



# **Job Aid on How to Submit a Loan**

**06.27.23**

Once you have registered your loan with a product, the user may upload documents anytime during the origination life cycle of the loan into our customized document containers.

The Loan Package Upload container has been replaced with the following NEW containers:

**First Mortgages**

- 1st Mortgage  
Prepurchase  
Review
- Exception Review
- Post Purchase  
Documents

**Subordinates**

- Subordinate  
Prepurchase  
Review
- Exception Review
- Post Purchase  
Documents

**WFA DPA**

- Subordinate  
Prepurchase  
Review
- Income  
Certification  
Review
- Exception Review
- Post Purchase  
Documents

*NOTE: The above containers will only show after a loan product has been selected. It is critical that lenders upload documents into the correct container above. The appropriate container will show up depending on the product chosen. These containers segregate the documents. As long as the documents are uploaded into the appropriate container, this enhancement should help to streamline MH review process !!!!*

To begin your submission of documents, click **Pipeline** found in the top ribbon of the screen to locate your loan. Next select the loan that you are looking to submit documents.

**NOTE:** A DPA loan requires a separate registration or lock from the first and a product **MUST** be selected for the DPA. An income certificate is required on all WFA DPA loans. All WFA 3.0 and WFA 3.0 FHA loans should include all the required documentation as outlined in [Form L-106](#) to be income certified. Please see [Step by Step Income Certificate Instructions](#) for further detail on the process.

The screenshot displays the MASSHOUSING web application interface. At the top, there is a navigation bar with the MASSHOUSING logo and a user profile for Susan Shaffer. Below the navigation bar is a green header with menu items: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and QUICK LINKS. The main content area features a sidebar on the left with 'LOAN OPTIONS' (VIEW: All loans, My Loans) and 'LOAN STATUS' (Current, Archived). The central part of the screen is a table listing various loans with columns for Loan #, Borrower Name, Subject Property Address, Loan Program, Lien Position, Interest Rate, Lock & Request Status, Rate Lock Expires, Last Finished Milestone, and Next Expected Milestone. The table contains 14 rows of loan data. At the bottom right, there is a pagination control showing '1 30' and 'page 1'.

Loan #	Borrower Name	Subject Property Address	Loan Program	Lien Position	Interest Rate	Lock & Request Status	Rate Lock Expires	Last Finished Milestone	Next Expected Milestone
6000832	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	4.000	Not Locked		Started	Intake
6000600	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	3.250	Lock Requested		Started	Intake
6000117	Bob, Billy	437 Whisky Street Unit 109	FNMA HFA Preferred Up To 80 AMI	First Lien	4.000	Locked	03/09/2022	Started	Intake
6001276	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	4.000	Not Locked		Started	Intake
6000208	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	3.250	Locked	03/09/2022	Started	Intake
600197	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	4.625	Not Locked		Started	Intake
6000284	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	Second Lien	0.000	Not Locked		Started	Intake
6000947	Bob, Billy	437 Whisky Street		Second Lien	3.250	Not Locked		Started	Intake
6000985	Bob, Billy	437 Whisky Street		Second Lien	3.250	Not Locked		Started	Intake
6001082	Bob, Billy	437 Whisky Street	WFA 2.0 FNMA HFA Preferred	First Lien	4.000	Not Locked		Started	Intake
6001214	Bob, Billy	437 Whisky Street	FNMA HFA Preferred	First Lien	4.000	Not Locked		Started	Intake

# Loan Submission Process

To Submit a first or second mortgage for review start in the Loan Summary Tab:

**Step 1** - Update your File Contact (by clicking the person icon in the top-right corner)

**Step 2** - Under Loan Actions provide an **updated 3.4 file** – Import Additional Data

The screenshot shows a web application interface for loan submission. At the top is a green navigation bar with links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and QUICK LINKS. Below this is a summary table for a loan:

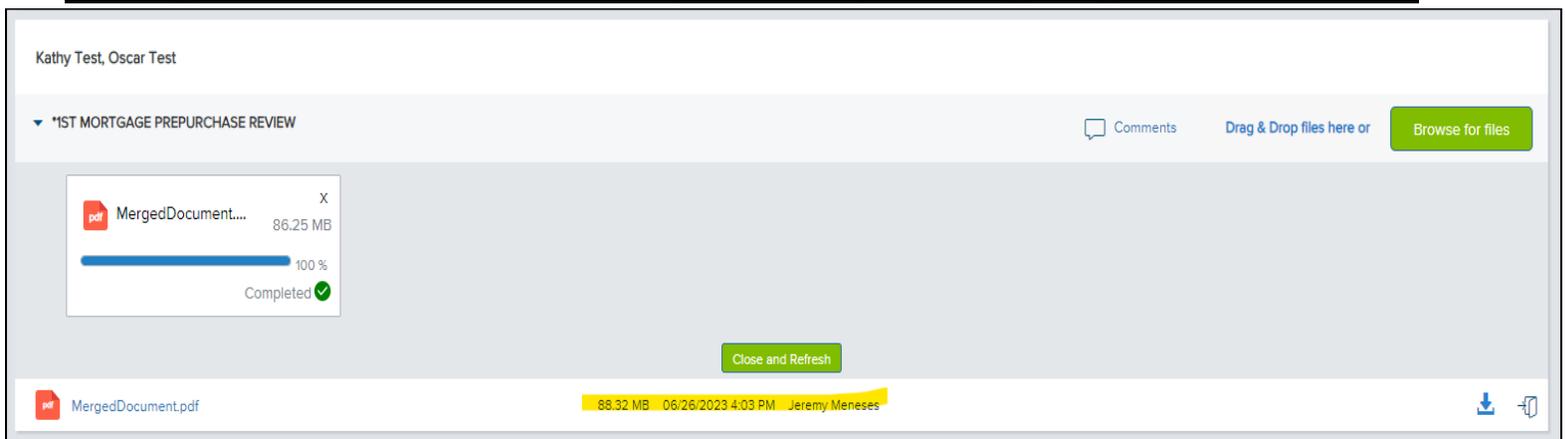
<b>Billy Bob</b> 437 Whisky Street Unit H09, Norwood, MA, 02062 03-Test TPO UCT Del	Loan Number: <b>600017</b>	Note Rate: <b>4.000%</b>	DTI: <b>38.268%</b>
	Loan Purpose: <b>Purchase</b>	Program: <b>FNMA HFA Preferred Up To 80 AMI</b>	LTV: <b>95.000%</b>
	Total Loan Amount: <b>\$266,000.00</b>	Decision FICO: <b>700</b>	CLTV: <b>95.000%</b>

On the right side of the summary table, there is a 'Started' indicator and a user profile icon circled in red. Below the summary table is a sidebar with a green header 'LOAN SUMMARY' and several menu items: URLA, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, and PURCHASE ADVICE. The main content area is divided into three panels:

- Billy Bob**: \$266,000.00. Loan Type: Conventional. Document Type: Full Documentation. Lien Position: First Lien. Loan Purpose: Purchase. Amortization Type: Fixed.
- Conditions**: Open: 0. Show Details.
- MI Plus**: Coverage %: Select... Premium Frequency: Select... Premium Source: Select... Buttons: Request, Get Certificate.

## Loan Submission Process (CONT)

- **Step 3-** Upload any Loan Documents required through the DOCUMENTS tab under Loan Summary. Uploaded documents are required to mark the loan as being delivered to MassHousing. The lender can tell if a document is successfully uploaded when the username and time stamp show up (beneath the merged document completion) as highlighted below.



# Loan Submission Process (CONT)

The following steps occur after MassHousing has completed a review of the uploaded loan file:

- **Step 4-** Click the **CONDITIONS** link from the menu on the left.

The screenshot displays the MassHousing loan submission interface. At the top, a green navigation bar contains the following links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and QUICK LINKS. Below this, a header section for 'Billy Bob' provides loan details: Loan Number 600017, Loan Purpose Purchase, Total Loan Amount \$266,000.00, Note Rate 4.000%, Program FNMA HFA Preferred Up To \$0 AMI, Decision FICO 700, DTI 38.268%, LTV 95.000%, and CLTV 95.000%. A 'Started' status is shown with icons for a certificate, list, lock, mail, and user profile.

The left sidebar contains a menu with the following items: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, DOCUMENTS, **CONDITIONS** (highlighted with a red circle), and PURCHASE ADVICE. The main content area is divided into three panels: 'Billy Bob' showing loan details (Loan Type: Conventional, Document Type: FullDocumentation, Lien Position: FirstLien, Amortization Type: Fixed), 'Conditions' (Open: 0, Show Details), and 'MI Plus' (Coverage %: Select..., Premium Frequency: Select..., Premium Source: Select..., Requote, Get Certificate).

# Loan Submission Process (CONT)

**NEW Step 5-** Once you have uploaded the conditions in the respective custom container on the **Documents** page - select the “Notify Lender” button (no longer “Submit for Review” or “Resubmit”) and MassHousing will be notified. NOW, the pre-purchase reviews, Income Certificates and all subordinate delivery documents will show up in the document's container below. Please do not mix the 1st mortgage and subordinate mortgages together.



The screenshot displays a web interface for loan submission. On the left is a dark sidebar with navigation options: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, DOCUMENTS (highlighted in green and circled in red), CONDITIONS, and PURCHASE ADVICE. The main content area has a light gray header with the text "Max attachment size is 200 MB. View Supported Files." and buttons for "Expand All", "Collapse All", "+ Add Document", and "Print Fax Cover Sheet". Below this is a section titled "All Borrowers" with the name "Ruben Soares, Marianna Botelho". At the bottom, there is a section for "\*SUBORDINATE PREPURCHASE REVIEW" with a "Comments" icon, the text "Drag & Drop files here or", and a "Browse for files" button.

# Loan Submission Process (CONT)

**NEW Step 6-** Once the “**Notify Lender**” Button is selected, MassHousing will receive a notification that the condition(s) was uploaded. If the “Notify Lender” button is greyed out (as seen in the example below), MassHousing has not yet reviewed the condition. Should MassHousing require additional documents the button will be activated, and all Users will be able to see the updated loan status in their “Loan Messages” mailbox. Should any conditions need to be resubmitted click on the BLUE “Notify Lender” button and a subsequent review process for missing loan information and documentation requirements will begin.

**Benjamin Meneses**  
123 Jeremy Street, Boston, MA, 02721-3200  
04Test Company

Loan Number: **6016037**  
Loan Purpose: **Purchase**  
Total Loan Amount: **\$250,000.00**

Note Rate: **6.125%**  
Program: **FTHB FNMA HFA Preferred**  
Decision FICO: **800**

Total Monthly Income: **\$8,967.36**  
LTV: **61.125%**  
CLTV: **61.125%**

Started: [C] [1st] [📁] [📧] [👤]

CONTACT US Susan Sheffer

WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN REPORTING SCENARIOS DOCUMENTS

**LOAN SUMMARY**

- URLA
- PRODUCT PRICING & LOCK
- DOCUMENTS
- CONDITIONS**
- PURCHASE ADVICE

**LOAN ACTIONS**

- Import Additional Data
- Withdraw Loan
- MH (Test)
- Eligibility

Conditions (4)

Notify Lender

PUBLISHED	STATUS	TYPE	DESCRIPTION			DISPOSITION
05/03/2023	Added	Severity 1	Condition description	0	1	🔄
05/03/2023	Added	Severity 1	Lender to provide a complete, accurate, and signed W-9 f...	0	0	🔄
05/03/2023	Added	Severity 1	Lender to provide a signed B-011 Borrower's Questionnaire.	0	0	🔄
05/03/2023	Added	Severity 1	Data inconsistencies have been noted on the Appraisal. P...	0	0	🔄

**Loan Messages**

Benjamin Meneses  
#6015710

Cleared for Purchase 03/14/2023

1st Condition Review 03/14/2023

Close Print

CONTACT US Jeremy Meneses

Total Monthly Income: **\$8,967.36**  
LTV: **3.667%**  
CLTV: **7.333%**

Started: [C] [2nd] [📁] [📧] [👤]

**MI Plus**

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

Get Quote Get Certificate

Key Dates

Registered: 03/14/2023  
Submitted for Review: -

## Viewing & Submitting Conditions

Once the documents have been reviewed and conditions have been issued by MassHousing, you can view them by clicking Conditions under the Loan Summary . Next click the Expand Icon to view the condition details.

