification, MI eligibility, Agency acceptance, premium rates or amounts, monthly payments, home equity or future home value.



Additional options to view statuses and change contact information

- **Check Loan Status** You may now check the status of loans in your pipeline by simply clicking on the **pipeline** view tab inside of emasshousing. Then scroll over to the header for the Correspondent Loan Status for either the Correspondent Loan Status, Purchase Date or Submitted for Review Date. This additional field will make it easy to quickly find the status of your loan in “Purchase Review” at your fingertips. Alternatively, you can still click on the column headers- Last Finished Milestone or Next Expected Milestone.
- **Changing Contacts** If the contact person needs to be changed or updated the following is how that contact person can now be modified:

Click on the pipeline view tab and then scroll over to the header for the TPO Correspondent File Contact Email/Username to change. Alternatively, you may still click on the Contact Icon. When you are in a loan file-Go to the top right corner and click on the contact icon. The Key Loan Contacts list will open. Select the edit option to change the contact. Select New Contact In the drop-down list and then select the desired contact. This action can be repeated throughout the process.

The screenshot shows the 'Pipeline' view in the emasshousing system. The table displays various loan details including Lien Position, Interest Rate, Lock & Request Status, Rate Lock Expires, Last Finished Milestone, Next Expected Milestone, Correspondent Loan Status, Correspondent Loan Status - Purchase Date, Correspondent Loan Status - Submitted for Review Date, TPO Correspondent File Contact Email/Username, and a Contact icon.

Lien Position	Interest Rate	Lock & Request Status	Rate Lock Expires	Last Finished Milestone	Next Expected Milestone	Correspondent Loan Status - Correspondent	Correspondent Loan Status - Purchase Date	Correspondent Loan Status - Submitted for Review Date	TPO Correspondent File Contact Email/Username	Contacts
First Lien	4.000	Expired	04/11/2022	Started	Intake	Submitted for Review		08/24/2022	jmeneses@masshousing.com	Contact Icon
First Lien	5.000	Expired	04/25/2022	Started	Intake					Contact Icon
First Lien	3.250	Not Locked		Started	Intake					Contact Icon
First Lien	3.250	Not Locked		Started	MI Only Review					Contact Icon
First Lien	3.250	Not Locked		Started	MI Only Review					Contact Icon
First Lien	3.250	Lock Requested		Started	Intake					Contact Icon
First Lien	5.000	Expired	05/09/2022	Started	Intake					Contact Icon
First Lien	4.000	Expired	04/11/2022	Started	MI Only Review					Contact Icon
First Lien	4.000	Not Locked		Started	Intake					Contact Icon
First Lien	5.000	Expired	04/22/2022	Started	Intake					Contact Icon

New Persona to generate MI Certificates

Any individual whose role is to generate an MI Certificate will need the specific persona of “TPO GetMICert” (See List of Personas on page 3) added to their account. Please Note: it may take up until Monday, October 3rd for these changes to go into effect. Please see our updated Correspondent “Quick Start Guide for Administrators”.

Personas

- TPO GetMICert
- TPO Pending Persona
- TPO Admin
- TPO Loan Officer
- TPO Lock Desk
- TPO Operations

Reminders

We have noticed that some lenders are missing certain steps when trying to submit a loan on our portal. These steps are a critical part of our loan submission process. To help reduce the cycle time of your loans, please note the following:

Submit for Review: This function allows MassHousing to review the loan file initially. 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. This should always be the final action after documents have been uploaded.

Re-Submit Loan: 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.

To Register for our NEW virtual training session "Loan Delivery Overview" please click the link below:

[Monday, September 26, 2022 @ 10:00 am - 11:00 am \(EST\)](#)

Please call 888- 843-6432 option 1, 4, or email homeownership@masshousing.com or your Relationship Manager for assistance.