



RATE LOCK TRAINING MANUAL

2nd Mortgage Repair Programs

Home Improvement

Septic Repair

Get the Lead Out

Energy Saver Home Loan

Training Agenda

Product Overview

LockDesk Overview/Policies

Accessing emasshousing.com

Register and Locking Your Loan

FAQ'S (coming)

Contact

Product Overview

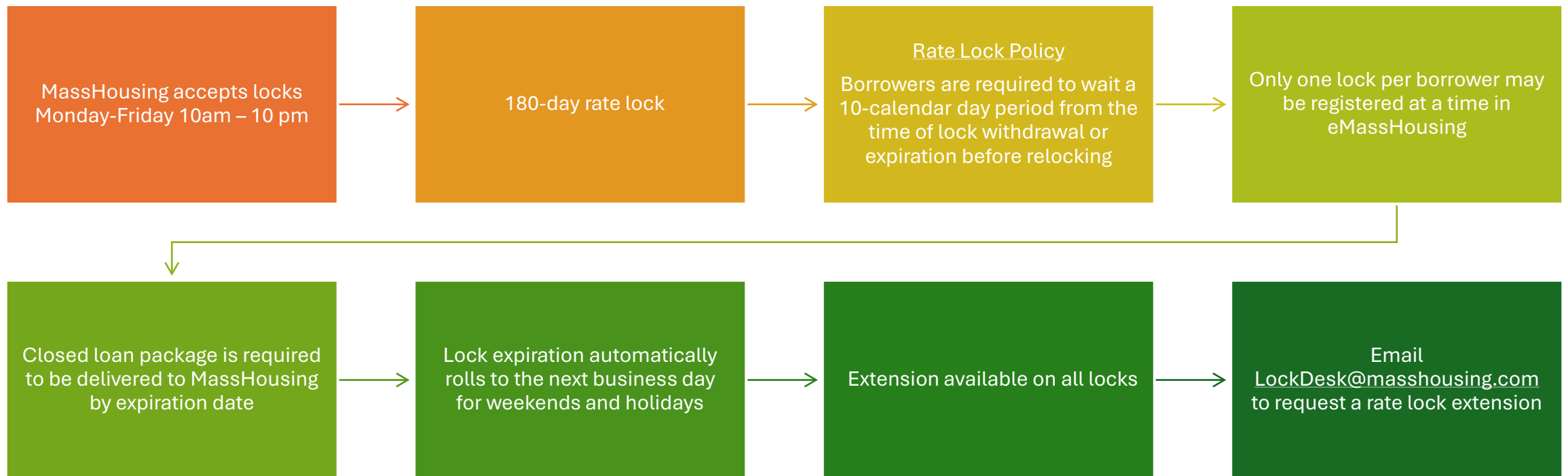
MassHousing offers 2nd mortgage loans for Home Improvement, Septic Repair Lead Removal and Energy Improvements

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
Product 5007	Energy Saver Home Loan Below 80 AMI .50% Amortized
Product 5008	Energy Saver Home Loan 80 AMI 2% Amortized

LockDesk Overview



Accessing [emasshousing.com](https://www.emasshousing.com)

Type in www.emasshousing.com
to access this page

Click on Lender Portal



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.

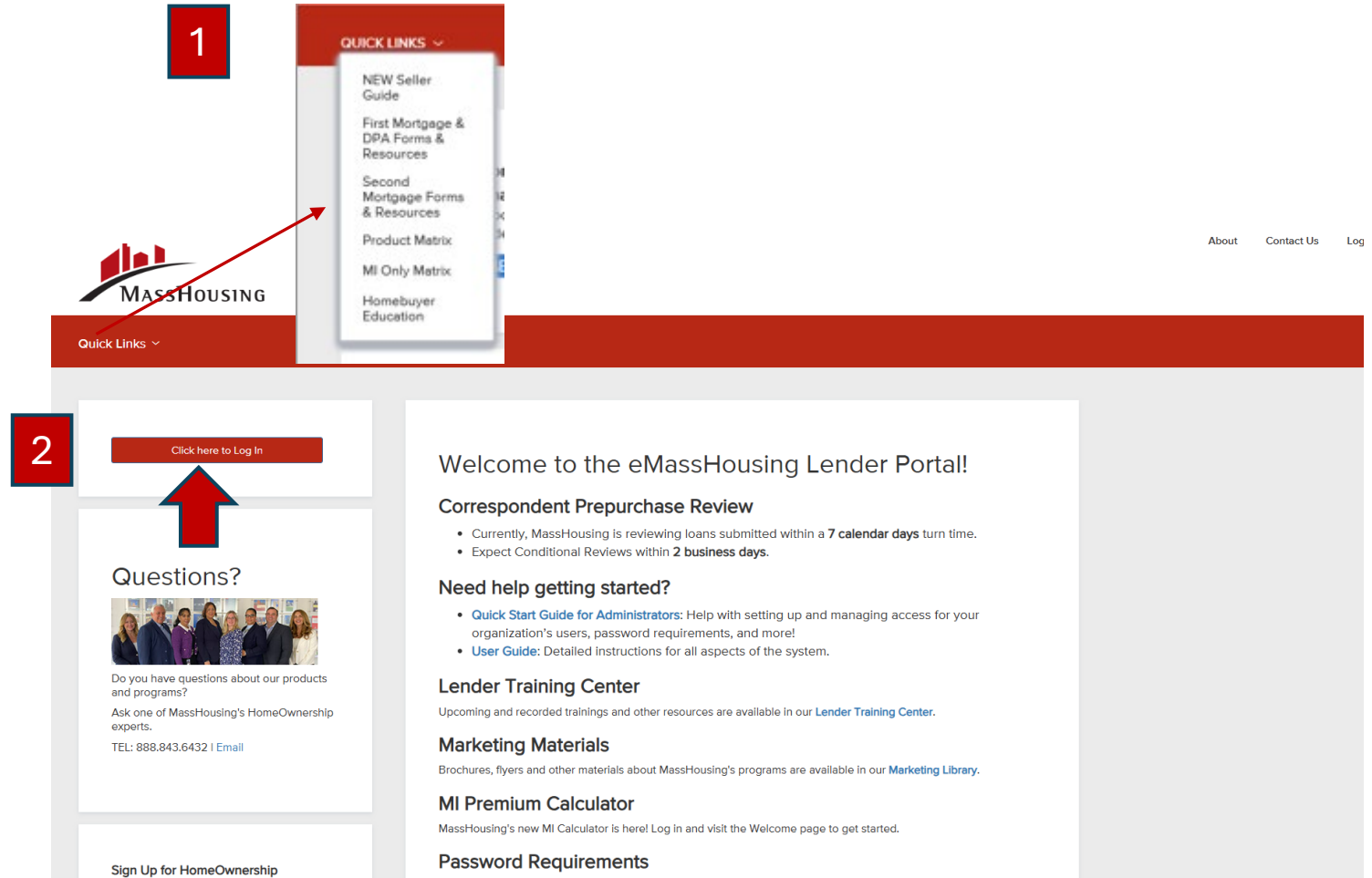
Please contact your organization's administrator with questions. Not sure who your administrator is? Email MIOperations@masshousing.com.

Quick Links and Log In

When you click on 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, Get The Lead Out Program** and **Energy Saver Home Loan Program**.

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



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

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](#)[MassHousing Second Mortgage Product Matrix](#)[Lender Wire/ACH/Overnight Mail Notification](#)[Get the Lead Out Program Guidelines](#)[Get the Lead Out Local Rehab Agencies](#)[MassHousing Staff Directory](#)[Sample Escrow Agreement](#)

2nd Mortgage Repair Program Updates

- [June 26, 2025](#) | 2nd Mortgage Repair Loan Programs – Rebranding, Program and System Updates
 - [April 30, 2025](#) | GTLO, SEPTIC & HILP Income Limit Changes for 2025
- [+ Show All Updates](#)

2nd Mortgage Repair Program Trainings

[+ Show All](#)

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% Deferred 30-Year Owner-Occupied – Product Code 5004

[+ Show Forms](#)

Get the Lead Out Loan Program

0% Amortized 15-Year Non-Profit – Product Code 5005

[+ Show Forms](#)

Get the Lead Out Loan Program

3% Amortized 15-Year Investor – Product Code 5006

[+ Show Forms](#)

Energy Saver Home Loan Program

0.5% Amortized – Product Code 5007

[+ Show Forms](#)

Energy Saver Home Loan Program

2% Amortized – Product Code 5008

[+ Show Forms](#)

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

The screenshot shows the MassHousing dashboard interface. At the top is the MassHousing logo. Below it is a red navigation bar with the following links: Welcome, Pipeline, Esign Loans, Add New Loan, Scenarios, Quick Links (with a dropdown arrow), and Documents. Two red callout boxes with white text and arrows point to the 'Pipeline' and 'Add New Loan' links. The 'Pipeline' box says 'View your pipeline here' and the 'Add New Loan' box says 'Add a new loan here'. The main content area is divided into three columns. The left column is titled 'Recently Accessed Loans' and contains a grey box with the text 'No data.'. The middle column is titled 'Company Announcements' and contains two entries: 'MassHousing Daily Rate Sheet Sign Up!' dated 05/08/2023 09:11 AM, and 'MassHousing Announcements' dated 05/08/2023 09:11 AM. The right column is titled 'Lender Key Contacts' and contains four sections: 'San Jose - Primary' with phone number 617-212-3832 and email dgover@masshousing.com; 'Secondary Marketing - Lockdesk' with email LockDesk@masshousing.com; 'Underwriting - Loan Review' with email HOLoanReview@masshousing.com; and 'Funding - Operations' with email HOLendingOperations@masshousing.com. At the bottom of the right column, there is another 'Underwriting - Loan Review' section with the same email address. The bottom of the dashboard features a pagination bar with a blue circle containing the number 1 and a right arrow.

MassHOUSING

Contact Us Deanne Ramsden

Welcome Pipeline Esign Loans Add New Loan Scenarios Quick Links Documents

View your pipeline here

Add a new loan here

Recently Accessed Loans

No data.

Company Announcements

MassHousing Daily Rate Sheet Sign Up!
05/08/2023 09:11 AM

MassHousing Announcements
05/08/2023 09:11 AM

Lender Key Contacts

San Jose - Primary
617-212-3832
dgover@masshousing.com

Secondary Marketing - Lockdesk
LockDesk@masshousing.com

Underwriting - Loan Review
HOLoanReview@masshousing.com

Funding - Operations
HOLendingOperations@masshousing.com

Underwriting - Loan Review
HOLoanReview@masshousing.com

Click **Add New Loan** you
will be brought to this
page to **Select file contact**

Click add new loan and select file contact.

The screenshot shows a web application interface. At the top, a dark red navigation bar contains the following links: 'Add New Loan', 'Scenarios', 'Quick Links', and 'Documents'. A large red arrow points to the 'Add New Loan' link. Below the navigation bar, there are two steps in a process: '1 Select Contacts' (active) and '2 Loan Data Source'. The main area is a 'Select Contacts' dialog box. It features a table with the following columns: 'ROLE', 'CONTACT NAME', 'COMPANY NAME', 'IMAGE', 'CELL #', 'OFFICE #', and 'FAX #'. The table contains two rows: 'Seller Contacts' and 'File Contact'. The 'File Contact' row is highlighted, and a red arrow points to it. At the bottom right of the dialog box, there are 'Cancel' and 'Next' buttons. A red arrow points to the 'Next' button.

ROLE	CONTACT NAME	COMPANY NAME	IMAGE	CELL #	OFFICE #	FAX #
Seller Contacts						
File Contact						

Add File Contact



Contact UsDeann

WelcomePipelineEsign LoansAdd New LoanScenariosQuick LinksDocuments

12

Select ContactsLoan Data Source

ROLE

Seller C

File Con

Add File Contact

File Contact Company *

01-Test Company

File Contact *

Select contact

01-Test Company

Company

File Contact

Cell:
Office:
Fax:

Cancel

Save

MassHousings preference is to have Lenders upload a 3.4 file to ensure we are capturing the most accurate data. Please note 3.4 files cannot be uploaded in documents.

WelcomePipelineAdd New LoanReporting ViewsScenarios

1

Loan Data Source

Loan Data Source

Data Format

☒ Import Loan Data From ULAD / ILAD (MISMO 3.4) File

☐ Manual

Upload

Browse: LOCAL DRIVE

Drop Files here to upload

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Cancel

Go to Register Loan Form

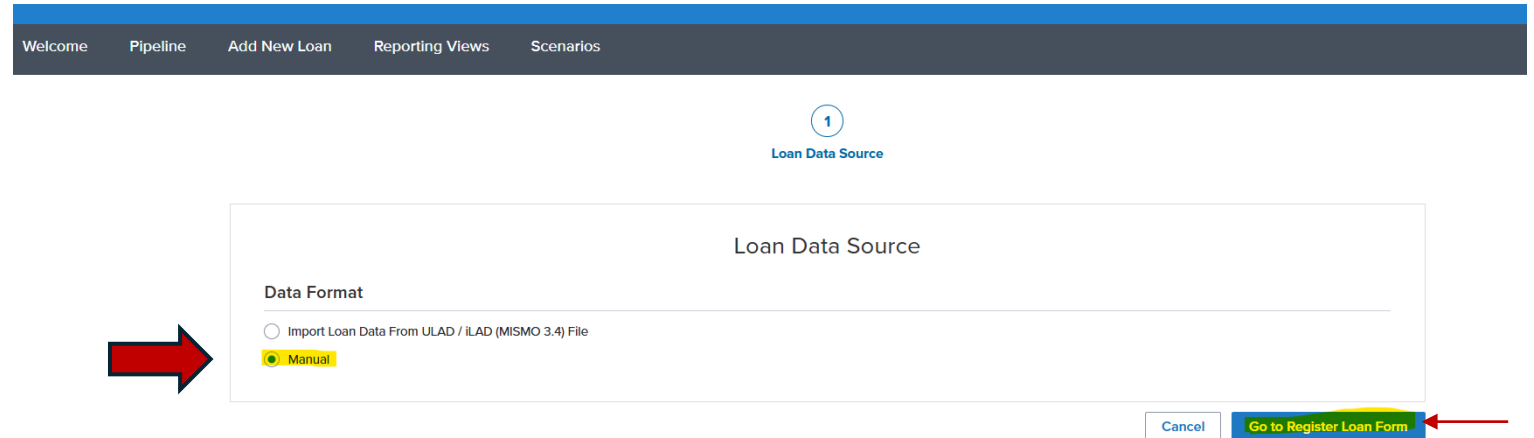
IMPORTANT

WHEN UPLOADING A 3.4 FILE FROM YOUR SYSTEM, YOU MUST MAKE SURE YOUR SYSTEM STATES PURPOSE OF THE LOAN "CASH OUT REFI"

If you are uploading a 3.4 file you can drag and drop here

If you do not have the ability upload a 3.4 file, you can register the loan manually. Click on the “Manual” button.

Please note without using a 3.4 file a complete URLA must be typed in.



The screenshot shows a web application interface. At the top is a navigation bar with links: Welcome, Pipeline, Add New Loan, Reporting Views, and Scenarios. Below this is a header area with a circled '1' and the text 'Loan Data Source'. The main content area is a form titled 'Loan Data Source'. Inside the form, under the heading 'Data Format', there are two radio button options: 'Import Loan Data From ULAD / iLAD (MISMO 3.4) File' and 'Manual'. A large red arrow points to the 'Manual' option, which is highlighted with a yellow background. At the bottom right of the form, there are two buttons: 'Cancel' and 'Go to Register Loan Form'. A red arrow points to the 'Go to Register Loan Form' button, which is also highlighted with a yellow background.

Loan Data Source

Data Format

☐ Import Loan Data From ULAD / iLAD (MISMO 3.4) File

☒ Manual

Cancel Go to Register Loan Form

Loan Information

BORROWER INFORMATION

Borrower First Name *

Frank

Borrower Middle Name

Borrower Last Name *

Jones

Suffix

Social Security Number *

123-55-7898



PROPERTY INFORMATION

Street Address

5 South Street

Unit Type

Select an Option

Unit Number

City *

Saugus

State *

Massachusetts

Zip *

01906

***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.**

LOAN DETAILS

Seller Loan #

Interest Rate

%

Decision FICO

700

Loan Type *

Conventional

Lien Position *

Subordinate Lien

Amortization Type

Fixed Rate

Purpose of Loan *

Cash-Out Refi

Loan Amount

\$30,000.00

Purchase Price

\$30,000.00

Appraised Value

\$500,000.00

Loan Term

360

Due In

360

This must ALWAYS be Cash-Out Refi

ONLY APPLIES TO GET THE LEAD OUT AND SEPTIC REPAIR LOANS -If you have a waiver for a higher loan amount, please put what the "*approved amount*" is here

Must be the same

**0% deferred loans –Septic, Lead Paint =360
Amortized loans –HILP, ESHLP and Amortized Septic =180**

Appraisal, drive by, assessment, tax bill. This depends on the product. Septic and Lead are not LTV based, you will use tax bill to determine value

County *

Essex

Property Type *

Detached

Number of Units

1

Occupancy Type

Primary

☐ FHA Secondary Residence

This will be "***Primary***" for owner-occupied and
"***Investment***" for LP Investor/LP Non-Profit or Septic
Condo Association

Save

Frank Jones
5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number 000405
Loan Purpose Cash-Out Refinance
Total Loan Amount \$30,000.00

Note Rate -
Program -
Decision FICO 700

DTI -
LTV 6.000%
CLTV 46.000%

C 2nd   

Loan Summary

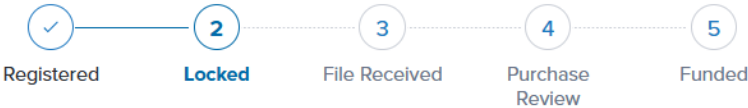
< URLA 2020

Additional Information

- ▶ Lender Loan Information
- ▶ Borrower Information
- ▶ Employment and Income
- ▶ Assets and Liabilities
- Real Estate
- ▶ Loan and Property Informa...
- ▶ Information for Governmen...
- URLA Continuation

 Product Pricing & Lock (NEW)

 Documents



Additional Information

Select Borrower Pair

Frank Jones



Save

Next

Lender Case No

Fill in any blank fields

Application Date

09 / 24 / 2025



Estimated Closing Date

10 / 30 / 2025



Frank Jones
5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number **000405**
Loan Purpose **Cash-Out Refinance**
Total Loan Amount **\$30,000.00**

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

DTI -
LTV **6.000%**
CLTV **46.000%**

C 2nd   

Loan Summary

URLA 2020

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

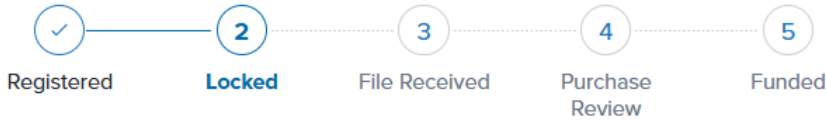
Loan and Property Informa...

Information for Governmen...

URLA Continuation

Product Pricing & Lock (NEW)

Documents



Additional Information

Select Borrower Pair

Frank Jones



Save

Next

Additional Fields

Annual Compliance Income

70000

Borrower's Compliance Income divided by FHFA AMI

0.493

Borrower Homeownership Counseling format

Select an Option

Borrower Homeownership Counseling Agency Name

Select an Option

Operation Welcome Home Credit

Select an Option

Local Rehab Agency

Select an Option

For get the Lead Paint only

Decision FICO Score

700

The list of engine and recommendation

Select an Option

Frank Jones
5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number **000405**
Loan Purpose **Cash-Out Refinance**
Total Loan Amount **\$30,000.00**

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

DTI **1.429%**
LTV **6.000%**
CLTV **46.000%**

C
2nd
🔒
✉️
👤

☰
Loan Summary

<
URLA 2020

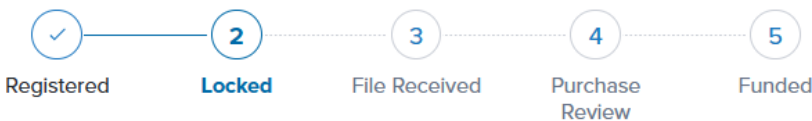
- Additional Information
- ▶ Lender Loan Information
- ▶ Borrower Information
- ▶ Employment and Income
- ▶ Assets and Liabilities
- Real Estate
- ▶ Loan and Property Informa...
- ▶ Information for Governmen...
- URLA Continuation

🔒
Product Pricing & Lock (NEW)

📄
Documents

🕸️
Conditions

Manual input - not using 3.4 file must go through all tabs to input the remaining info and confirm accuracy



Frank Jones

\$30,000.00

Loan Type Conventional
Document Type FullDocumentation
Lien Position SecondLien
Loan Purpose Cash-Out Refinance
Amortization Type Fixed Rate
Purpose of ReFi -
Amortization Term 360

Conditions

Open 0
[Show Details](#)

5 South Street Building, Saugus, MA 01906

Primary 1 Unit Detached

Purchase Price Estimated Value

MI Plus

MI Only: Select... ▼

Please select an option in the MI Only

Key Dates

Registered 09/24/2025

Submitted for Review -

Welcome

Pipeline

Add New Loan

Reporting Views

Scenarios

Frank Jones

5 South Street Building, Saugus, MA, 01...

01-Test Company

Loan Number

000405

Loan Purpose

Cash-Out Refinance

Total Loan Amount

\$30,000.00

Note Rate

-

Program

-

Decision FICO

700

DTI

1.429%

LTV

6.000%

CLTV

46.000%

C

2nd

Product and Pricing Search

EPC TPO Correspondent

OB Loan Number

N/A

OB Status

N/A

LOS Loan Number

000405

LOS Status

Started

Originator

EPC TPO Correspondent

Search

Loan Scenario

+ Add Scenario

Scenario Name

Loan Scenario

Verify data on this page

Loan Information

Lien Position

Second Lien

Loan Amount

\$30,000

Existing First Lien Amount

\$200,000

Loan Purpose

Refi Cashout

Estimated Property Value

\$500,000

Appraised Value

\$500,000

Subordinate Financing

If you click on this tab it will show you the liens on this loan (see next slide)

LTV

40.00%

CLTV

46.00%

HCLTV

46.00%

Loan Summary

URLA 2020

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Information for Governmen...

URLA Continuation

Product Pricing & Lock (NEW)

Documents

Conditions

Welcome

Pipeline

Add New Loan

Reporting Views

Scenarios

Frank Jones

5 South Street Building, Saugus, MA, 01...

01-Test Company

Loan Number

000405

Loan Purpose

Cash-Out Refinance

Total Loan Amount

\$30,000.00

Note Rate

-

Program

-

Decision FICO

700

DTI

1.429%

LTV

6.000%

CLTV

46.000%

C

2nd

Product and Pricing Search

EPC TPO Correspondent

OB Loan Number

41075

OB Status

Prospect

LOS Loan Number

000405

LOS Status

Started

Originator

EPC TPO Correspondent

Loan Notes

[1 Note](#)

Loan Scenario

Scenario Name

Loan Scenario

Loan Information

Lien Position

Appraised Value

LTV

CLTV

HCLTV

Subordinate Financing

Financing for Subject Property

Primary Mortgage Total

Closed End Subordinate Mortgage Total

Total Open End (HELOC) Credit Limit

Ratios for Subject Property

LTV

CLTV

HCLTV

Close

☒ Community/Affordable 2nd

This field must always be checked.

Frank Jones
5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number 000405
Loan Purpose Cash-Out Refinance
Total Loan Amount \$30,000.00

Note Rate -
Program -
Decision FICO 700

DTI 1.429%
LTV 6.000%
CLTV 46.000%

Product and Pricing Search

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator
N/A	N/A	000405	Started	EPC TPO Correspondent

Search

Borrower Information

Loan Level FICO	DTI Ratio	Cash-Out Amount
700	1.43%	\$200,000.00
Citizenship	Monthly Qualifying Income	
U.S. Citizen	\$5,833	

Property Information

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

Loan Summary

< URLA 2020

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Information for Governmen...

URLA Continuation

 Product Pricing & Lock (NEW)

 Documents

Quick Link ▾

Welcome

Pipeline

Add New Loan

Reporting Views

Scenarios

Note Rate

Kallie Melvin

8 Pine Grove Ave, Georgetown, MA, 01833
01-Test Company

Loan Number
000322
Loan Purpose
Cash-Out Refinance
Total Loan Amount
\$95,000.00

Note Rate
-
Program
-
Decision FICO
780

DTI
-
LTV
158.333%
CLTV
158.333%

C 2nd   

< URLA 2020

Additional Information

▶ Lender Loan Information

▶ Borrower Information

▶ Employment and Income

▶ Assets and Liabilities

Real Estate

▶ Loan and Property Informa...

▶ Information for Governmen...

URLA Continuation

 Product Pricing & Lock (NEW)

Product and Pricing Search

  [EPC TPO Correspondent](#)

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator
N/A	N/A	000322	Started	EPC TPO Correspondent

Search

Product Filters

Term

Amortization Type

ARM Fixed Term

Desired Price

Desired Rate

All ▾

15 Years ▾

All ▾

Select ▾

100.000

%

Desired Lock Term

Interest Only

Waive Escrows

Automated U/W System

30

Yes ▾

No ▾

Not Specified ▾

Borrower Pays MI (if applicable)

Yes

No

Include Compensation in Pricing

Yes (Lender Paid) ▾

Choose "YES" for ESHLP ONLY

Choose "NO" or leave blank for ESHLP ONLY

Expanded Guidelines

Frank Jones

5 South Street Building, Saugus, MA, 01...

01-Test Company

Loan Number

000405

Loan Purpose

Cash-Out Refinance

Total Loan Amount

\$30,000.00

Note Rate

-

Program

-

Decision FICO

700

DTI

1.429%

LTV

6.000%

CLTV

46.000%

C

2nd

Loan Summary

< URLA 2020

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Information for Governmen...

URLA Continuation

Product Pricing & Lock (NEW)

Product and Pricing Search

EPC TPO Correspondent

OB Loan Number

N/A

OB Status

N/A

LOS Loan Number

000405

LOS Status

Started

Originator

EPC TPO Correspondent

You are now ready to search for your product

Search

Expanded Guidelines

Custom Fields

Compliance Income

0.493

Frank Jones
5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number 000405
Loan Purpose Cash-Out Refinance
Total Loan Amount \$30,000.00

Note Rate -
Program -
Decision FICO 700

DTI 1.429%
LTV 6.000%
CLTV 46.000%

C 2nd   

- Loan Summary
- URLA 2020 >

Product Pricing & Lock (NEW)

- Documents
- Conditions
- Purchase Advice
- Import Additional Data
- Withdraw Loan
- Order MI (Test)
- Lender Certification (Test)

Rate Search Results

  [EPC TPO Correspondent](#)

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
41075	Prospect	000405	Started	EPC TPO Correspondent	1 Note

Modify Search

Traditional Pricing

ELIGIBLE PRODUCTS (2)

- ☐ Get The Lead Out 0% Deferred 30 Year Owner Occupied (5004)
- ☐ Septic 0% Deferred 30 Year Fixed (5001)

Eligible Products will show up. Click on your loan product.

	RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I	
	0.000%	100.000	0.000% \$0	180	\$0	
	0.000%	100.000	0.000% \$0	180	\$0	

INELIGIBLE PRODUCTS

WFA 4.0 DPA 0% Deferred 30 Year Fixed (4005)

DISQUALIFIERS

Loan Purpose is not Purchase
Com/Aff 2nd is not Yes
Com/Aff 2nd is No

Frank Jones

5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number

000405

Loan Purpose

Cash-Out Refinance

Total Loan Amount

\$30,000.00

Note Rate

-

Program

-

Decision FICO

700

DTI

1.429%

LTV

6.000%

CLTV

46.000%

C

2nd

Loan Summary

URLA 2020 >

Product Pricing & Lock (NEW)

Documents

Conditions

Purchase Advice

Import Additional Data

Withdraw Loan

Order MI (Test)

Lender Certification (Test)

Rate Search Results

EPC TPO Correspondent

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes		
41075	Prospect	000405	Started	EPC TPO Correspondent	1 Note	1 of 4 Selected	Compare Products Modify Search

Traditional Pricing

ELIGIBLE PRODUCTS (2)

☒

Get The Lead Out 0% Deferred 30 Year Owner Occupied (5004)

RATE

0.000%

PRICE

100.000

DISCOUNT/REBATE

0.000%
\$0

LOCK DAYS

180

P&I

\$0

Lock Period

180

Lock Expiration

3/23/2026

Last Pricing Update

9/24/2025 1:01:00 AM ET

Search Timestamp

9/24/2025 12:47:35 PM ET

Review Product making sure it is the correct one.

	Rate	Price	P&I		Discount/Rebate	
☒	0.000%	100.000	\$0.00		0.000% \$0.00	

Notes/Advisories:

1. Annual Qualifying Income of \$69996 is 45.07% of the Essex County FFIEC June 2025 MFI of \$155300.

2. Annual Qualifying Income of \$69996 is 46.02% of the Essex County FHFA May 2025 AMI of \$152100.

Frank Jones
5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number 000405
Loan Purpose Cash-Out Refinance
Total Loan Amount \$30,000.00

Note Rate -
Program -
Decision FICO 700

DTI 1.429%
LTV 6.000%
CLTV 46.000%

C 2nd   

Lock Form

  EPC TPO Correspondent

OB Loan Number 41075
OB Status Prospect
LOS Loan Number 000405
LOS Status Started
Originator EPC TPO Correspondent

[Printer Friendly Version](#)

Modify Search

Update LOS

Request Lock

Loan Notes
[1 Note](#)

Lock Contact Email

Fill in your email address

Request your lock

Product Information

Search Timestamp	Product Name	Product Code	Lock (Expiration)
9/24/2025 12:47 PM ET	Get The Lead Out 0% Deferred 30 Year Owner Occupied	5004	180 Days (3/23/2026)
Rate	Price	Discount/Rebate (%)	
0.000%	100.000	0.000%	

Loan Information

Lien Position	Loan Type	Loan Amount	Primary Mortgage Total	Total Open End (HELOC) Credit Limit	HELOC Drawn Amount
Second	Conventional	\$30,000	\$200,000	\$0	\$0
Estimated Property Value	Appraised Value				

Welcome

Pipeline

Add New Loan

Reporting Views

Scenarios

Frank Jones

5 South Street Building, Saugus, MA, 01...

01-Test Company

Loan Number

000405

Loan Purpose

Cash-Out Refinance

Total Loan Amount

\$30,000.00

Note Rate

-

Program

-

Decision FICO

700

DTI

1.429%

LTV

6.000%

CLTV

46.000%

C

2nd

Loan Summary

URLA 2020

Product Pricing & Lock (NEW)

Documents

Conditions

Purchase Advice

Import Additional Data

Withdraw Loan

Order MI (Test)

Lender Certification (Test)

Lock Form

EPC TPO Correspondent

OB Loan Number

41075

OB Status

Prospect

LOS Loan Number

000405

LOS Status

Started

Originator

EPC TPO Correspondent

Printer Friendly Version

Modify Search

Update LOS

Request Lock

Loan Notes

1 Note

Lock Contact Email

lender@123bank.com

Product Information

Search Timestamp

9/24/2025 12:47 PM ET

Product Name

Get The Lead Out 0% Deferred 30 500 Year Owner Occupied

Rate

0.000%

Price

100.000

Discount/Rebate (%)

0.000%

Loan Information

Lien Position

Second

Loan Type

Conventional

Loan Amount

\$30,000

Primary Mortgage Total

\$200,000

Total Open End (HELOC) Credit Limit

\$0

HELOC Drawn Amount

\$0

Confirmation

Your lock request has been successfully confirmed

✓ Ok

The loan will lock automatically with no waiting period. You do not need to exit the loan for the loan to lock.

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01-Test Company

Loan Number000405

Loan PurposeCash-Out Refinance

Total Loan Amount\$30,000.00

Note Rate-

ProgramGet The Lead Out 0% Deferred ...

Decision FICO700

DTI514.315%

LTV6.000%

CLTV46.000%



Service Orders | 1 Service

ORDER SERVICE

Category

Product and Pricing

Status

Fulfilled



View Details

Order Date

09/24/2025 12:50 PM

Ordered By

1454444247

Partner Status

Completed Lock Request

Activity Details

Order fulfilled

09/24/2025 • 12:50 pm

Order placed by - Manual

Order response received from partner with partner status as 'Completed Lock Request'

09/24/2025 • 12:50 pm

Order placed by - Manual

Order acknowledged

09/24/2025 • 12:50 pm

Order placed by - Manual

Order acknowledgement received

09/24/2025 • 12:50 pm

Order placed by - Manual

Order delivered

09/24/2025 • 12:50 pm

Order placed by - Manual

Loan Summary

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5 South Street Building, Saugus, MA, 01...
01-Test Company

Loan Number 000405
Loan Purpose Cash-Out Refinance
Total Loan Amount \$30,000.00

Note Rate -
Program Get The Lead Out 0% Deferred ...
Decision FICO 700

DTI 514.315%
LTV 6.000%
CLTV 46.000%

C 2nd   

 Loan Summary

 URLA 2020 >

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All Borrowers

▶ LOCK FORM

Click here for the Lock Form

 Comments

Drag & Drop files here or

Browse for files

Frank Jones

*SUBORDINATE PREPURCHASE REVIEW

 Comments

Drag & Drop files here or

Browse for files

Frank Jones 5 South Street Building, Saugus, MA, 01... 01-Test Company	Loan Number	000405	Note Rate	-	DTI	514.315%	C2nd 
	Loan Purpose	Cash-Out Refinance	Program	Get The Lead Out 0% Deferred ...	LTV	6.000%	
	Total Loan Amount	\$30,000.00	Decision FICO	700	CLTV	46.000%	

Loan Summary

URLA 2020

Product Pricing & Lock (NEW)

Documents

Conditions

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Withdraw Loan

Order MI (Test)

Lender Certification (Test)

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

Expand AllCollapse All+ Add DocumentPrint Fax Cover Sheet

All Borrowers

LOCK FORM

LockForm.pdf

Download rate lock confirm in Document section

<partnerconnect> User

Frank Jones

*SUBORDINATE PREPURCHASE REVIEW

FAQ'S (coming)

**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