

Income Certification for 2nd Mortgage Repair Loan Programs



Income Certification Loan Action

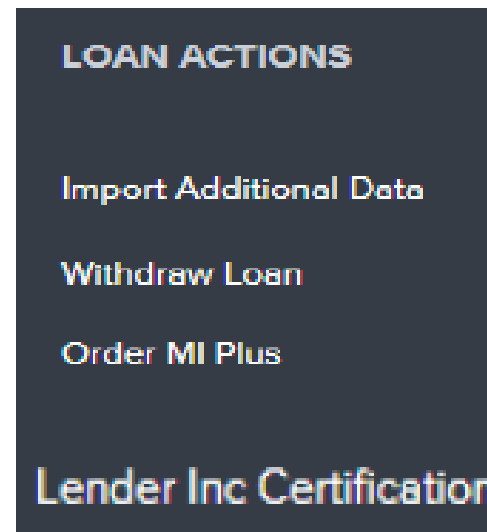
Effective on ALL loans registered on or after January 29th, 2024.

Income is required to be certified through emasshousing.com.

All certifications will be handled on the lender level through the new **Income Certification Loan Action**.

How to access:

Open loan file, on the left-hand side under loan actions




Income Certification Screen

Enter income below and click Save & Certify.

Lender Income Certification & Product Alerts

Certification

Alerts 

First Time Homebuyer: Yes

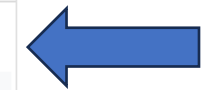
Borrower(s)	Date of Birth	Annual Compliance Income
<input type="text" value="Test Borrower"/>	<input type="text" value="01/01/1970"/>	<input type="text" value="\$ 55500"/>
Annual Compliance Income		<input type="text" value="\$ 55500"/>

Add Occupant

Non-Borrower(s) Occupants	Date of Birth	Annual Income	Delete
		<input type="text" value="\$ 0.00"/>	

Total # of Borrowers/Occupants

Total Annual Compliance Income



This Section
does not apply

By clicking the button below you are certifying that the above information is accurate.

Save & Certify



Name	Status	Date
<input type="text"/>	** Needed **	<input type="text" value="mm/dd/yyyy"/>

Alerts

Alerts will trigger upon completion of the income certification if below errors are detected by the system. **Changing loan information after income certification could merit an alert.**

Prior to income certification all alerts must be satisfied.

List of Alerts:*


- The Income you have entered exceeds the product specifications.
- The Loan amount you have entered exceeds the product specifications.


** (These are the only alerts applicable to 2nd mortgage repair loan programs)*

SAMPLE ALERT

Lender Income Certification & Product Alerts

[Certification](#)

Alerts 

 The Income you have entered exceeds the product specifications.

Status

The Lender User name and date who certifies the income will appear.

- Needed – Income Certification is needed by the lender.
- Certified - Income has been certified by the lender.

Name	Status	Date
	** Needed **	mm/dd/yyyy

Name	Status	Date
Jeremy Meneses	** Certified **	12/19/2023



Please contact our team for further questions, or email us at

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dramsdend@masshousing.com

THANK YOU!

