



**RATE LOCK TRAINING MANUAL**  
*2<sup>nd</sup> Mortgage Programs*  
*Home Improvement*  
*Septic Repair*  
*Get the Lead Out*

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# Training Agenda

Product Overview

LockDesk Overview

Lock Desk Policies

Locking Your Loan

Contact

## New Product Overview

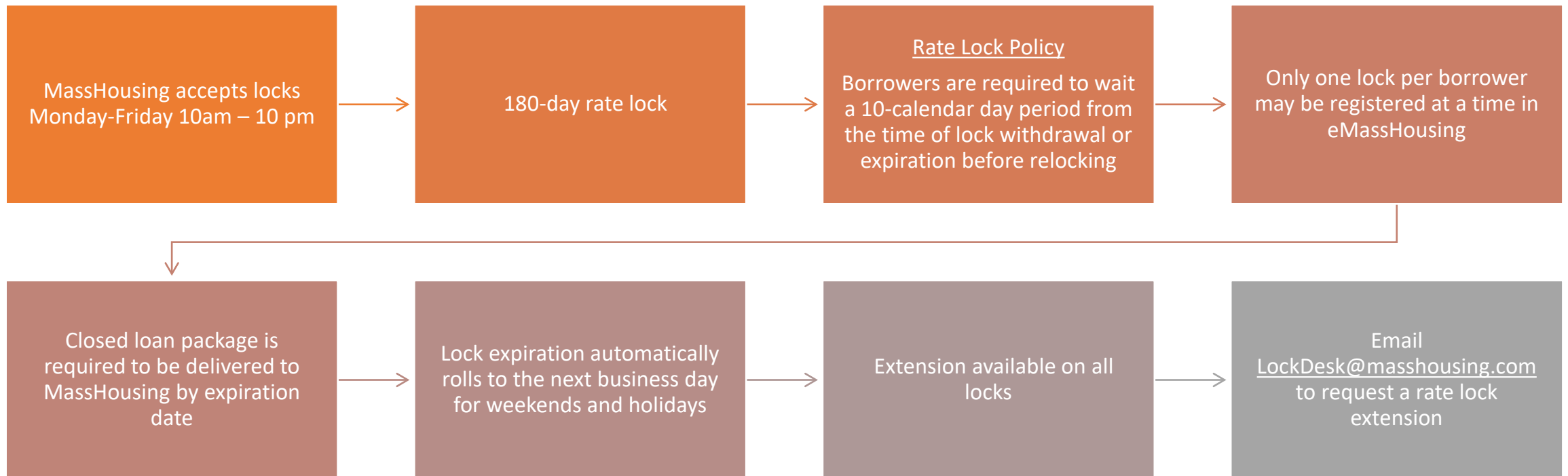
MassHousing offers 2<sup>nd</sup> mortgage loans for Home Improvement, Septic Repair and Lead Removal.

Click Here to access  
our [lender](#) resources

## 2<sup>nd</sup> Mortgage Repair Loans

Product Code	Product Name
Product 5001	Septic 0% Deferred 30 Year Fixed
Product 5002	Septic 2.5% 15 Year Amortized
Product 5003	Home Improvement 5% 15 Year Amortized
Product 5004	Get The Lead Out 0% Deferred 30 Year Owner Occupied
Product 5005	Get The Lead Out 0% Amortized 15 Year Non-Profit
Product 5006	Get The Lead Out 3% Amortized 15 Year Investor

# LockDesk Overview



Accessing  
emasshousing.com

Type in www.emasshousing.com  
to access this page



## Welcome to eMassHousing!

MassHousing's Homeownership lending partners can start here to initiate and manage all loan origination, purchasing and mortgage insurance tasks. If you are an existing MassHousing Lender and have questions, please contact us at 888.843.6432 or [homeownership@masshousing.com](mailto:homeownership@masshousing.com).

### Lender Portal

Login here for all tasks related to MassHousing Mortgage loans and down payment assistance.



**Lender Portal**

### New Mortgage Insurance Fund (MIF) Servicing Portal\*

**As of May 15, 2023**

Login here for all MI servicing tasks. To access the new system, your administrator must provide access and you must set up your account.

**MIF Servicing Portal**

**\*MIF Servicing Users:** A new MassHousing Mortgage Insurance Fund Servicing System was launched on May 15. In order to access the new system, you must be given access by your organization's administrator and then activate your account through Okta, MassHousing's identity management provider.

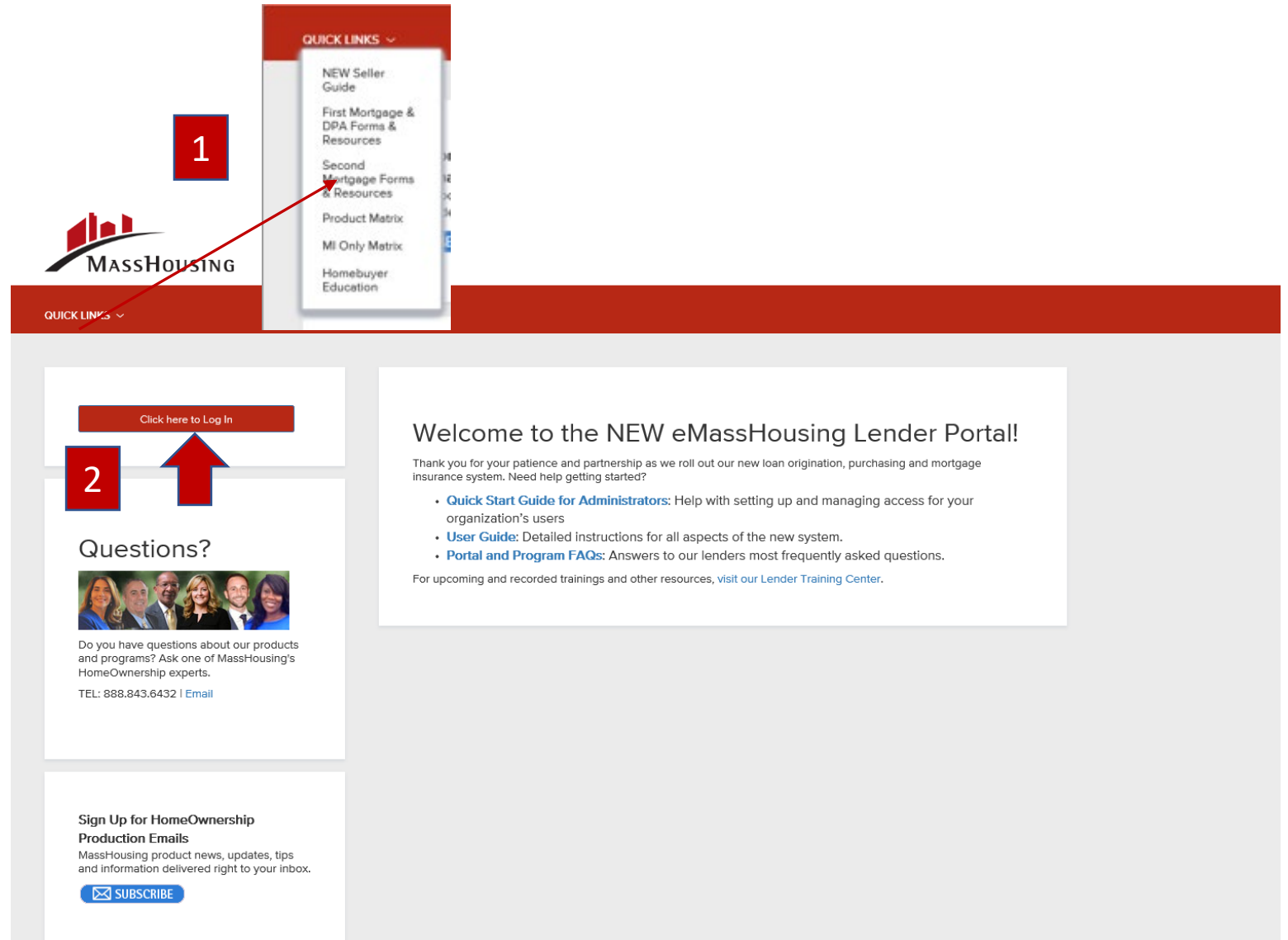
Please contact your organization's administrator with questions. Not sure who your administrator is? Email [MIOperations@masshousing.com](mailto:MIOperations@masshousing.com).

# Quick Links and Log In

When you click on [emasshousing.com](https://emasshousing.com) you can do the following:

1. Under **{Quick Links}** there is a link to the Second Mortgage Doc Sets (Forms) and Resources including Training material, for the Home Improvement, Septic Repair and Get The Lead Out Programs.

2. Click here **{Log In}** to register a loan.



Under “Quick Links” you will  
find Forms and Resources  
for the 2<sup>nd</sup> Mortgage  
Programs



[<< RETURN TO HOME PAGE](#)

## MassHousing Lender Forms and Resources - Second Mortgage Programs

On this page, you will find all of the forms and documents they need to originate, register and close MassHousing **second mortgage loans**. If you have questions or need assistance, please contact Deanna Ramsden at 617.854.1822 or [rehabmonitoring@masshousing.com](mailto:rehabmonitoring@masshousing.com).

For MassHousing First Mortgage Forms and Down Payment Assistance, [view forms and resources here](#).

### Lender Resources

[MassHousing Seller Guide](#)

[Second Mortgage Program Updates](#)

[MassHousing Second Mortgage Product Matrix](#)

[Get the Lead Out Program Guidelines](#)

[Get the Lead Out Local Rehab Agencies](#)

[Lender Wire/ACH/Overnight Mail Notification](#)

[Second Mortgage Lock Desk Training](#)

[MassHousing Staff Directory](#)

### Doc Sets

#### Septic Repair Loan Program

*0% Deferred 30-Year Fixed – Product Code 5001*

[+ Show Forms](#)

#### Septic Repair Loan Program

*2.5% 15-Year Amortized – Product Code 5002*

[+ Show Forms](#)

#### Septic Repair Loan (Condo Associations)

*2.5% 15-Year Amortized – Product Code 5002*

[+ Show Forms](#)

#### Home Improvement Loan Program

*5% 15-Year Amortized – Product Code 5003*

[+ Show Forms](#)

#### Get the Lead Out Loan Program


*2% 15-Year Amortized – Product Code 5004*

#### Get the Lead Out Loan Program

*2% 15-Year Amortized – Product Code 5005*

Once you **Log In** you will be brought to this page to do the following:

1. View your existing pipeline.
2. Add a new loan
3. Upload Documents

CONTACT US Deanna Ramsden ▾

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS ▾

**View your pipeline here**

**Add a new loan here**

**Recently Accessed Loans**

**6003327**  
Smith, John  
\$30,000.00, Conventional, Detached

**6002672**  
Rehab, Harry  
\$250,000.00, Conventional, Detached

**6001812**  
Second, Charles  
\$30,000.00, Conventional, Detached

**6002830**  
Rehab, Rachel  
\$250,000.00, Conventional, Detached

**6003315**  
Lowell, mill cities  
\$30,000.00, Other, Detached

◀ 1 2 ▶

**Company Announcements**

**MI Services are Unavailable**  
01/28/2022 10:40 AM

◀ 1 ▶

**Lender Key Contacts**

**Lisa Fiandaca - Primary**  
617-854-1064  
lfiandaca@masshousing.com

**Funding - HO Loan Operations**  
HOLendingOperations@masshousing.com

**Underwriting - HO Loan Review**  
HOLoanReview@masshousing.com

**Lock Desk - Secondary Marketing**  
LockDesk@masshousing.com

◀ 1 ▶



**\*For Get the Lead Out Non-Profit: Fill in Borrower 1<sup>st</sup> Name with "Non-Profit" and fill in Borrower Last Name with the name of the Organization.**

You can upload a 3.4 file or you can manually input information into the Application.

Follow the instructions in the screenshot highlighted in **Red** as some fields are required to be filled in, although not typically applicable to 2nd Mortgage Loans.

e.g. Loan Type:  
Conventional and  
Purpose of loan:  
Purchase

Loan Information	
<b>BORROWER INFORMATION</b>	<b>LOAN DETAILS</b>
Borrower First Name Jeremy	Seller Loan # 173167
Borrower Middle Name 	Universal Loan Identifier 549300MGPZBLQDIL7538768050259124
Borrower Last Name Meneses	Interest Rate %
Suffix 	Decision FICO 700
Social Security Number 111-11-1111	Loan Type Conventional ← Always choose " <u>Conventional</u> " from dropdown
<b>PROPERTY INFORMATION</b>	Alternate Loan Number 
Street Address 70 Endicott Street	Collateral Tracking Number 
Unit Type Select an Option	Lien Position Subordinate Lien ← Always choose " <u>Subordinate Lien</u> " from dropdown
Unit Number 1109	Amortization Type Fixed Rate ← Always choose " <u>Fixed Rate</u> " from dropdown
City Norwood	Documentation Type (F) Full Documentation ← Always choose " <u>Full Documentation</u> " from dropdown
State Massachusetts	Purpose of Loan 

Application  
cont.'

Click **Save**

<div>Massachusetts</div> <div>Zip</div> <div>02062</div> <div>County</div> <div>Norfolk</div> <div>Property Type</div> <div>Detached</div> <div>Choose from dropdown property type</div> <div>Number of Units</div> <div>1</div> <div>Occupancy Type</div> <div>Primary</div> <div>This will be "Primary" for owner-occupied and "Investment" for LP Investor/LP Non-Profit or Septic Condo Association</div> <div><input type="checkbox"/> FHA Secondary Residence</div>	<div>Purpose of Loan</div> <div>Purchase</div> <div>Always choose "Purchase" from dropdown</div> <div>Loan Amount</div> <div>\$15,000.00</div> <div>If you have a waiver for a higher loan amount, please put what the "approved amount" is here</div> <div>Purchase Price</div> <div>\$15,000.00</div> <div>s/b same as "loan amount"</div> <div>Appraised Value</div> <div>\$15,000.00</div> <div>s/b same as "loan amount"</div> <div>Loan Term</div> <div>360</div> <div>Due In</div> <div>360</div> <div>360 w/b loan term for 0% Deferred loans and 180 for products with 15 Year Term</div>
---	--

File Contacts

Submission Contact

03-Test TPO UCT Del

Select an Option

Save

## INCOME CERTIFICATION

Income is required to be certified through [emasshousing.com](http://emasshousing.com). All certifications will be handled on the lender level through the “Lender Inc. Certification”

***How to access:***

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

### LOAN ACTIONS

Import Additional Data

Withdraw Loan

Order MI Plus

Lender Inc Certification



# INCOME CERTIFICATION

Enter Income under Annual Compliance income and click

Save & Cetify

## Lender Income Certification & Product Alerts

Certification Alerts

First Time Homebuyer: Yes

Borrower(s)	Date of Birth	Annual Compliance Income
Test Borrower	01/01/1970	\$ 55500
Annual Compliance Income		\$ 55500

Add Occupant

Non-Borrower(s) Occupants	Date of Birth	Annual Income	Delete
		\$ 0.00	

Total # of Borrowers/Occupants 1

Total Annual Compliance Income \$ 55500.00

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

Save & Certify

Name	Status	Date
	<b>** Needed **</b>	mm/dd/yyyy

## Income Certification

### ALERTS

Alerts can trigger upon completion of income certification.

Alerts are triggered by income exceeding product specifications or the loan amount exceeding the product specifications.

**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 2<sup>nd</sup> mortgage repair loan programs)*

#### **SAMPLE ALERT**

### **Lender Income Certification & Product Alerts**

[Certification](#)

[Alerts](#) 



The Income you have entered exceeds the product specifications.

## Income Certification STATUS

When you receive:

**\*\*Certified\*\***

You may move ahead with  
locking the loan.

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
	<b>** Needed **</b>	mm/dd/yyyy

Name	Status	Date
Jeremy Meneses	<b>** Certified **</b>	12/19/2023

**\*Very Important for LEAD PAINT LOANS\***  
**Add LRA (Local Rehab Agency)**

## LEAD PAINT LOANS ONLY

Add LRA name  
under URLA -  
Additional  
Information,  
choose LRA from  
Dropdown at right  
bottom corner.  
Click **Save**

**LOAN SUMMARY**

**URLA**

**Additional Information** ← **1st Click URLA**

**2nd Click Additional Information**

Select Borrower Pair  
Meneses & Benjamin Meneses

**Save** **Next**

☐ GreenCHOICEToPayOffOutstandingEnergyDebt

**Additional Fields**

Apply For ARPA Select an Option	Amount of ARPA 
Annual Compliance Income 50000	Borrower's Compliance Income divided by FHFA AMI 0.35
Borrower Homeownership Counseling format Select an Option	Counseling Agency List Select an Option
Operation Welcome Home Credit Select an Option	Local Rehab Agency New Vue

**Choose LRA from Drop Down.**

**CLICK SAVE LAST**

**Save** **Next**



WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS ▾

### Charles Second

100 Main Street, Saugus, MA, 01906  
03-Test TPO UCT Del

Loan Number **6001769**  
Loan Purpose **Other**  
Total Loan Amount **\$30,000.00**

Note Rate **1.000%**  
Program **-**  
Decision FICO **700**

DTI **-**  
LTV **100.000%**  
CLTV **200.000%**

Started

C 2nd   

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

PURCHASE ADVICE

#### LOAN ACTIONS

Import Additional Data

Submit for Review

Withdraw Loan

Upload Docs

MI (Teraverde)

MH (Test)

### Additional Information

Select Borrower Pair

Charles Second



Save

Next

Agency Case No


Lender Case No

MER's MIN


Alternate Loan Number

Collateral Tracking Number

Application Date

Estimated Closing Date

Loan Documentation Type

 ▾

Universal Loan ID

Closing Type

 ▾





Charles Second

100 Main Street, Saugus, MA, 01906  
03-Test TPO UCT Del

Loan Number 6001769  
Loan Purpose Other  
Total Loan Amount \$30,000.00

Note Rate 1.000%  
Program -  
Decision FICO 700

DTI -  
LTV 100.000%  
CLTV 200.000%

Started

C 2nd



LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

PURCHASE ADVICE

LOAN ACTIONS

Import Additional Data

Submit for Review

Withdraw Loan

Upload Docs

MI (Teraverde)

MIH (Test)

Product, Pricing & Lock

Product Details

This loan does not have a loan program selected.

Simply select the "Search Product & Pricing" button to continue

Search Product & Pricing



Click  
{Search  
Product  
&  
Pricing}

# Locking a loan

Required fields are indicated with a red asterisk [\*]. Many of which will be filled with data from the loan file. Enter the remaining required information.

Follow the instructions in the screenshots as fields in RED are required, although typically not applicable to 2<sup>nd</sup> Mortgage Loans.

CONTINUED

Search Product and Pricing

1

\* Borrower First Name

Kallie

\* Borrower Last Name

Test

\* Borrower SSN

\*\*\*-\*\*-0000

\* Borrower Citizenship Status

U.S. Citizen Abroad

2

\* Representative Credit Score

780

\* Loan Type

Conventional

\* Loan Documentation Type

(F) Full Documentation

\* Loan Purpose

Purchase

3

\* Purchase Price

\$30,000.00

\* Appraised Value

\$30,000.00

\* Term Months

360

\* Due In

360 w/b loan term for 0% Deferred loans and 180 for products with 15 Year Term

\* Amortization Type

Fixed Rate

\* Lock Period

30

☐ Community Second

Primary Mortgage Total

\$30,000.00

## Locking a loan

Required fields are indicated with a **red asterisk [\*]**. Many of which will be filled with data from the loan file. Enter the remaining required information.

Follow the instructions in the screenshots as fields in **RED** are required, although typically not applicable to 2<sup>nd</sup> Mortgage Loans.

Click {Search Product & Pricing}

Search Product and Pricing

\* Lock Period  
30

☐ Community Second

Primary Mortgage Total  
\$30,000.00

---

4 \* Base Loan Amount MI, MIP, FF Financed \* Total Loan Amount LTV CLTV HCLTV  
\$30,000.00 + \$ = \$30,000.00 100.00 / 200.00 / 200.00

\* Address 100 Main Street \* City Saugus

\* Subject Property State \* County \* Postal Code \* Number of Units  
Massachus... Essex 01906 1

\* Property Type \* Occupancy Type  
Detached Primary

Front End DTI Back End DTI Total Monthly Income  
\$

AUS Findings

Engine Select One

FHA Total Scorecard Select One

5 Impound Waiver No

Prepayment Penalty No

Self-Employed No

Interest Only No

\* LO Compensation Paid By Lender

\* Target ☐ Rate ☒ Price 100.00

Channel Delegated

Check "Price" at 100


Cancel Search Product & Pricing

## Locking a loan

Required fields are indicated with a red asterisk [\*]. Many of which will be filled with data from the loan file. Enter the remaining required information.

Continue to next screen shot

Search Product and Pricing

**MASSHOUSING**

Lock Desk Hours: 10:00 am - 10:00 pm ET

**RATEWATCH**  
by MORTGAGECOACH

**MBSQuoteline**

User:M. TPO ▾Time Zone: EST

Pipeline ▾

Product Search ▾

New Search ▾

Selected Loan: Loan ID: 643Status: RegisteredBorrower: Second

Submit

Lien Information

☐ Search for First Lien

☒ Search for Second Lien

☐ Search for HELOC Second Lien

• 1st Mtg Loan Amt (Base)

0

• 2nd Mtg Loan Amt

30000

• HELOC Line Amt

0

• HELOC Drawn Amt

0

Loan Information

• Price/Estimated Value

30000

• Appraisal Amount

30000

Loan Purpose

Refi Rate-Term/Limited C.O. ▾

• Cash-Out Amount

0

• LTV

0

CLTV New

100.00

HCLTV

Waive Escrows

No ▾

• Months of Reserves

36

Com/Aff Second

No ▾

Construction Loan Type

Not Applicable ▾

Lot Value

Cost Of Improvements

Acquisition Cost

Borrower Information

Borrower First Name

Charles

Borrower Last Name

Second

• FICO

700

Self Employed

No ▾

Income Documentation

Verified ▾

Asset Documentation

Verified ▾

Employment Documentation

Verified ▾

DTI Ratio

Citizenship

U.S. Citizen ▾

First Time Home Buyer

No ▾

Non-Occupant Coborrower

No ▾

• Properties Financed

1

## Locking a loan

Required fields are indicated with a **red asterisk [\*]**. Many of which will be filled with data from the loan file. Enter the remaining required information.

Click **{Submit}** to continue.

Property Information

Occupancy  
Primary Residence

State  
Massachusetts (MA)

Property Type  
Single Family

County  
Essex

Number of Units  
1 Unit

Corporate Relocation  
No

Number of Stories  
1

Property Zip  
01906

2nd Lien Search Criteria

Loan Type  
Second Mortgage

Desired Price

Buydown  
None

Loan Term  
Any

Desired Rate  
1

Prepayment Penalty  
None

Amortization Type  
Any

Desired Lock Period  
30

Automated U/W System  
Not Specified

ARM Fixed Term  
Any

Interest Only  
No

Submit

Rates are subject to change without notice  
Send mail to [lockdesk@masshousing.com](mailto:lockdesk@masshousing.com) with questions or comments  
Copyright © 2003 - 2022 Optimal Blue


## Locking a loan

The Search Results page will list both eligible and ineligible products.

If the desired program is listed as an eligible product, select the program name or the click **Show** to advance to the pricing grid and view the product details.

If the desired program is listed as an ineligible product, double-click the program name to determine the reasons for ineligibility.

Search Product and Pricing



Lock Desk Hours: 10:00 am - 10:00 pm ET

RATEWATCH

by MORTGAGECOACH

MBSQuoteline

User:M. TPO

Time Zone: EST

Pipeline




Search Results

New Search

Selected Loan: Loan ID: 643

Status: Registered

Borrower: Second



Re-Submit Options

Re-Submit

Revise Search

CLTV New  
100

Desired Rate  
1

Desired Price

Desired Lock  
30

2nd Mtg Loan Amt  
30000

Loan Type  
Second Mortgage

Loan Term  
Any

Amort. Type  
Any

AUS  
Not Specified

Buydown  
None

Prepay Penalty  
None

ARM Fixed Term  
Any

Interest Only  
No

Print

All Eligible and Ine...

Top Products by Type

Top Products

Side by Side Compari...

Blend

Best Pricing

Links	Eligible Product	Rate	P&I	Price	Detail	Compare
	Get The Lead Out 0% Amortized 15 Year Non-Profit (5005)	N/A	N/A	N/A	Show	<input type="checkbox"/>
	Get The Lead Out 0% Deferred 30 Year Owner Occupied (5004)	N/A	N/A	N/A	Show	<input type="checkbox"/>
	Septic 0% Deferred 30 Year Fixed (5001)	N/A	N/A	N/A	Show	<input type="checkbox"/>
	Septic 2.5% 15 Year Amortized (5002)	N/A	N/A	N/A	Show	<input type="checkbox"/>
	Get The Lead Out 3% Amortized 15 Year Investor (5006)	N/A	N/A	N/A	Show	<input type="checkbox"/>
	Home Improvement 5% 15 Year Amortized (5003)	N/A	N/A	N/A	Show	<input type="checkbox"/>

Links	Ineligible Product	Detail
	DPA 15 Year Fixed (4001)	Show
	WFA 2.0 DPA Deferred 30 Year Fixed (4002)	Show

# Locking a loan

1. Select the desired lock period to reflect the corresponding rates.

2. Click the blue lock icon (to the far right of the screen) for the interest rate.

3. The option to **{Lock}** is on the following screen.

*Rate lock confirms are downloadable in the documents tab in eMassHousing*



Lock Desk Hours: 10:00 am - 10:00 pm ET

User: M. TPO

Time Zone: EST

RATEWATCH  
by MORTGAGECATCH

MBS Quoteline

Pipeline

Search Results

New Search

Selected Loan: Loan ID: 643 Status: Registered Borrower: Second

**Re-Submit Options**

<b>CLTV New</b> 100	<b>Desired Rate</b> 1	<b>Desired Price</b>	<b>Desired Lock</b> 30	<b>ARM Fixed Term</b> Any	<b>Interest Only</b> No
<b>2nd Mtg Loan Amt</b> 30000	<b>Loan Type</b> Second Mortgage	<b>Loan Term</b> Any	<b>Amort. Type</b> Any		
<b>AUS</b> Not Specified	<b>Buydown</b> None	<b>Prepay Penalty</b> None			

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

Links	Eligible Product	Rate	P&I	Price	Detail	Compare
	<a href="#">Get The Lead Out 0% Amortized 15 Year Non-Profit (5005)</a>	N/A	N/A	N/A	<a href="#">Hide</a>	<input type="checkbox"/>
View Pricing for lock period: <b>180</b>   Expiration: <b>08/12/22</b>		Pricing Last Updated: 02/14/22 1:01 AM Search Timestamp: 02/14/22 3:07 PM				
Rate	P&I	Price	Discount/Rebate(%)	Discount/Rebate(\$)	Select	<div>Click Here</div>
0.000	\$	100.000	0.000	\$0		
The following risk-based adjustors have already been applied to Discount.						
Reason			Points	SRP	Rate	Margin
Total Adjustments			0.000	0.000	0.000	0.000
	<a href="#">Get The Lead Out 0% Deferred 30 Year Owner Occupied (5004)</a>	N/A	N/A	N/A	<a href="#">Show</a>	<input type="checkbox"/>
	<a href="#">Septic 0% Deferred 30 Year Fixed (5001)</a>	N/A	N/A	N/A	<a href="#">Show</a>	<input type="checkbox"/>
	<a href="#">Septic 2.5% 15 Year Amortized (5002)</a>	N/A	N/A	N/A	<a href="#">Show</a>	<input type="checkbox"/>

Click the lock to select the



Use option to  
{Lock} a loan –  
180-day.  
2<sup>nd</sup> Mortgage  
Product Rates do  
not change.

Search Product and Pricing

Selected Loan: Loan ID: 643 Status: Registered Borrower: Second

Changes made on the Lock Form will not be evaluated by the product and pricing engine.

Printer Friendly Version
Float
Lock
Lock the Loan

### Borrower Information

Borrower First Name Charles	Borrower Last Name Second	Self Employed No	Citizenship U.S. Citizen
FICO 700	DTI Ratio	Lock Request Expiration LO	Properties Financed 1
Encompass Loan Number 6001769	Application Date		

### Property Information

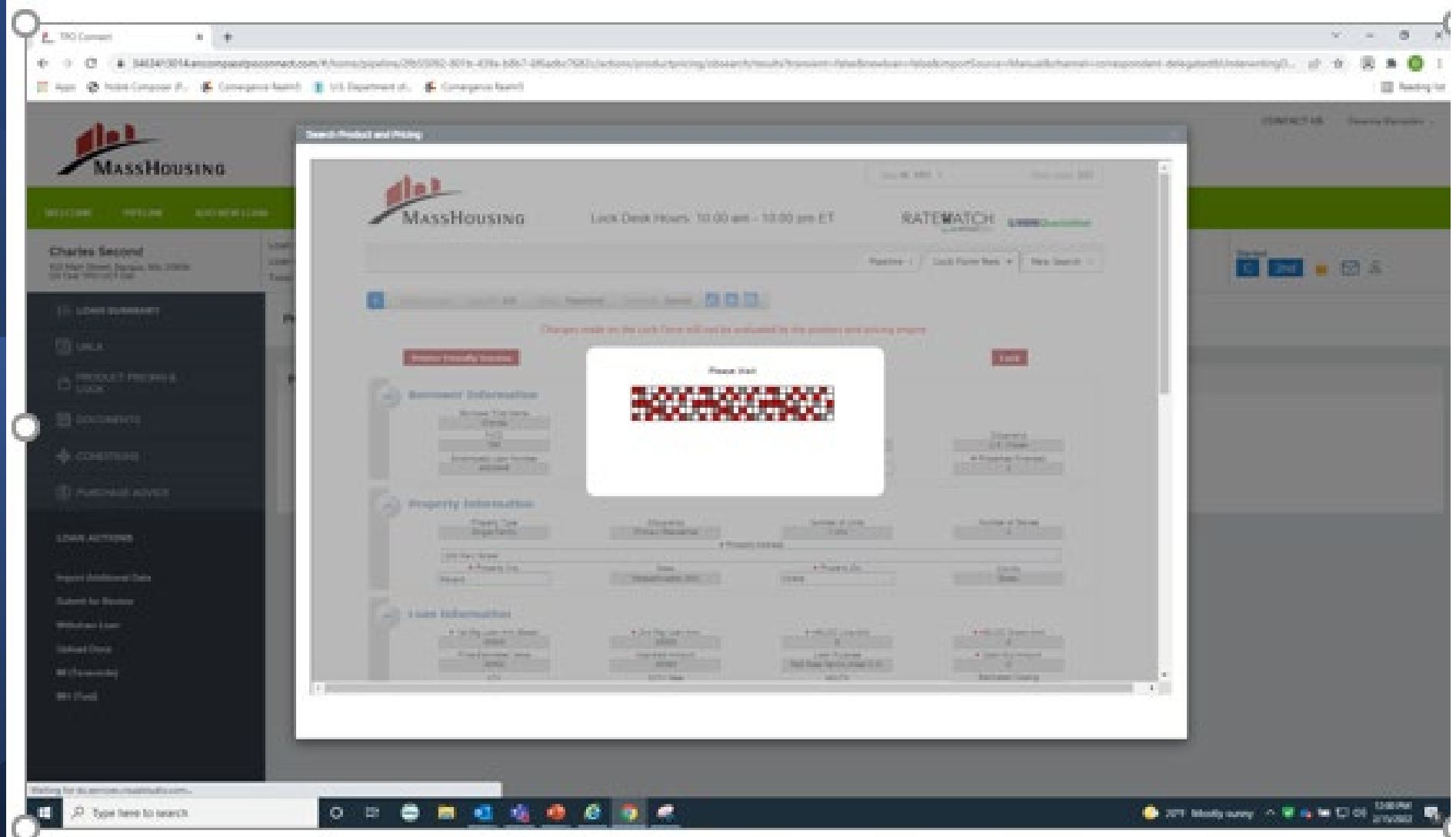
Property Type Single Family	Occupancy Primary Residence	Number of Units 1 Unit	Number of Stories 1
Property Address 100 Main Street			
Property City Saugus	State Massachusetts (MA)	Property Zip 01906	County Essex

### Loan Information

1st Mtg Loan Amt (Base) 0	2nd Mtg Loan Amt 30000	HELOC Line Amt 0	HELOC Drawn Amt 0
Price/Estimated Value 30000	Appraisal Amount 30000	Loan Purpose Refi Rate-Term/Limited C.O.	Cash-Out Amount 0
LTV 0	CLTV New 100.00	HCLTV	Estimated Closing
1st Mtg Loan Amt (Total) 0	PMI/MIP/FF/G Fee Amount 0.00	PMI/MIP/FF/G Fee % 0	Waive Escrows No
VA Veteran Type/History Active Duty - 1st use	Exempt from Funding Fee No	PMI/MIP/FF/G Fee Paid in Cash 0.00	PMI/MIP/FF/G Fee Financed 0
Construction Loan Type Not Applicable	Lot Value	<input checked="" type="checkbox"/> Finance Entire Amount Cost Of Improvements	Com/Aff Second No
			Acquisition Cost



Please wait for  
system to {Lock}  
the loan.



1. Your Lock Request has **been submitted**. You will need to get out of the loan in order for the loan to lock.

2. When you come back into the loan, you will see a “**blue lock**” symbol. This means your loan has been locked.

After the loan is locked you can go back into the loan (URLA) and make changes.

**NOTE:** If you need to make changes to any of the following:

- Property type
- Anything that would affect the LTV
- FICO score
- Anything that would affect the Rate.

Please email the Lock Desk at [LockDesk@masshousing.com](mailto:LockDesk@masshousing.com) to request change.

**MASSHOUSING**

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS

**Charles Second**  
100 Main Street, Saugus, MA, 01906  
03-Test TPO UCT Del

Loan Number: 6003597  
Loan Purpose: NoCash-Out Refinance  
Total Loan Amount: \$30,000.00

Note Rate: 0.000%  
Program: Get The Lead Out 0% Amortized 15 Y...  
Decision FICO: 700

DTI: -  
LTV: 100.000%  
CLTV: 200.000%

Locked 2nd

1

LOAN SUMMARY  
URLA  
PRODUCT PRICING & LOCK  
DOCUMENTS  
CONDITIONS  
PURCHASE ADVICE  
LOAN ACTIONS  
Import Additional Data  
Submit for Review  
Withdraw Loan  
Upload Docs  
MI (Tereverde)  
MH (Test)

Product, Pricing & Lock

Product & Lock Details

Get The Lead Out 0% Amortized 15 Year Non-Profit

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base		100.000	\$0.00
Net		100.000	\$0.00

Lock Requested Date: 02/28/2022  
Delivery Type: Individual Best Efforts  
Lock Effective Date: //  
Lock Expiration Date: //  
Lock Period: 180 days

Loan Information Details for Lock

**MASSHOUSING**

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS

**Charles Second**  
100 Main Street, Saugus, MA, 01906  
03-Test TPO UCT Del

Loan Number: 6003860  
Loan Purpose: NoCash-Out Refinance  
Total Loan Amount: \$30,000.00

Note Rate: 0.000%  
Program: Get The Lead Out 0% Deferred 30 Ye...  
Decision FICO: 700

DTI: -  
LTV: 100.000%  
CLTV: 200.000%

Locked 2nd

2

LOAN SUMMARY  
URLA  
PRODUCT PRICING & LOCK  
DOCUMENTS  
CONDITIONS  
PURCHASE ADVICE  
LOAN ACTIONS  
Import Additional Data  
Submit for Review  
Withdraw Loan  
Upload Docs  
MI (Tereverde)  
MH (Test)

**Charles Second**  
\$30,000.00

Loan Type: Conventional  
Lien Position: SecondLien  
Amortization Type: Fixed  
Amortization Term: 360

Document Type: FullDocumentation  
Loan Purpose: NoCash-Out Refinance  
Purpose of ReFi: Cash-Out Limited

Conditions

Open  
Show Details

100 Main Street, Saugus, MA 01906  
Primary 1 Unit Detached

Purchase Price: \$30,000  
Estimated Value: \$30,000

Decision FICO 700

Borrower: Experian/TransUnion/Equifax

MI Plus

MI Only: Select...  
Coverage %: Select...  
Premium Frequency: Select...  
Premium Source: Select...

Key Dates

Registered: 03/03/2022  
Submitted for Review: -  
Purchase Suspended: -  
Purchase Rejected: -  
Purchased Approval: -  
Clear to Purchase: -  
Purchase Date: -

To see your lock details:

1. Click on **Product Pricing & Lock**
2. Hit **View Lock History**
3. Click on **View Details**
4. You can now view the **Product & Lock Details**

**MassHousing**

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS

Charles Second  
100 Main Street, Saugus, MA, 01906  
03-Test TPO UCT Del

Loan Number  
Loan Purpose  
Total Loan Amount

LOAN SUMMARY  
URLA  
**PRODUCT PRICING & LOCK**  
DOCUMENTS  
CONDITIONS  
PURCHASE ADVICE

LOAN ACTIONS  
Import Additional Data  
Submit for Review  
Withdraw Loan  
Upload Docs  
MI (Teraverde)  
MH (Test)

Product, Pricing & Lock

Get The Lead Out 0% Deferred 30 Year Owner Occupied

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base		100.000	\$0.00
Net		100.000	\$0.00

Lock Requested Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period	New Lock Expiration Date
03/03/2022	Individual Best Efforts	03/03/2022	08/30/2022	181 days	

Loan Information Details for Lock

Loan Type	Base Loan Amount	LTV / CTLV / HCLTV
Conventional	\$30,000.00	100.000 / 200.000 / 200.000

Lock History

Current Lock Status: Locked  
Current Lock Date: 03/03/2022  
Current Lock Expiration Date: 08/29/2022

Lock Type	Request Date/Time	Status	Rate Sheet ID	Loan Program	Lock Date	Lock Days	Exp. Date
Lock	03/03/2022 12:42:31 PM	Locked		Get The Lead Out 0% Deferred 30 Year Owner Occupied	03/03/2022	181	08/29/2022

View Details

View Lock History Change Request

Current Lock Status: Locked

**MassHousing**

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS

Charles Second  
100 Main Street, Saugus, MA, 01906  
03-Test TPO UCT Del

Loan Number  
Loan Purpose  
Total Loan Amount

LOAN SUMMARY  
URLA  
**PRODUCT PRICING & LOCK**  
DOCUMENTS  
CONDITIONS  
PURCHASE ADVICE

LOAN ACTIONS  
Import Additional Data  
Submit for Review  
Withdraw Loan  
Upload Docs  
MI (Teraverde)  
MH (Test)

Product, Pricing & Lock

Get The Lead Out 0% Deferred 30 Year Owner Occupied

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base		100.000	\$0.00
Net		100.000	\$0.00

Lock Requested Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period	New Lock Expiration Date
03/03/2022	Individual Best Efforts	03/03/2022	08/30/2022	181 days	

Loan Information Details for Lock

Loan Type	Base Loan Amount	LTV / CTLV / HCLTV
Conventional	\$30,000.00	100.000 / 200.000 / 200.000

Lock History Details

Product & Lock Details

Get The Lead Out 0% Deferred 30 Year Owner Occupied

ADJUSTMENTS	RATE	PRICE	PRICE(\$)
Base		100.000	\$0.00
Net		100.000	\$0.00

Lock Requested Date	Delivery Type	Lock Effective Date	Lock Expiration Date	Lock Period	New Lock Expiration Date
03/03/2022	Individual Best Efforts	03/03/2022	08/30/2022	181 days	

Loan Information Details for Lock

Loan Type	Base Loan Amount	LTV / CTLV / HCLTV
Conventional	\$30,000.00	100.000 / 200.000 / 200.000

Amortization Type: Fixed  
MI, MIP, FF Financed: \$0.00  
Credit Score: 700  
Term Months: 360  
Total Loan Amount: \$30,000.00  
Front End DTI  
Lien Position: SecondLien  
New Concurrent First Loan Amount: \$30,000.00  
Back End DTI

View Lock History Change Request

Current Lock Status: Locked

Submission of a  
Loan File  
After Closing

PLEASE SEE SEPARATE POWERPOINT FOR CLOSING AND  
POST-CLOSING INSTRUCTIONS

# Contacts

***Lock Desk for your Lock Questions***  
**888.843.6432 | [LockDesk@masshousing.com](mailto:LockDesk@masshousing.com)**

For 2nd Mortgage Program Questions Contact:

Deanna Ramsden [dramsden@masshousing.com](mailto:dramsden@masshousing.com) or at 617-854-1822  
Sherri Melvin [smelvin@masshousing.com](mailto:smelvin@masshousing.com) or at 351-220-6521