



RATE LOCK TRAINING MANUAL
2nd Mortgage Programs
Home Improvement
Septic Repair
Get the Lead Out

Training Agenda

New Product Overview

LockDesk Overview

Lock Desk Policies

Float or Locking Your Loan

Contact

New Product Overview

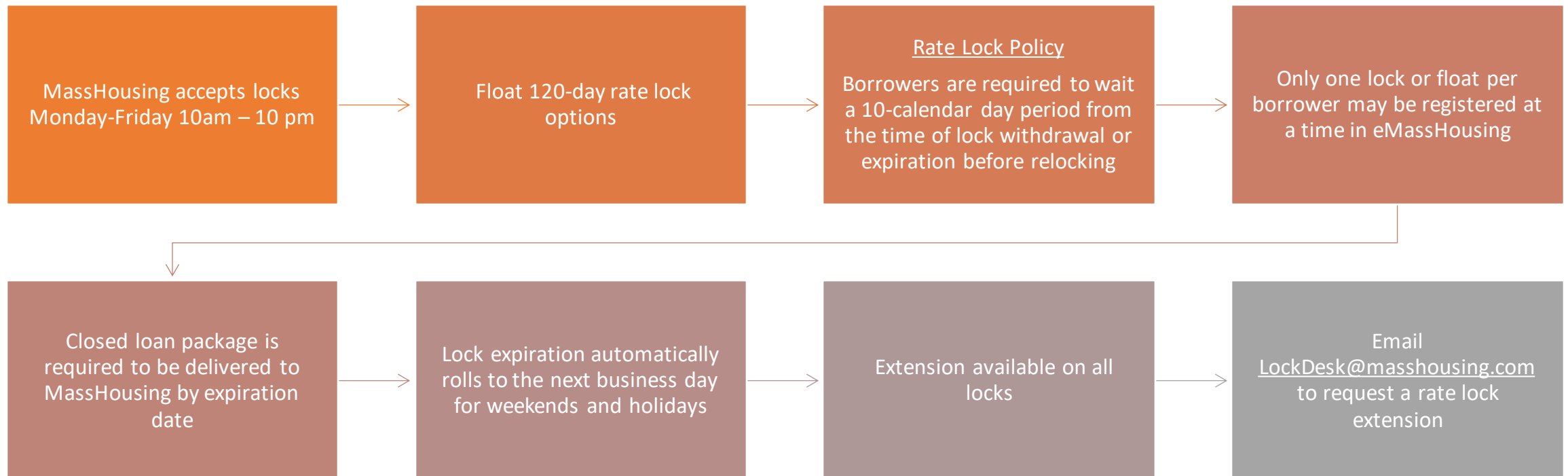
MassHousing offers 2nd mortgage loans for Home Improvement, Septic Repair and Lead Removal.

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

2nd 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](https://www.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.

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.

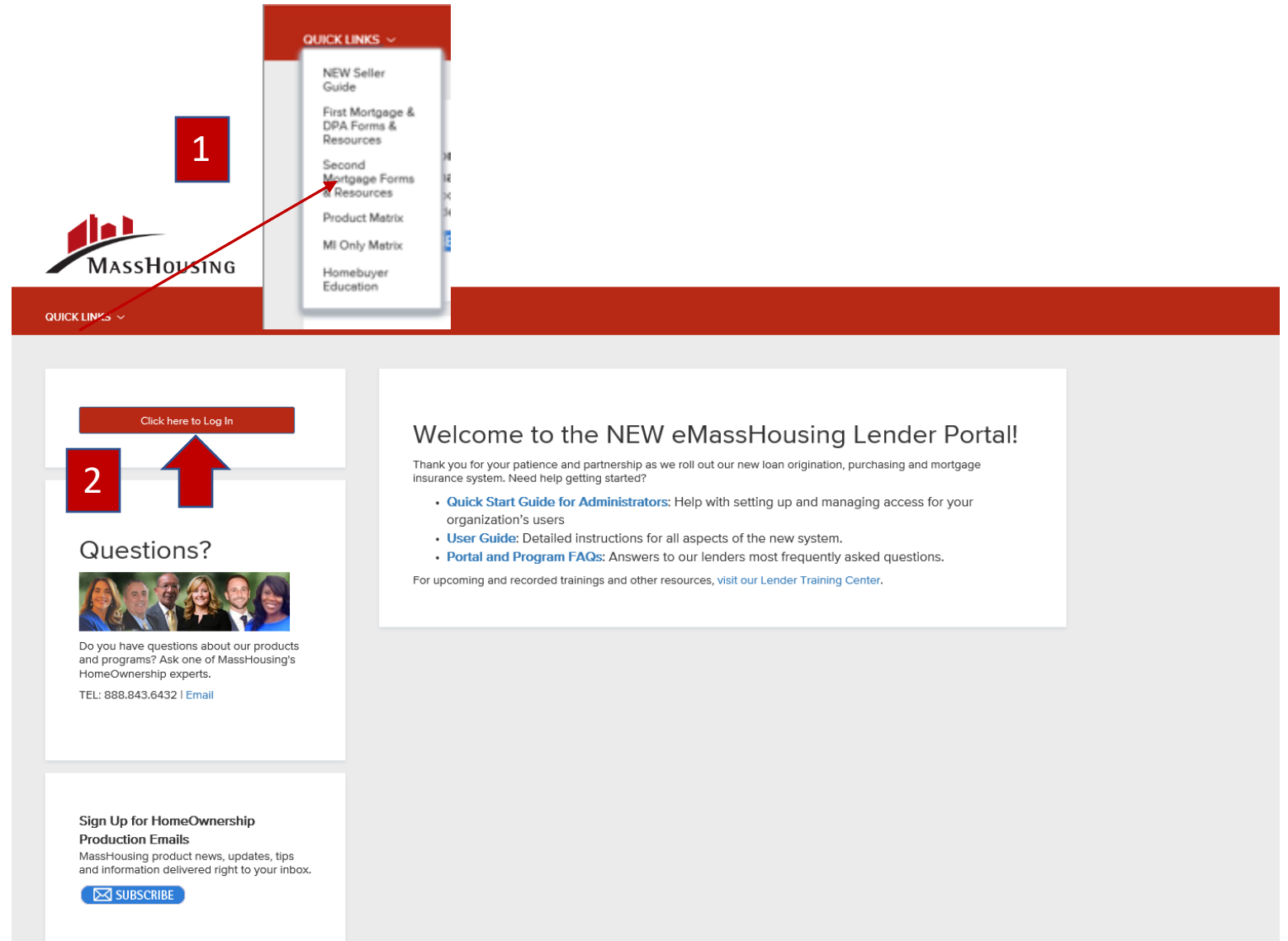
Please contact your organization's administrator with questions. Not sure who your administrator is? Email MIOperations@masshousing.com.

Quick Links and Log In

When you click on the new emasshousing.com you will be able to access the following on this page:

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. This is the page you will **{Log In}** to register a loan.



Under “Quick Links” you can
find the Forms and
Resources for the 2nd
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.

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


0% 30-Year Fixed - Product Code 5004

Get the Lead Out Loan Program

0% 30-Year Fixed - Product Code 5004

Once you login you will be brought to this page to do the following:

1. View your existing pipeline.
2. Add a new loan

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 ▶

Fill in any missing items that come up (please note there may additional required fields than what is shown here – All fields must be filled in

Click {Save}

State
Massachusetts

Zip
01906

County
Essex

Property Type
Detached

Number of Units
1

Occupancy Type
Primary
☐ FHA Secondary Residence

(F) Full Documentation

Purpose of Loan
Other

Loan Amount
\$30,000

Purchase Price
\$30,000

Appraised Value
\$30,000

Loan Term
360

Due In
360

File Contacts

Submission Contact

Select an Option

Missing Required Fields

FIELD ID	REQUIRED FIELD NAME	FIELD
URLARAL0117	Lien Position	1 <div>Choose "1" from dropdown</div>
URLARAL0120	Loan Amount/HELOC Credit L...	\$30,000
URLARAL0116	Account Type	Mortgage <div>Choose "Mortgage" from dropdown</div>
CX.COMPLI...	Compliance Income	80000

Please fill in all data fields. Other fields may come up here than what is shown, i.e NMLS #, etc.

Cancel

Save

***For Get the Lead Out Non-Profit: Fill in Borrower 1st Name with “Non-Profit” and fill in Borrower Last Name with the name of the Organization.**

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

Follow the instructions on the screenshots as some fields are required but are not applicable to 2nd Mortgage Loans.

Loan Information

BORROWER INFORMATION

Borrower First Name

Jeremy

Borrower Middle Name

Borrower Last Name

Meneses

Suffix

Social Security Number

111-11-1111

PROPERTY INFORMATION

Street Address

70 Endicott Street

Unit Type

Select an Option

Unit Number

1109

City

Norwood

State

Massachusetts

LOAN DETAILS

Seller Loan #

173167

Universal Loan Identifier

549300MGPZBLQDIL7538768050259124

Interest Rate

%

Decision FICO

700

Loan Type

Conventional

Always choose “Conventional” from dropdown

Alternate Loan Number

Collateral Tracking Number

Lien Position

Subordinate Lien

Always choose “Subordinate Lien” from dropdown

Amortization Type

Fixed Rate

Always choose “Fixed Rate” from dropdown

Documentation Type

(F) Full Documentation

Always choose “Full Documentation” from dropdown

Purpose of Loan

Application
cont.'

Click **Save**

Massachusetts

Zip
02062

County
Norfolk

Property Type
Detached

Number of Units
1

Occupancy Type
Primary

☐ FHA Secondary Residence

Purpose of Loan
Purchase

Loan Amount
\$15,000.00

Purchase Price
\$15,000.00

Appraised Value
\$15,000.00

Loan Term
360

Due In
360

File Contacts

Submission Contact
03-Test TPO UCT Del

Select an Option



Save

Fill in any
missing
items that
come up

Click
{Save}

Massachusetts

Zip
01906

County
Essex

Property Type
Detached

Number of Units
1

Occupancy Type
Primary
☐ FHA Secondary Residence

Purpose of Loan
Other

Loan Amount
\$30,000

Purchase Price
\$30,000

Appraised Value
\$30,000

Loan Term
360 / Due In
360

Missing Required Fields

FIELD ID	REQUIRED FIELD NAME	FIELD
1402	DOB	01 / 28 / 1974
1821	Estimated Value	\$30,000 ← s/b same as "loan amount"

File Contacts

Submission Contact

Select an Option

Cancel Save

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

**LEAD
PAINT
LOANS
ONLY
Add LRA**

**Click
{Save}**

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 M...

URLA Continuation

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

PURCHASE ADVICE

LOAN ACTIONS

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)

MH (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}

Floating or 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 on the screenshots as some fields are required but are not applicable to 2nd Mortgage Loans.

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

CONTINUE

Floating or 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 on the screenshot as some fields are required but are not applicable to 2nd Mortgage Loans.

Click {Search Product & Pricing}

Search Product and Pricing

4

* Base Loan Amount

\$30,000.00

MI, MIP, FF Financed

+

\$

=

* Total Loan Amount

\$30,000.00

LTV

100.00

/

CLTV

200.00

/

HCLTV

200.00

* Address

100 Main Street

* City

Saugus

* Subject Property State

Massachus...

* County

Essex

* Postal Code

01906

* Number of Units

1

* Property Type

Detached

* Occupancy Type

Primary

Front End DTI

Back End DTI

Total Monthly Income

\$

AUS Findings

Engine

Select One

FHA Total Scorecard

Select One

* Lock Period

30

☐ Community Second

Primary Mortgage Total

\$30,000.00

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

Cancel

Search Product & Pricing

Check "Price" 100

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

User: M. TPO Time Zone: EST

MASSHOUSING Lock Desk Hours: 10:00 am - 10:00 pm ET **RATEWATCH** by MORTGAGECOACH **MBSQuoteline**

Pipeline Product Search New Search

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

Submit

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="0"/>	<input type="text" value="30000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Loan Information

• Price/Estimated Value <input type="text" value="30000"/>	• Appraisal Amount <input type="text" value="30000"/>	Loan Purpose Refi Rate-Term/Limited C.O.	• Cash-Out Amount <input type="text" value="0"/>
• LTV <input type="text" value="0"/>	CLTV New 100.00	HCLTV	
Waive Escrows No	• Months of Reserves <input type="text" value="36"/>		Com/Aff Second No
Construction Loan Type Not Applicable	Lot Value <input type="text"/>	Cost Of Improvements <input type="text"/>	Acquisition Cost <input type="text"/>

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 <input type="text"/>
Citizenship U.S. Citizen	First Time Home Buyer No	Non-Occupant Coborrower No	• Properties Financed 1

Floating or 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 on the screenshots as some fields are required but are not applicable to 2nd Mortgage Loans.

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 with questions or comments
Copyright © 2003 - 2022 Optimal Blue


Floating or 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

Floating or 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 **{Float}** or **{Lock}** is on the following screen.

A Float is saved loan file that may be locked later.
A Lock is a file with a locked rate and pricing.

Rate lock confirms are downloadable in the documents tab in eMassHousing

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 Search Results New Search

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

Re-Submit Options

Re-Submit **Revise Search**

CLTV New 100
2nd Mtg Loan Amt 30000
AUS Not Specified

Desired Rate 1
Loan Type Second Mortgage
Buydown None

Desired Price
Loan Term Any
Prepay Penalty None

Desired Lock 30
Amort. Type Any
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	Hide	<input type="checkbox"/>												
	View Pricing for lock period: 180 Expiration: 08/12/22				Pricing Last Updated: 02/14/22 1:01 AM Search Timestamp: 02/14/22 3:07 PM													
	<table><thead><tr><th>Rate</th><th>P&I</th><th>Price</th><th>Discount/Rebate(%)</th><th>Discount/Rebate(\$)</th><th>Select</th></tr></thead><tbody><tr><td>0.000</td><td>\$</td><td>100.000</td><td>0.000</td><td>\$0</td><td></td></tr></tbody></table>	Rate	P&I	Price	Discount/Rebate(%)	Discount/Rebate(\$)	Select	0.000	\$	100.000	0.000	\$0						
Rate	P&I	Price	Discount/Rebate(%)	Discount/Rebate(\$)	Select													
0.000	\$	100.000	0.000	\$0														
	The following risk-based adjustors have already been applied to Discount.																	
	<table><thead><tr><th>Reason</th><th>Points</th><th>SRP</th><th>Rate</th><th>Margin</th></tr></thead><tbody><tr><td>Total Adjustments</td><td>0.000</td><td>0.000</td><td>0.000</td><td>0.000</td></tr></tbody></table>	Reason	Points	SRP	Rate	Margin	Total Adjustments	0.000	0.000	0.000	0.000							
Reason	Points	SRP	Rate	Margin														
Total Adjustments	0.000	0.000	0.000	0.000														
	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"/>												

Click the lock to select the

Option to {Float}
or a {Lock} a
loan – 120-day.
2nd Mortgage
Product Rates do
not change. A
“Float” on these
loans would be
used if you were
waiting for more
info from the
borrower.

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

FICO

700

DTI Ratio

Self Employed

No

Citizenship

U.S. Citizen

Encompass Loan Number

6001769

Application Date

Lock Request Expiration LO

Properties Financed

1

⬆

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

Price/Estimated Value

30000

LTV

0

1st Mtg Loan Amt (Total)

0

VA Veteran Type/History

Active Duty - 1st use

Construction Loan Type

Not Applicable

2nd Mtg Loan Amt

30000

Appraisal Amount

30000

CLTV New

100.00

PMI/MIP/FF/G Fee Amount

0.00

Exempt from Funding Fee

No

Lot Value

HELOC Line Amt

0

Loan Purpose

Refi Rate-Term/Limited C.O.

HCLTV

PMI/MIP/FF/G Fee %

0

PMI/MIP/FF/G Fee Paid in Cash

0.00

Finance Entire Amount

☒

Cost Of Improvements

HELOC Drawn Amt

0

Cash-Out Amount

0

Estimated Closing

Waive Escrows

No

PMI/MIP/FF/G Fee Financed

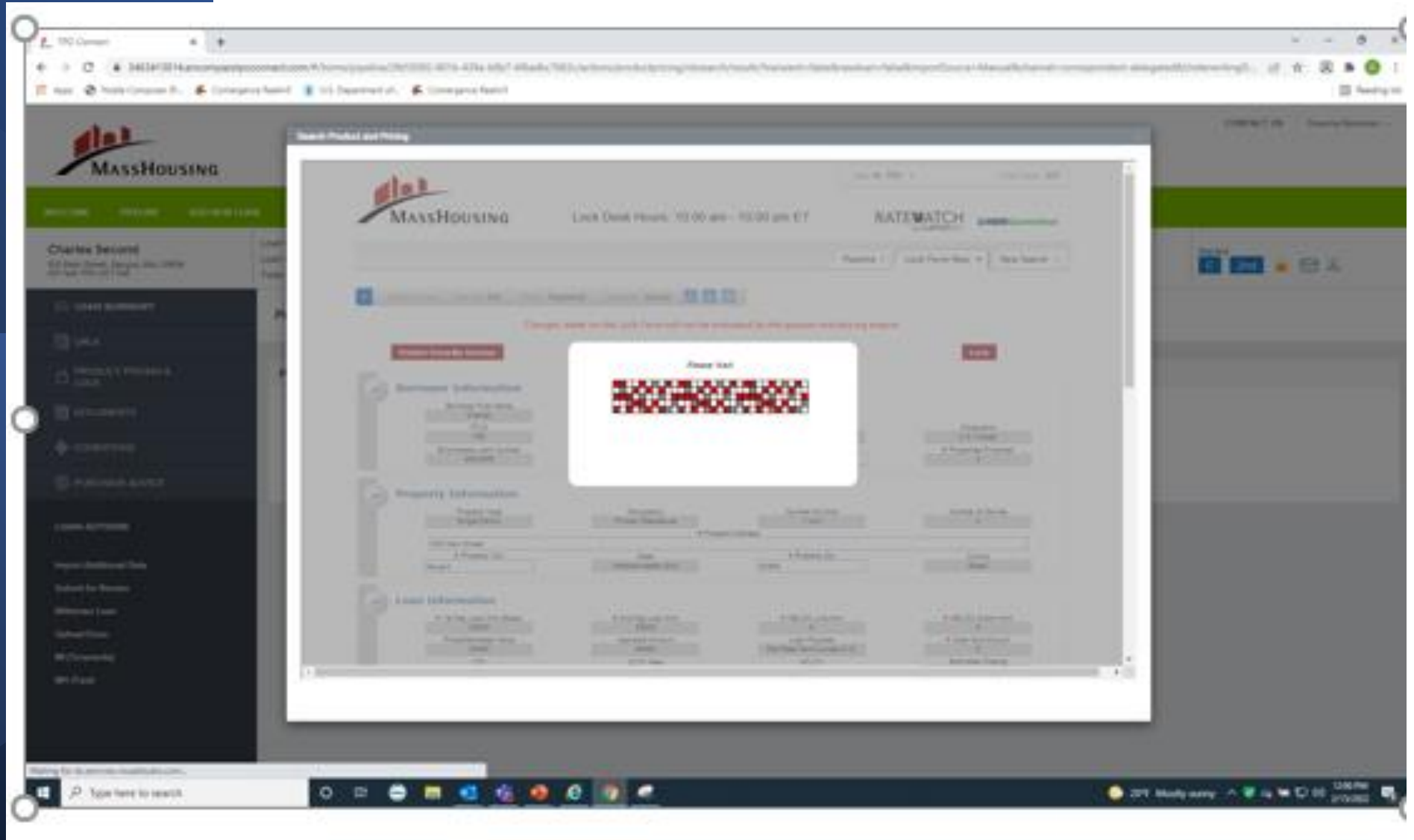
0

Com/Alt Second

No

Acquisition Cost

Please wait for
system to {Lock}
or {Float} 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 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%

Submitted 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 (Teraverde)
MH (Test)

Product, Pricing & Lock

View Lock History Change Request

Product & Lock Details

Current Lock Status
Lock Requested

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

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
02/28/2022	Individual Best Efforts	//	//	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 Y...
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 (Teraverde)
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

MI Plus

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

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

Locked 0.000%
Final Price 100

Commitment Type Best Efforts
Lock Date 03/03/2022
Commitment Number
Lock Expiration 08/30/2022

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

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

Loan Information Details for Lock

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

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

Loan Information Details for Lock

Loan Type: Conventional	Base Loan Amount: \$30,000.00	LTV / CTLV / HCLTV: 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 Back End DTI: \$30,000.00	

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

Loan Information Details for Lock

Loan Type: Conventional	Base Loan Amount: \$30,000.00	LTV / CTLV / HCLTV: 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 Back End DTI: \$30,000.00	

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

For 2nd Mortgage Program Questions Contact:

Deanna Ramsden dramsden@masshousing.com or at 617-854-1822
Sherri Melvin smelvin@masshousing.com or at 351-220-6521