

2nd Mortgage Repair Loan Programs – eMasshousing.com Updates

Beginning September 29th we will be updating our user interface on emasshousing.com. There are some minor updates in the “Lock” process. We have provided a link with an updated 2nd Mortgage Repair Loan Program Lock Training. Live training on this process will be coming soon!

Here are the updates that will appear in the new emasshousing.com:

1. There will be a minor change in the look and feel of emasshousing.com when you log in.
2. Adding the **Contact** is now at the beginning of the process.
3. We are strongly encouraging all Lenders to upload a **3.4 file** and reupload before closing so we are collecting the most complete and accurate data.
4. If you choose to register a loan manually, a complete **URLA MUST** be typed in.
5. For “**Purpose of Loan**”, you will now choose “**Cash-Out Refi**”. (In order to successfully upload a 3.4 file, your system must say “Cash-Out Refi”, matching emasshousing.com)
6. The “**Appraised Value**” is required to be collected on ALL loans. For programs with no LTV requirement, you can use the Tax Bill to collect this data.
7. You no longer need to exit the loan for the lock to be completed. The loan will lock automatically.

Updates to the Lock Training

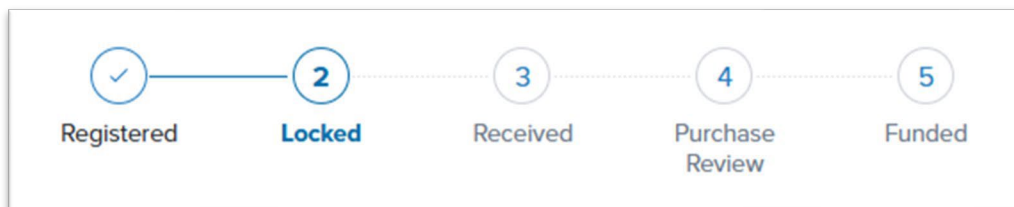
1. Energy Saver Home Loan has been added to the Lock Training.
2. Helpful FAQs will be added to the Lock Training Materials (coming soon).

[Click here for updated Lock Training materials](#)

eMassHousing.com Loan Status Tracker

In our continued effort to enhance our lender experience, beginning September 29th we are introducing a loan status tracker located on the Loan Summary page within the loan file. This will allow lenders to closely monitor the progression and status of loan files.

Below is an example of how the tracker will appear and definition of each status:



- **Registered:** loan created
- **Locked:** loan has been locked, and a lock confirm has been produced
- **Received:** closed loan package has been received by MassHousing for review
- **Purchase Review:** loan being reviewed by MassHousing Audit Team
- **Funded:** loan has been purchased by MassHousing

Please contact us at 888-843-6432 option 1, 4.