



MassHousing

eMassHousing Portal Correspondent User Guide

06.27.2023

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Introduction

This User Guide is intended to help you work with our eMassHousing portal, which connects directly to our loan origination system (LOS). This guide provides all the instructions necessary to log into the website, start delivering Delegated Correspondent loans and manage your pipeline. Once a loan is committed, you will use the portal to deliver (or upload) your loans, check status, view conditions, upload documents to clear conditions and then download the Purchase Advice. Once you are approved with MassHousing, you will provide a contact from your company that will be assigned as the EMassHousing Portal Administrator. Your Administrator can manage user accounts and update company information. As part of the user account management, the Administrator can add or delete users, change assigned roles, or reset passwords.

Getting Started

Your Administrator will receive an email with the link to our eMassHousing portal, along with a log in name (the Administrator's email address) a temporary password and a ["Quick Start Guide for Admins"](#). The Administrator will then complete the steps to gain access to the website and grant access to others. Access rights are determined by your institutions system administrator. You may not have access to some of the actions discussed in this User Guide.

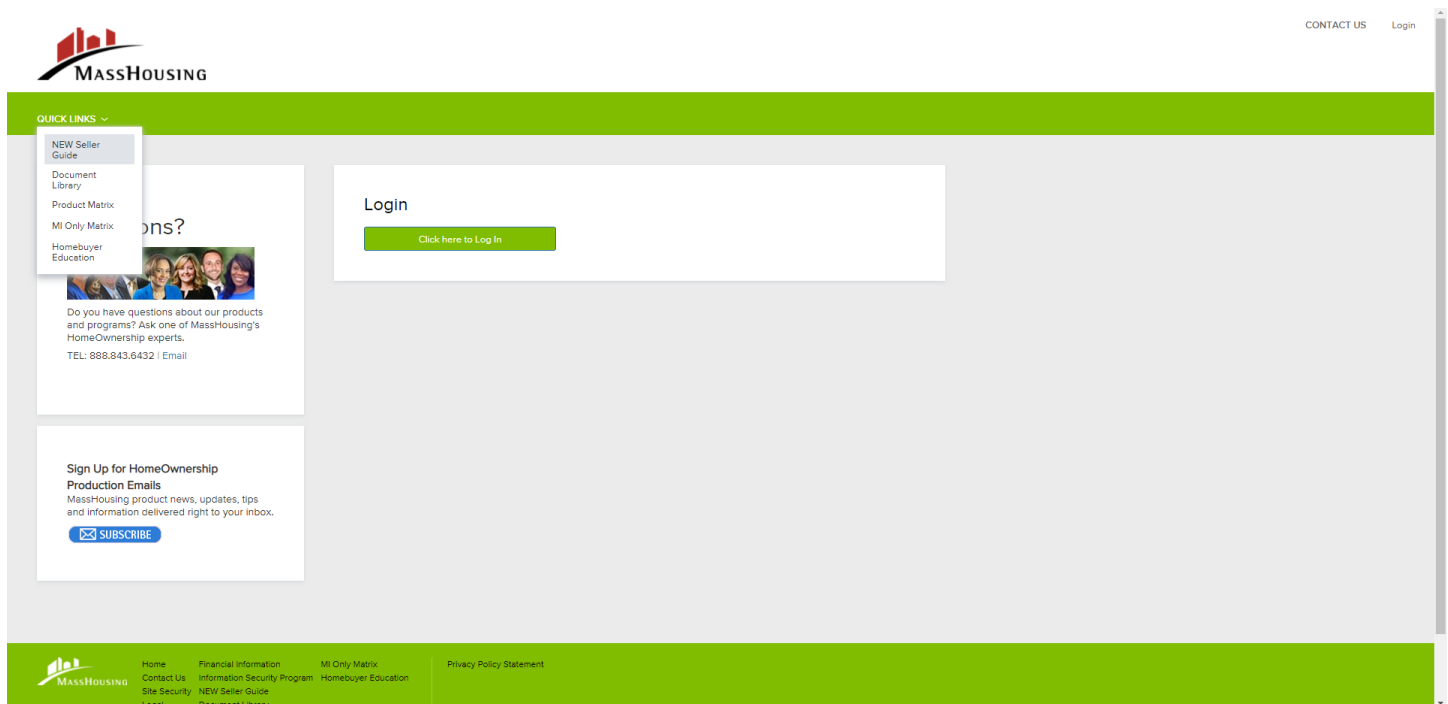
Gaining Initial Access to the Website

1. Click the link provided in the email to open the portal
2. Log in to the portal using your email address and the temporary password provided in the email
3. On the **Change Password** page, create a new password
4. To setup a new password or to update an expired password we require a Password Length of 16 characters including minimum of: 1 Upper Case Letter, 1 Lower Case Letter, 1 Number and 1 Special Character. The password expiration date is 180 Days

NOTE: Be sure to keep track of your passwords. Our company will not have access to it.

Adding Users to the Website

1. For other users to gain access to the website, the Administrator must create a contact record for each user
2. Only an Admin Role user can create new users in the system and assign them access rights
3. Please see MassHousing's ["Quick Start Guide for Admins"](#) for the access rights of each persona and additional detail
4. The user will receive an email that provides a link to the website, along with a log in name (their email address) and a temporary password. The user can then log into the portal.



Logging In

Log in Screen-Use your company's eMassHousing Link to access options found on the sign-in screen.

- A) Login – Click here to Log In: Input username and password.
- B) Questions? Contact Information to answer any questions or to set up training.
- C) *Subscribe- Sign up for HomeOwnership Production Emails under the “Subscribe” button
- D) The Quick Links Dropdown box includes:
 - New Seller Guide (and Announcements)
 - Document Library
 - Product Matrix
 - MI Only Matrix
 - Homebuyer Education

****We strongly encourage you to sign up for email alerts to receive important Announcements and Updates***

Welcome Screen

A landing page for information and navigation

The Welcome Screen offers:

- Recently accessed loans- Click on a loan listed for quick access to the loan summary.
- Company Announcements- Real time communication from MassHousing
- Lender Key Contacts- Contact information at your fingertips

CONTACT US Susan Sheffer

MASSHOUSING

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS

Recently Accessed Loans

6000618
Fuentes, Oneida
\$269,800.00, Conventional, Detached
6000741
Boye, Natasha
\$275,000.00, Conventional, Attached
6000117
Bob, Billy
\$266,000.00, Conventional, Condominium
6000284
Bob, Billy
\$275,000.00, Conventional, Detached
6000208
Bob, Billy
\$275,000.00, Conventional, Detached

Company Announcements

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

Lender Key Contacts

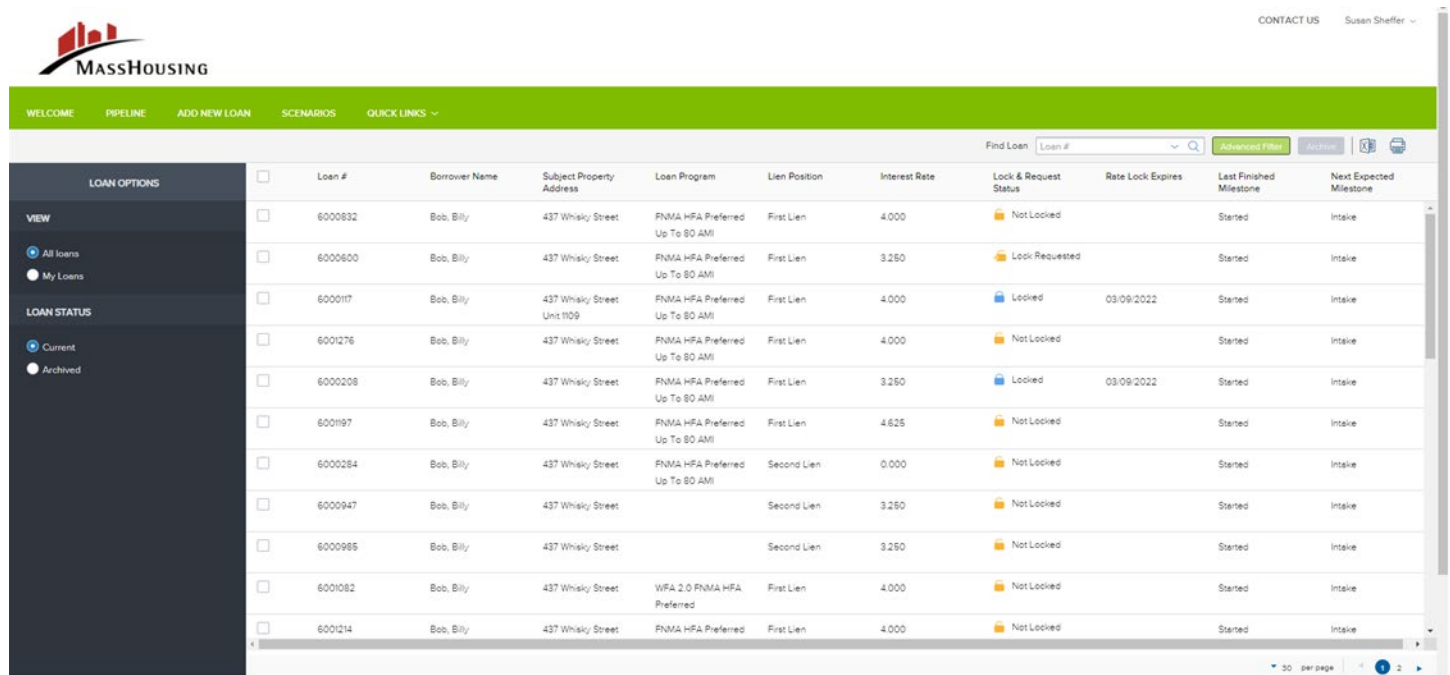
Lisa Fiandeca - Primary 617-654-1064 lfiandeca@masshousing.com
Funding - HO Loan Operations HOLendingOperations@masshousing.com
Underwriting - HO Loan Review HOLoanReview@masshousing.com
Lock Desk - Secondary Marketing LockDesk@masshousing.com

Home Contact Us Site Security Legal Privacy Financial Information Information Security Program MI Only Matrix NEW Seller Guide Document Library Product Matrix Homebuyer Education Privacy Policy Statement

Viewing the Pipeline

Pipeline tab

Click the Pipeline tab on the Welcome screen to manage the loans you have in process or are submitted to eMassHousing. View the pipeline of loans. As new loans are committed, they will be listed in the Pipeline. Here you can check loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered or submitted to MassHousing.



MassHousing

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS

Find Loan

LOAN OPTIONS	<input type="checkbox"/>	Loan #	Borrower Name	Subject Property Address	Loan Program	Lien Position	Interest Rate	Lock & Request Status	Rate Lock Expires	Last Finished Milestone	Next Expected Milestone
VIEW	<input type="checkbox"/>	6000832	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	4.000	Not Locked		Started	Intake
<input checked="" type="radio"/> All loans	<input type="checkbox"/>	6000600	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	3.250	Lock Requested		Started	Intake
<input type="radio"/> My Loans	<input type="checkbox"/>	6000117	Bob, Billy	437 Whisky Street Unit 1109	FNMA HFA Preferred Up To 80 AMI	First Lien	4.000	Locked	03/09/2022	Started	Intake
LOAN STATUS	<input type="checkbox"/>	6001276	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	4.000	Not Locked		Started	Intake
<input checked="" type="radio"/> Current	<input type="checkbox"/>	6000208	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	3.250	Locked	03/09/2022	Started	Intake
<input type="radio"/> Archived	<input type="checkbox"/>	6001197	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	First Lien	4.625	Not Locked		Started	Intake
	<input type="checkbox"/>	6000284	Bob, Billy	437 Whisky Street	FNMA HFA Preferred Up To 80 AMI	Second Lien	0.000	Not Locked		Started	Intake
	<input type="checkbox"/>	6000947	Bob, Billy	437 Whisky Street		Second Lien	3.250	Not Locked		Started	Intake
	<input type="checkbox"/>	6000985	Bob, Billy	437 Whisky Street		Second Lien	3.250	Not Locked		Started	Intake
	<input type="checkbox"/>	6001082	Bob, Billy	437 Whisky Street	WFA 2.0 FNMA HFA Preferred	First Lien	4.000	Not Locked		Started	Intake
	<input type="checkbox"/>	6001214	Bob, Billy	437 Whisky Street	FNMA HFA Preferred	First Lien	4.000	Not Locked		Started	Intake

30 per page 1 2

Check Loan Status

You may check the status of loans in your pipeline by clicking on the column headers- last finished milestone or next expected milestone or by checking the updated loan status in their “message mailbox.”

Filtering Your Pipeline View

- From the Pipeline page, Click **Advanced Filter**
- Choose one or more filters to apply to your pipeline view and then click Apply Filters
- To clear any applied filters, click **Clear Filters**
- You can also filter your pipeline view by clicking on the column headers.

Start a New Loan

Correspondent Delegated workflow.

There are two ways to originate a loan in eMassHousing: Importing a 3.4 data file or by manually filling out an online URLA. When the loan file is uploaded to the pipeline, the main contact person will be whoever was signed in when the loan was uploaded to eMassHousing. They will receive all update messages on the loan. Again, this section provides the steps to get you started.

Click the **Add New Loan** button on the eMassHousing page to start a new loan.

1. On the **Correspondent Loan Registration** page, you can upload 3.4 data file or enter the loan data manually in a URLA form. This is the area where the loan number is assigned to the loan file.
 1. To import a 3.4 data file, drag the file from your computer to the popup window or click **to Browse**, and then select the file. The **Import Additional Data** link will be disabled under Loan Actions in the loan. Please note: Some Manual Input will be necessary on the Additional Information screen. Those fields that may require manual input include Agency Case Number, Collateral Tracking number, Universal Loan ID, etc.
- OR**
2. Manually enter loan data in the Loan Information section.
Once they are manually inputted, they must be saved.

Within the **Loan Summary**, there is a **URLA tab**.

Click the **URLA tab** on the menu on the left to view and enter loan information on the Uniform Residential Loan Application. After you click the URLA, the menu expands to show links to the Loan Information, Borrower Information, Employer History, Income & Expenses, Assets & Liabilities, Details of Transactions, Declaration & Gov. Monitoring, and Comments pages. While you review the URLA-lender loan information verify and make sure all fields are complete – **Do not** input the mortgage insurance information inside of the loan application. A separate tab will ask you for the mortgage insurance information. **Please NOTE**: A second URLA and complete loan package needs to be completed for any DPA (Down Payment Assistance loan).

Saving the Loan

To save the information you have entered on the URLA, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.

Submitting a 1st or 2nd Mortgage for Review

To Submit the Loan for review:

Step 1- Please Update your File Contact (by using the person icon in the top right-hand side-see page 10 below)

Step 2- Under Loan Actions– provide an updated 3.4 data 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 header section for 'Billy Bob' with address: 437 Whisky Street Unit 1109, Norwood, MA, 02062, 03-Test TPO UCT Del. To the right of the header is a table of loan details:

Loan Number	6000117	Note Rate	4.000%	DTI	38.288%
Loan Purpose	Purchase	Program	PNMA HFA Preferred Up To 80 AMI	LTV	95.000%
Total Loan Amount	\$266,000.00	Decision FICO	700	CLTV	95.000%

On the right side of the header, there are icons for 'Started', 'C', '1st', and a user profile icon. Below the header is a sidebar with a green 'LOAN SUMMARY' button and a list of tabs: URLA, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, and PURCHASE ADVICE. The main content area is divided into three panels: 1. 'Billy Bob' panel showing loan details: Loan Type (Conventional), Document Type (Full Documentation), Lien Position (First Lien), Loan Purpose (Purchase), Amortization Type (Fixed). 2. 'Conditions' panel showing 'Open' status with a 'Show Details' link. 3. 'MI Plus' panel with dropdowns for Coverage %, Premium Frequency, and Premium Source, and buttons for 'Requote' and 'Get Certificate'.

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 was successfully uploaded when the username and time stamp show up (beneath the merged document) as highlighted below.

The screenshot shows a document upload interface. At the top, it says 'Kathy Test, Oscar Test'. Below this is a section titled '*1ST MORTGAGE PREPURCHASE REVIEW' with a 'Comments' icon and a 'Drag & Drop files here or Browse for files' button. A file upload progress bar is shown for 'MergedDocument....' (86.25 MB) with a status of 'Completed' and a green checkmark. Below the progress bar is a 'Close and Refresh' button. At the bottom, a list of uploaded files is shown: 'MergedDocument.pdf' (88.32 MB, 06/26/2023 4:03 PM, Jeremy Meneses). The username and time stamp are highlighted in yellow.

Step 4- Navigate to the appropriate document custom container on the right of the screen and a) Browse for File or b) Drag and Drop files here. It will show you a status bar upon completion with a green check mark.

Step 5- Click the CONDITIONS link from the menu on the left.

Comment on any condition if necessary.

- The steps outlined above should be taken for DPA loans as well as 2nd Mortgage Repair Loans HILP, Septic and Get the Lead Out.
- For loan submissions related to MassHousing's Income Certification Process for the WFA 3.0 products, please see our Step-by-Step Instructions.

Exception Requests on 1st Mtgs and subordinate liens will trigger a customized document container if MassHousing is able to possibly consider an exception.

Step 6- Once you have uploaded the conditions in the respective 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.

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

PURCHASE ADVICE

Max attachment size is 200 MB. [View Supported Files.](#)

[Expand All](#) [Collapse All](#) [+ Add Document](#) [Print Fax Cover Sheet](#)


All Borrowers

Ruben Soares, Marianna Botelho

► *SUBORDINATE PREPURCHASE REVIEW

[Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

Step 7- 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, 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 “message 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.



CONTACT US Susan Sheffer

WELCOME PIPELINE ESIGN LOANS ADD NEW LOAN REPORTING SCENARIOS DOCUMENTS

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

Loan Number
6016037
Loan Purpose
Purchase
Total Loan Amount
\$280,000.00

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

Last Notified: 5/5/2023

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
DOCUMENTS
CONDITIONS
PURCHASE ADVICE

LOAN ACTIONS
Import Additional Data
Withdraw Loan
MH (Test)
Eligibility

Conditions (4)

Notify Lender

Condition Type All Conditions

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	

When the file(s) are uploaded, you will see them showing under **your pipeline**.

- To preview the documents uploaded, click on the file, then click **Documents**.
NOTE: it will take up to 24 hours to view the indexed file.

Under the Documents tab, you can scroll to see all documents uploaded also.

- Documents shown in red are a reminder of the documents required to move the loan forward to review.
NOTE: There may be documents that were not initially identified during the automated doc recognition which will show as “Unknown.” These documents will be indexed by MassHousing during the initial review of the loan.

Viewing & Submitting Conditions

1. Once the loan has been reviewed, you can view the purchase/underwriting conditions that have been added in the Conditions section of the Conditions page. NOTE: The documents need to be uploaded in either one of the document areas first, as the condition section only allows for assignment.*
- **Conditions:** View list by published date, status, or type.
 - **Description:** View information about what is needed to fulfill the condition.
 - ***Assign Document:** Open the condition by clicking on the "arrow down" next to the published date. This will reveal the "Assign Document" option.

NOTE: If MassHousing is working on a loan file at the same time as you, you will see a notification on the top of the page stating, “ The lender is currently working in this file.” You can view the file, attach documents, and link a document to satisfy a condition. No other edits are permitted at this time.

Purchase Advice Form

Once a loan has been submitted for review to MassHousing through the eMassHousing portal, MassHousing will complete their purchase review per our internal process. Once all conditions are cleared and the original Note is received and reviewed by MassHousing, the loan will be approved for purchase.

To Review and Print the Purchase Advice Form

1. Under the Loan Summary options, click the **Purchase Advice** link.
2. Click on printer icon on Purchase Advice title header
3. Printer tab will open, and you can print to PDF:
4. You can save the document on your computer to send to your Warehouse Bank

Loan Actions

The Loan Actions section gives you options to use after a loan is submitted into eMassHousing.

Use this option to edit a submitted loan

1) Import Additional Data: This action is used when there has been information updated on a loan application and you are uploading the updated 3.4 file. You would use this area to upload that updated application. Select import options and upload updated 3.4 application.

Withdraw Loan: If the loan file needs to be withdrawn, the Withdraw Loan action will withdraw the loan. .

Mortgage Insurance: To obtain a Quote or a Certificate follow the steps below-

To obtain a Quote or a Certificate, follow these steps:

1. Upload your 3.4 data file
2. Choose the product
3. Float or lock
4. MI Coverages will prefill for MassHousing loan products
5. Choose Monthly or Single Premium
6. Choose Borrower or Lender Paid
7. Hit "Notify Lender"
8. Go to "Documents" to download your Quote or Certificate

Do Not input any MI information on the URLA at all. Input only on the ORDER MI PLUS tab. Also, for all MassHousing first mortgages check "NO" in the MI ONLY drop-down box as shown below:

MI Plus

MI Only: No

Coverage % Select...

Premium Frequency Select...

Premium Source Select...



CONTACT US Susan Sheffer

WELCOME PIPELINE ADD NEW LOAN SCENARIOS QUICK LINKS

Billy Bob
437 Whisky Street Unit 1109, Norwood, MA, 02062
09-Test TPO UCT Del

Loan Number **6000117**
Loan Purpose **Purchase**
Total Loan Amount **\$266,000.00**

Note Rate **4.000%**
Program **FNMA HFA Preferred Up To 80 AMI**
Decision FICO **700**

DTI **38.28%**
LTV **95.000%**
CLTV **95.000%**

Started

LOAN SUMMARY

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

LOAN ACTIONS

- Import Additional Data
- Submit for Review
- Withdraw Loan
- Upload Docs
- MI (Teraverde)
- MI (Test)

Billy Bob
\$266,000.00

Loan Type: Conventional
Document Type: FullDocumentation
Lien Position: FirstLien
Loan Purpose: Purchase
Amortization Type: Fixed
Purpose of Refi: -
Amortization Term: 360

Locked 4.000%
Final Price 103.23

Commitment Type: Best Efforts
Lock Date: 02/08/2022
Commitment Number: -
Lock Expiration: 03/09/2022

Conditions

Open 0
[Show Details](#)

437 Whisky Street Unit 1109, Norwood, MA 02062

Primary 3 Unit Condominium

Purchase Price: \$280,000
Estimated Value: \$284,000

Decision FICO 700

MI Plus

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

[Request](#) [Get Certificate](#)

Key Dates

Registered: 02/07/2022
Submitted for Review: -
Purchase Suspended: -
Purchase Rejected: -
Purchased Approval: -
Clear to Purchase: -
Purchase Date: -
Cancelled Date: -

MI Calculator

We now have a simple and quick MI premium calculator on our portal, [eMassHousing](#).

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

Calculate

Reload


Product & Pricing with Optimal Blue

Use the **Product & Pricing** link to run your loan scenario through the product and pricing engine.

To Search Product & Pricing:

- 1 Click the **Product Pricing & Lock** link on the left menu, and then click **Search Product & Pricing**.
- 2 Enter the required information. (Required fields are marked with a red asterisk.*)
- 3 NOTE: you must select your 'Target' as the field will default to being blank, and you will receive an error. Once fully completed, select the **Search Product & Pricing** button on the lower right of the screen.
- 4 The Optimal Blue product search page will display. Review the information and click **Submit**.
- 5 The product and pricing search results will display. To view details of an eligible product, click the name of the product or click **Show** in the detail column.

The screenshot displays the MassHousing 'Search Product and Pricing' interface. On the left is a sidebar with navigation links: 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'CONDITIONS', 'PURCHASE ADVICE', and 'LOAN ACTIONS'. The main content area is titled 'Search Product and Pricing' and includes a 'Re-Submit Options' form. The form has fields for 'Top Mtg Loan Amt (Base)', 'Rate', 'CLTV', 'Desired Rate', 'Desired Price', and 'Desired Lock'. Below the form is a table of search results with columns for 'Link', 'Eligible Product', 'Rate', 'P/L', 'Price', 'Detail', and 'Compare'. The table lists several products, including 'FHA/VA Preferred Up To 80 APG (1001)' and 'FHA/VA Preferred Above 80 APG (1002)'. The interface also shows a 'Lock Desk Hours: 10:00 am - 10:00 pm ET' and a 'RATEWATCH' logo.

- 6 After reviewing a product, click the **Blue Lock icon**  to select the product for this loan.
- 7 On the Lock Form, review the product information and click **Float** or **Lock** to submit a request for this program. NOTE: Both the first and second (DPA) must be locked separately.
- 8 Once completed, you can go to the Documents tab from the left navigation column to location your lock confirmation. Any subsequent changes will generate a new lock confirmation that is also found in Documents. NOTE: Loan must be exited and re-entered to allow for the lock confirmation to upload and be visible.

To Submit a Change Request:

Use the **Change Request** button if you need to submit a lock extension request, update loan terms, or search for updated products from the Optimal Blue pricing engine.

- 1 After a lock request has been submitted, click the **Product Pricing & Lock** link on the left menu
- 2 Click **Change Request**.
- 3 Click the **Change Request** icon on the OB Change Request page, and select the type of change you would like to make.
- 4 Follow the on-screen instructions from Optimal Blue to complete the change request.
- 5 For detailed training on our lock desk, please see our [Training Calendar](#).

For Additional Training Resources click [here](#) to access the training library below-

User Guides and Help Documents

eMassHousing Administrator Guide: Quick start guide for new user setup and managing user access.

eMassHousing User Guide: with instructions for all aspects of the new system.

Portal and Program FAQs (effective March 31, 2023)

Upcoming Online Trainings

How to deliver a loan seamlessly to MassHousing with our newly enhanced portal features | May 16 | 2 p.m.

MassHousing Product Training: Overview of MassHousing's new products, enhancements, and underwriting guideline changes.

Workforce Advantage 3.0 Product Training: Overview of MassHousing's Workforce Advantage 3.0 Product.

Videos and Presentations

Lock Desk Training (PDF)

Product Training (PDF)

Underwriting Training (PDF)

Loan Submission Training (PDF)

Loan Delivery Overview (PDF)

WFA Income Certification Instructions (PDF)

Compliance Income Video | **Compliance Income Sources** (PDF)

How to Obtain an MI Quote or MI Certification for MassHousing Loans Training (PDF)

MassHousing Renovation Training (PDF) | **Renovation Rate Lock Training** (PDF)

Deed Riders with MassHousing Video | **Policy Changes to Deed Restricted Properties** (PDF)

Second Mortgage Products Training: Home Improvement/Septic Repair/Get the Lead Out