

# Mortgage Cadence User Guide

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## INTRODUCTION

Virginia Housing uses Mortgage Cadence as its on-line Loan Origination System (LOS). This guide has been designed to help our participating lenders navigate through the system. An Originating Lender can lock a loan, submit an underwriting exception, submit a non-delegated loan to underwriting, submit closed loans for purchase, and submit conditions using Mortgage Cadence. If a user needs access to Mortgage Cadence they must contact their company's system administrator.

## VIRGINIA HOUSING CONTACT INFORMATION

**Assistance with LOS – Mortgage Cadence (MCP)** - email [HomeOwnershipSupport@VirginiaHousing.com](mailto:HomeOwnershipSupport@VirginiaHousing.com) or reach out to your Virginia Housing representatives.

**Note:** Please include the Borrower's last Name and Loan # for questions relating to a specific loan.

**Locks/Reservations:** [LockDesk@VirginiaHousing.com](mailto:LockDesk@VirginiaHousing.com)

**Underwriting:** [Underwriting@VirginiaHousing.com](mailto:Underwriting@VirginiaHousing.com)

**Purchase/Quality Review/Pended Loan Questions:** [PurchaseReview@VirginiaHousing.com](mailto:PurchaseReview@VirginiaHousing.com)

**Post-Closing/Final Docs:** [Suspense@VirginiaHousing.com](mailto:Suspense@VirginiaHousing.com)

**MERS:** [mers@VirginiaHousing.com](mailto:mers@VirginiaHousing.com)

**Servicing:** [LoanServicing@VirginiaHousing.com](mailto:LoanServicing@VirginiaHousing.com)

Homeownership Program Department – 800-227-8432 or 804-783-6725

### **Business Development Officers:**

Dan Kern (Business Development & Training Manager) - [Dan.Kern@VirginiaHousing.com](mailto:Dan.Kern@VirginiaHousing.com) 804-343-5992

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## SYSTEM REQUIREMENTS

### RECOMMENDED BROWSER

- Google Chrome – Virginia Housing provides support for this browser.

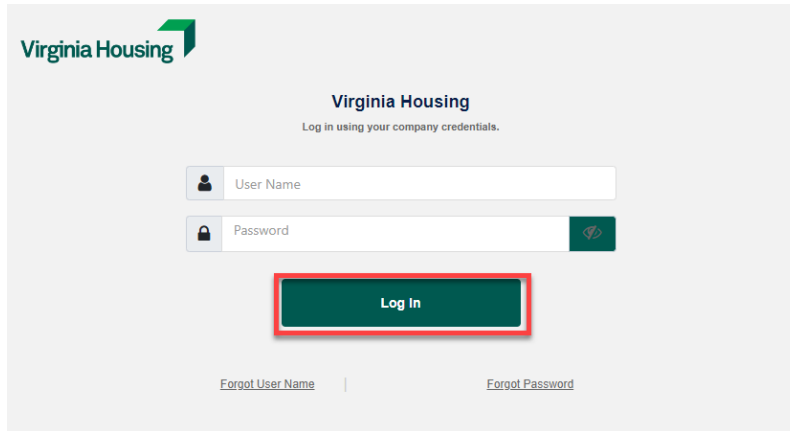
**Note:** Mortgage Cadence uses HTML5, making it browser agnostic, mobile responsive and easily configurable.

### OTHER REQUIREMENTS

- Scanner setting for uploading attachments: 300dpi
- TLS 1.1 or 1.2 encryption

## LOGGING INTO MORTGAGE CADENCE

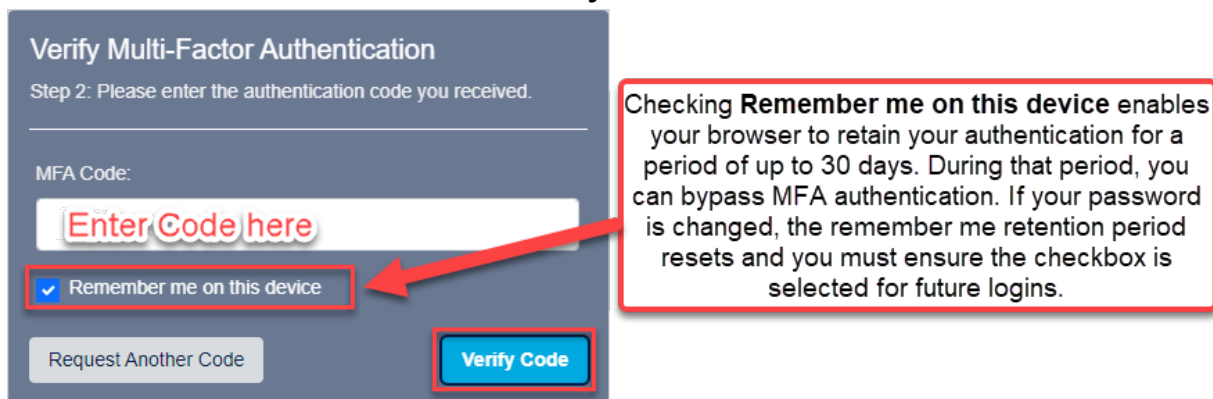
1. Click this link to access Mortgage Cadence: <https://vhda.mccloudplatform.com/>
2. Enter your **User Name** and **Password** then click the **Log In** button.



3. The Verify Multi-Factor Authentication (MFA) dialog displays, select the **Email the Code** option then click **Send Code**.



4. Enter the authentication code you received via email in the **MFA Code** field, check the **Remember me on this device** checkbox then click the **Verify Code** button.



Checking **Remember me on this device** enables your browser to retain your authentication for a period of up to 30 days. During that period, you can bypass MFA authentication. If your password is changed, the remember me retention period resets and you must ensure the checkbox is selected for future logins.

**Note:** If your MFA fails more than six times, your account temporarily locks for security reasons. You must wait 30 minutes for the account to automatically unlock or contact your company's system administrator to unlock your account.



5. Once successfully logged in, you will land on the [Home Dashboard](#) page.

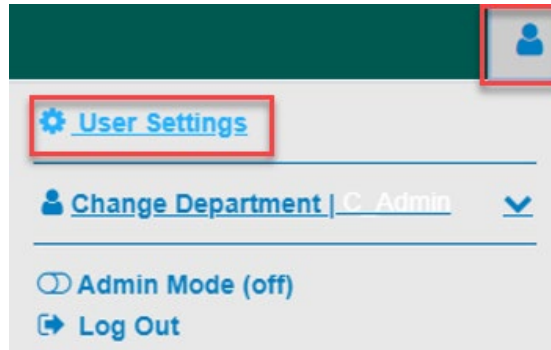


## PASSWORD AND LOGIN REQUIREMENTS

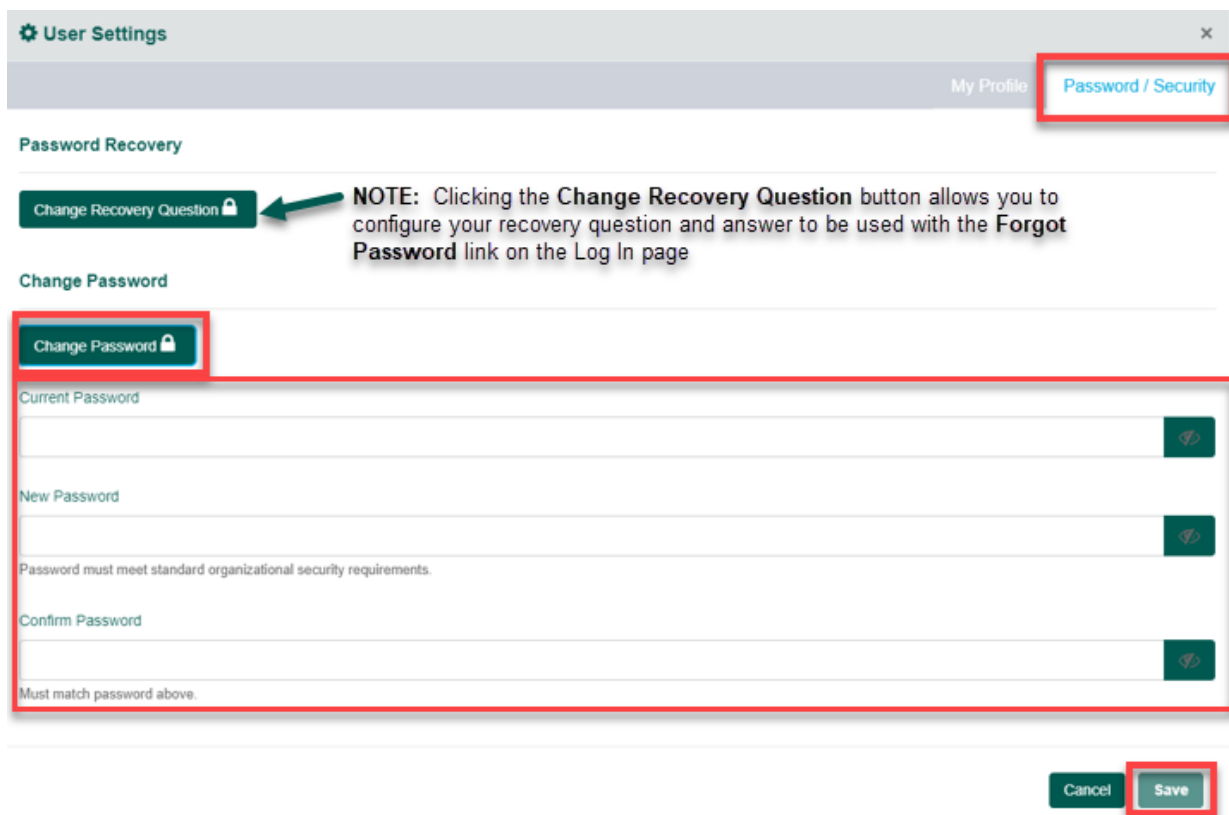
- **Password Expiration:** Passwords expire every **90 days** and users will automatically be prompted to change their passwords by the system starting at 14 days prior to the password expiration. Passwords **must** be changed **prior to** the expiration date. Refer to the [User Settings – Change Your Password](#) section for complete details on changing your password.
- **Reuse of Passwords:** Users cannot reuse any of their **last 24 passwords**.
- **Password Patterns:** Users cannot create passwords with a pattern **repetition of 3 or more characters** that appear in the same order more than once in the password. For Example, a password of “123password123” or “AbcAbcExample” would not be allowed due to 123/Abc appearing twice in the same password.
- **Password Character Repetition:** Users cannot create passwords with character **repetition greater than 3 consecutive characters**. For Example, “aaa” or “111” anywhere in the password would not be allowed.
- **Password Length:** Passwords must be between **12-20 characters in length**.
- **Password Character Type:** Passwords must include **at least 1 character** of each of the following categories:
  - 1 Uppercase Letter: A-Z
  - 1 Lowercase Letter: a-z
  - 1 Number: 0-9
  - 1 Special Character: !@#\$%& etc.
- **Login Attempt Failure:** Accounts will be **locked after 5 consecutive login failures**. After an account is locked, your company’s System Administrator will need to be contacted to unlock the user’s account.
- **Automated User Account Locking:** After 90 days of inactivity, **a user’s account will be automatically locked** within the system and your company’s System Administrator will need to be contacted to unlock the user’s account.

## USER SETTINGS – CHANGE YOUR PASSWORD

1. After successfully logging into Mortgage Cadence, click on the **User Profile** icon  in the top right-hand corner of the screen then click  **User Settings**.




2. Click on the **Password/Security** tab as shown below, click the **Change Password** button, and enter information then click **Save**.





**User Settings** My Profile **Password / Security**


**Password Recovery**

**Change Recovery Question**  **NOTE:** Clicking the **Change Recovery Question** button allows you to configure your recovery question and answer to be used with the **Forgot Password** link on the Log In page


**Change Password**

**Change Password** 

Current Password 

New Password 

Password must meet standard organizational security requirements.

Confirm Password 

Must match password above.

**Cancel** **Save**

**Note:** Refer to the [Password and Login Requirements](#) section for complete details on password requirements. Passwords expire every **90 days** and passwords **must** be changed **prior to** the expiration date.

# USER MANAGEMENT

## SECURITY LEVELS FOR CORRESPONDENT USERS

**The lender's Administrator is responsible for maintaining (Adding, Editing and Locking) all users.**

**Note:** All requests for new Lender Administrators need to be facilitated and approved by your [Virginia Housing Business Development Officer](#).

*Agreement taken from the Lender Administrator and Trainer Assignment form.*

*As Lender Administrator, I take responsibility for controlling all Lender access to Mortgage Cadence. I understand that it is my responsibility to give access only to the appropriate individuals within my organization who have a business need for such access, as well as to modify or remove their access as needed. Further, I understand that it is my responsibility to immediately remove access for employees that are terminated or otherwise separate from employment with Lender. Additionally, I understand that Lender will remain responsible for the conduct of any person to whom I have given access to Mortgage Cadence.*

*The Lender Administrator will perform access audits every 90-days on users who have access within their Lender. If users are found to no longer be employed by the Lender, the Lender Administrator will disable their access immediately and report the user being disabled to Virginia Housing within 3 business days. The Lender Administrator shall retain all books, records, and other documents relative to system access to Mortgage Cadence, and Virginia Housing, its authorized agents or auditors shall have full access to and the right to examine any of said materials during regular business hours.*

*Virginia Housing will suspend access to all users that have not logged in to the system for a period of 90 days; however, this statement shall not be construed as waiving or relieving the Lender Administrator or Lender from all responsibility of managing access to Mortgage Cadence. In addition, the system will require all users to change their password every 90 days.*

### Level 1 - User Administrators, Operations Managers

- Has access to add new users.
- Has access to all security levels and functions listed below – including the ability to lock loans.

### Level 2 – Underwriters

- Can view all loans for Lender
- Can add/update loan data – manual or import
- Can view and print documents
- Register loans

#### **Access to the following Utilities/Buttons:**

- Address Validation
- Exception Request (*Waivers*)
- Request Delegated Confirmation (*Delegated UW*)
- Submit Closed Loan Package (*Closed loan for purchase*)
- Submit Conditions for Review
- Submit Loan for Review (*Non-delegated UW*)
- Submit Pre Purchase Conditions
- Submit Final Documents

### Level 3 – Secondary Marketing

- Can Register, Price and Lock loans
- View daily pricing
- Can request extensions and product changes
- Can add/update loan data – manual or import
- Can view and print documents
- Can view all loans for Lender

**Access to the following Utilities/Buttons:**

- Address Validation
- Exception Request (*Waivers*)
- Generate Lock Confirmation
- Cancelled/Withdrawn Loan

### Level 4 – Loan Officers

- Register loans
- Can add/update loan data – manual or import
- Can view all loans for lender
- Can view and print documents

**Access to the following Utilities/Buttons:**

- Address Validation
- Exception Request
- Submit Conditions for Review

### Level 5 – Loan Officers (*Read Only*)

- Read only
- Can view all loans for lender
- Can view and print documents

### Level 6 – Loan Processors, Closers, Post-Closers, and Funders

- Register loans
- Can add/update loan data – manual or import
- Can view all loans for lender
- Can view and print documents

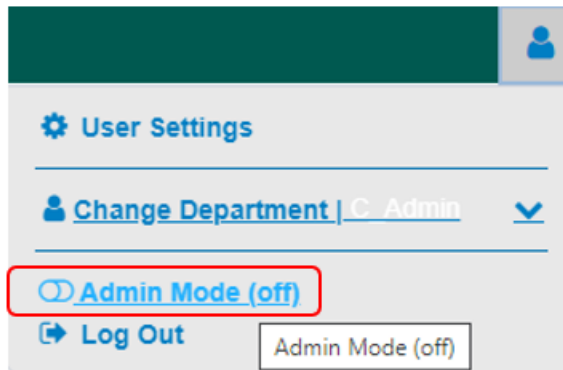
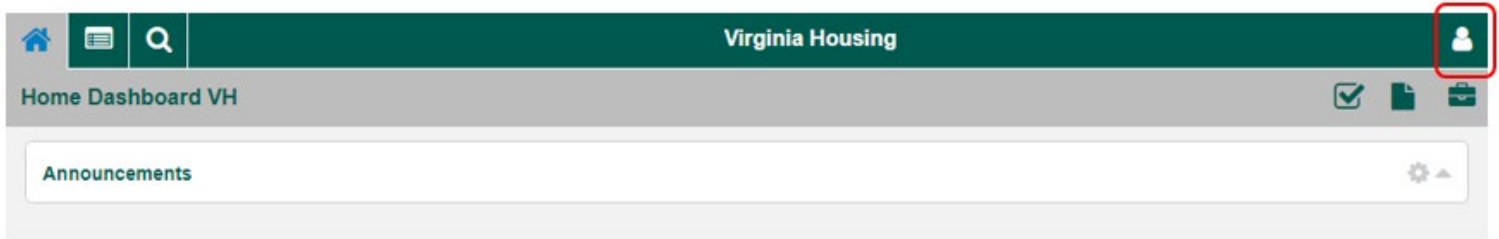
**Access to the following Utilities/Buttons:**

- Address Validation
- Exception Request (*Waivers*)
- Submit Closed Loan Package (*Closed loan for purchase*)
- Submit Conditions for Review
- Submit Loan for Review (*Non-delegated UW*)
- Submit Pre Purchase Conditions
- Submit Final Documents

**Note:** All Users must be set up in User Management. Virginia Housing does **not** recommend or support multiple users sharing 1 Username and password.

## USER MANAGEMENT - ADD A USER

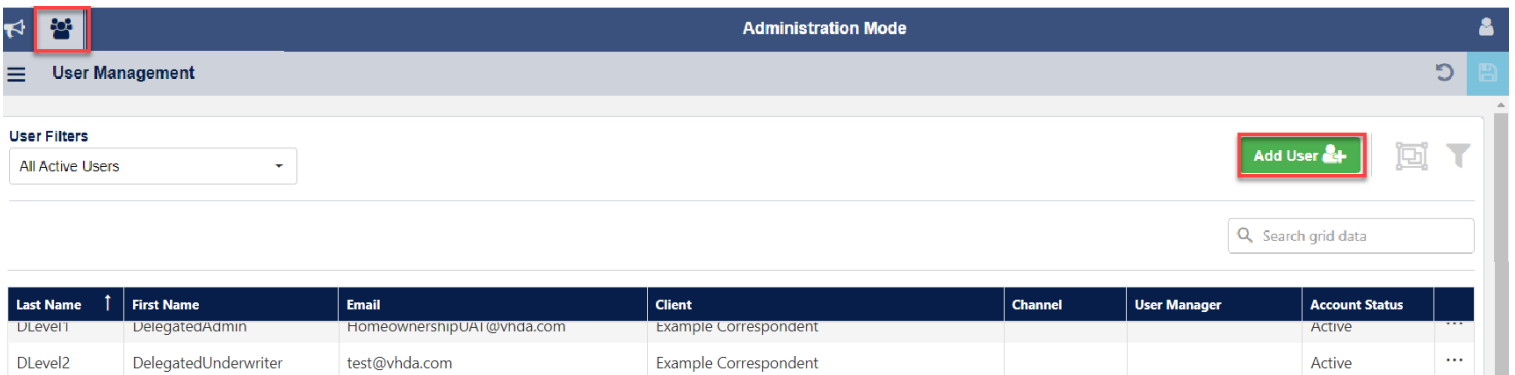
1. [LOG INTO MORTGAGE CADENCE](#), click the **User Profile** icon  in the upper right-hand corner of the screen then click **Admin Mode (off)** to expose **User Management** as shown below.



2. Click **User Management**.



3. Click **Add User**.



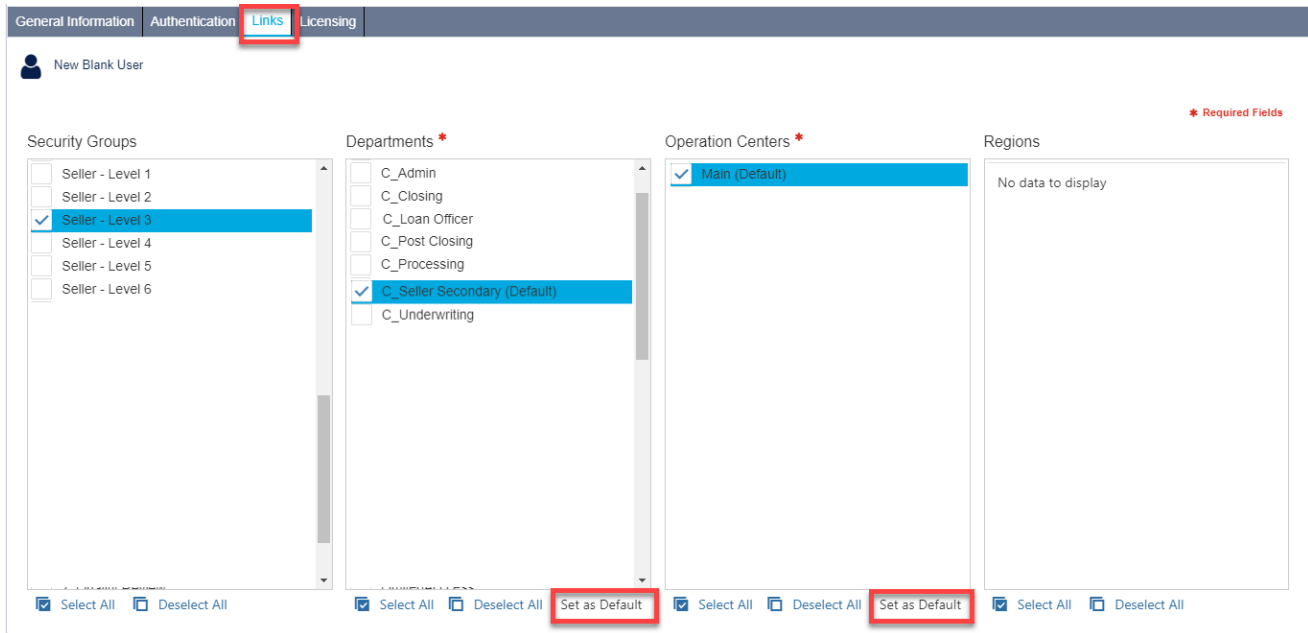
- Enter User Information into the **General Information** tab. The red asterisk (\*) fields are required and select **Correspondent** in the **Channel** drop-down.

- Enter **Username**, **Password**, and **Multi-Factor Email** into the **Authentication** tab. Virginia Housing recommends using the user's email address for the Username. Unique usernames are required.

**NOTE:** SSO and Multi-Factor Phone are not used at this time.

- Make the applicable selections on the **Links** tab for the user's **Security Group**, **Department** and **Operation Center**. After selecting the **Department\*** and **Operation Center**, click the **Set as Default** button as shown below. Virginia Housing recommends selecting **only** 1 Security Group/Level per user; however, multiple security levels can be selected if applicable.

Below is an example of the setup for a **Secondary Marketing/Lockdesk** user with **Seller – Level 3 Security Group** selected, **C\_Seller Secondary** selected as the **Default Department**, and **Main** selected as the **Default Operation Center**. Refer to the **Security Groups** listed below for details on the available **Security Groups/Levels** and the **\*Note** below for details on the importance of selecting the correct **Default Department** for each user.



**Security Groups (Only Levels 1 and 3 may lock loans.)**

- Seller – Level 1** – Lender Administrator/Operations Managers (Full access)
- Seller – Level 2** – Underwriters
- Seller – Level 3** – Secondary Marketing/Locking Loans
- Seller – Level 4** – Loan Officers
- Seller – Level 5** – Read Only access – Loan Officers
- Seller – Level 6** – Processors, Closers, Post-Closers, Funders

For complete details on Security Levels see [SECURITY LEVELS FOR CORRESPONDENT USERS](#)

***\*Note:** For the user’s name to appear in the appropriate drop-down lists in the Lender Loan Involvement section of the LSI screen as shown below, you **must** select the correct **Default Department** and they should be available for use the next time you log into Mortgage Cadence.*

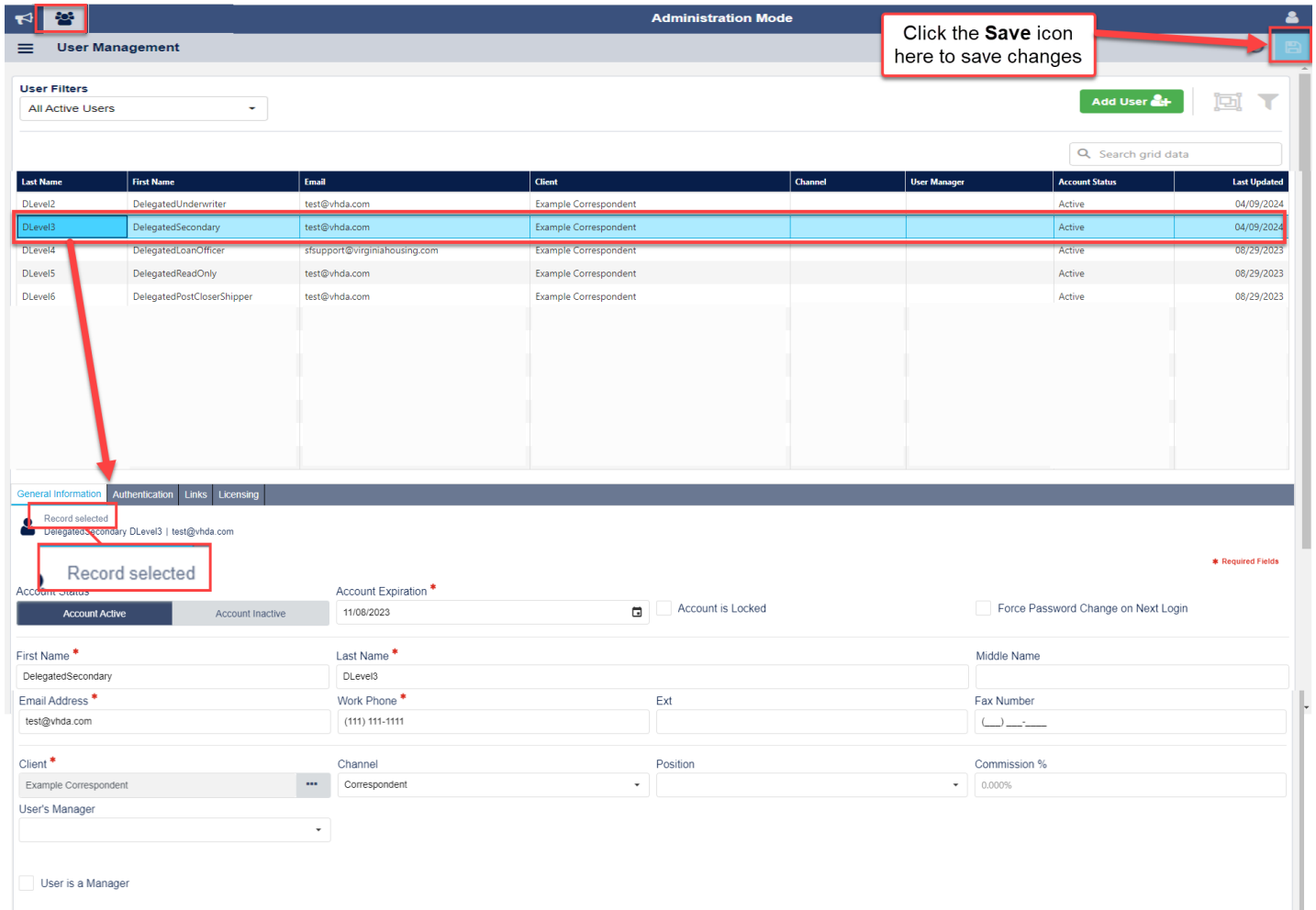
**Lender Loan Involvement**

Loan Officer <sup>?</sup> <input type="text" value="C_Loan Officer"/>	Loan Officer Email Address <sup>?</sup> <input type="text"/>	Secondary Contact <sup>?</sup> <input type="text" value="C_Seller Secondary"/>
Underwriter <sup>?</sup> <input type="text" value="C_Underwriting"/>	Underwriter Email Address <sup>?</sup> <input type="text"/>	Purchase/Pend Notifications <sup>?</sup> <input type="text" value="C_Post Closing"/>
Post Closing Contact <sup>?</sup> <input type="text" value="C_Post Closing"/>	Administrator <sup>?</sup> <input type="text" value="Select..."/>	

7. Click the **Save** icon in the upper right-hand corner of the screen.
8. Repeat steps to add additional users.
9. When providing the new user with his/her username and temporary password, you must provide the correct URL: <https://vhda.mccloudplatform.com>

## EDIT AN EXISTING USER

1. On the **User Management** page, click the user you want to edit which brings up the selected user's details in the lower section of the page then make the necessary changes.



The screenshot shows the 'User Management' page in 'Administration Mode'. A table lists several users, with 'DLevel3' selected. Below the table, the 'General Information' tab is active, showing details for the selected user. A red box highlights the 'Save' icon in the top right corner of the interface.

**User Filters:** All Active Users

**Search grid data:** [Search icon]

Last Name	First Name	Email	Client	Channel	User Manager	Account Status	Last Updated
DLevel2	DelegatedUnderwriter	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel3	DelegatedSecondary	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel4	DelegatedLoanOfficer	sfsupport@virginiahousing.com	Example Correspondent			Active	08/29/2023
DLevel5	DelegatedReadOnly	test@vhda.com	Example Correspondent			Active	08/29/2023
DLevel6	DelegatedPostCloserShipper	test@vhda.com	Example Correspondent			Active	08/29/2023

**Record selected:** DelegatedSecondary DLevel3 | test@vhda.com

**Account Status:** Account Active | Account Inactive | Account Expiration: 11/08/2023 | Account is Locked:  | Force Password Change on Next Login:

**Personal Information:**  
 First Name: DelegatedSecondary | Last Name: DLevel3 | Middle Name:   
 Email Address: test@vhda.com | Work Phone: (111) 111-1111 | Ext: | Fax Number: ( ) - -

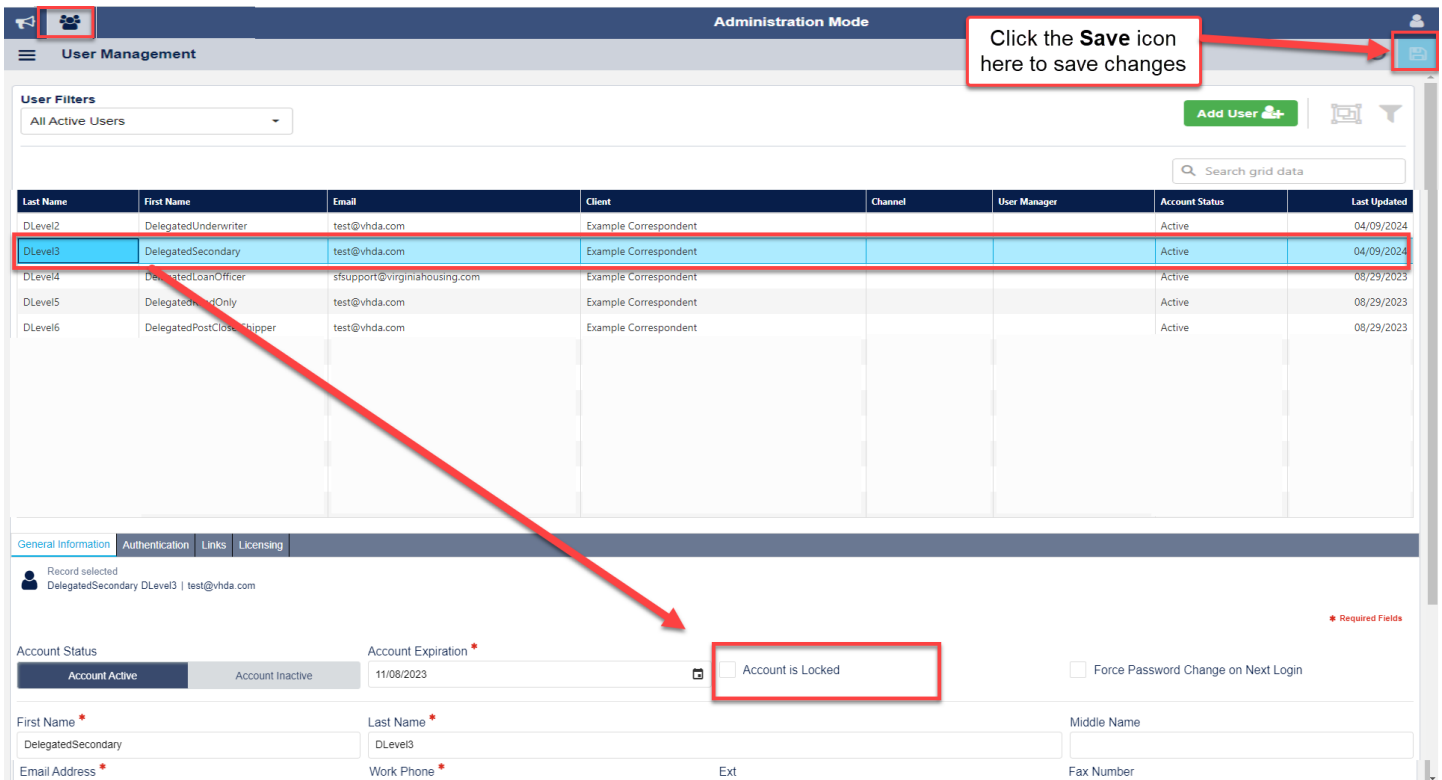
**Client Information:**  
 Client: Example Correspondent | Channel: Correspondent | Position: Correspondent | Commission %: 0.000%  
 User's Manager:   
 User is a Manager

2. Once all changes are made, click the **Save** icon  in the upper right-hand corner of the screen.

## LOCK/UNLOCK AN EXISTING USER

**Note:** You may want to lock an account for a User that is no longer with your company. Locking their account assures their name will still appear in historical data but they can't access the system while the account is locked.

1. On the **User Management** page click the user you want to Lock or Unlock which brings up the selected user's details in the lower section of the page then Check or Uncheck the **Account is Locked** box.



The screenshot shows the 'User Management' page in 'Administration Mode'. A user named 'DLevel3' is selected in the table. Below the table, the 'Account is Locked' checkbox is checked. A red box highlights the 'Save' icon in the top right corner.

**User Filters:** All Active Users

**Table:**

Last Name	First Name	Email	Client	Channel	User Manager	Account Status	Last Updated
DLevel2	DelegatedUnderwriter	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel3	DelegatedSecondary	test@vhda.com	Example Correspondent			Active	04/09/2024
DLevel4	DelegatedLoanOfficer	sfsupport@virginiahousing.com	Example Correspondent			Active	08/29/2023
DLevel5	DelegatedOnly	test@vhda.com	Example Correspondent			Active	08/29/2023
DLevel6	DelegatedPostCloseShipper	test@vhda.com	Example Correspondent			Active	08/29/2023

**Account Status:** Account Active | Account Inactive

**Account Expiration:** 11/08/2023

**Account is Locked:**

**Force Password Change on Next Login:**

**First Name:** DelegatedSecondary

**Last Name:** DLevel3

**Middle Name:**

**Email Address:**

**Work Phone:** Ext

**Fax Number:**

2. Once all changes are made, click the **Save** icon  in the upper right-hand corner of the screen.

# NAVIGATING MORTGAGE CADENCE

## BASIC LAYOUT COMPONENTS

This figure shows the basic layout components in Mortgage Cadence.

The screenshot displays the Mortgage Cadence interface with several components labeled:

- Home**: Home icon in the top left.
- Pipeline**: Pipeline icon in the top left.
- Search**: Search icon in the top left.
- Mega Menu**: A vertical menu on the left side containing 'Favorites' and 'Loan Info'.
- Current Loan**: A breadcrumb trail at the top showing 'Test Test2 | C\_Registered | Float'.
- Page Name**: 'Loan Summary Information - C'.
- Toggle Buttons**: A box containing a grid icon and a list icon, labeled 'Toggle Buttons – Details or Grid view'.
- Table**: A table with columns: Last Name, First Name, Middle Name, Name Suffix, SSN, Date of Birth, Home Phone, E-mail, TransUnion, Experian, Actions. A row is visible for 'Test2'.
- Household Information**: A form section containing fields for Household Composition (Single), # of Household Members (1), # of Wage Earners (YYYY), # of Minors (YYYY), Annual Household Income (60,000.00), Homeownership ED Course (mm/dd/yyyy), and Gift/Grant (Yes/No).
- Virginia Housing Attributes**: A section below household information.
- Utilities/Attachments**: A section below attributes.
- Footer**: '© 1999 - 2021 Mortgage Cadence, an Accenture Company. All rights reserved.' and a 'Shortcuts' button.

A legend in the top right corner, enclosed in a red box, lists the following icons and their functions:

- ☆ Add loan to Quick Access
- 📁 Products and Pricing
- 📎 Attachments
- 📦 Services
- 📁 Utilities
- 📄 Save

Other labels include:

- Favorites and Loan Information are customizable.**: Points to gear icons next to 'Favorites' and 'Loan Info'.
- Favorites Drawer**: Points to the left sidebar.
- Loan information Drawer**: Points to the bottom left area.
- Panel**: Points to the main content area.

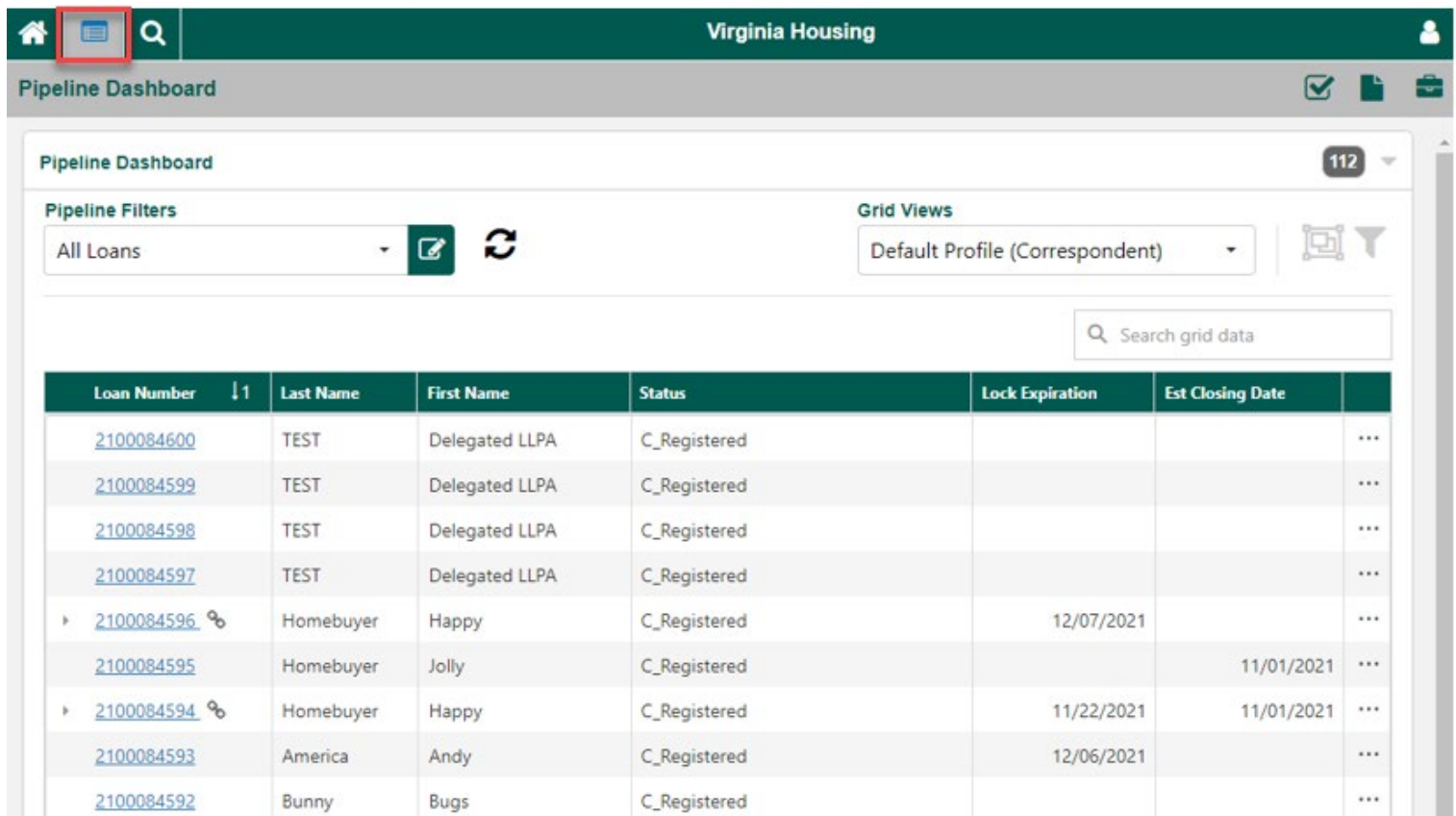
## HOME DASHBOARD



The **Home Dashboard** is the landing page when initially logging into Mortgage Cadence and it houses Announcements and/or Reference Guides for users to easily access when needed.



## PIPELINE DASHBOARD

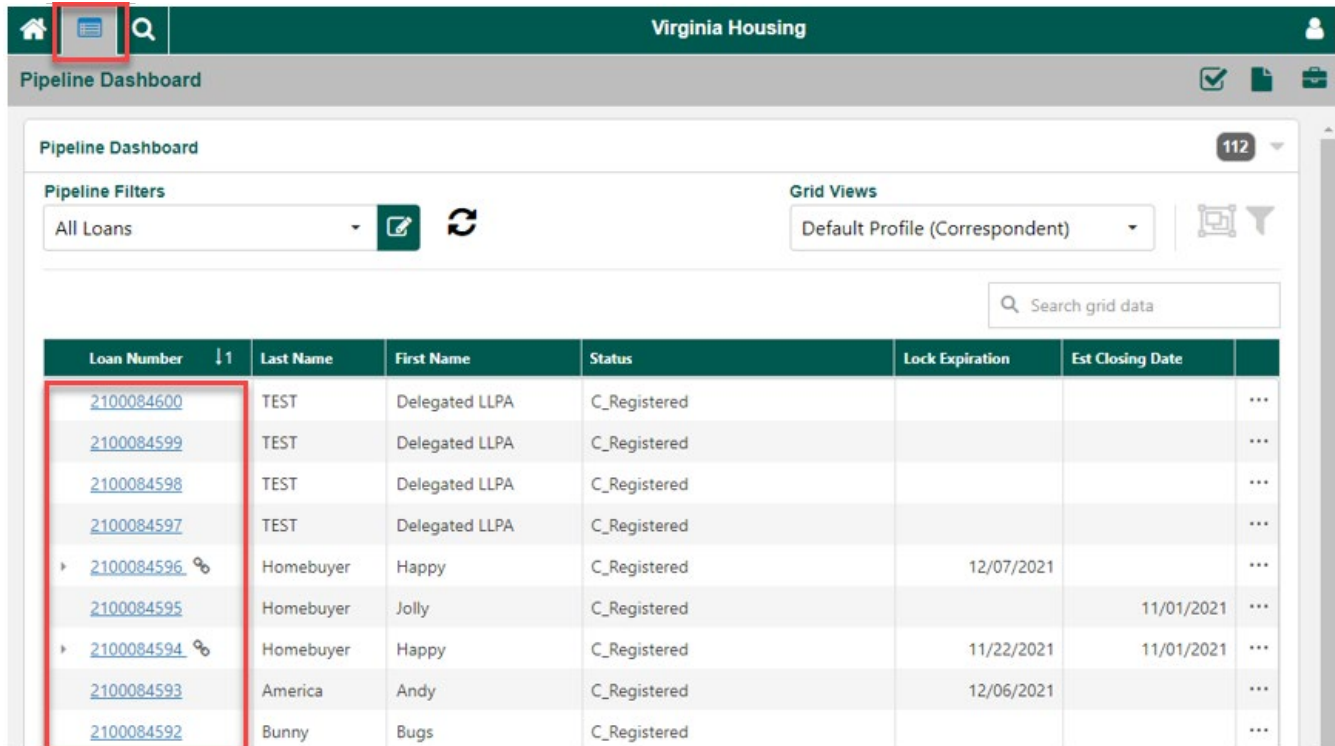
The **Pipeline Dashboard** allows you to view your Company's loans.



**Note:** The system displays a link icon  next to the loan number of a piggybacked loan. A caret  also displays enabling you to expand the row to access or view information about the linked loan.

## ACCESS AN EXISTING LOAN

Navigate to the **Pipeline Dashboard** and click the [blue](#) Loan Number link to access an existing loan.



Pipeline Dashboard

Pipeline Filters: All Loans

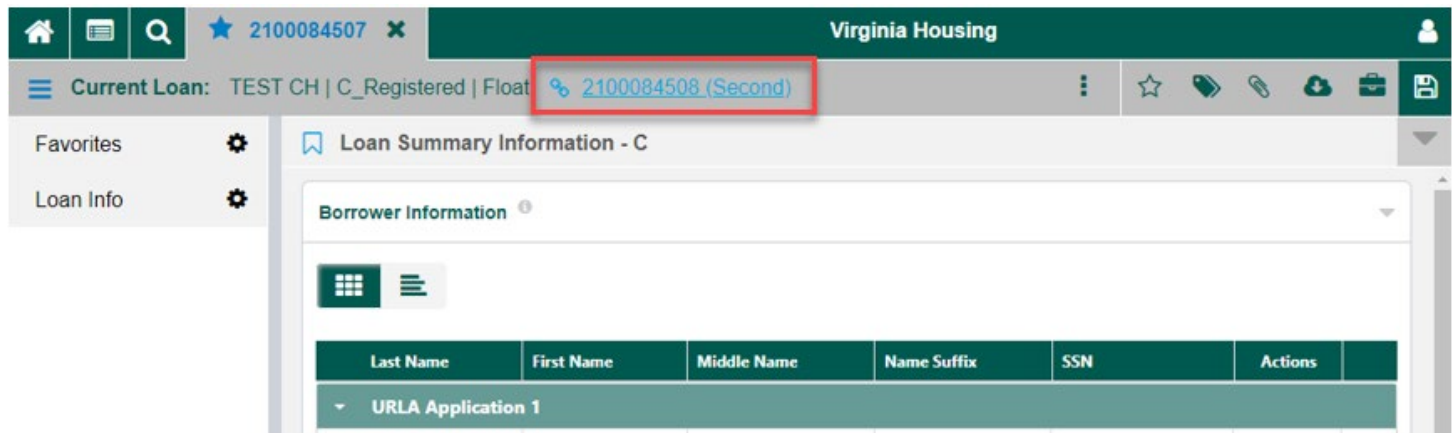
Grid Views: Default Profile (Correspondent)

Search grid data

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date	
<a href="#">2100084600</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084599</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084598</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084597</a>	TEST	Delegated LLPA	C_Registered			...
<a href="#">2100084596</a>	Homebuyer	Happy	C_Registered	12/07/2021		...
<a href="#">2100084595</a>	Homebuyer	Jolly	C_Registered		11/01/2021	...
<a href="#">2100084594</a>	Homebuyer	Happy	C_Registered	11/22/2021	11/01/2021	...
<a href="#">2100084593</a>	America	Andy	C_Registered	12/06/2021		...
<a href="#">2100084592</a>	Bunny	Bugs	C_Registered			...

## ACCESS A PLUS LOAN

Click the [blue](#) Loan Number link for the second within the primary/first loan.



Virginia Housing

Current Loan: TEST CH | C\_Registered | Float [2100084508 \(Second\)](#)

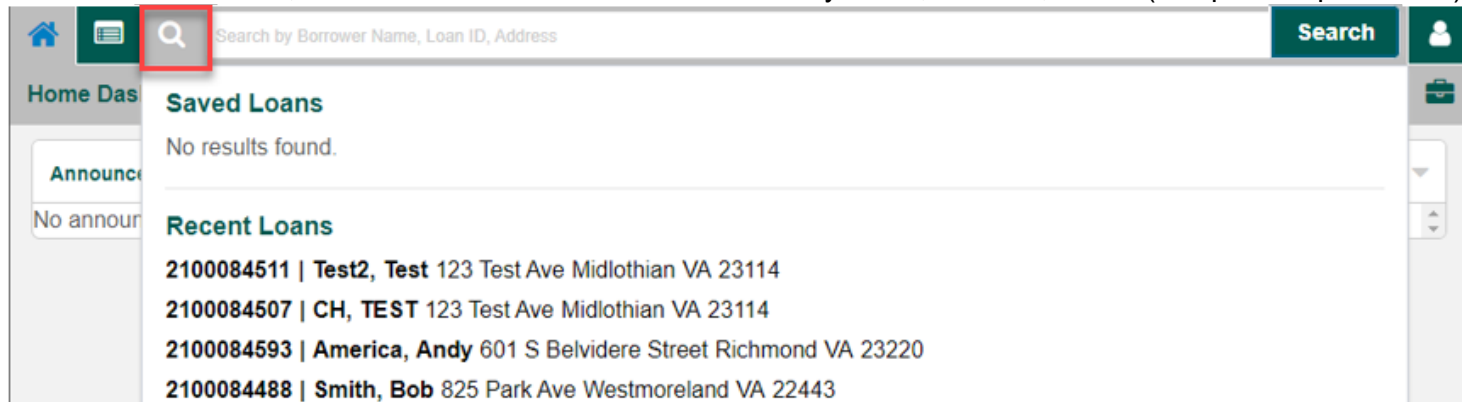
Loan Summary Information - C

Borrower Information

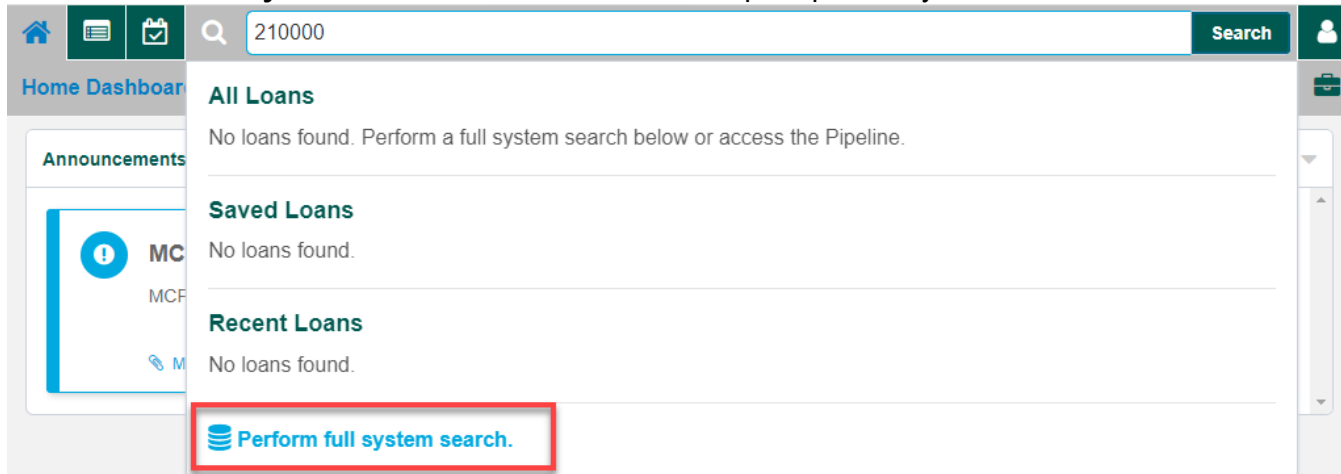
Last Name	First Name	Middle Name	Name Suffix	SSN	Actions
URLA Application 1					

## SEARCH FOR A LOAN

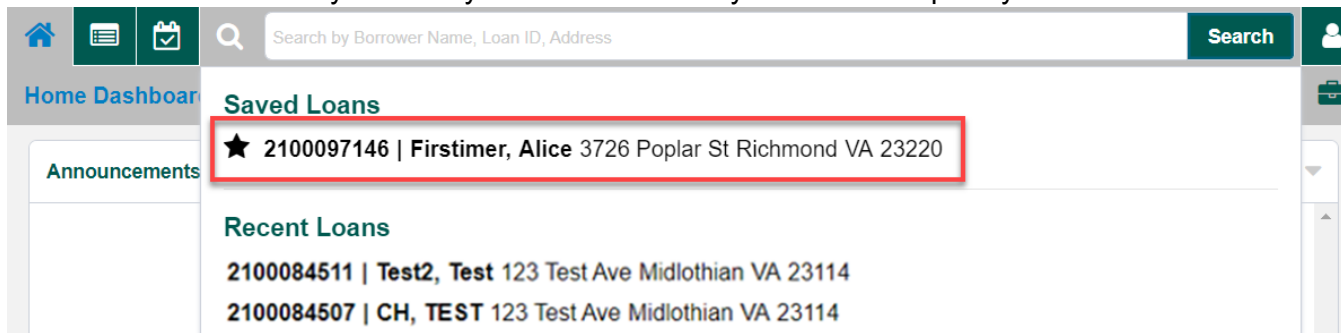
Click the **Search** icon, enter loan data. **Note:** You can search by name, address, loan # (complete or partial info).




The system only initially searches your saved loans and loans you recently accessed, not all the loans in the system. If the system does not find a loan that matches your **Saved Loans** list or your **Recent Loans** list, you can click **Perform full system search** as shown below. This prompts the system to search all loans in the system.



Quick access functionality enables you to access loans you work in frequently in the **Saved Loans** list.



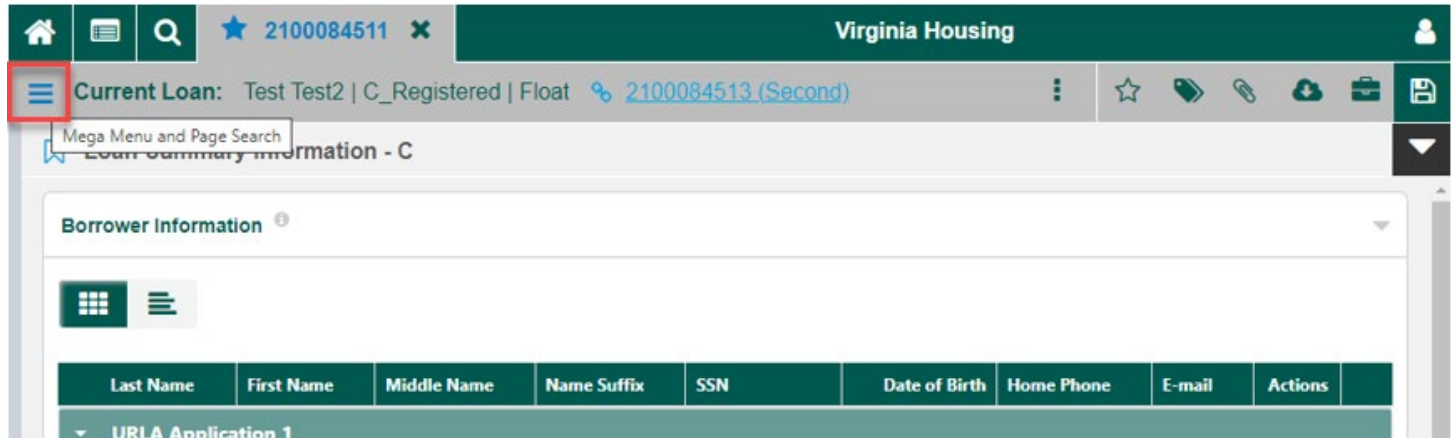
To enable quick access, click the  icon. It will display in filled format, and the loan displays in the **Saved Loans** list. You can toggle between states by clicking the icon to add or remove loans from the **Saved Loans** list.



## MEGA MENU AND PAGE SEARCH

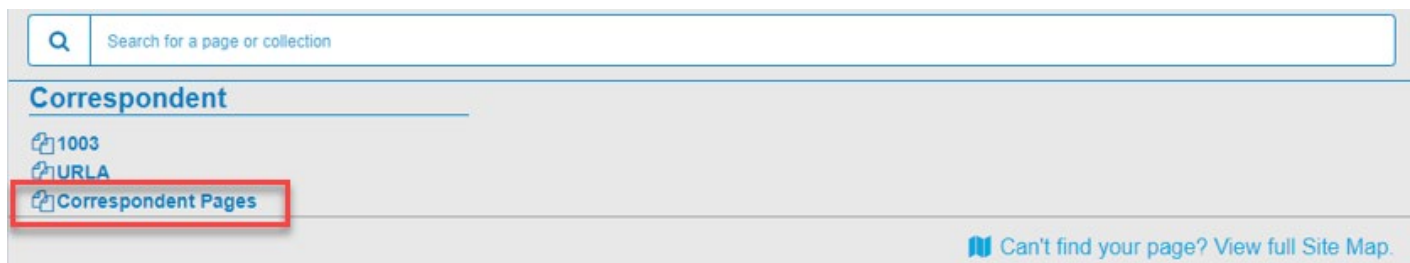
The **Mega Menu** contains workflow collections you have access to and enables you to search for a specific page. The collections drive workflows that help you navigate through the loan more efficiently. Refer to the [Workflow Collections](#) section of this guide for complete details on the most utilized collections.

Click the **Mega Menu** icon within a loan to see the **Correspondent Pages** workflow collection.



The screenshot shows the Virginia Housing application interface. At the top, there is a navigation bar with a home icon, a list icon, a search icon, and a star icon next to the loan ID '2100084511'. Below this, a breadcrumb trail reads 'Current Loan: Test Test2 | C\_Registered | Float' followed by a link to '2100084513 (Second)'. A red box highlights the Mega Menu icon (three horizontal lines) in the top left corner. Below the breadcrumb, there is a section titled 'Borrower Information' with a table of borrower details. The table has columns for Last Name, First Name, Middle Name, Name Suffix, SSN, Date of Birth, Home Phone, E-mail, and Actions. Below the table, there is a dropdown menu for 'URLA Application 1'.

Available Pages/[Workflow Collections](#) are reflected here, click **Correspondent Pages** to access all pages available to Correspondent Lenders.

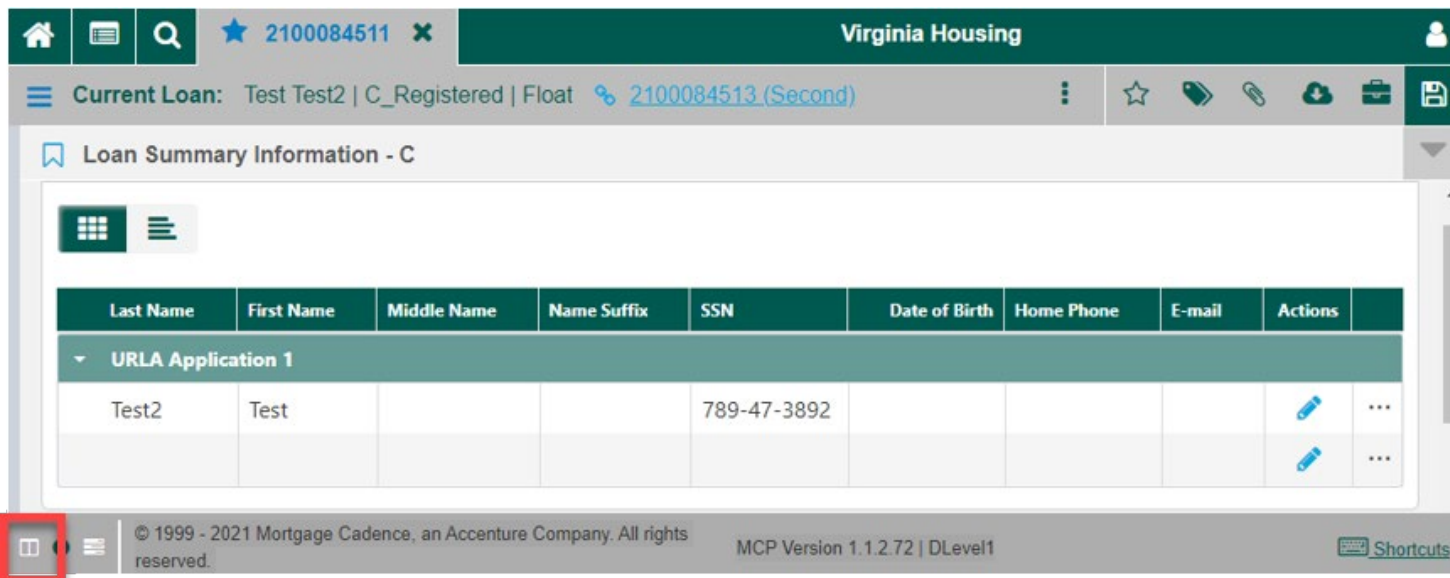


The screenshot shows a search results page. At the top, there is a search bar with the text 'Search for a page or collection'. Below the search bar, the results are displayed under the heading 'Correspondent'. There are three items listed: '1003', 'URLA', and 'Correspondent Pages'. The 'Correspondent Pages' item is highlighted with a red box. At the bottom right of the results area, there is a link that says 'Can't find your page? View full Site Map.'

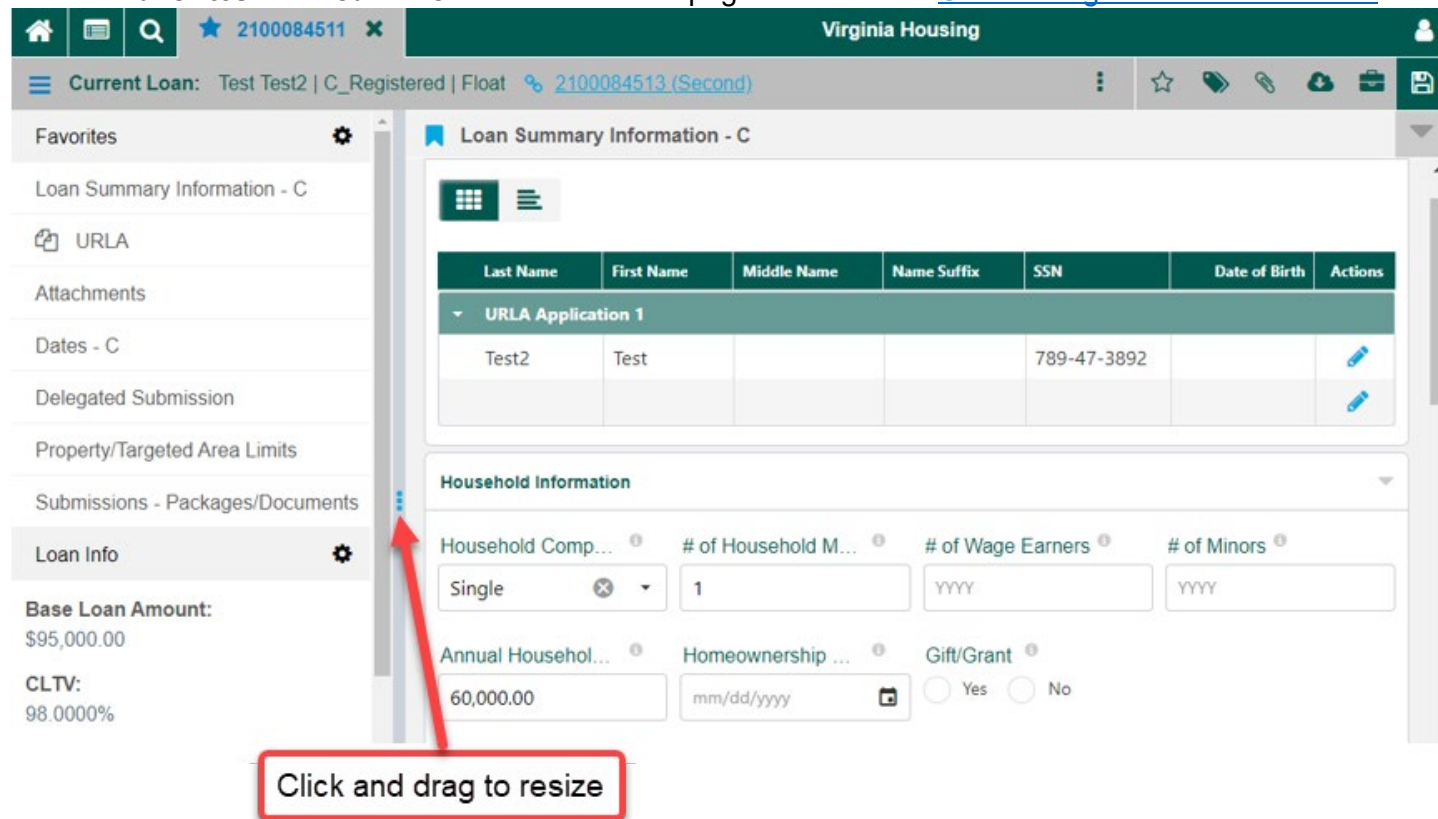
It is our recommendation for users to customize their [Favorites Drawer](#) to include the **Correspondent Pages** workflow collection along with adding some key loan information. Please refer to the next two sections of this guide for complete details on the [Favorites Drawer](#) and [Customizing the Favorites Drawer](#). Once the customizations are saved, they will be reflected each time you log in moving forward.

# FAVORITES DRAWER

The **Favorites Drawer** enables you to quickly access workflow collections, pages, and loan information you frequently use. Before you can customize the **Favorites Drawer**, you must select the **Show Favorites Drawer** icon in the footer.

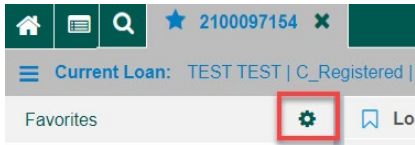


The **Favorites Drawer** displays as a collapsible panel on the left side of a page with two customizable sections labeled as **Favorites** and **Loan Info**. Refer to the next page for details on [Customizing the Favorites Drawer](#).

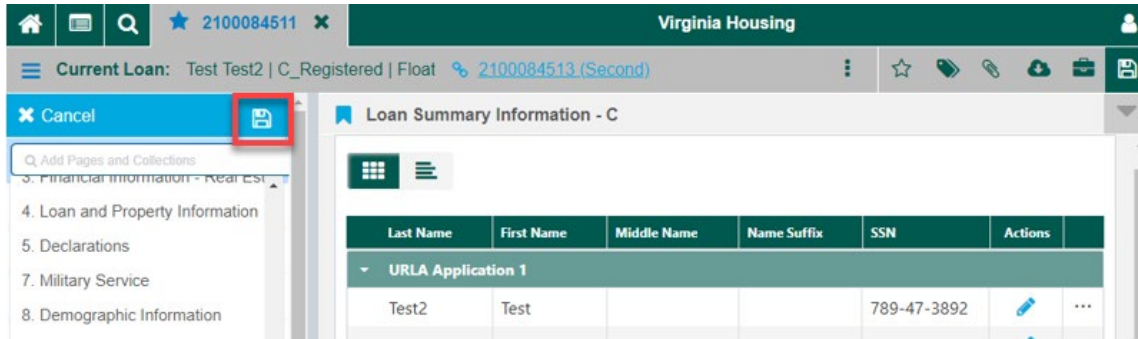


## CUSTOMIZING THE FAVORITES DRAWER

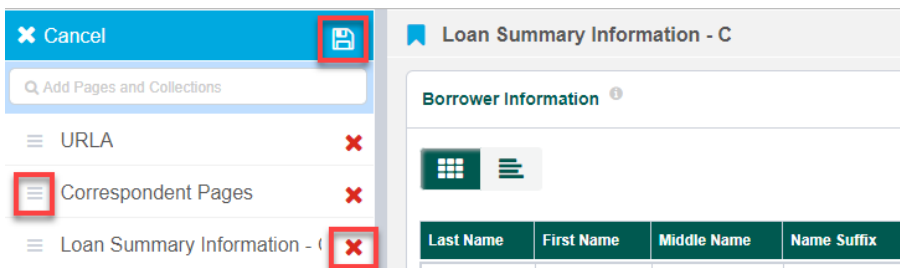
1. After clicking the **Show Favorites Drawer** icon as detailed in the [previous section](#), click the **Settings** icon to the right of the **Favorites** or **Loan Info** sections of the panel.



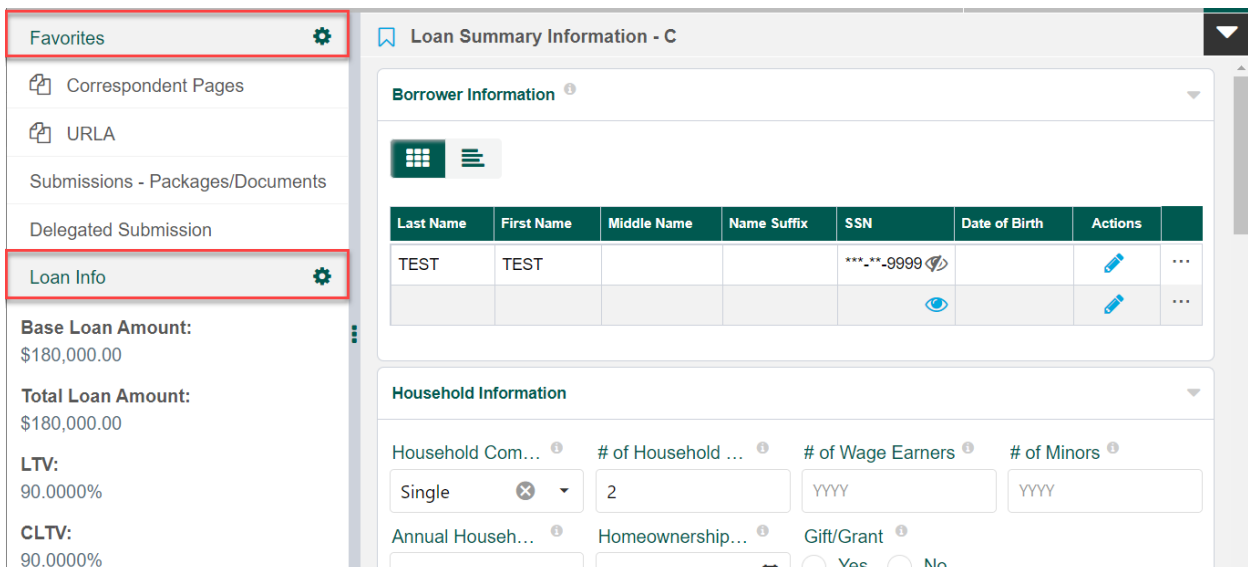
2. Type keywords into the search bar to quickly find and add workflow collections or specific pages. Click on the items you want to add then click the **Save** icon.



3. To remove items, click **Settings** to bring up the list again, click the red **X** to the right of the item to remove then click **Save** once done. Items can also be reordered by clicking the hamburger icon and dragging it in the order you want it to appear in the list.

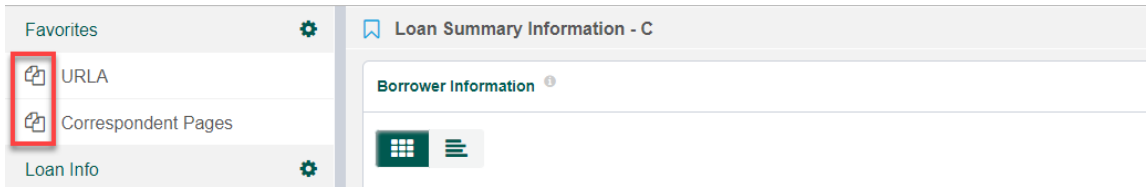


4. Saved **Favorites** and **Loan Info** will be reflected each time you log in moving forward.

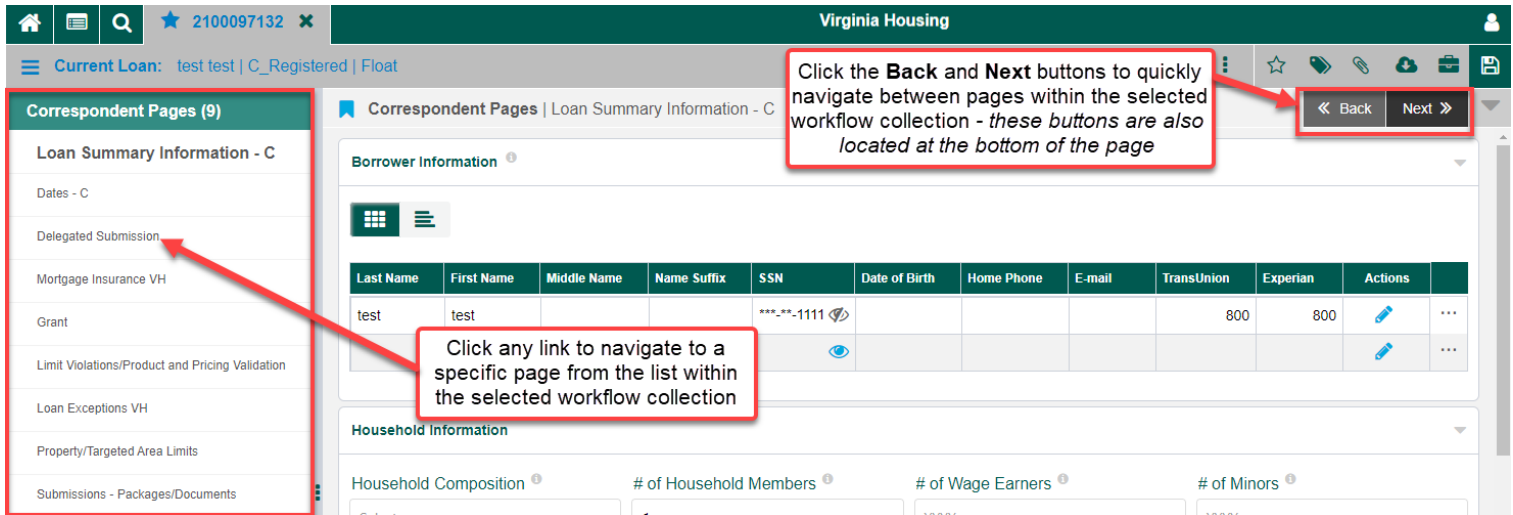


# WORKFLOW COLLECTIONS

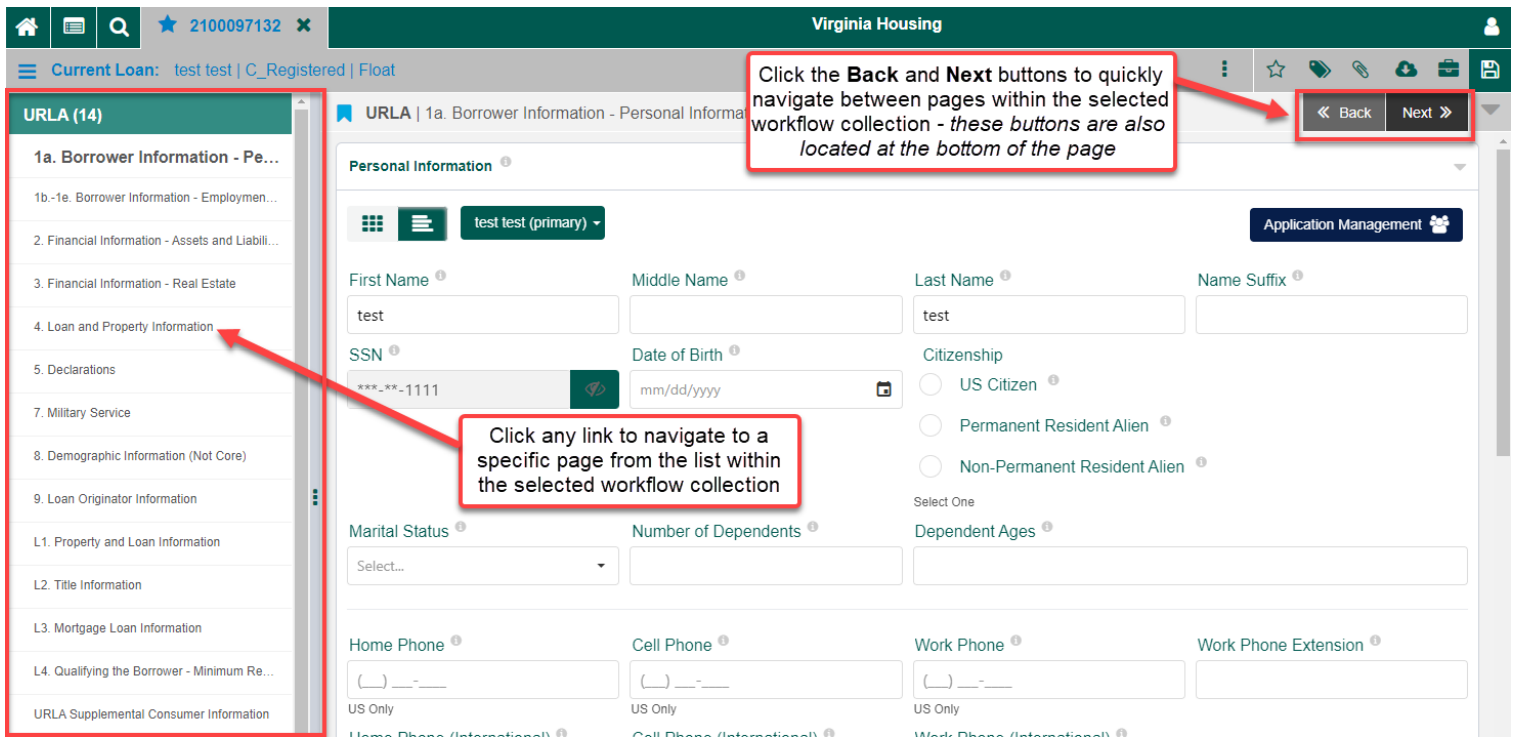
**Workflow Collections**, designated with the icon to the left of it in the panel, are a group of pages in a specific order that help you push the loan forward. Click the applicable **Workflow Collection** from the list to access it.



The **Correspondent Pages** Workflow Collection contains all pages available to Correspondent Lenders.



The **URLA** Workflow Collection includes all URLA related pages.



## LINKS



Some fields contain a [blue link](#) which can be clicked to open a corresponding pop-up page that contains additional fields and/or selection options.

<a href="#">Taxes</a> ⓘ	0.00
<a href="#">Hazard Ins</a> ⓘ	\$000,000.00
<a href="#">Other Ins/RD Fee</a> ⓘ	0.00
<a href="#">MI Monthly Amt</a> ⓘ	0.00

For example, clicking this link opens the **Mortgage Insurance VH** page which should be completed for all Conventional loans with MI

## PANELS

**Panels** within a page can be collapsed or expanded by clicking the  icon or clicking on a specific panel header.

<b>Loan Summary Information - C</b>				
Borrower Information ⓘ				▲
Household Information				▲
Virginia Housing Attributes				
Utilities/Attachments				▲
Property Information				▲
APR/AMI/Income/Ratios/AUS				▲
Loan Type	Loan Amount	LTV	PITI	▲
Government Loan Data				▲
Dates				▲
Virginia Housing Loan Involvement				▲
Lender Information - Correspondent				▲

# TOGGLE BUTTONS – DETAILS OR GRID VIEW

Data entry grids display editable records, such as borrower information and assets. The system defaults to the **Grid View**. Click the **Details View** icon to expose all fields for a particular panel within a page and to access the **Application Management** button in the **Borrower Information** panel as shown below. The **Application Management** button allows you to add, flip, or delete borrowers and applications within the loan. Toggle buttons are also accessible in the **Details View** allowing you to toggle back and forth between different borrowers.

The screenshot illustrates the interface for managing borrower information and applications. It features several key components:

- Borrower Information Panel:** A table with columns for Last Name, First Name, Middle Name, Name Suffix, SSN, Date of Birth, Home Phone, E-mail, TransUnion, and Actions. A dropdown menu is shown with options: "Dave TEST (primary)", "URLA Application 1", "Dave TEST (primary)", and "Sally Test".
- Application Management Panel:** A modal window for managing applications. It includes a table with columns for Last Name, First Name, DOB, SSN, Position, and Actions. The table lists "URLA Application 1" with two entries: "TEST" (Dave, Borrower) and "Test" (Sally, CoBorrower). Buttons for "Add Application" and "Cancel" are present.
- Details View:** A form with input fields for Last Name, First Name, Middle Name, Name Suffix, SSN, Date of Birth, Home Phone, FICO TransUnion, FICO Experian, FICO Equifax, Median FICO, and Credit Reference #. It also includes checkboxes for "First Time Homebuyer", "Nontraditional Credit", and "Mailing/Property Address".

Red callouts and annotations highlight specific features:

- A red box highlights the toggle buttons (grid and list icons) in the Borrower Information panel.
- A red box highlights the "Application Management" button in the Borrower Information panel.
- A red box highlights the "Add Application" button in the Application Management modal.
- A red box highlights the "Application Management" button in the Details View.
- A red box highlights the dropdown menu in the Borrower Information panel.
- A red box highlights the "Application Management" button in the Details View.
- A red box highlights the "Application Management" button in the Details View.
- A red box highlights the "Application Management" button in the Details View.
- A red box highlights the "Application Management" button in the Details View.

Annotations include:

- "Click to toggle between borrowers" pointing to the dropdown menu.
- "Click this button to open Application Management which allows you to add, flip, or delete borrowers and applications" pointing to the Application Management button in the Details View.

# ATTACHMENTS


## ACCESS ATTACHMENTS

Access **Attachments** by clicking any of the following: Attachments Icon , Page Link, or Button.

The screenshot shows the Virginia Housing application interface. On the left sidebar, the 'Attachments' menu item is highlighted with a red box. In the main content area, the 'Loan Summary Information - C' page is displayed. At the bottom of this page, the 'Attachments' button is also highlighted with a red box. Other buttons visible include 'Generate Lock Confirmation' and 'Cancel/Withdraw Loan'.

Click the [blue](#) link to open a document.

**Attachments** 4

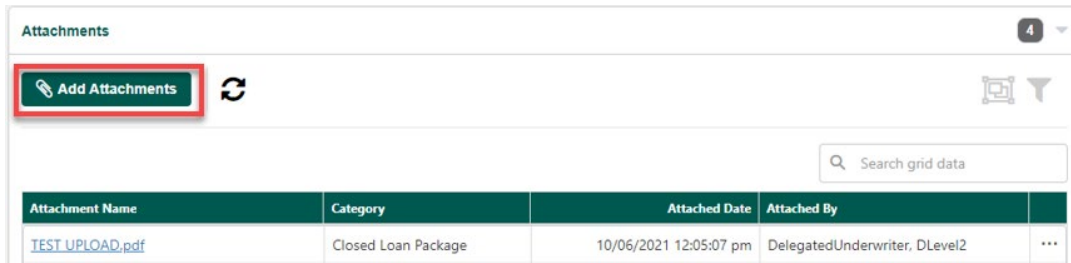
[Add Attachments](#) 

Search grid data

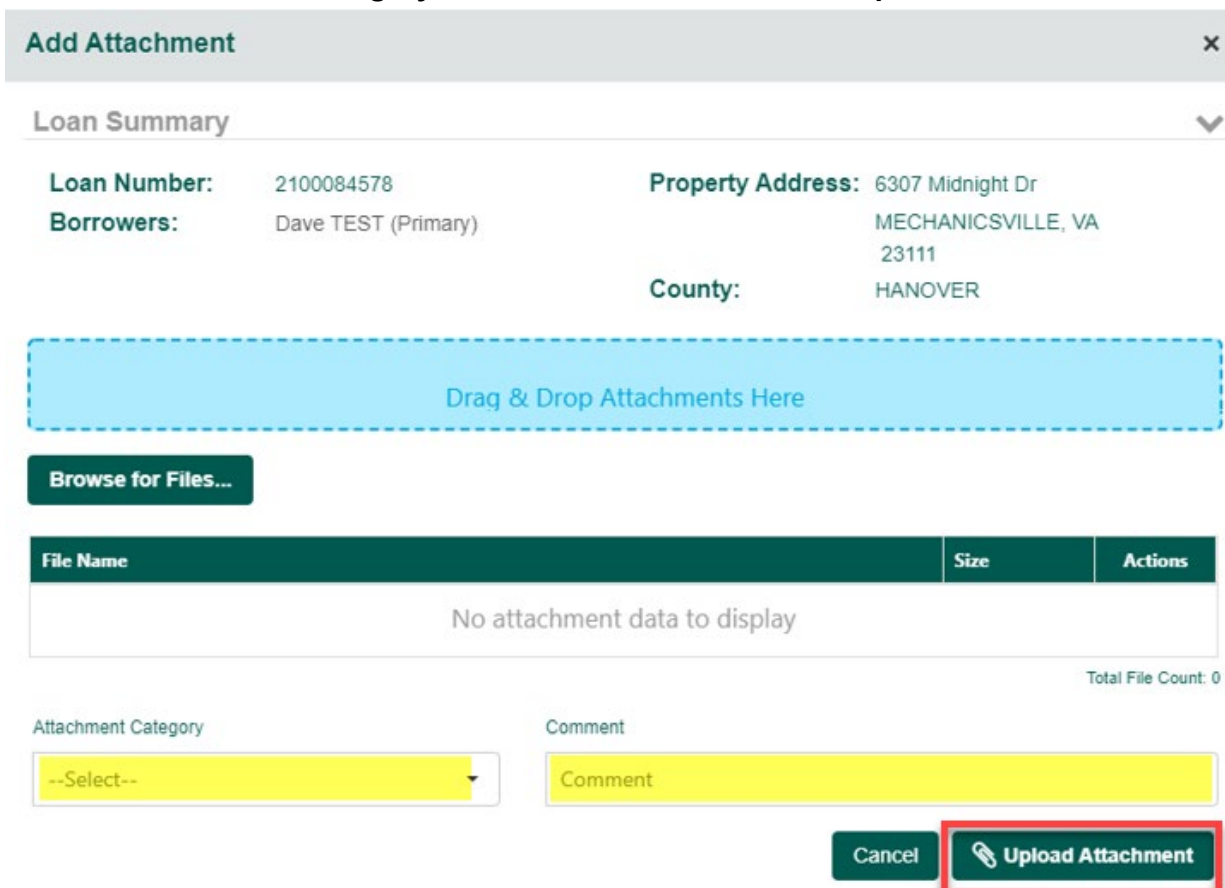
Attachment Name	Category	Attached Date	Attached By	
<a href="#">TEST UPLOAD.pdf</a>	Closed Loan Package	10/06/2021 12:05:07 pm	DelegatedUnderwriter, DLevel2	...
<a href="#">Compliance Agreement - Exhibit CA</a>	Document	10/06/2021 09:36:10 am	DLevel2	...
<a href="#">Delegated Approval Confirmation</a>	Document	10/06/2021 09:36:10 am	DLevel2	...
<a href="#">Lock Confirmation</a>	Document	10/05/2021 11:24:25 am	DLevel3	...

## UPLOAD ATTACHMENTS

1. Access **Attachments** as detailed in the previous section then click the **Add Attachments** button.



2. Drag and Drop or Browse for your file.
3. Select an **Attachment Category** and add a **Comment** then click **Upload Attachment** button.



The screenshot shows the 'Add Attachment' form. At the top is a header 'Add Attachment' with a close button (X). Below is a 'Loan Summary' section with a dropdown arrow. The loan details are:

- Loan Number:** 2100084578
- Borrowers:** Dave TEST (Primary)
- Property Address:** 6307 Midnight Dr  
MECHANICSVILLE, VA  
23111
- County:** HANOVER

Below the loan summary is a large light blue dashed box with the text 'Drag & Drop Attachments Here'. Underneath is a 'Browse for Files...' button. Below that is a table with columns 'File Name', 'Size', and 'Actions'. The table is empty, displaying 'No attachment data to display'. At the bottom right of the table area, it says 'Total File Count: 0'. Below the table are two input fields: 'Attachment Category' with a dropdown menu showing '--Select--' and 'Comment' with a text input field. At the bottom right are two buttons: 'Cancel' and 'Upload Attachment', with the 'Upload Attachment' button highlighted by a red box.

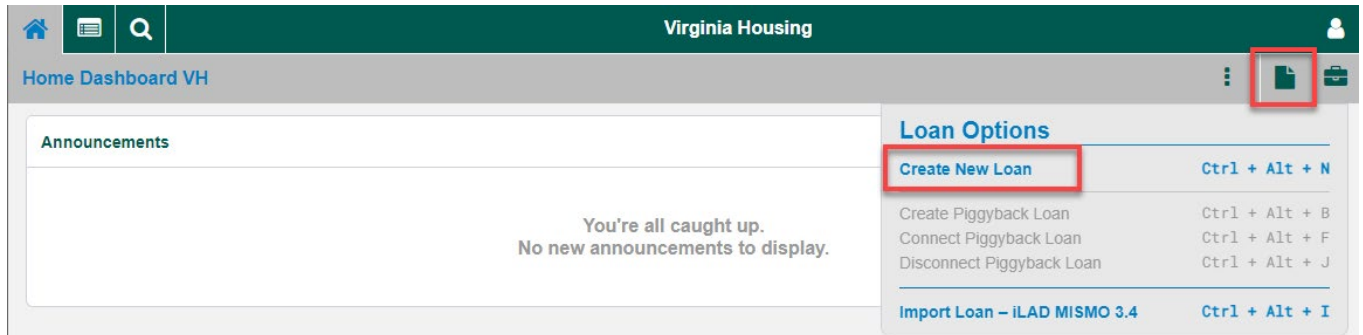
### Format and File Size Requirements:

- Must be a PDF (Adobe Acrobat) file type
- 200 MB maximum file size
- Grayscale (*black and white*) is preferred.
- Scan at 300 dpi for ideal results (*higher is not better*)
- Upload Underwriting and/or Closed Loan packages as one PDF.
- Documents with pictures (*like appraisals*) need to be scanned in color.
- Color documents can be uploaded as a separate PDF since the rest of the file is grayscale.

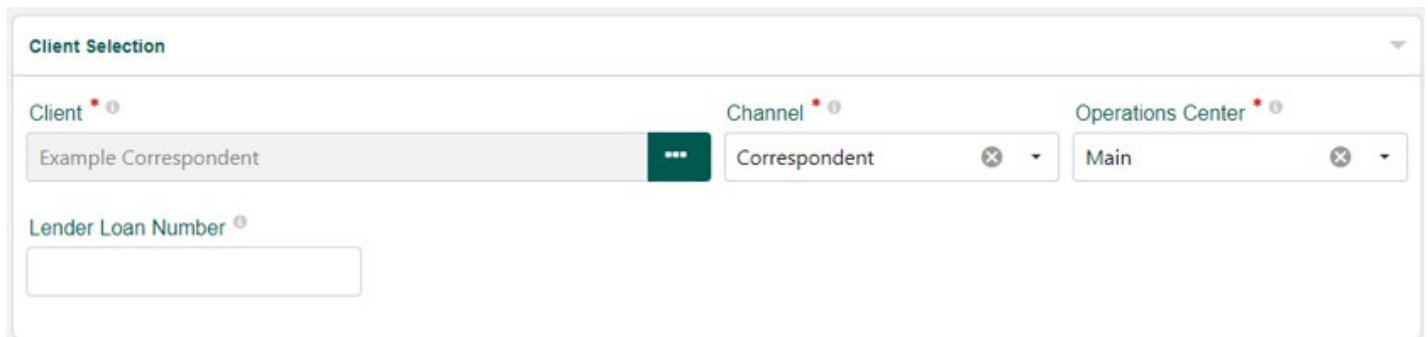
# CREATING NEW LOANS

## CREATE A NEW LOAN MANUALLY

1. Click the **Loan Options** icon then click **Create New Loan**.



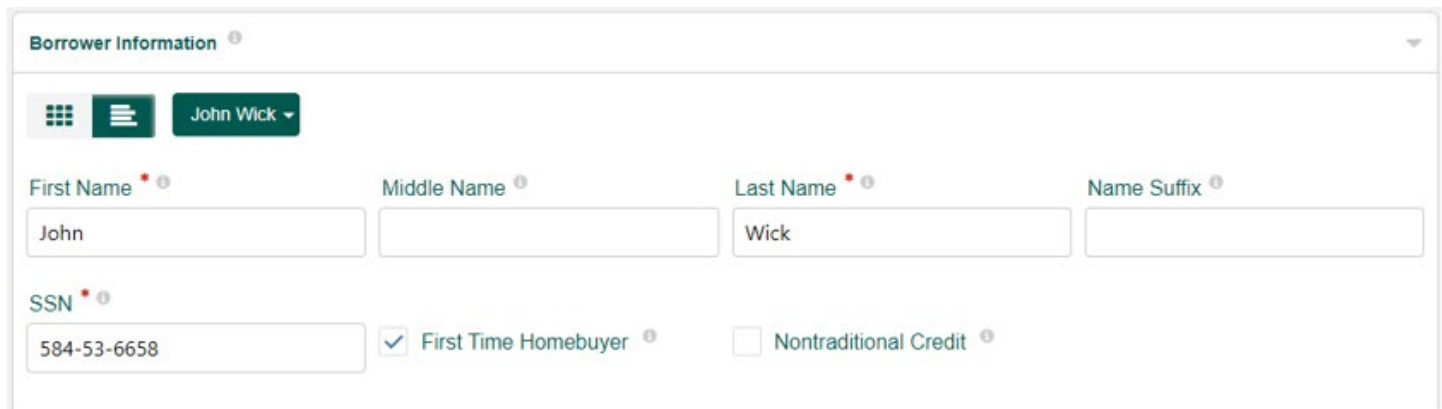
2. Land on the **P&P New Loan** page and enter information. Red asterisk \* fields are required.
3. **Client Selection** – select **Correspondent** in the **Channel** dropdown list and **Main** in the **Operations Center** dropdown list.



The screenshot shows the 'Client Selection' form. It includes the following fields:

- Client \***: A text input field containing 'Example Correspondent'.
- Channel \***: A dropdown menu with 'Correspondent' selected.
- Operations Center \***: A dropdown menu with 'Main' selected.
- Lender Loan Number**: An empty text input field.

4. **Borrower Information** – Enter borrowers' **First Name**, **Last Name** and **SSN**. Check **First Time Homebuyer** box if applicable.



The screenshot shows the 'Borrower Information' form. It includes the following fields and options:

- John Wick**: A dropdown menu showing the borrower's name.
- First Name \***: Text input field with 'John'.
- Middle Name**: Empty text input field.
- Last Name \***: Text input field with 'Wick'.
- Name Suffix**: Empty text input field.
- SSN \***: Text input field with '584-53-6658'.
- First Time Homebuyer**
- Nontraditional Credit**

Refer to [TOGGLE BUTTONS](#) for more details on adding another Borrower.

5. **Property Information** – Enter the property information.

**Property Information**

Property Street \*  Property Unit Number  Units \*

Property City \*  Property Zip \*  State \*  County \*

Property Type \*  Occupancy Type \*  Year Property Built  Square Footage

Targeted Area  Yes  No

**Targeted Area** Link to Targeted Area website

**Targeted Area Webpage**

\* Required fields

Address 1:  State: Virginia  
 Address 2:  Zip Code:   
 City:

**Enter Address and click Search**

Results will appear below. Enter results in Loan Information screen.

**Search Results**

Click on a column heading for sorting.

Address 1	Address 2	City	State	Zip Code	Targeted Area
Select 123 Happy Lane		MECHANICSVILLE	VA	23116	No

6. **Combined Credit & Household Information** – Enter the **Median FICO**, **Household Members**, **Annual Income (Household)**, **AUS**, and **AUS Rating**.

**Combined Credit & Household Information**

Median FICO \*  Annual Income (Household) \*

Household Members \*  Annual Qualifying Income  AMI %

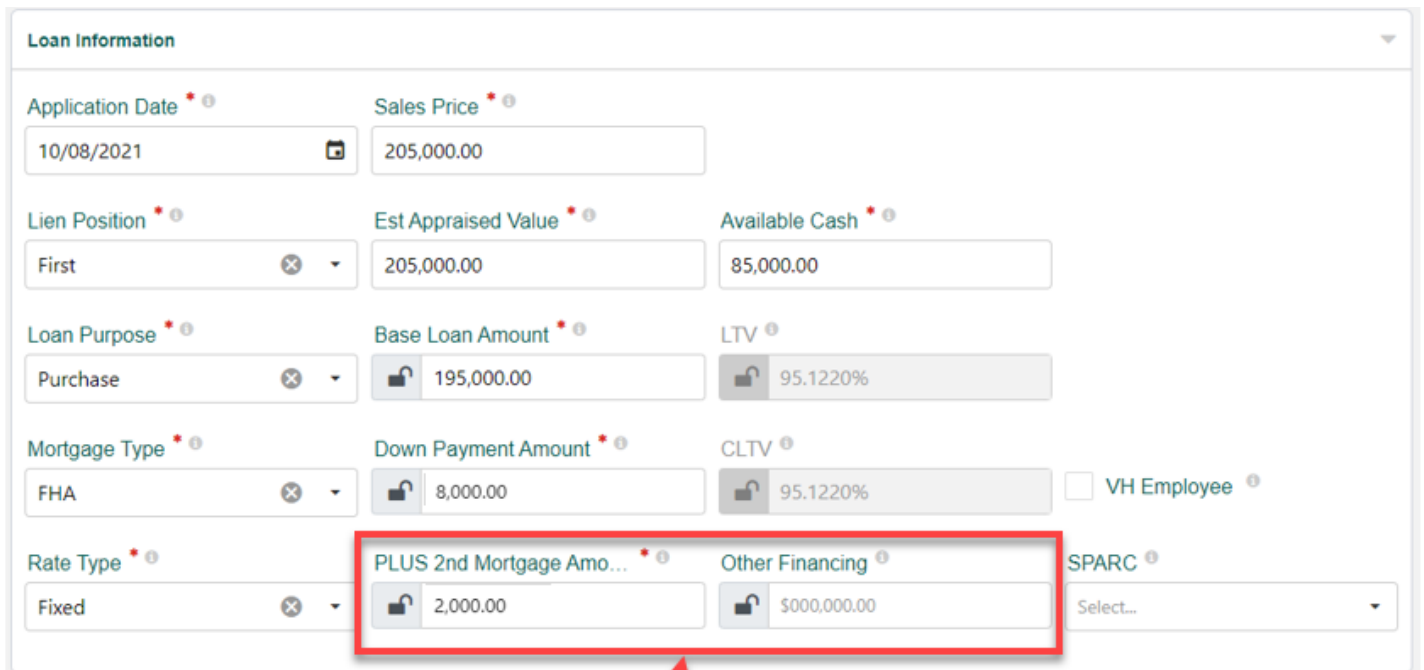
**AUS Information**

AUS

AUS Rating

7. **Loan Information** – Enter data in the following fields:

- **Application Date** – Date 6 TRID required application data points were obtained.
- **Lien Position**
- **Loan Purpose**
- **Mortgage Type**
- **Rate Type**
- **Sales Price** – If this is a refinance, enter the Appraised Value into the Sales Price field.
- **Est Appraised Value**
- **Base Loan Amount**
- **Down Payment Amount**
- **PLUS 2<sup>nd</sup> Mortgage Amount** – If there is no Virginia Housing Plus 2<sup>nd</sup> enter 0.00 (must be whole dollar amount).
- **Available Cash** – This field is only used for product eligibility purposes, inflate assets to see all eligible products.
- **Other Financing** – If there are multiple liens enter TOTAL. If no other financing enter 0.00.
- **VH Employee** – If Borrower is an employee of Virginia Housing check the box.
- **SPARC** – If the loan is a SPARC or FirstHome Dream loan, please select the applicable option from the dropdown list.



**Loan Information**

Application Date \* ⓘ 10/08/2021

Sales Price \* ⓘ 205,000.00

Lien Position \* ⓘ First

Est Appraised Value \* ⓘ 205,000.00

Available Cash \* ⓘ 85,000.00

Loan Purpose \* ⓘ Purchase

Base Loan Amount \* ⓘ 195,000.00

LTV ⓘ 95.1220%

Mortgage Type \* ⓘ FHA

Down Payment Amount \* ⓘ 8,000.00

CLTV ⓘ 95.1220%

VH Employee ⓘ

Rate Type \* ⓘ Fixed

PLUS 2nd Mortgage Amo... \* ⓘ 2,000.00

Other Financing ⓘ \$000,000.00

SPARC ⓘ Select...

When an amount greater than 0.00 is entered, the Sub Financing panel is enabled; otherwise, it remains disabled.

8. **Sub Financing Itemization** – If panel is enabled make selection for PLUS 2<sup>nd</sup> then enter applicable amounts.

**Sub Financing Itemization**

Will there be a Virginia Housing PLUS 2nd Mortgage? \* ⓘ

Yes  No

If there is a PLUS 2nd select **YES**

PLUS 2nd MTG \* ⓘ

2,000.00 Enter the amount of the PLUS 2nd

Third Mortgage ⓘ

\$000,000.00

Fourth Mortgage ⓘ

\$000,000.00

If there is other financing ***in addition*** to the PLUS 2nd, it must be itemized here by entering values for the **Third Mortgage** and **Fourth Mortgage** fields if applicable.

If there is no Other Financing, you can leave these fields blank.

**Summary**

Subordinate Financing Amt ⓘ      Other Financing ⓘ

2,000.00      \$000,000.00

9. **Product Parameters** – Select parameters then click **Get Eligible Products**.

**Product Parameters**

Borrower Preference ⓘ      Target Price \* ⓘ      Product Name Contains ⓘ

Target Price      100     

Mortgage Types \* ⓘ      Terms \* ⓘ      Rate Types \* ⓘ      Lock Periods \* ⓘ

Conventional       30 Year       Fixed       30

FHA       ARM       45

HELOC       60

Non-Conforming       90

Other

Reverse

USDA/Rural Housing Service

VA

**Get Eligible Products**

10. **Products** – To select Product, click the icon.

Eligible Products	
<b>C30F_CONV</b>	30-Year Fixed Conventional ( <i>Fannie Mae or Freddie Mac</i> ) / Standard or Charter Mortgage Insurance
<b>C30F_CONV_BOND</b>	30-Year Fixed Conventional Bond ( <i>Fannie Mae or Freddie Mac</i> ) / Charter Mortgage Insurance
<b>FHA30F</b>	30-Year Fixed Federal Housing Administration (FHA)
<b>FHA30F_BOND</b>	30-Year Fixed Federal Housing Administration (FHA) Bond
<b>VA30F</b>	30-Year Fixed Veterans Administration (VA)
<b>VA30F_BOND</b>	30-Year Fixed Veterans Administration (VA) Bond
<b>RH30F</b>	30-Year Fixed Rural Housing (RD)
<b>RH30F_BOND</b>	30-Year Fixed Rural Housing (RD) Bond
<b>PLUS_2<sup>nd</sup>_MTG</b>	30-Year Fixed Virginia Housing Plus Second Mortgage
<b>FHA Streamline</b>	Federal Housing Administration (FHA) Streamline Refinance
<b>VA30F_IRRRL</b>	Veterans Administration (VA) Interest Rate Reduction Refinance Loan (IRRRL)

\*This does not include Pilot Programs. Detailed information and program guidelines are available on [Virginia Housing's Website](#).

11. **Loan Creation** – Click **Run Duplicate Check** then click **Create New Loan**.

If no duplicates are found, this message will display.

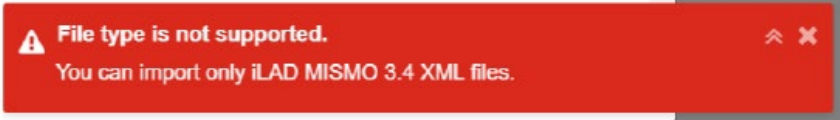


If duplicates are found, the loan can still be created, and the system notifies the Virginia Housing Lock Desk. You will **not** be able to lock the loan until the duplicate flag is removed by Virginia Housing.

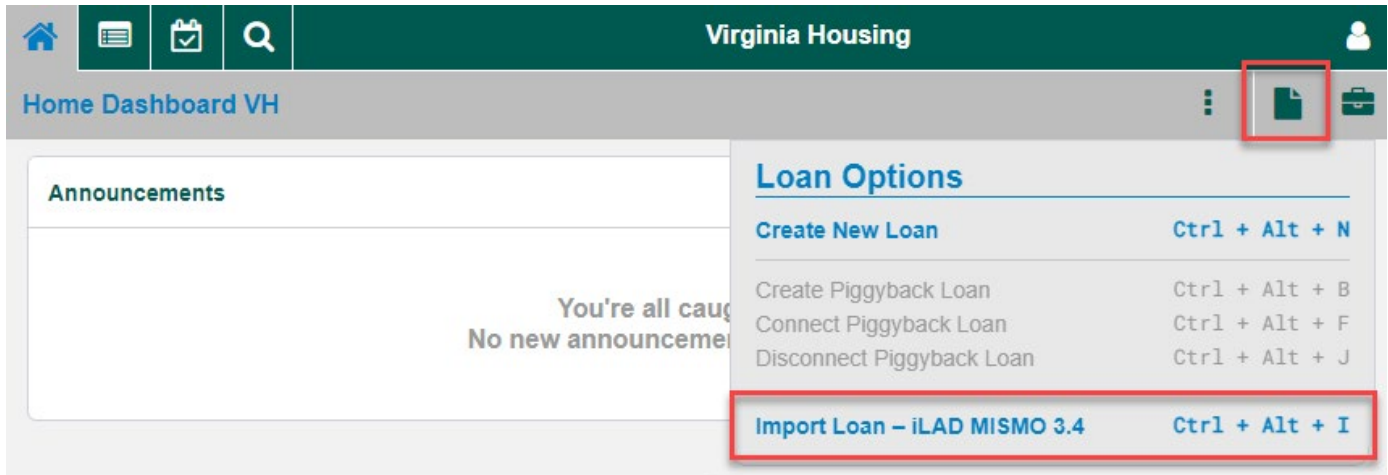
**Note:** Refer to the [Lock a Loan Interest Rate](#) section for complete details on the lock process.

## IMPORT TO CREATE A NEW LOAN - ILAD MISMO 3.4 FILE

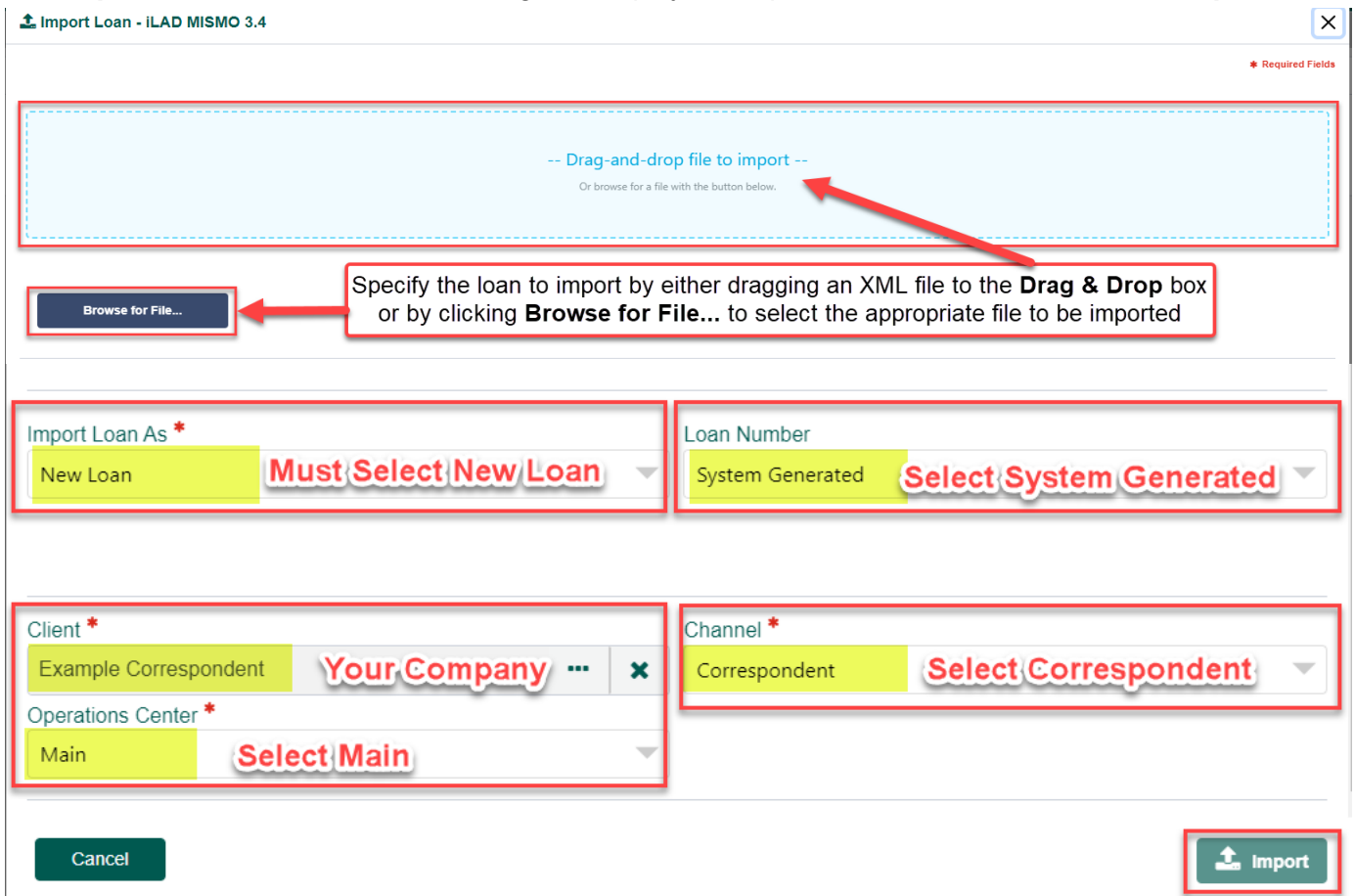
All files **must** be in an **XML** format. If the file you specify is the wrong format, the following error displays:



1. Click the **Loan Options** icon and select **Import Loan - iLAD MISO 3.4**.



2. The **Import Loan - iLAD MISO 3.4** dialog box displays, complete as shown below then click **Import**.



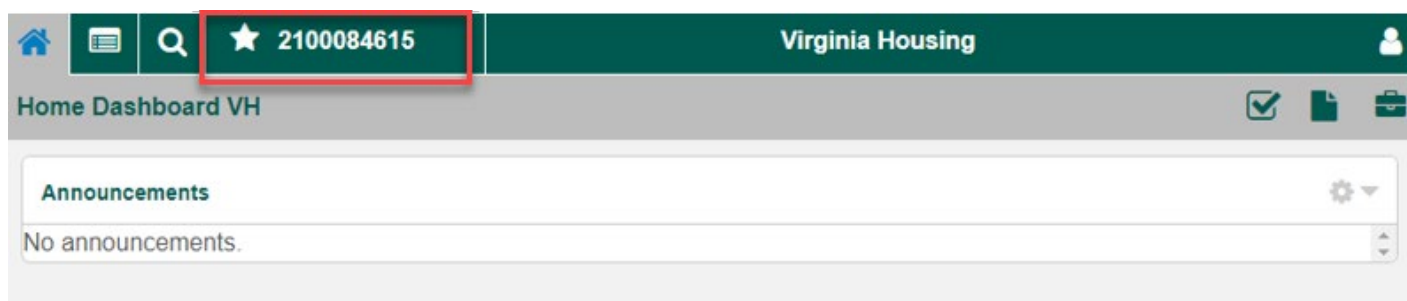
This window displays during import process.



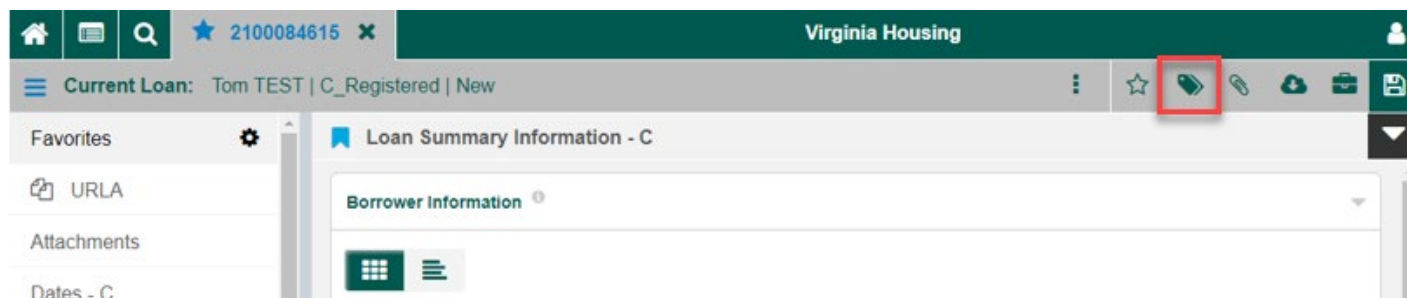
This message will display once import is completed.



- Once done, you'll land on the Home Dashboard. Click the Loan Number to access the newly created loan.

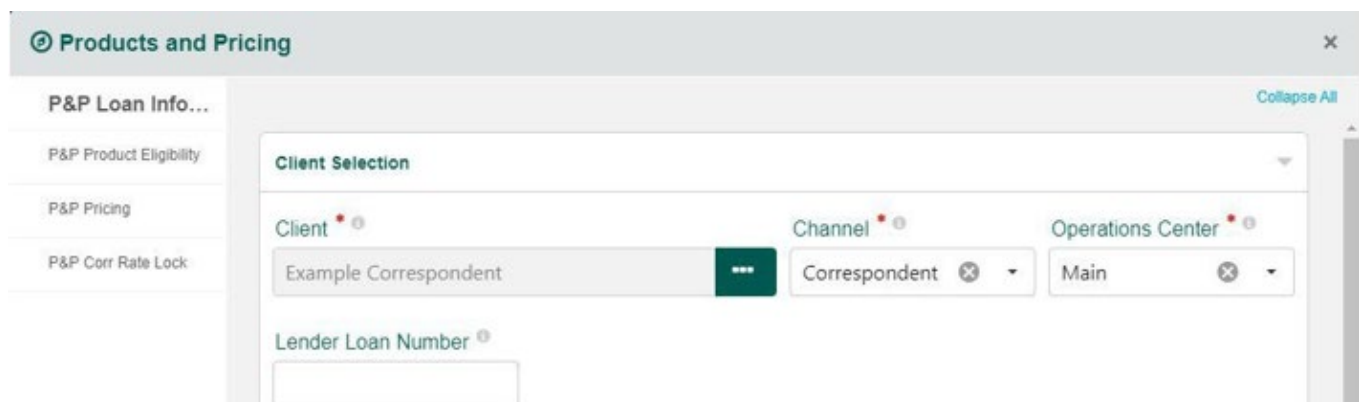


- Click the **Products and Pricing**  icon.



This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

- Client Selection** – select **Correspondent** in the **Channel** dropdown list and **Main** in the **Operations Center** dropdown list.



- Borrower Information** – Enter borrowers’ **First Name**, **Last Name** and **SSN**. Check **First Time Homebuyer** box if applicable.

**Borrower Information**

Tom TEST

**First Time Homebuyer**
 **Nontraditional Credit**

Refer to [TOGGLE BUTTONS](#) for more details on adding another Borrower.

- Property Information** – Enter the property information.

**Property Information**

**Targeted Area**
 Yes  No

Link to Targeted Area website

- Combined Credit & Household Information** – Enter the **Median FICO**, **Household Members**, **Annual Income (Household)**, **AUS**, and **AUS Rating**.

**Combined Credit & Household Information**

**AUS Information**

## 9. Loan Information – Enter data in the following fields:

- **Application Date** – Date 6 TRID required application data points were obtained.
- **Lien Position**
- **Loan Purpose**
- **Mortgage Type**
- **Rate Type**
- **Sales Price** – If this is a refinance, enter the Appraised Value into the Sales Price field.
- **Est Appraised Value**
- **Base Loan Amount**
- **Down Payment Amount**
- **PLUS 2<sup>nd</sup> Mortgage Amount** – If there is no Virginia Housing Plus 2<sup>nd</sup> enter 0.00 (must be whole dollar amount).
- **Available Cash** – This field is only used for product eligibility purposes, inflate assets to see all eligible products.
- **Other Financing** – If there are multiple liens enter TOTAL. If no other financing enter 0.00.
- **VH Employee** – If Borrower is an employee of Virginia Housing check the box.
- **SPARC** – If the loan is a SPARC or FirstHome Dream loan, please select the applicable option from the dropdown list.

**Loan Information**

<b>Application Date</b> *	<b>Sales Price</b> *		
<input type="text" value="10/08/2021"/>	<input type="text" value="205,000.00"/>		
<b>Lien Position</b> *	<b>Est Appraised Value</b> *	<b>Available Cash</b> *	
<input type="text" value="First"/>	<input type="text" value="205,000.00"/>	<input type="text" value="85,000.00"/>	
<b>Loan Purpose</b> *	<b>Base Loan Amount</b> *	<b>LTV</b> *	
<input type="text" value="Purchase"/>	<input type="text" value="195,000.00"/>	<input type="text" value="95.1220%"/>	
<b>Mortgage Type</b> *	<b>Down Payment Amount</b> *	<b>CLTV</b> *	<input type="checkbox"/> <b>VH Employee</b> *
<input type="text" value="FHA"/>	<input type="text" value="8,000.00"/>	<input type="text" value="95.1220%"/>	
<b>Rate Type</b> *	<b>PLUS 2nd Mortgage Amo...</b> *	<b>Other Financing</b> *	<b>SPARC</b> *
<input type="text" value="Fixed"/>	<input type="text" value="2,000.00"/>	<input type="text" value="\$000,000.00"/>	<input type="text" value="Select..."/>

When an amount greater than 0.00 is entered, the Sub Financing panel is enabled; otherwise, it remains disabled.

10. **Sub Financing Itemization** – If panel is enabled make selection for PLUS 2<sup>nd</sup> then enter applicable amounts. Click **Next**.

**Sub Financing Itemization**

Will there be a Virginia Housing PLUS 2nd Mortgage? \* ⓘ  
 Yes  No

**If there is a PLUS 2nd select YES**

PLUS 2nd MTG \* ⓘ  
2,000.00 **Enter the amount of the PLUS 2nd**

Third Mortgage ⓘ  
\$000,000.00

Fourth Mortgage ⓘ  
\$000,000.00

**If there is other financing *in addition* to the PLUS 2nd, it must be itemized here by entering values for the **Third Mortgage** and **Fourth Mortgage** fields if applicable.  
If there is no Other Financing, you can leave these fields blank.**

**Summary**

Subordinate Financing Amt ⓘ 2,000.00      Other Financing ⓘ \$000,000.00

**Cancel**      **<< Back**      **Next >>**      **Save and Exit**

11. **Product Parameters** – Select parameters then click **Get Eligible Products**.

**Product Parameters**

Borrower Preference ⓘ Target Price \* ⓘ Product Name Contains ⓘ  
Target Price      100     

Mortgage Types \* ⓘ      Terms \* ⓘ      Rate Types \* ⓘ      Lock Periods \* ⓘ

Conventional       30 Year       Fixed       30  
 FHA       ARM       45  
 HELOC       60  
 Non-Conforming       90  
 Other  
 Reverse  
 USDA/Rural Housing Service  
 VA

**Get Eligible Products**

12. **Products** – To select Product, click the icon then click **Save and Exit**.

The screenshot shows a 'Products' grid with columns: Product Name, Rate, APR, Price, Points, P&I, Taxes & Ins, MI, PITI, Loan Costs (D), Closing Costs (J), and Actions. The grid is divided into 'Product Eligibility: Valid' and 'Product Eligibility: Invalid' sections. Annotations include: 'Click to expand' pointing to the 'Product Eligibility' dropdown; 'Click the check icon to select product' pointing to a checkmark in the 'Actions' column; 'Click to expand and see Eligibility' pointing to the 'Product Eligibility: Invalid' section; and 'Save and Exit' pointing to the bottom right button.

**Note:** Click the **Next** button if you're ready to lock the loan after selecting the product as shown above then refer to the [Lock a Loan Interest Rate](#) section for complete details on the lock process.

Eligible Products	
<b>C30F_CONV</b>	30-Year Fixed Conventional ( <i>Fannie Mae or Freddie Mac</i> ) / Standard or Charter Mortgage Insurance
<b>C30F_CONV_BOND</b>	30-Year Fixed Conventional Bond ( <i>Fannie Mae or Freddie Mac</i> ) / Charter Mortgage Insurance
<b>FHA30F</b>	30-Year Fixed Federal Housing Administration (FHA)
<b>FHA30F_BOND</b>	30-Year Fixed Federal Housing Administration (FHA) Bond
<b>VA30F</b>	30-Year Fixed Veterans Administration (VA)
<b>VA30F_BOND</b>	30-Year Fixed Veterans Administration (VA) Bond
<b>RH30F</b>	30-Year Fixed Rural Housing (RD)
<b>RH30F_BOND</b>	30-Year Fixed Rural Housing (RD) Bond
<b>PLUS_2<sup>nd</sup>_MTG</b>	30-Year Fixed Virginia Housing Plus Second Mortgage
<b>FHA Streamline</b>	Federal Housing Administration (FHA) Streamline Refinance
<b>VA30F_IRRRL</b>	Veterans Administration (VA) Interest Rate Reduction Refinance Loan (IRRRL)

\*This does not include Pilot Programs. Detailed information and program guidelines are available on [Virginia Housing's Website](#).

## CREATE A PLUS SECOND LOAN

**Note:** The first mortgage **must** be created **prior to** creating a Plus Loan.

1. Locate the first mortgage on the **Pipeline Dashboard**, click the loan to highlight it then click **Loan Options** icon and select **Create Piggyback Loan**.

The screenshot shows the Pipeline Dashboard interface. At the top, there is a search bar and navigation icons. Below, the 'Pipeline Dashboard' section contains a 'Pipeline Filters' dropdown set to 'All Loans'. A table of loans is displayed with the following columns: Loan Number, Last Name, First Name, Status, Lock Expiration, and Est Closing Date. The first row is highlighted with a red box. A 'Loan Options' menu is open over the table, with 'Create Piggyback Loan' selected and highlighted by a red box.

Loan Number	Last Name	First Name	Status	Lock Expiration	Est Closing Date
2100097184	delegated	test	C_Registered	05/15/2024	
2100097182	feefunding	test	C_Registered		

2. Loan is created, land on the **Loan SummaryInformation – C** page in the new loan. Click **Products and Pricing** icon.

The screenshot shows the Loan Summary Information page. The breadcrumb trail is 'Current Loan: Tom TEST | C\_Registered | New'. A red arrow points to the link '2100084615 (Primary)'. Below the breadcrumb, there is a 'Favorites' section and a 'Loan Summary Information - C' link. A red box highlights the 'Products and Pricing' icon in the top right corner of the page.

This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

3. **Client Selection** – select **Correspondent** in the **Channel** dropdown list and **Main** in the **Operations Center** dropdown list.

The screenshot shows the 'Products and Pricing' window. The 'Client Selection' section is expanded, showing the following fields:

- Client:** Example Correspondent
- Channel:** Correspondent
- Operations Center:** Main
- Lender Loan Number:** (empty field)

4. **Borrower Information** – Enter borrowers' **First Name**, **Last Name** and **SSN**. Check **First Time Homebuyer** box if applicable.

**Borrower Information** ⌵

---

☰
Tom TEST

First Name \* ⓘ

Middle Name ⓘ

Last Name \* ⓘ

Name Suffix ⓘ

SSN \* ⓘ

First Time Homebuyer ⓘ

Nontraditional Credit ⓘ

Refer to [TOGGLE BUTTONS](#) for more details on adding another Borrower.

5. **Property Information** – Enter the property information.

**Property Information** ⌵

---

Property Street \* ⓘ

Property Unit Number ⓘ

Units \* ⓘ

Property City \* ⓘ

Property Zip \* ⓘ

State \* ⓘ

County \* ⓘ

VA ⌵

HANOVER ⌵

Property Type \* ⓘ

Occupancy Type \* ⓘ

Year Property Built ⓘ

Square Footage ⓘ

Single Family Deta... ⌵

Owner Occupied ⌵

YYYY

Targeted Area

Targeted Area ⓘ  
 Yes  No

6. **Combined Credit & Household Information** – Enter the **Median FICO**, **Household Members**, **Annual Income (Household)**, **AUS**, and **AUS Rating**.

**Combined Credit & Household Information** ⌵

---

Median FICO \* ⓘ

Annual Income (Hou... \* ⓘ

🔒 695

82,000.00

Household Members \* ⓘ

Annual Qualifying Inco... ⓘ

AMI % ⓘ

1

0

**AUS Information** ⌵

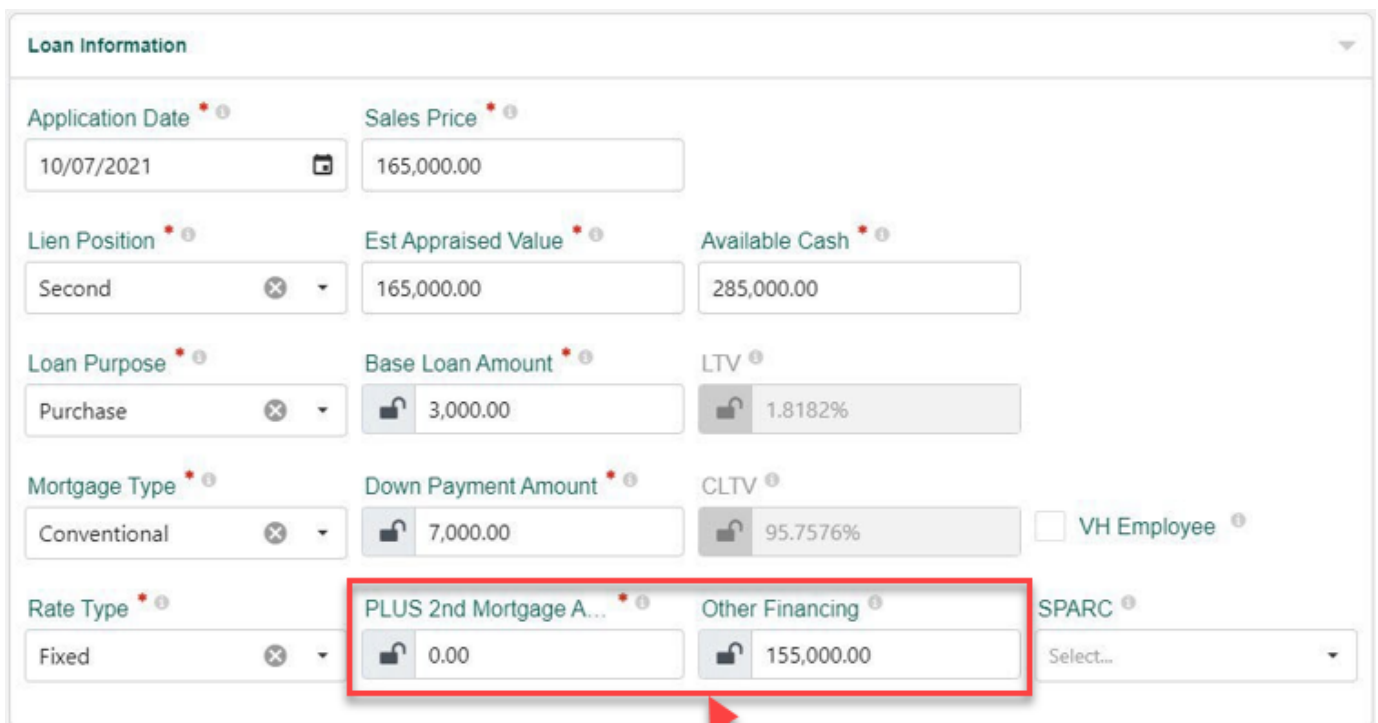
---

AUS ⓘ  
 ⌵

AUS Rating ⓘ  
 ⌵

## 7. Loan Information – Enter data in the following fields:

- **Application Date** – Date 6 TRID required application data points were obtained.
- **Lien Position**
- **Loan Purpose**
- **Mortgage Type**
- **Rate Type**
- **Sales Price** – If this is a refinance, enter the Appraised Value into the Sales Price field.
- **Est Appraised Value**
- **Base Loan Amount**
- **Down Payment Amount**
- **PLUS 2<sup>nd</sup> Mortgage Amount** – Enter 0.00 (must be whole dollar amount).
- **Available Cash** – This field is only used for product eligibility purposes, inflate assets to see all eligible products.
- **Other Financing** – Enter amount of first mortgage.
- **VH Employee** – If Borrower is an employee of Virginia Housing check the box.
- **SPARC** – If the loan is a SPARC or FirstHome Dream loan, please select the applicable option from the dropdown list.



**Loan Information**

Application Date <sup>ⓘ</sup> 10/07/2021  Sales Price <sup>ⓘ</sup> 165,000.00

Lien Position <sup>ⓘ</sup> Second  Est Appraised Value <sup>ⓘ</sup> 165,000.00  Available Cash <sup>ⓘ</sup> 285,000.00

Loan Purpose <sup>ⓘ</sup> Purchase  Base Loan Amount <sup>ⓘ</sup> 3,000.00  LTV <sup>ⓘ</sup> 1.8182%

Mortgage Type <sup>ⓘ</sup> Conventional  Down Payment Amount <sup>ⓘ</sup> 7,000.00  CLTV <sup>ⓘ</sup> 95.7576%   VH Employee <sup>ⓘ</sup>

Rate Type <sup>ⓘ</sup> Fixed  PLUS 2nd Mortgage A... <sup>ⓘ</sup> 0.00  Other Financing <sup>ⓘ</sup> 155,000.00  SPARC <sup>ⓘ</sup> Select...

Enter **0.00** in the **PLUS 2nd** field and enter amount of **First Mortgage** in the **Other Financing** field.

8. **Sub Financing Itemization** – Panel is disabled for PLUS loans. Click **Next**.

**Sub Financing Itemization**

Will there be a Virginia Housing PLUS 2nd Mortgage? \* ⓘ  
 Yes  No

---

Second Mortgage \* ⓘ

Third Mortgage ⓘ

Fourth Mortgage ⓘ

**Summary**

Subordinate Financing Amt ⓘ  Other Financing ⓘ

9. **Product Parameters** – Select parameters then click **Get Eligible Products**.

**Product Parameters**

Borrower Preference ⓘ Target Price \* ⓘ Product Name Contains ⓘ

---

Mortgage Types \* ⓘ Terms \* ⓘ Rate Types \* ⓘ Lock Periods \* ⓘ

<input checked="" type="checkbox"/> Conventional	<input checked="" type="checkbox"/> 30 Year	<input checked="" type="checkbox"/> Fixed	<input type="checkbox"/> 30
<input type="checkbox"/> FHA		<input type="checkbox"/> ARM	<input type="checkbox"/> 45
<input type="checkbox"/> VA			<input checked="" type="checkbox"/> 60
<input type="checkbox"/> Non-Conforming			<input type="checkbox"/> 90
<input type="checkbox"/> USDA/Rural Housing Service			
<input type="checkbox"/> HELOC			
<input type="checkbox"/> Other			
<input type="checkbox"/> Reverse			

10. **Products** – To select Product, click icon then click **Save and Exit**.

Products

Compare Products 1 Filter Products Results

Product Eligibility Search grid data

Product Name ↑	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Actions
Product Eligibility: Valid 1									
PLUS_2nd_MTG	3.750%	3.750%	-\$38.98	-0.250	\$72.21			\$1,596.88	

Loan Costs (D):  
Closing Costs (J): \$1,691.00  
Cash to Close: \$3,422.81  
Cash Available: \$40,000.00  
Eligibility Reasons:


« Back Next » Save and Exit

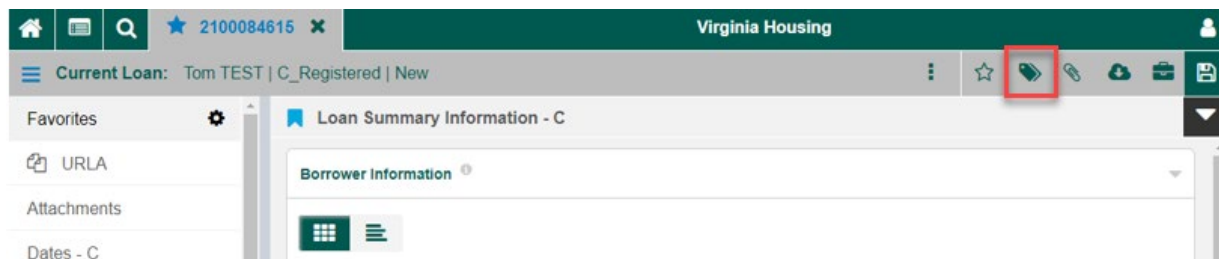
**Note:** Refer to the [Lock a Loan Interest Rate](#) section for complete details on the lock process.

# LOCKS

## LOCK A LOAN INTEREST RATE

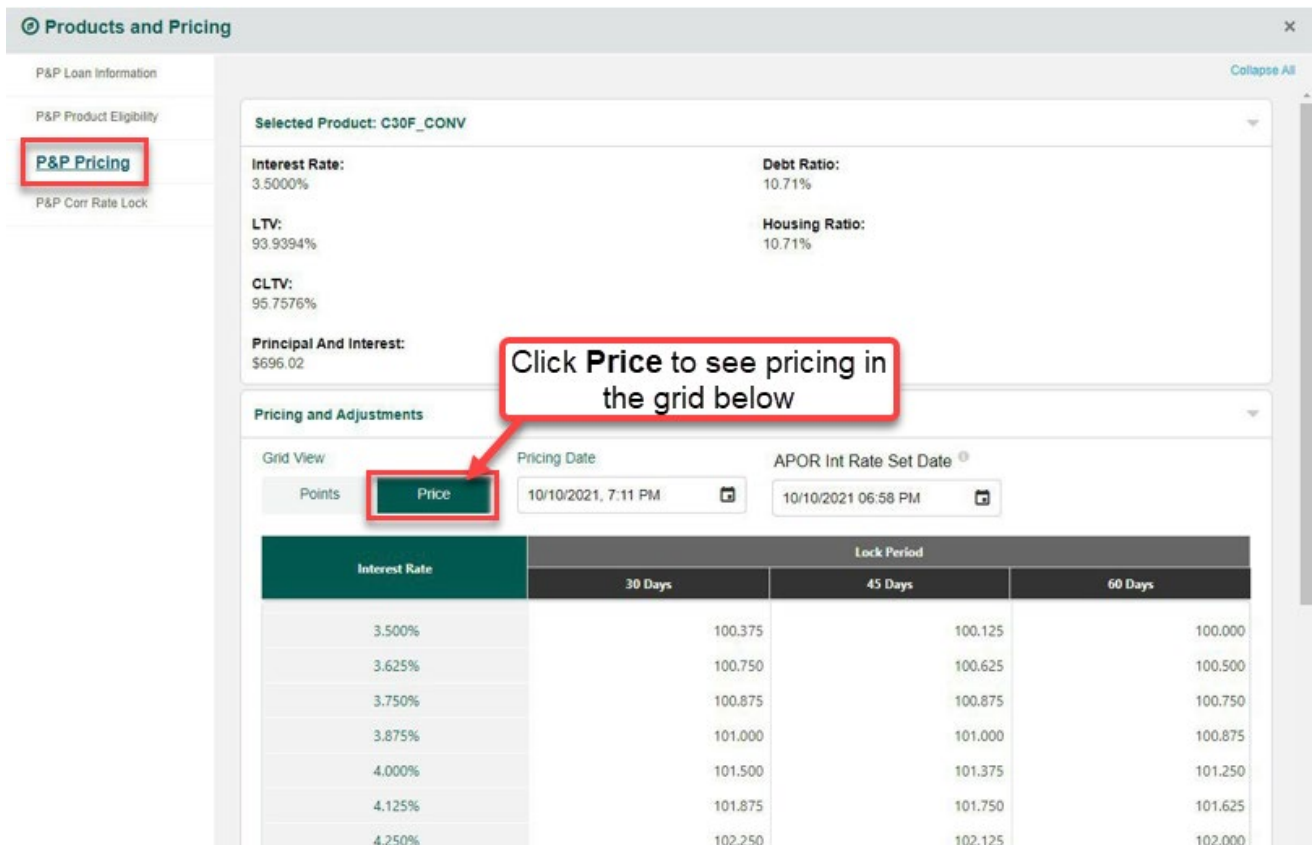
**Note:** For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Navigate to the **URLA > 1b. – 1e. Borrower information – Employment and Income** page, enter income.
2. If Conventional with MI, ensure the MI information is entered on the **Mortgage Insurance VH** page.
3. Navigate to the **Limit Violations/Products and Pricing Validation** page to ensure there are no open violations. If there are open violations those must be corrected prior to locking the loan or you will get halted.
4. Click **Products and Pricing**  icon.



This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

5. In the Products and Pricing window, navigate to the **P&P Pricing** page to bring up the full pricing details for the selected product.



**Products and Pricing**

P&P Loan Information

P&P Product Eligibility

**P&P Pricing**

P&P Corr Rate Lock

Selected Product: C30F\_CONV

Interest Rate: 3.5000%

Debt Ratio: 10.71%

LTV: 93.9394%

Housing Ratio: 10.71%

CLTV: 95.7576%

Principal And Interest: \$696.02

**Pricing and Adjustments**

Grid View

Points **Price**

Pricing Date: 10/10/2021, 7:11 PM

APOR Int Rate Set Date: 10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250
4.125%	101.875	101.750	101.625
4.250%	102.250	102.125	102.000

- Select the pricing by clicking the appropriate box in the **Pricing and Adjustments** panel, the selected pricing will be reflected in the **Adjustments Grid** then click **Next**.

Products and Pricing
Collapse All

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

**Selected Product:** C30F\_CONV

<b>Interest Rate:</b> 3.5000%	<b>Debt Ratio:</b> 10.71%
<b>LTV:</b> 93.9394%	<b>Housing Ratio:</b> 10.71%
<b>CLTV:</b> 95.7576%	
<b>Principal And Interest:</b> \$696.02	

**Pricing and Adjustments**

Grid View    Pricing Date: 10/10/2021, 7:11 PM    APOR Int Rate Set Date: 10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.125%	98.375	98.125	98.000
3.250%	99.125	98.875	98.750
3.375%	99.875	99.625	99.500
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

**Adjustments Grid**

Adjustment Type	Interest Rate	Margin	Price
Base:	3.375%	0.000%	100.625
▸ System Adjustment	0.125%	0.000%	-0.625
▸ Manual Adjustment	0.000%	0.000%	0.000
<b>Total Adjustment</b>	<b>0.125%</b>	<b>0.000%</b>	<b>-0.625</b>
<b>Net:</b>	<b>3.500%</b>	<b>0.000%</b>	<b>100.000</b>

Add

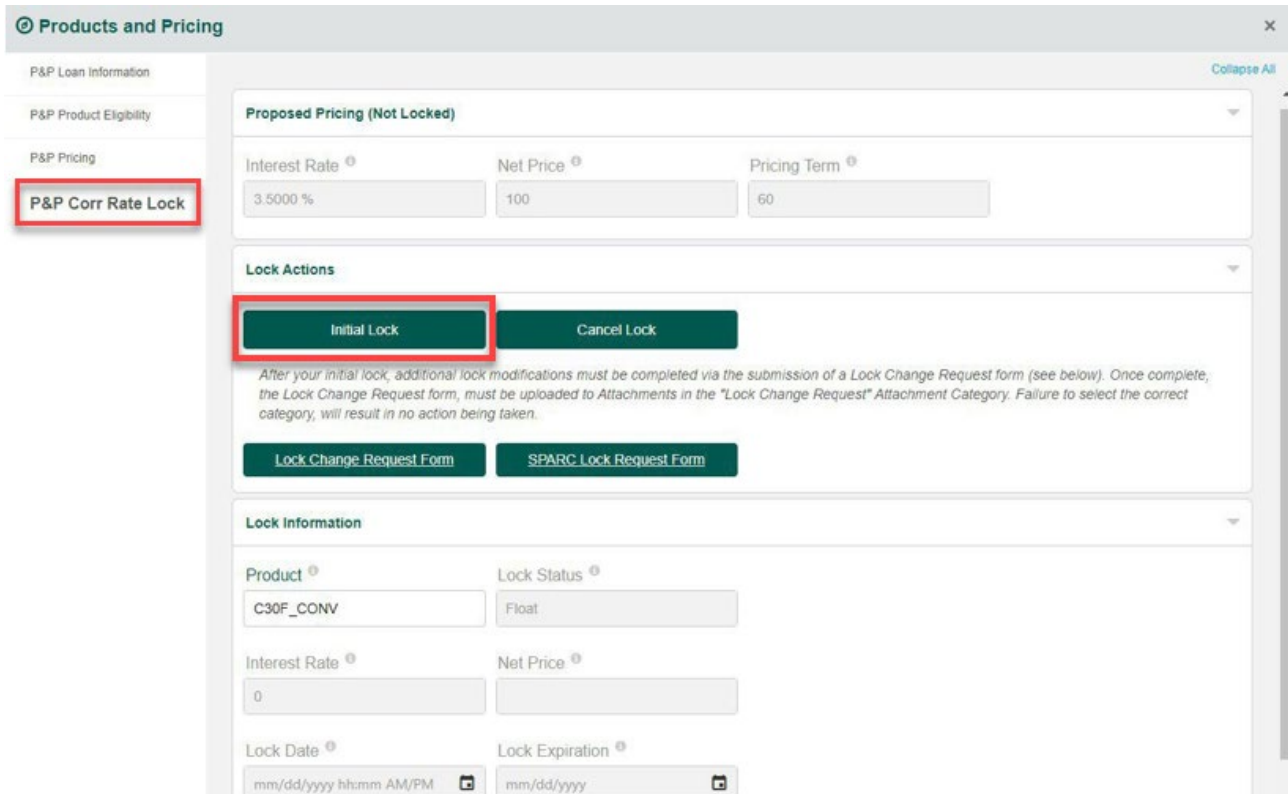
Next >>
Save and Exit

**Note:** Loan with a PLUS 2<sup>nd</sup> will reflect a System Adjustment dependent on the Mortgage Product selected.

CONV = 0.125% interest rate adjustment

FHA = 0.250% interest rate adjustment

7. This brings up the **P&P Corr Rate Lock** page. Click the **Initial Lock** button.



**Products and Pricing**

P&P Loan Information

P&P Product Eligibility

P&P Pricing

**P&P Corr Rate Lock**

**Proposed Pricing (Not Locked)**

Interest Rate <sup>ⓘ</sup>	Net Price <sup>ⓘ</sup>	Pricing Term <sup>ⓘ</sup>
3.5000 %	100	60

**Lock Actions**

**Initial Lock** **Cancel Lock**

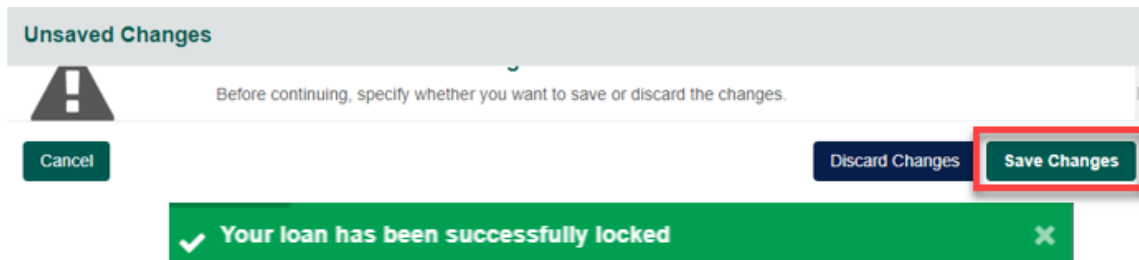
*After your initial lock, additional lock modifications must be completed via the submission of a Lock Change Request form (see below). Once complete, the Lock Change Request form, must be uploaded to Attachments in the "Lock Change Request" Attachment Category. Failure to select the correct category, will result in no action being taken.*

**Lock Change Request Form** **SPARC Lock Request Form**

**Lock Information**

Product <sup>ⓘ</sup>	Lock Status <sup>ⓘ</sup>
C30F_CONV	Float
Interest Rate <sup>ⓘ</sup>	Net Price <sup>ⓘ</sup>
0	
Lock Date <sup>ⓘ</sup>	Lock Expiration <sup>ⓘ</sup>
mm/dd/yyyy hh:mm AM/PM	mm/dd/yyyy

8. This window will pop up. Click **Save Changes** and a success message will appear.



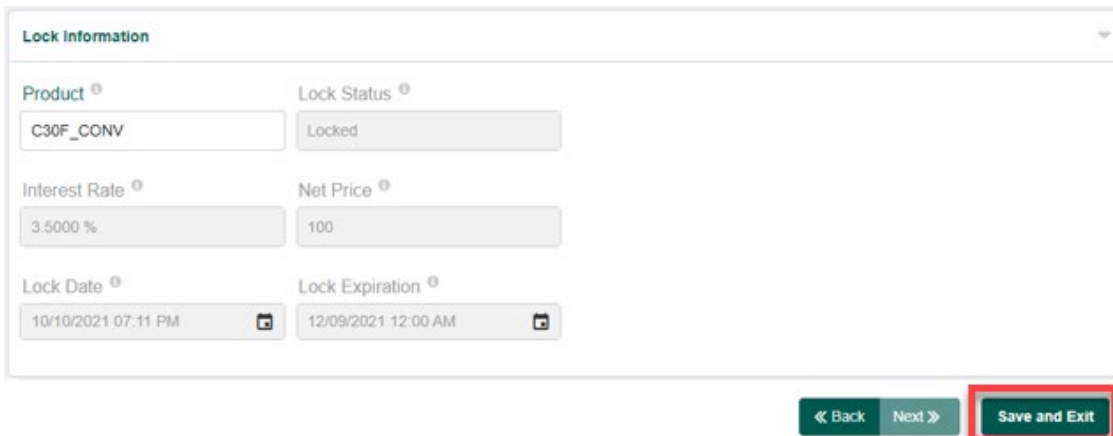
**Unsaved Changes**

⚠ Before continuing, specify whether you want to save or discard the changes.

**Cancel** **Discard Changes** **Save Changes**

✓ **Your loan has been successfully locked**

9. The **Lock Information** panel will reflect the lock details then click **Save and Exit**.




**Lock Information**

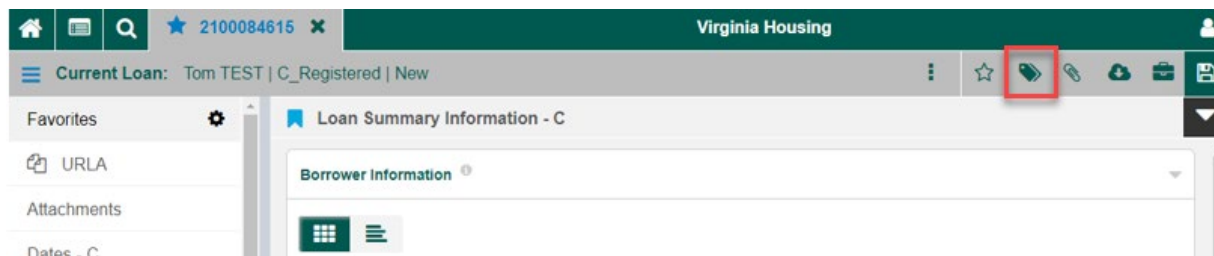
Product <sup>ⓘ</sup>	Lock Status <sup>ⓘ</sup>
C30F_CONV	Locked
Interest Rate <sup>ⓘ</sup>	Net Price <sup>ⓘ</sup>
3.5000 %	100
Lock Date <sup>ⓘ</sup>	Lock Expiration <sup>ⓘ</sup>
10/10/2021 07:11 PM	12/09/2021 12:00 AM

**« Back** **Next »** **Save and Exit**

## LOCK A SPARC/FIRSTHOME DREAM INTEREST RATE

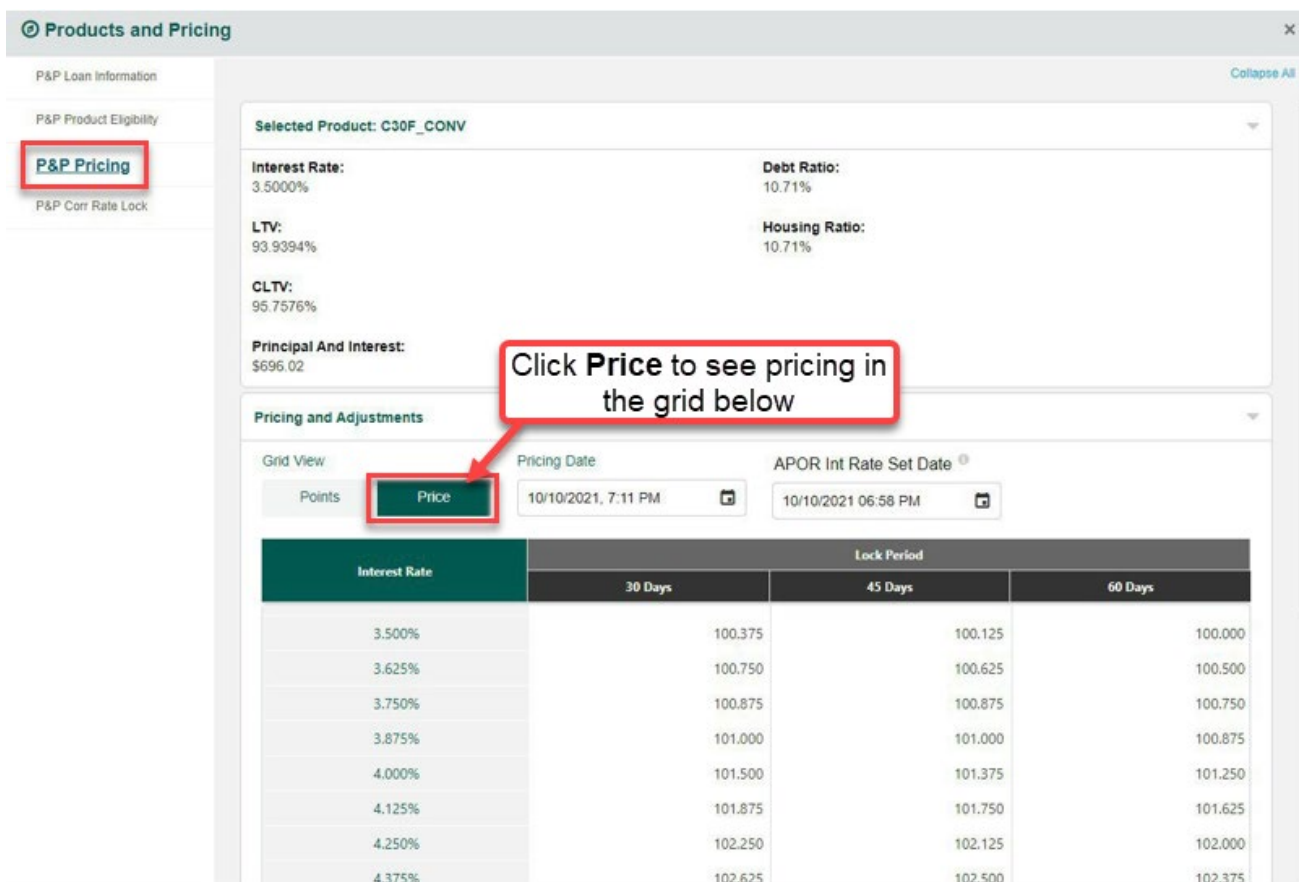
**Note:** For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Navigate to the **URLA > 1b. – 1e. Borrower information – Employment and Income** page, enter income.
2. If Conventional with MI, ensure the MI information is entered on the **Mortgage Insurance VH** page.
3. Navigate to the **Limit Violations/Products and Pricing Validation** page to ensure there are no open violations. If there are open violations those must be corrected prior to locking the loan or you will get halted.
4. Click **Products and Pricing**  icon.



This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

5. In the Products and Pricing window, navigate to the **P&P Pricing** page to bring up the full pricing details for the selected product.



**Products and Pricing**

P&P Loan Information

P&P Product Eligibility

**P&P Pricing**

P&P Corr Rate Lock

Selected Product: C30F\_CONV

Interest Rate: 3.5000%

Debt Ratio: 10.71%

LTV: 93.9394%

Housing Ratio: 10.71%

CLTV: 95.7576%

Principal And Interest: \$696.02

Pricing and Adjustments

Grid View

Points

Price

Pricing Date: 10/10/2021, 7:11 PM

APOR Int Rate Set Date: 10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250
4.125%	101.875	101.750	101.625
4.250%	102.250	102.125	102.000
4.375%	102.625	102.500	102.375

- Select the pricing by clicking the appropriate box in the **Pricing and Adjustments** panel, the selected pricing will be reflected in the **Adjustments Grid** then click **Next**.

Products and Pricing
Close

P&P Loan Information

P&P Product Eligibility

P&P Pricing

P&P Corr Rate Lock

**Selected Product:** C30F\_CONV

<b>Interest Rate:</b> 3.5000%	<b>Debt Ratio:</b> 10.71%
<b>LTV:</b> 93.9394%	<b>Housing Ratio:</b> 10.71%
<b>CLTV:</b> 95.7576%	
<b>Principal And Interest:</b> \$696.02	

**Pricing and Adjustments**

Grid View    Pricing Date: 10/10/2021, 7:11 PM    APOR Int Rate Set Date: 10/10/2021 06:58 PM

Interest Rate	Lock Period		
	30 Days	45 Days	60 Days
3.125%	98.375	98.125	98.000
3.250%	99.125	98.875	98.750
3.375%	99.875	99.625	99.500
3.500%	100.375	100.125	100.000
3.625%	100.750	100.625	100.500
3.750%	100.875	100.875	100.750
3.875%	101.000	101.000	100.875
4.000%	101.500	101.375	101.250

**Adjustments Grid**

Adjustment Type	Interest Rate	Margin	Price
Base:	3.375%	0.000%	100.625
System Adjustment	0.125%	0.000%	-0.625
Manual Adjustment	0.000%	0.000%	0.000
<b>Total Adjustment</b>	<b>0.125%</b>	<b>0.000%</b>	<b>-0.625</b>
<b>Net:</b>	<b>3.500%</b>	<b>0.000%</b>	<b>100.000</b>

Add

Next >>
Save and Exit

**Note:** Loan with a PLUS 2<sup>nd</sup> will reflect a System Adjustment dependent on the Mortgage Product selected.

CONV = 0.125% interest rate adjustment

FHA = 0.250% interest rate adjustment

- This brings up the **P&P Corr Rate Lock** page. Click the **SPARC/FirstHome Dream Lock Request Form** button.

- Complete and save the fillable PDF to your computer.



Sponsoring Partnerships & Revitalizing Communities  
**SPARC Reservation Form**

SPARC Information		
Purpose:	Allocation:	
Sponsor Acknowledgement		
Sponsor Name:	Approved By (signature):	
Originating Lender Information		
Originating Lender:	Lender Loan #:	
Branch Address:		
Loan Officer:	Lock Contact:	
Lock Contact Email:	Lock Contact Phone #:	
Loan Information		
Borrower:	SSN:	
Co-Borrower:	SSN:	
Property Full Address:	Targeted Area:	
County:	Property Type:	
Base Loan Amt: \$	Sales Price: \$	Appraised Value: \$
Loan Program:	Plus Second:	Amount: \$
Outside Sub. Financing:	Amount: \$	Entire

9. Navigate to the **Loan Summary Information – C** page and click the **Attachments** button.

**Loan Summary Information - C**

**Borrower Information**

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Actions
URLA Application 1									
Wick	John			584-53-6658					

**Household Information**

Household Composition: Select...  
 # of Household Members: 1  
 # of Wage Earners: YYYY  
 # of Minors: YYYY

Annual Household Income: 85,000.00  
 Homeownership ED Cours...: mm/dd/yyyy  
 Gift/Grant:  Yes  No

**Virginia Housing Attributes**

**Utilities/Attachments**

Generate Lock Confirmation **Attachments** Cancel/Withdraw Loan

10. This brings up the **Attachments** page, click **Add Attachments**.

**Attachments** 0

**Add Attachments**

Search grid data

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status	Actions
No data to display						

11. The Add Attachment window displays, drag and drop or browse for your completed **SPARC/FirstHome Dream Lock Request** form, select **SPARC/FirstHome Dream Lock Request** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.

**Add Attachment**
✕

---

**Loan Summary**
▾

**Loan Number:** 2100084614

**Borrowers:** John Wick (Primary)

**Property Address:** 123 Daisy Lane  
Richmond, VA 23235

**County:** CHESTERFIELD

Drag & Drop Attachments Here

Browse for Files...

Drag the completed form to the **Drag & Drop** box or click **Browse for Files...** to select the form to be uploaded

File Name	Size	Actions
SPARC TEST FORM.pdf	411.97 KB	✕

Total File Count: 1

Attachment Category

SPARC/FirstHome Dream Lock Request ▾

Comment

SPARC/FirstHome Dream Lock Request form completed

Cancel

📎 Upload Attachment

✓ Upload Completed

SPARC TEST FORM.pdf was uploaded successfully.

**Note:** Once uploaded, an email is sent to the Virginia Housing Lockdesk. The loan will be manually locked and the Lockdesk will notify you once it's completed.

Attachments
▾

📎 Add Attachments

🔄

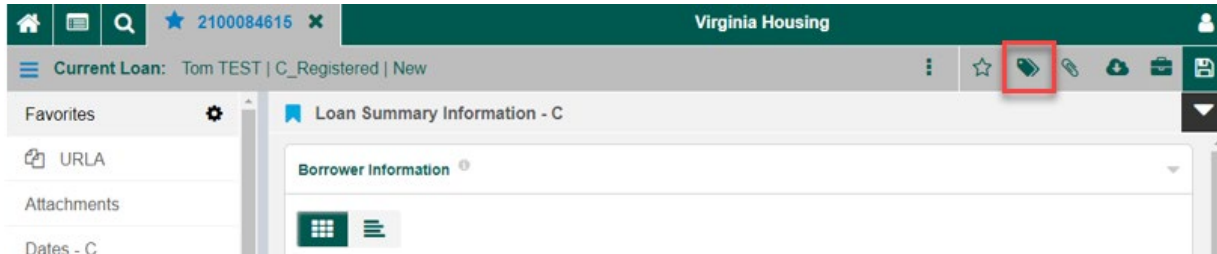
Click Refresh if you don't see your document

Attachment Name	Category	Attached Date	Attached By	Comments
<a href="#">SPARC TEST FORM.pdf</a>	SPARC Lock Request	10/11/2021 09:51:41 am	DelegatedAdmin, DLevel1	SPARC Lock Request form completed

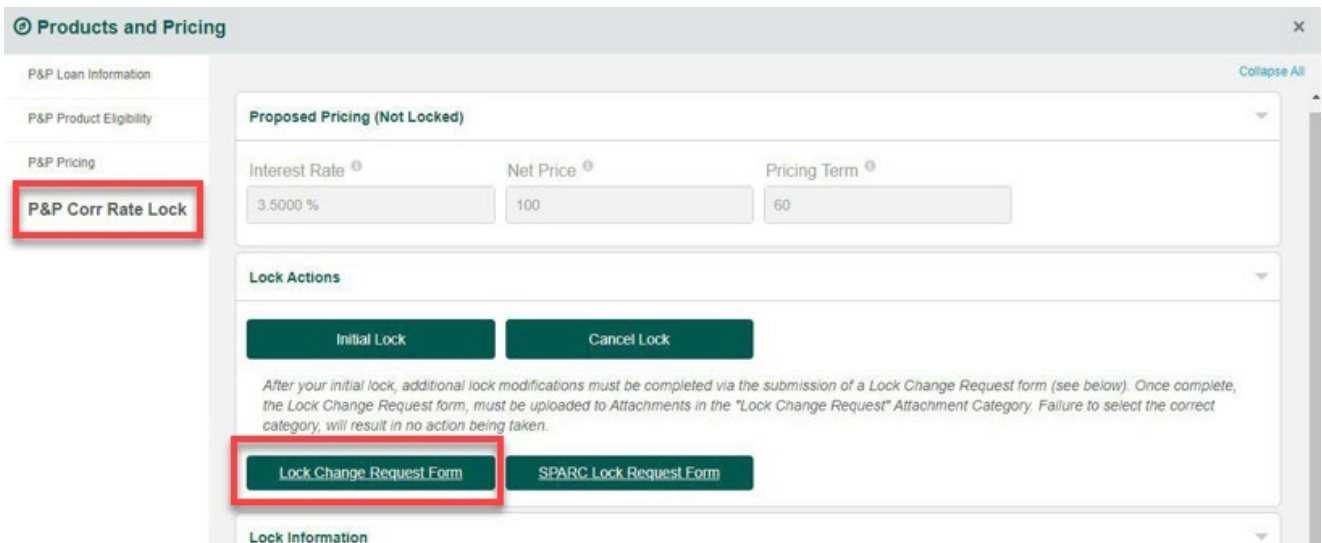
# REQUEST A LOCK PROGRAM CHANGE OR EXTENSION

**Note:** Lenders cannot benefit from better pricing or increased lock period due to multiple product changes. For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Click **Products and Pricing**  icon.



2. In the Products and Pricing window, navigate to the **P&P Corr Rate Lock** and click the **Lock Change Request Form** button.



3. Complete and save the fillable PDF to your computer.

## Virginia Housing Lock Change Request Form

### Virginia Housing Information

Last 5 digits of Virginia Housing Loan #:

### Lender Information

Lender: <input style="width: 90%;" type="text"/>	Lender Loan #: <input style="width: 90%;" type="text"/>
Loan Officer: <input style="width: 90%;" type="text"/>	Email: <input style="width: 90%;" type="text"/>
Lock Contact: <input style="width: 90%;" type="text"/>	Email: <input style="width: 90%;" type="text"/>

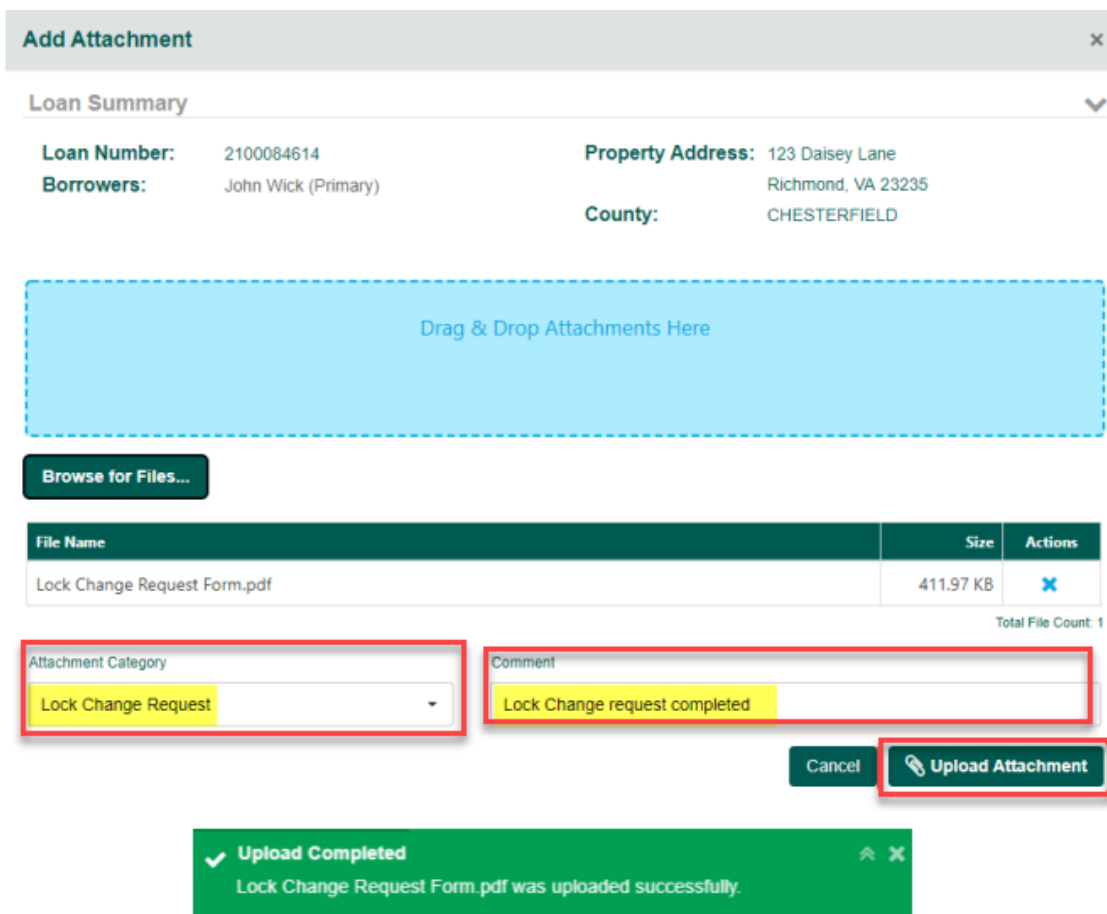
### Extensions *NOTE: See Attached Section B of Lock-In Policies and Procedures prior to submission.*

Requesting an extension of  days at

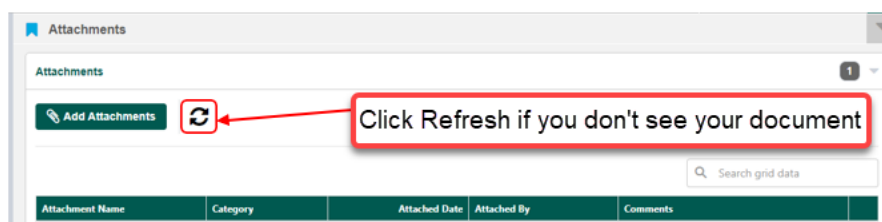
4. Navigate to the **Loan Summary Information – C** page and click the **Attachments** button.
5. This brings up the **Attachments** page, click **Add Attachments**.



6. The Add Attachment window displays, drag and drop or browse for your completed **Lock Change Request** form, select **Lock Change Request** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



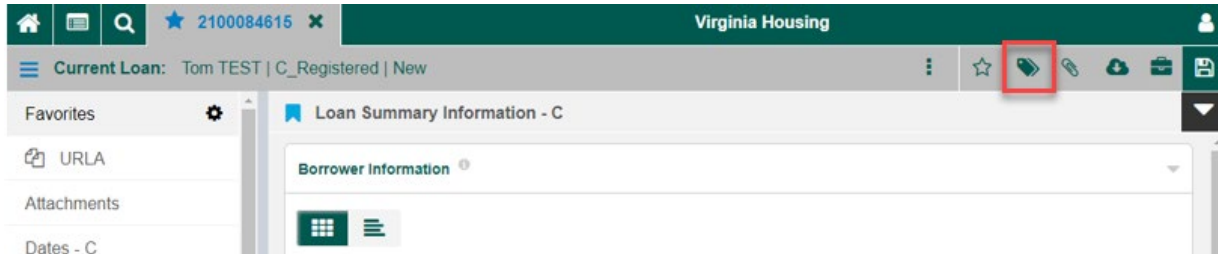
**Note:** Once uploaded, an email is sent to the Virginia Housing Lockdesk. The lock will be changed and the Lockdesk will notify you once it's completed.



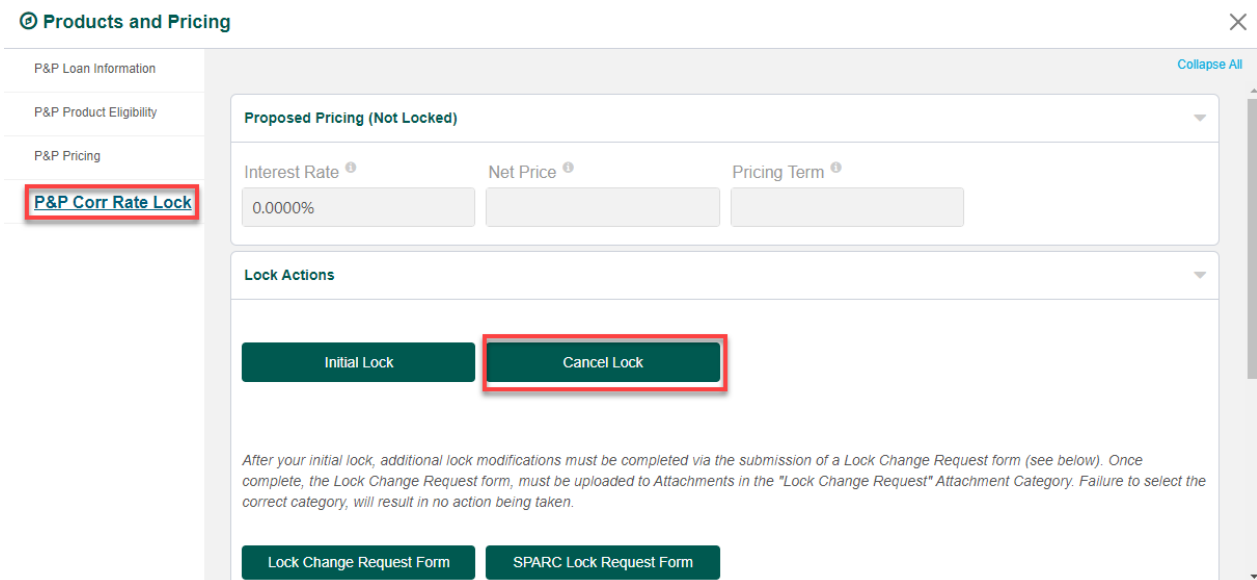
## CANCEL A LOCK

**Note:** For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Click **Products and Pricing**  icon.



2. In the Products and Pricing window, navigate to the **P&P Corr Rate Lock** and click the **Cancel Lock** button.



3. Lock status updates to **Cancelled Lock**.



# CANCEL/WITHDRAW A LOAN

**Note:** For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

1. Navigate to the **Loan Summary Information – C** page and click the **Cancel/Withdraw Loan** button.

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Experian	Equifax	Median FICO	Actions
delegated	test			***-**-6585								[edit] [more]

**Household Information**

Household Composition: Select... # of Household Members: 1 # of Wage Earners: YYYY # of Minors: YYYY

Annual Household Income: 70,000.00 Homeownership ED Course Comp...: mm/dd/yyyy Gift/Grant:  Yes  No

**Virginia Housing Attributes**

**Utilities/Attachments**

Re-Generate Lock Confirmation | Attachments | **Cancel/Withdraw Loan**

2. Loan status updates to **Cancelled/Withdrawn**.



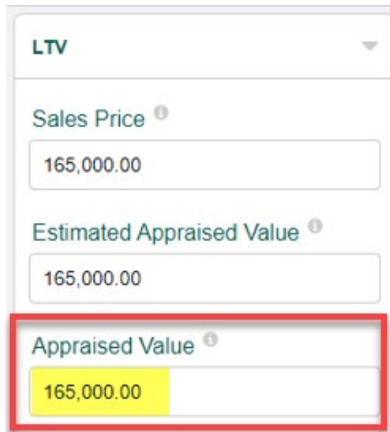
## GRANTS

**Note:** For more information on Virginia Housing Grant programs, please visit our [Loan Information and Guidelines](#).

### RESERVE A DPA/CCA GRANT

**Note:** Loan **must** be locked **prior to** reserving a grant.

1. Navigate to the **Loan Summary Information - C** page, enter **Appraised Value** and save loan (ok to use estimated value and update later).



LTV

Sales Price <sup>?</sup>

165,000.00

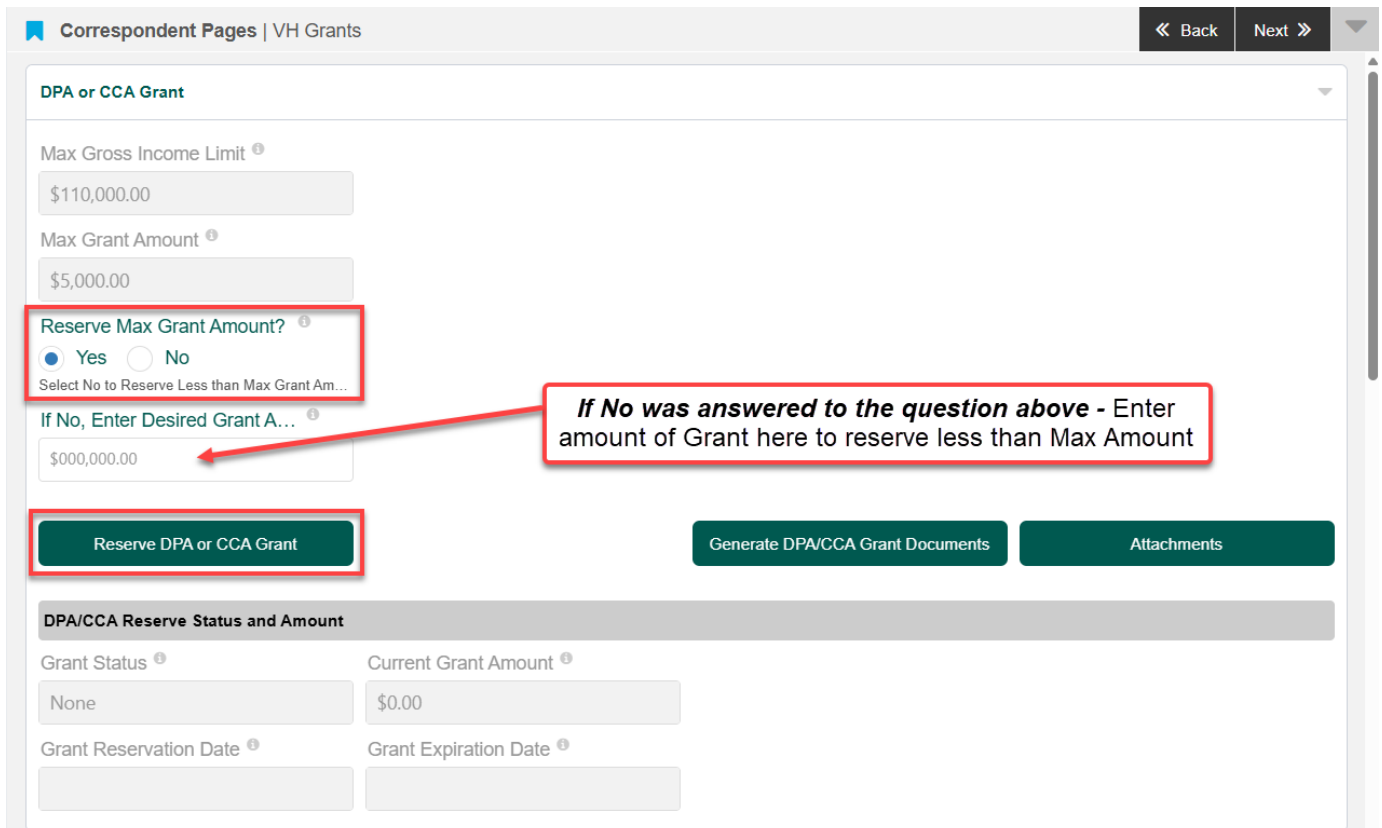
Estimated Appraised Value <sup>?</sup>

165,000.00

Appraised Value <sup>?</sup>

165,000.00

2. Navigate to the **VH Grants** page which reflects the **Max Grant Amount**. Select **Yes** or **No** to reserve the max grant amount, enter desired grant amount if reserving less than the max grant amount then click the **Reserve DPA or CCA Grant** button.



Correspondent Pages | VH Grants

« Back Next »

DPA or CCA Grant

Max Gross Income Limit <sup>?</sup>

\$110,000.00

Max Grant Amount <sup>?</sup>

\$5,000.00

Reserve Max Grant Amount? <sup>?</sup>

Yes  No

Select No to Reserve Less than Max Grant Am...

If No, Enter Desired Grant A... <sup>?</sup>

\$000,000.00

If No was answered to the question above - Enter amount of Grant here to reserve less than Max Amount

Reserve DPA or CCA Grant

Generate DPA/CCA Grant Documents

Attachments

DPA/CCA Reserve Status and Amount

Grant Status <sup>?</sup>

None

Current Grant Amount <sup>?</sup>

\$0.00

Grant Reservation Date <sup>?</sup>

Grant Expiration Date <sup>?</sup>

- Once done, the **DPA/CCA Reserve Status and Amount** section on the **VH Grants** page updates with the reservation details.

**DPA/CCA Reserve Status and Amount**

Grant Status <sup>?</sup>	Current Grant Amount <sup>?</sup>
Reserve/Reserved	\$7,600.00
Grant Reservation Date <sup>?</sup>	Grant Expiration Date <sup>?</sup>
10/17/2025	12/8/2025

- The **Virginia Housing Attributes** section on the **Loan Summary Information – C** page also updates to reflect the DPA/CCA Grant reservation details.

**Virginia Housing Attributes**

DPA/CCA Grant Status <sup>?</sup>	DPA/CCA Grant Amount <sup>?</sup>	SPARC <sup>?</sup>
Reserve/Reserved	\$7,600.00	Select...
<small>Expanded (non-bond) programs are not eli...</small>		
Community Heroes Grant Sta... <sup>?</sup>	Community Heroes Grant Am... <sup>?</sup>	
Reserve/Reserved	\$10,000.00	
<input type="checkbox"/> MCC <sup>?</sup>	MCC # <sup>?</sup>	MCC Credit Rate <sup>?</sup>
		000.0000%
		<input checked="" type="checkbox"/> Recapture Tax <sup>?</sup>
PLUS Loan Amount <sup>?</sup>	PLUS Loan # <sup>?</sup>	<input type="checkbox"/> VH Employee <sup>?</sup>
<input type="lock"/> 0.00		<input type="checkbox"/> Duplicate Loan <sup>?</sup>

- Click the **Attachments** button on the **VH Grants** page to view the DPA/CCA Grant Award Letter.

Reserve DPA or CCA Grant

Generate DPA/CCA Grant Docu...

Attachments

**Attachments** x

[Collapse All](#)

Attachments 2

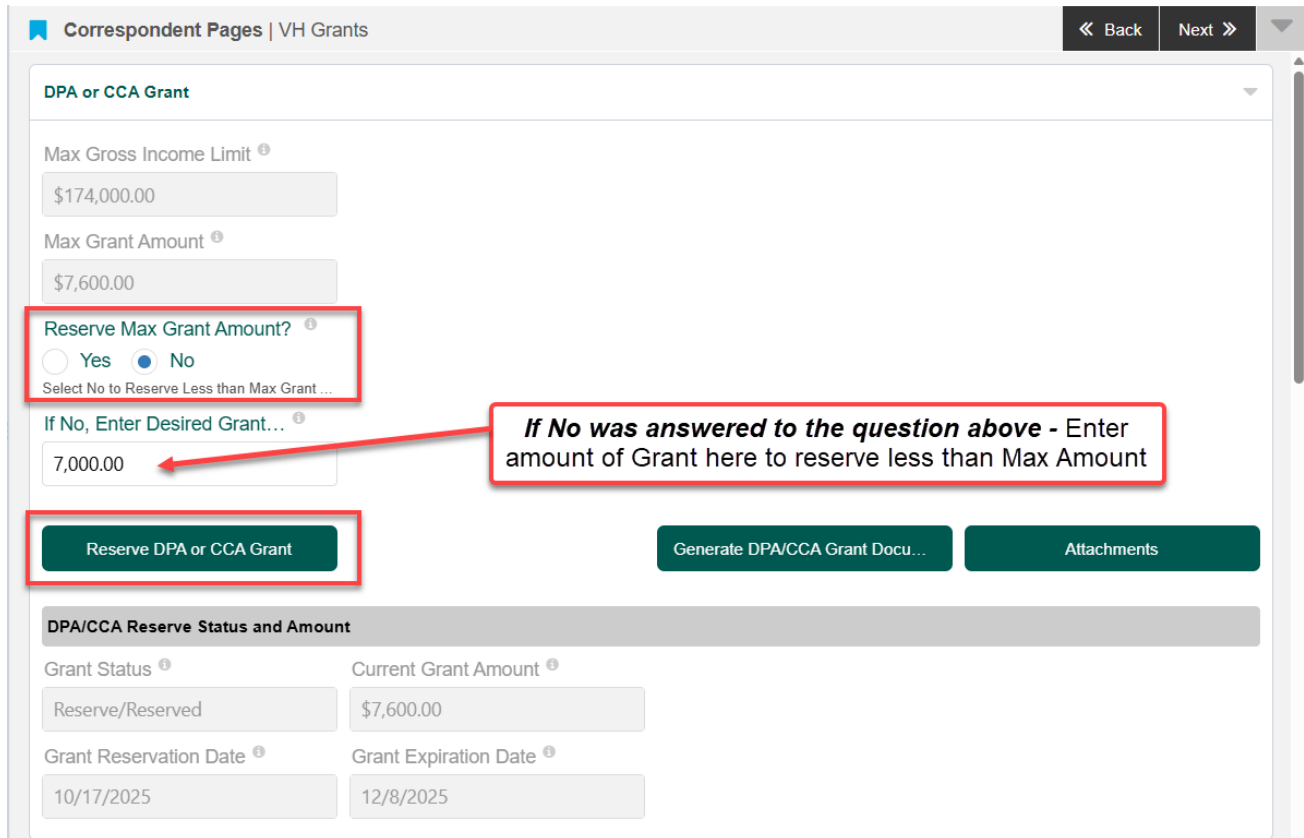
[Add Attachments](#)

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status
<a href="#">Award Letter - DPA Grant</a>	Document	10/11/2021 01:52:16 pm	DLevel1		
<a href="#">Lock Confirmation</a>	Document	10/11/2021 01:50:16 pm	DLevel1		

Cancel
OK

## CHANGE A RESERVED DPA/CCA GRANT AMOUNT

- Navigate to the **VH Grants** page which reflects the **Max Grant Amount**. Select **Yes** or **No** to reserve the max grant amount, enter desired grant amount if reserving less than the max grant amount then click the **Reserve DPA or CCA Grant** button.



Correspondent Pages | VH Grants

← Back Next →

**DPA or CCA Grant**

Max Gross Income Limit <sup>ⓘ</sup>  
\$174,000.00

Max Grant Amount <sup>ⓘ</sup>  
\$7,600.00

Reserve Max Grant Amount? <sup>ⓘ</sup>  
 Yes  No  
 Select No to Reserve Less than Max Grant ...

If No, Enter Desired Grant... <sup>ⓘ</sup>  
7,000.00

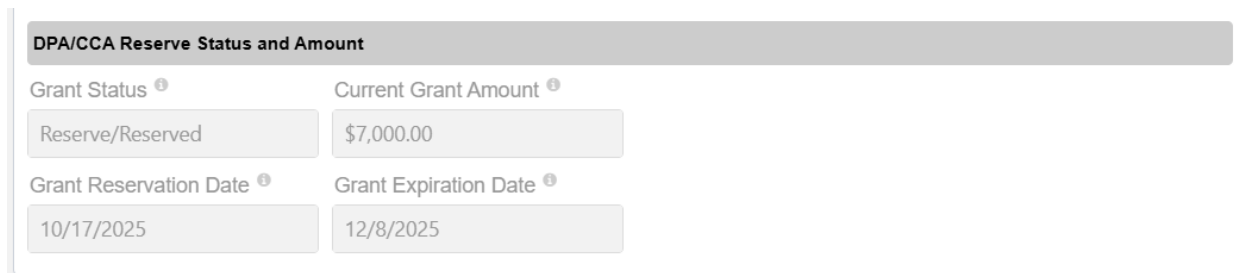
**If No was answered to the question above - Enter amount of Grant here to reserve less than Max Amount**

Reserve DPA or CCA Grant Generate DPA/CCA Grant Docu... Attachments

**DPA/CCA Reserve Status and Amount**

Grant Status <sup>ⓘ</sup> Reserve/Reserved	Current Grant Amount <sup>ⓘ</sup> \$7,600.00
Grant Reservation Date <sup>ⓘ</sup> 10/17/2025	Grant Expiration Date <sup>ⓘ</sup> 12/8/2025

- Once done, the **DPA/CCA Reserve Status and Amount** section on the **VH Grants** page updates with the new reservation details.



**DPA/CCA Reserve Status and Amount**

Grant Status <sup>ⓘ</sup> Reserve/Reserved	Current Grant Amount <sup>ⓘ</sup> \$7,000.00
Grant Reservation Date <sup>ⓘ</sup> 10/17/2025	Grant Expiration Date <sup>ⓘ</sup> 12/8/2025

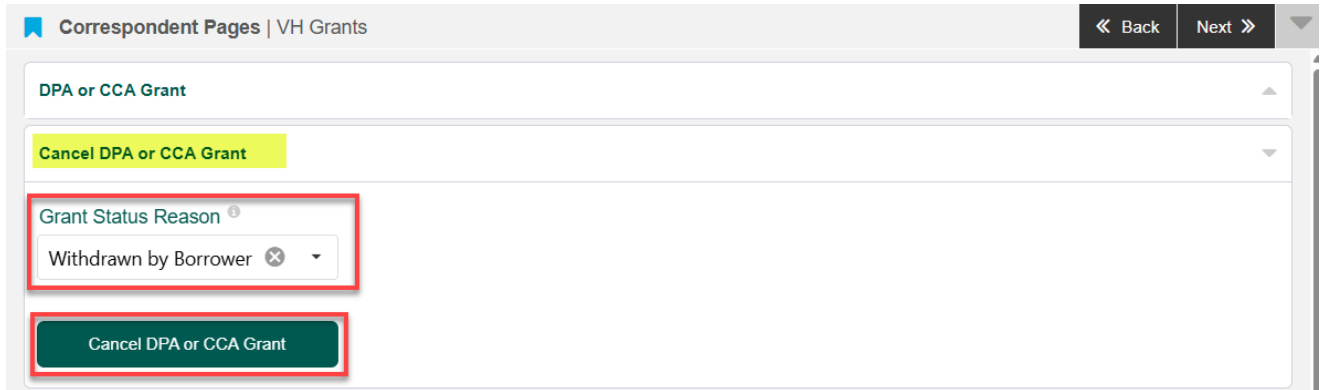
- Click the **Attachments** button on the **VH Grants** page to view the new DPA/CCA Grant Award Letter.



Reserve DPA or CCA Grant Generate DPA/CCA Grant Docu... Attachments

## CANCEL/WITHDRAW A DPA/CCA GRANT

1. Navigate to the **VH Grants** page, scroll down to the **Cancel DPA or CCA Grant** section, select the reason for the cancellation in the **Grant Status Reason** dropdown list then click the **Cancel DPA or CCA Grant** button.



Correspondent Pages | VH Grants

Back Next

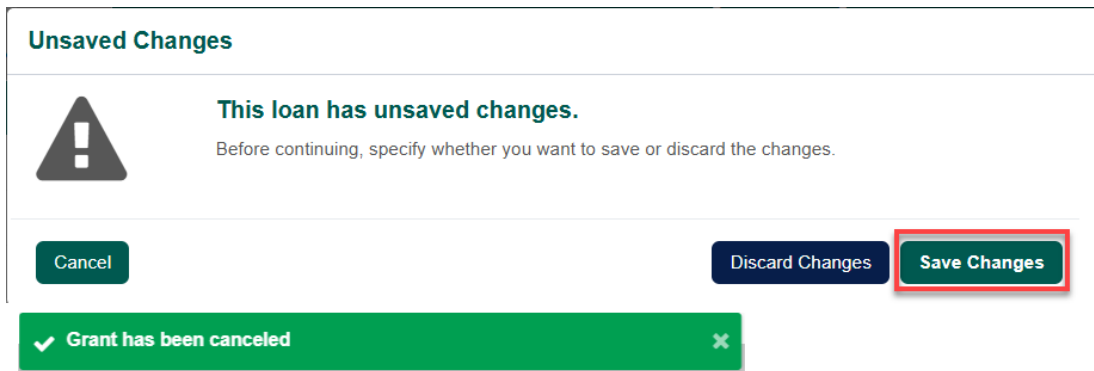
DPA or CCA Grant

Cancel DPA or CCA Grant

Grant Status Reason ⓘ  
Withdrawn by Borrower ✕

Cancel DPA or CCA Grant

2. This window pops up, click **Save Changes**.



Unsaved Changes

**This loan has unsaved changes.**  
Before continuing, specify whether you want to save or discard the changes.

Cancel Discard Changes Save Changes

✓ Grant has been canceled ✕

3. **DPA/CCA Reserve Status and Amount** section on the **VH Grants** page updates to reflect the cancellation information.



Reserve Status and Amount

Grant Status ⓘ Cancelled/Withdrawn	Current Grant Amount ⓘ \$0.00
Grant Reservation Date ⓘ 10/11/2021	Grant Expiration Date ⓘ 11/25/2021

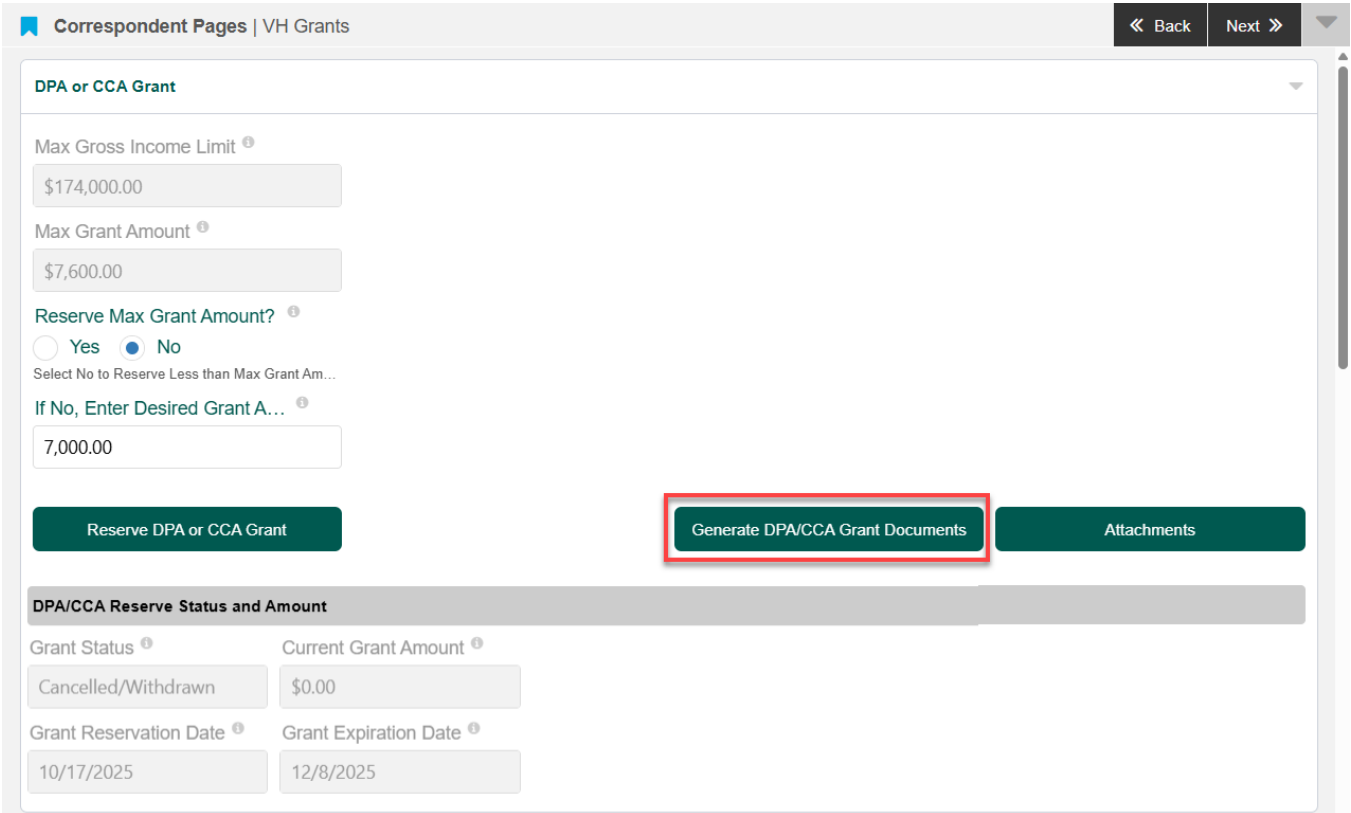
4. Click the **Attachments** button on the **VH Grants** page to view the Grant Cancellation Letter.



Reserve Grant Generate Grant Documents Attachments

## REGENERATE DPA/CCA GRANT DOCUMENTS

1. Navigate to the **VH Grants** page and click the **Generate DPA/CCA Grant Documents** button.



Correspondent Pages | VH Grants

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### DPA or CCA Grant

Max Gross Income Limit ⓘ  
\$174,000.00

Max Grant Amount ⓘ  
\$7,600.00

Reserve Max Grant Amount? ⓘ  
 Yes  No  
Select No to Reserve Less than Max Grant Am...

If No, Enter Desired Grant A... ⓘ  
7,000.00

Reserve DPA or CCA Grant

Generate DPA/CCA Grant Documents

Attachments

### DPA/CCA Reserve Status and Amount

Grant Status ⓘ Cancelled/Withdrawn	Current Grant Amount ⓘ \$0.00
Grant Reservation Date ⓘ 10/17/2025	Grant Expiration Date ⓘ 12/8/2025

2. Click the **Attachments** button to view the regenerated DPA/CCA Grant Documents.



Reserve DPA or CCA Grant

Generate DPA/CCA Grant Docu...

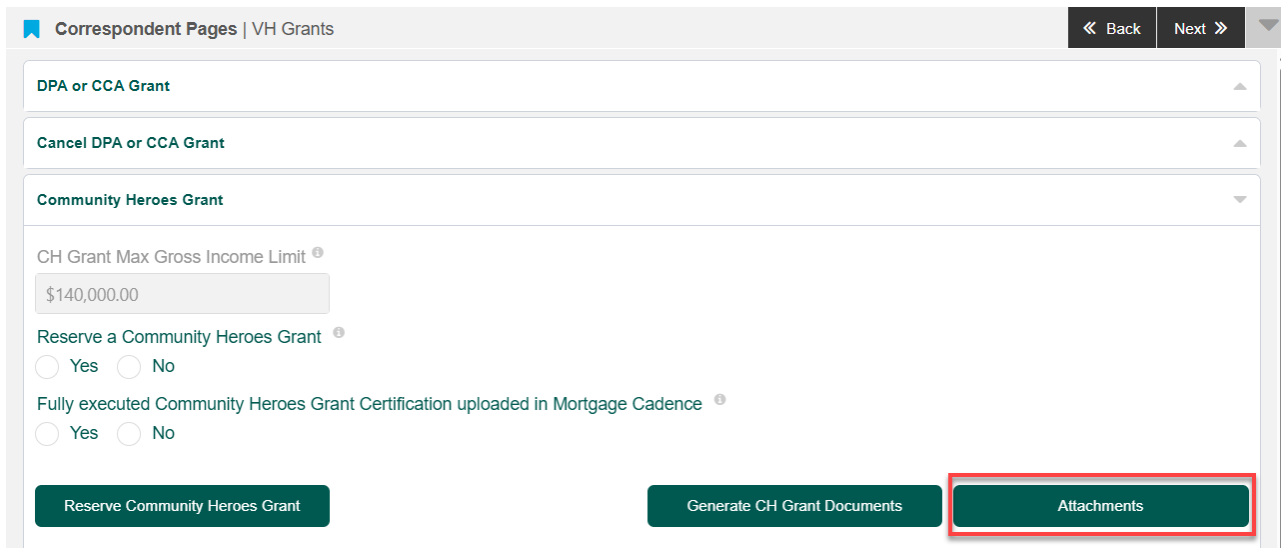
Attachments

## RESERVE A COMMUNITY HEROES GRANT

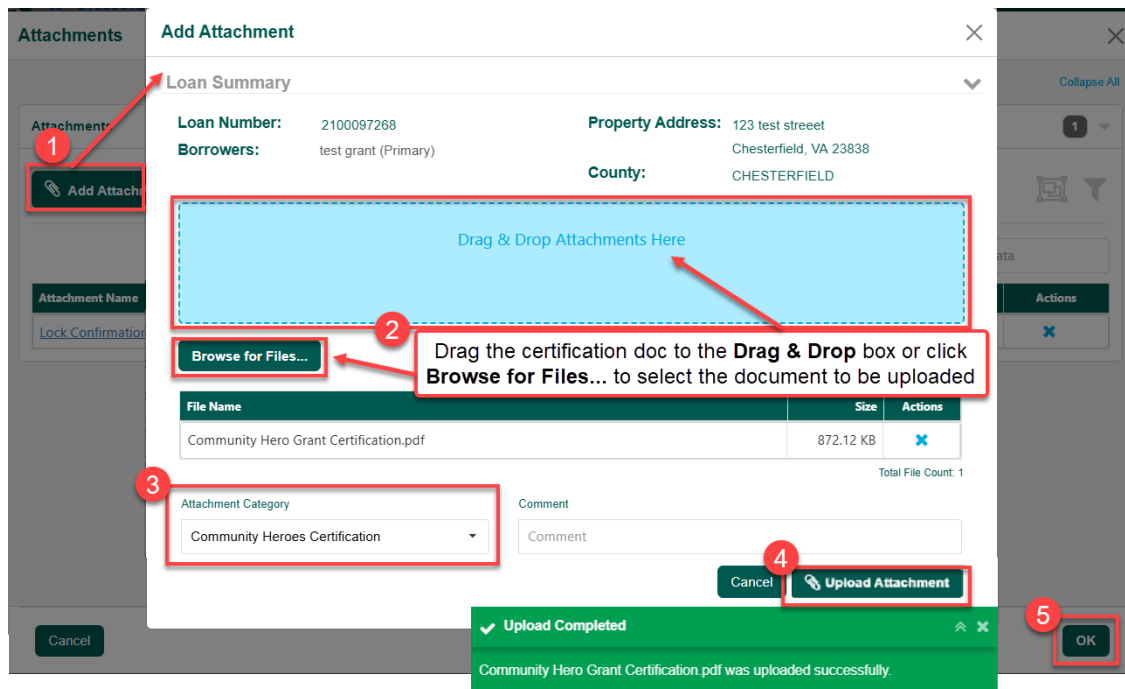
### The Community Heroes Grant is suspended effective March 2, 2026

**Note:** Loan **must** be locked **prior to** reserving a grant. For more information on Virginia Housing Grant programs, please visit our [Loan Information and Guidelines](#).

1. Navigate to the **VH Grants** page, scroll down to the **Community Heroes Grant** section and click on the **Attachments** button to upload the fully executed **Community Heroes Grant Certification** which **must** be obtained **prior to** reserving a Community Heroes Grant.



2. Once the **Attachments** dialog box opens, click the **Add Attachments** button to bring up the **Add Attachment** window as shown below. Drag and drop or browse for your fully executed **Community Heroes Grant Certification**, select **Community Heroes Certification** in the **Attachment Category** dropdown list, **Comment** is optional, click the **Upload Attachment** button then click **OK** once uploaded successfully.



- After clicking **OK** to close the **Attachments** dialog box as shown above, you'll return to the **VH Grants** page which will now reflect **Yes** to indicate the fully executed **Community Heroes Grant Certification** has been uploaded. Select **Yes** to reserve the Community Heroes Grant then click the **Reserve Community Heroes Grant** button.

- Once done, the **Community Heroes Grant Reserve Status and Amount** section on the **VH Grants** page updates with the reservation details.

- The **Virginia Housing Attributes** section on the **Loan Summary Information – C** page also updates to reflect the Community Heroes Grant reservation details.

6. Click the **Attachments** button on the **VH Grants** page to view the Community Heroes Grant Award Letter.

Reserve Community Heroes Grant
Generate CH Grant Documents
Attachments

**Attachments** Collapse All

5

Add Attachments Refresh Print Filter

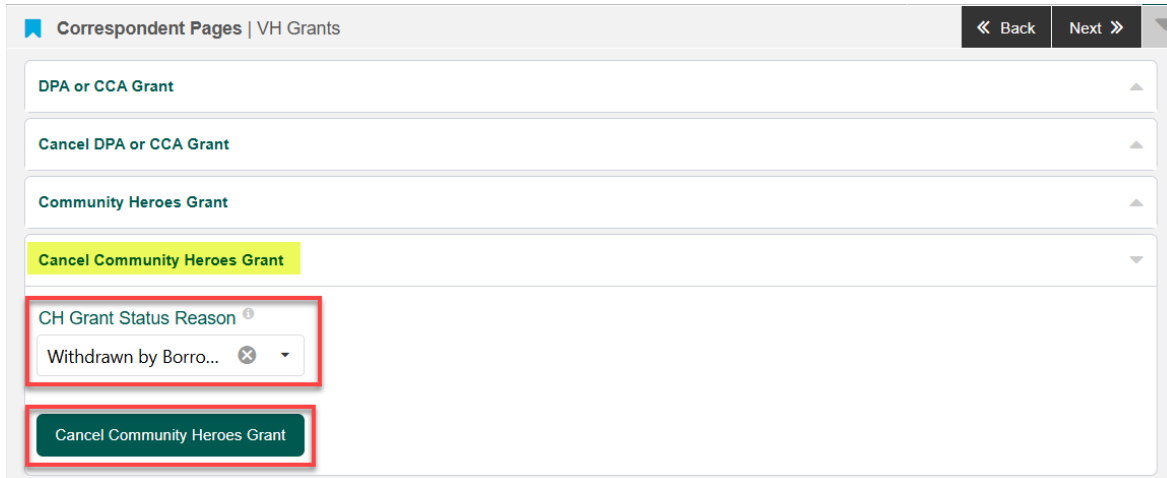
Search grid data

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status
<a href="#">Community Hero Grant Certification.pdf</a>	Community Heroes Certification	10/23/2025 04:52:13 pm	DelegatedSecondary, DLevel3		
<a href="#">Award Letter - Community Heroes Grant</a>	Document	10/23/2025 04:52:33 pm	DLevel3		
<a href="#">Lock Change Confirmation</a>	Document	10/12/2025 12:51:02 pm	DLevel3		
<a href="#">Lock Confirmation</a>	Document	10/12/2025 12:51:02 pm	DLevel3		

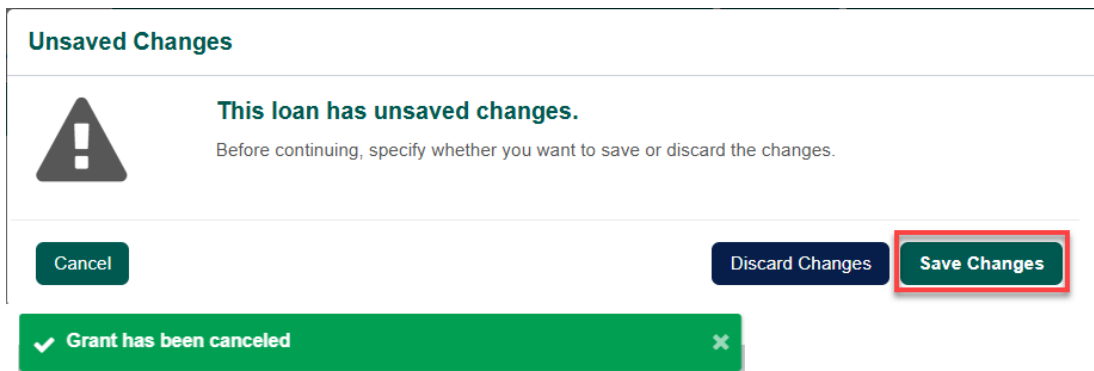
Cancel
OK

## CANCEL/WITHDRAW A COMMUNITY HEROES GRANT

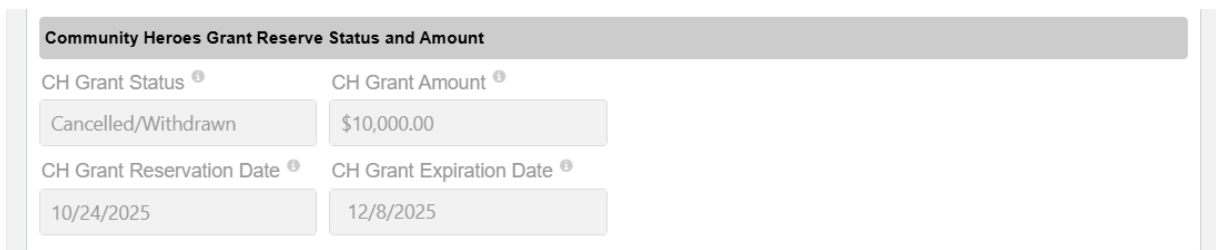
1. Navigate to the **VH Grants** page, scroll down to the **Cancel Community Heroes Grant** section, select the reason for the cancellation in the **CH Grant Status Reason** dropdown list then click the **Cancel Community Heroes Grant** button.



2. This window pops up, click **Save Changes**.



3. **Community Heroes Grant Reserve Status and Amount** section on the **VH Grants** page updates to reflect the cancellation information.

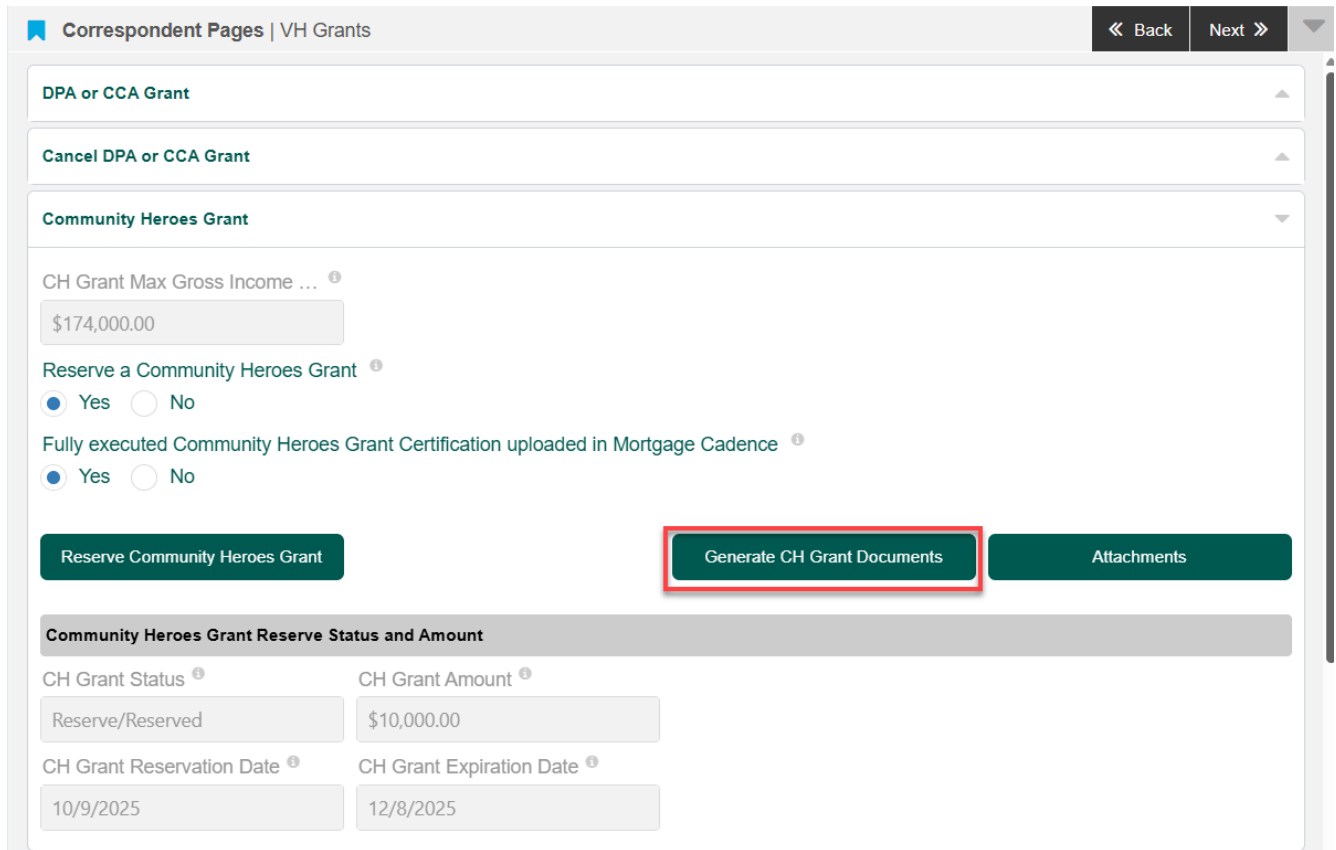


4. Click the **Attachments** button on the **VH Grants** page to view the Grant Cancellation Letter.



## REGENERATE COMMUNITY HEROES GRANT DOCUMENTS

1. Navigate to the **VH Grants** page, scroll down to the **Community Heroes Grant** section and click the **Generate CH Grant Documents** button.



Correspondent Pages | VH Grants

« Back Next »

DPA or CCA Grant

Cancel DPA or CCA Grant

Community Heroes Grant

CH Grant Max Gross Income ... ⓘ  
\$174,000.00

Reserve a Community Heroes Grant ⓘ  
 Yes  No

Fully executed Community Heroes Grant Certification uploaded in Mortgage Cadence ⓘ  
 Yes  No

Reserve Community Heroes Grant

Generate CH Grant Documents

Attachments

Community Heroes Grant Reserve Status and Amount

CH Grant Status ⓘ Reserve/Reserved	CH Grant Amount ⓘ \$10,000.00
CH Grant Reservation Date ⓘ 10/9/2025	CH Grant Expiration Date ⓘ 12/8/2025

2. Click the **Attachments** button to view the regenerated Community Heroes Grant Documents.



Reserve Community Heroes Grant

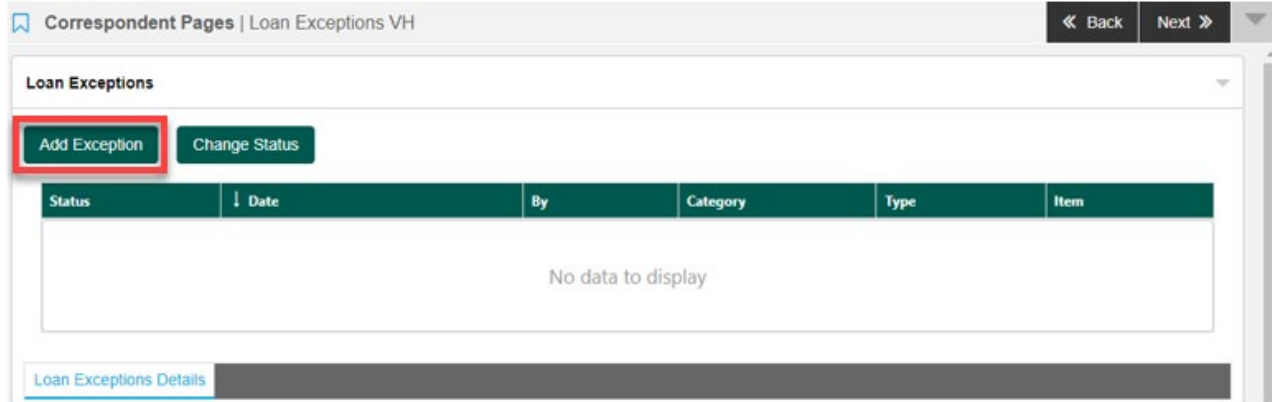
Generate CH Grant Documents

Attachments

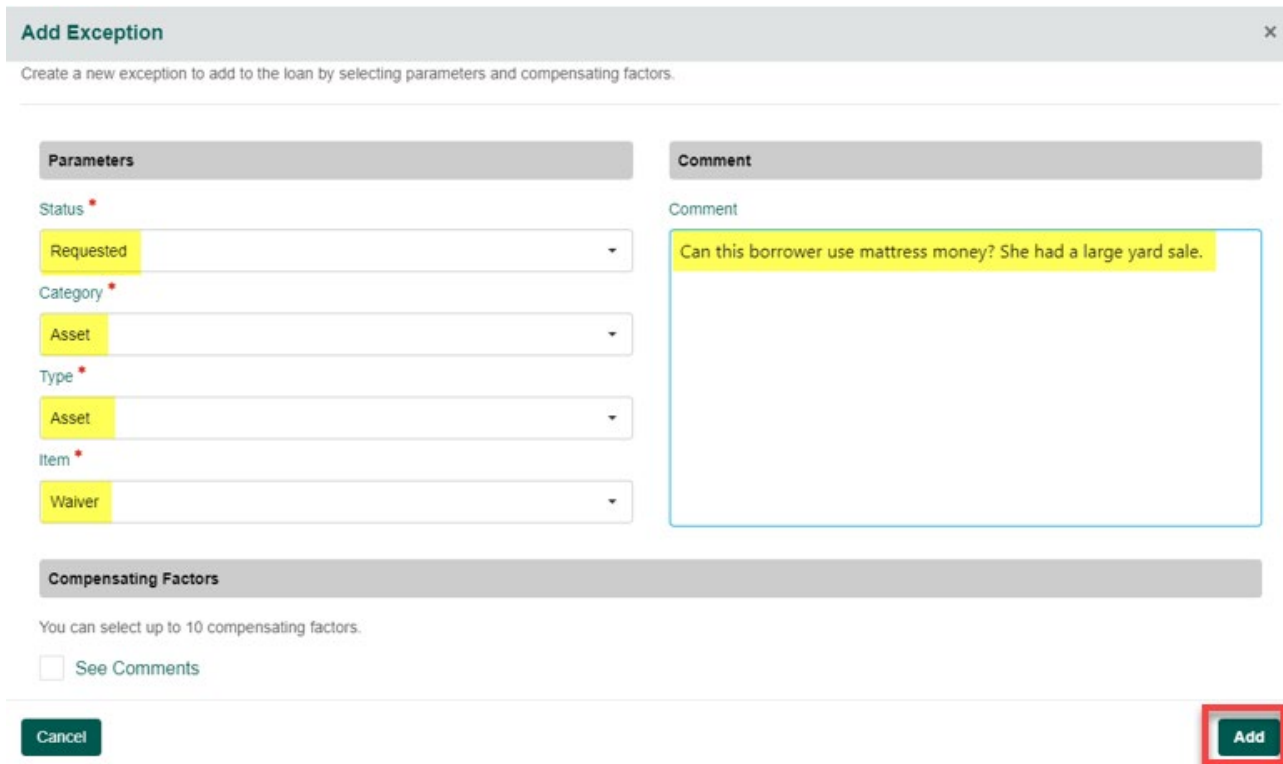
# UNDERWRITING

## REQUEST AN UNDERWRITING EXCEPTION

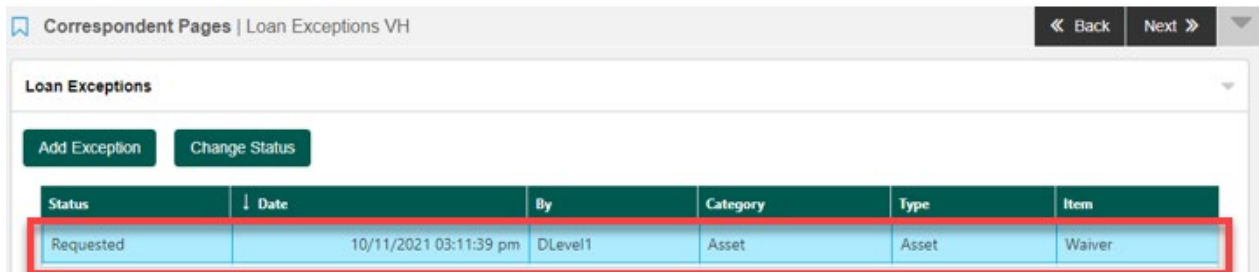
1. Navigate to the **Loan Exceptions VH** page and click the **Add Exception** button.



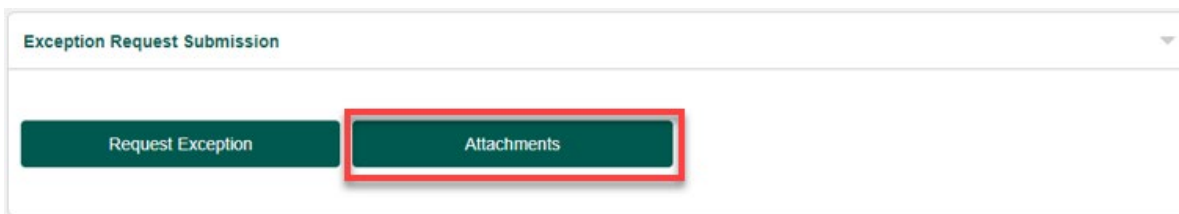
2. This window shown below pops up. Complete the highlighted fields then click the **Add** button.



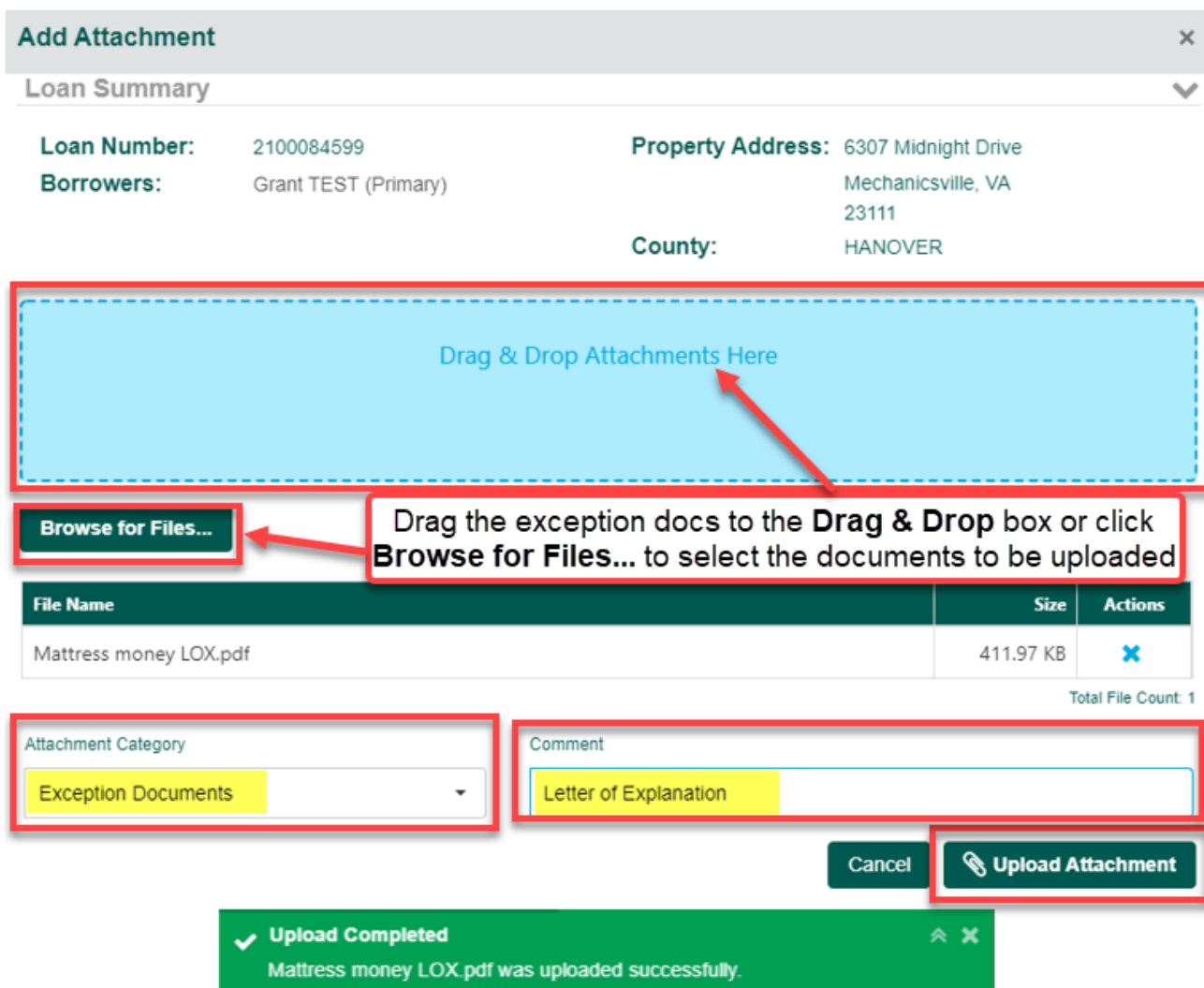
3. Exception details are reflected.



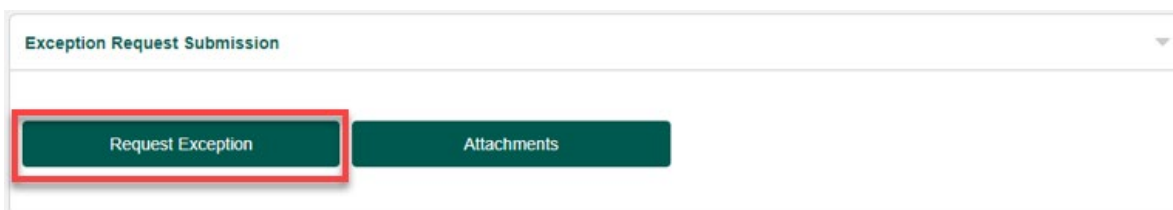
- Click the **Attachments** button to upload supporting documents.



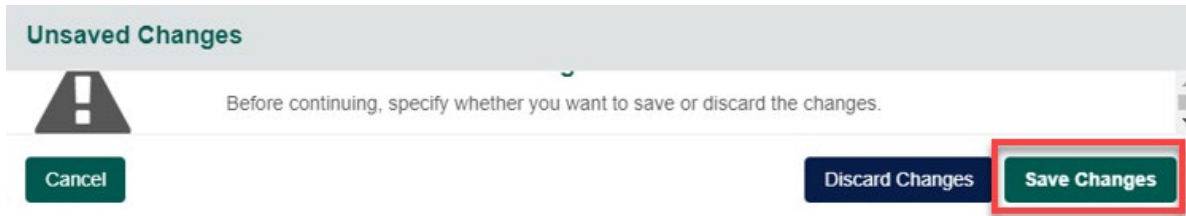
- The Add Attachment window displays, drag and drop or browse for your completed Exception supporting documents, select **Exception Documents** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



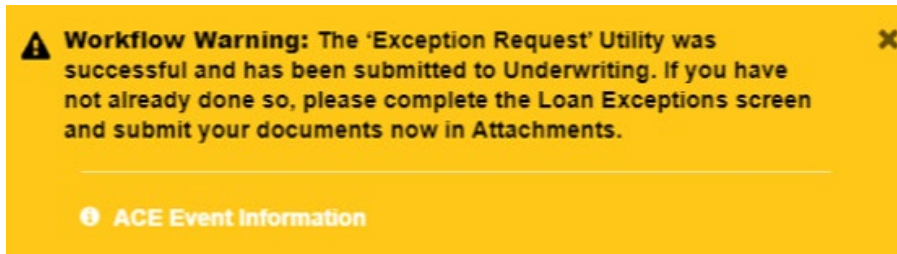
- Click the **Request Exception** button.



7. This window pops up and click **Save Changes**.

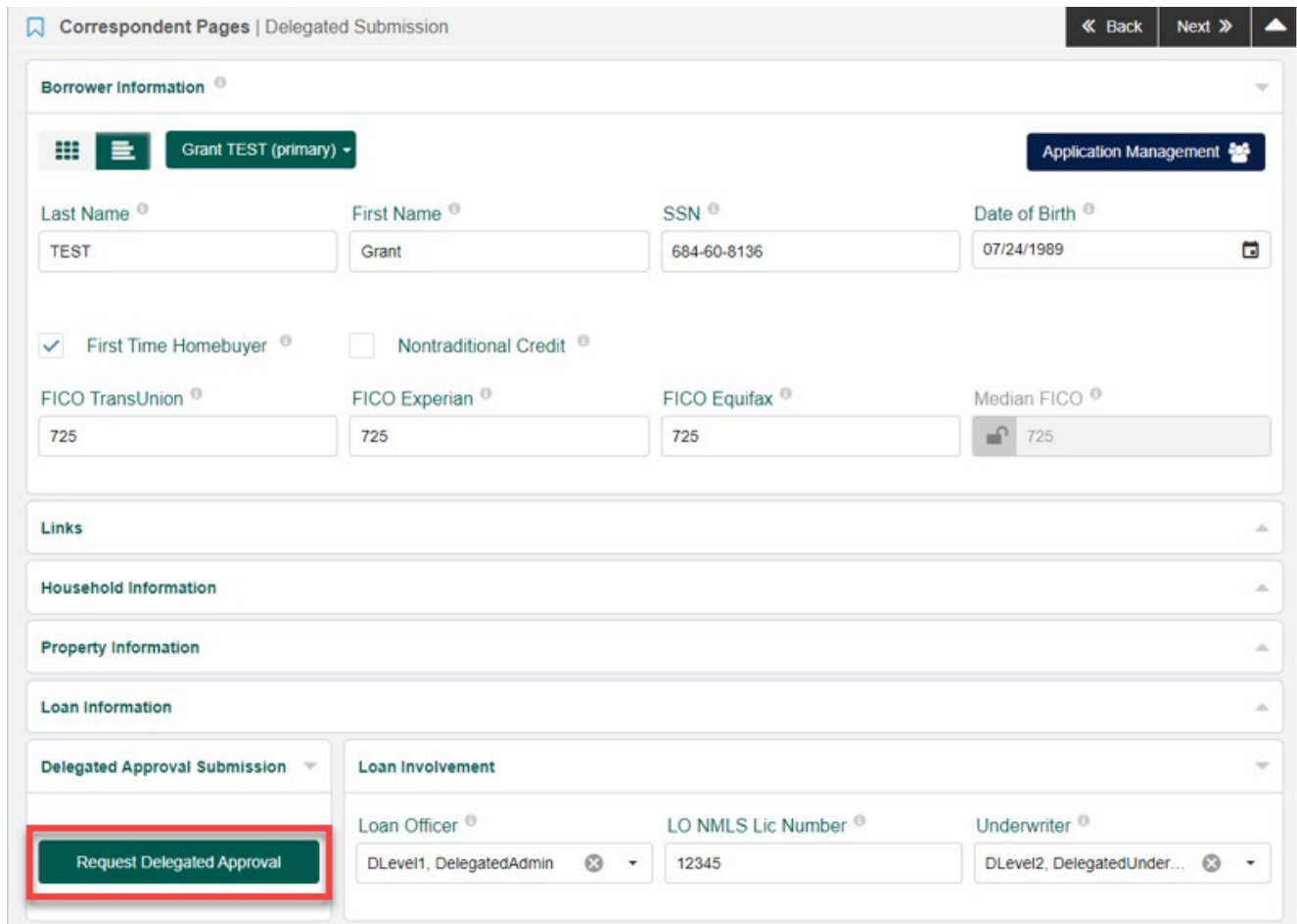


Workflow Warning message displays reminding you to upload supporting documents. Refer to Steps 4-5 above to uploads documents if not already done.



## DELEGATED UNDERWRITING SUBMISSION

1. Navigate to the **Delegated Submission** page. Ensure all information on page is complete and accurate then click the **Request Delegated Approval** button.



Correspondent Pages | Delegated Submission

← Back Next ▶

**Borrower Information**

Grant TEST (primary) Application Management

Last Name: TEST First Name: Grant SSN: 684-60-8136 Date of Birth: 07/24/1989

First Time Homebuyer  Nontraditional Credit

FICO TransUnion: 725 FICO Experian: 725 FICO Equifax: 725 Median FICO: 725

Links

Household Information

Property Information

Loan Information

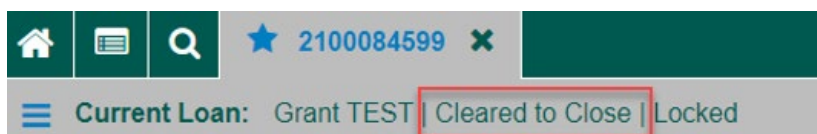
Delegated Approval Submission

**Request Delegated Approval**

Loan Involvement

Loan Officer: DLevel1, DelegatedAdmin LO NMLS Lic Number: 12345 Underwriter: DLevel2, DelegatedUnder...

2. The system generates a **Delegated Approval Confirmation Notice** and **Compliance Agreement** which can be accessed in **Attachments**. Additionally, an email is sent to the Underwriter stating documents can be accessed through Mortgage Cadence.
3. Loan status updates to **Cleared to Close**.



Home Messages Search 2100084599

Current Loan: Grant TEST **Cleared to Close** Locked

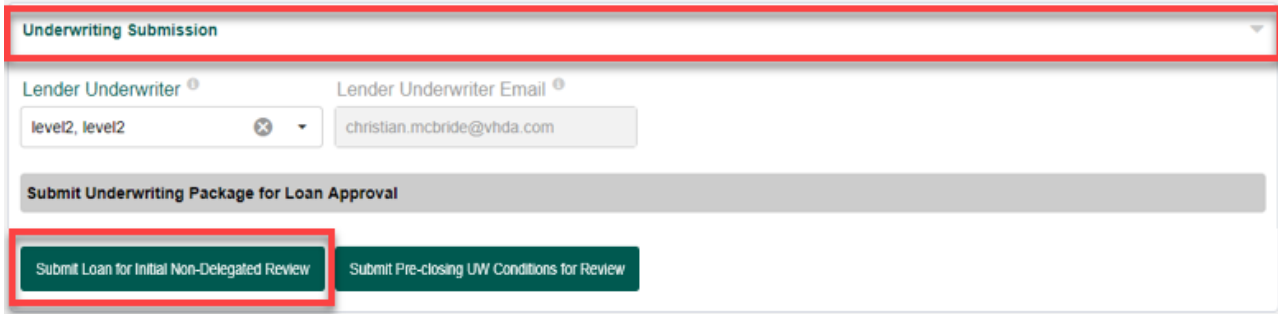
# NON-DELEGATED UNDERWRITING SUBMISSION

1. Ensure all information is complete and accurate on the **Loan Summary Information – C** and **URLA** pages.
2. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.

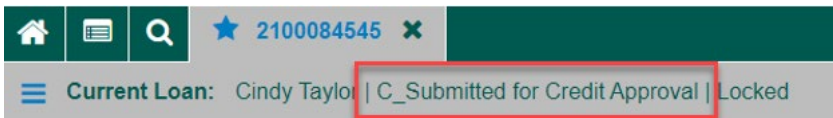
3. The Add Attachment window displays, drag and drop or browse for your Underwriting Package, select **Underwriting Package** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.

**Note:** Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

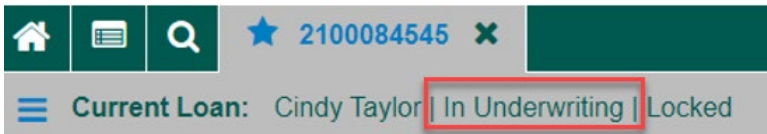
- Click the **Underwriting Submission** header to expand/open the panel on the **Submissions – Packages/Documents** page then click the **Submit Loan for Initial Non-Delegated Review** button.



- Loan status updates to **C\_Submitted for Credit Approval**.



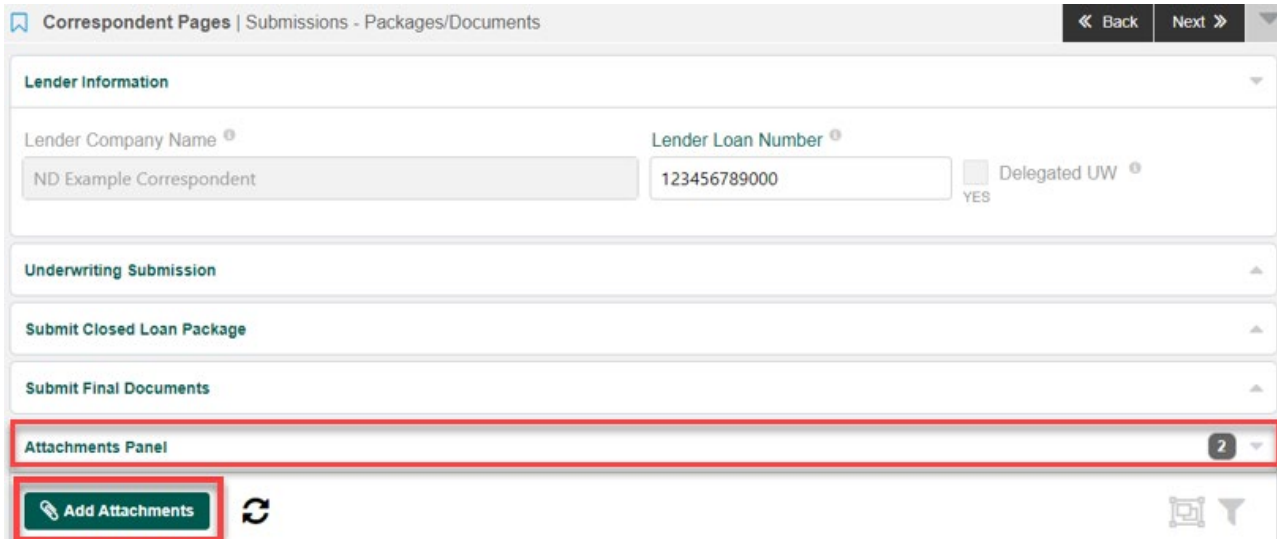
- Once Virginia Housing has acknowledged receipt, the loan status updates to **In Underwriting**.



- If loan is **Approved**, the system generates an “approval” **Loan Review Notification** and **Compliance Agreement** which can be accessed in **Attachments** and the loan status updates to **Cleared to Close**. Additionally, an email is sent to the Underwriter stating documents can be accessed through Mortgage Cadence.
- If loan is **Suspended**, the system generates a **Suspense Letter** which can be accessed in **Attachments** and the loan status updates to **Suspend**. Additionally, an email is sent to the Underwriter stating documents can be accessed through Mortgage Cadence.

## SUBMIT UNDERWRITING CONDITIONS ON SUSPENDED LOANS

1. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.



Correspondent Pages | Submissions - Packages/Documents

Back Next

**Lender Information**

Lender Company Name <sup>Ⓢ</sup> Lender Loan Number <sup>Ⓢ</sup>

ND Example Correspondent 123456789000  Delegated UW <sup>Ⓢ</sup>  
YES

**Underwriting Submission**

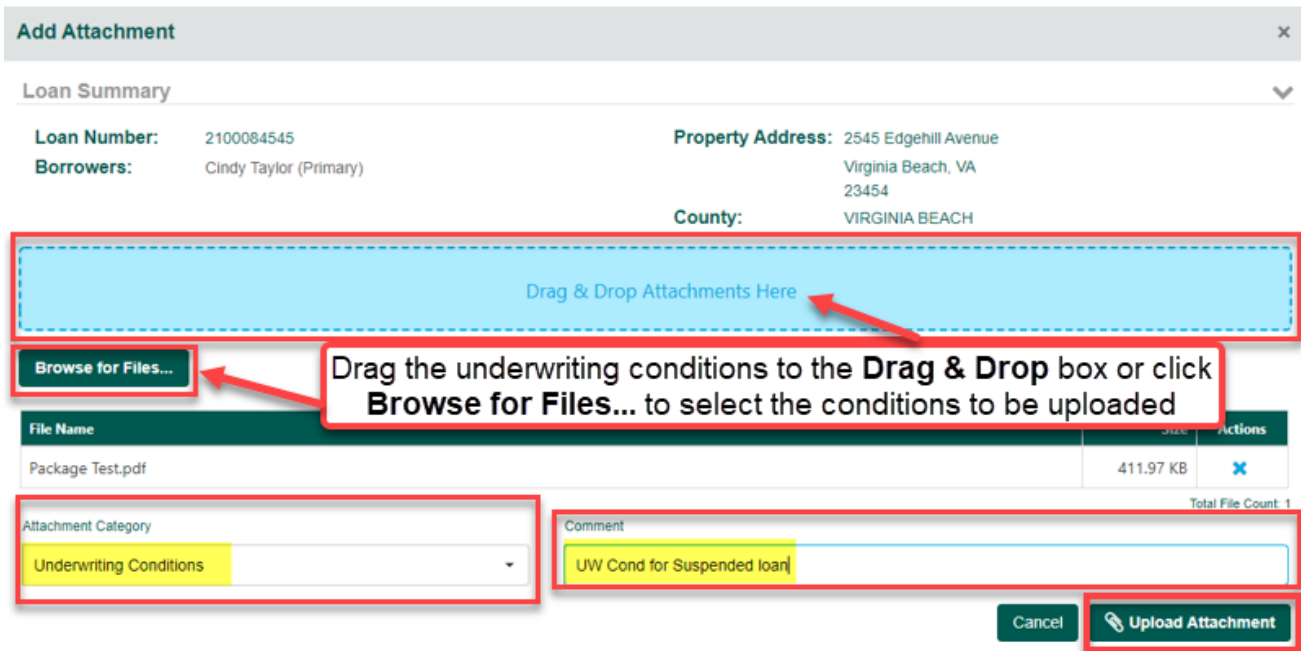
Submit Closed Loan Package

Submit Final Documents

**Attachments Panel** 2

Add Attachments

2. The Add Attachment window displays, drag and drop or browse for your Underwriting Conditions, select **Underwriting Conditions** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



**Add Attachment**

**Loan Summary**

**Loan Number:** 2100084545 **Property Address:** 2545 Edgehill Avenue  
**Borrowers:** Cindy Taylor (Primary) Virginia Beach, VA  
23454  
**County:** VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

Drag the underwriting conditions to the **Drag & Drop** box or click **Browse for Files...** to select the conditions to be uploaded

File Name	Size	Actions
Package Test.pdf	411.97 KB	✕

Attachment Category: Underwriting Conditions

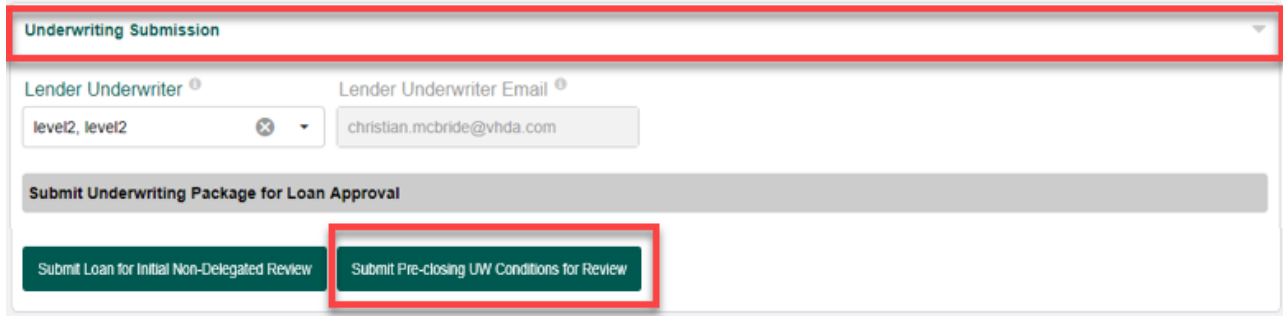
Comment: UW Cond for Suspended loan

Cancel Upload Attachment

✓ **Upload Completed**  
Package Test pdf was uploaded successfully.

**Note:** Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

3. Click the **Underwriting Submission** header to expand/open the panel on the **Submissions – Packages/Documents** page then click the **Submit Pre-closing UW Conditions for Review** button. A notification is sent to the Underwriting Department stating Underwriting Conditions have been uploaded.

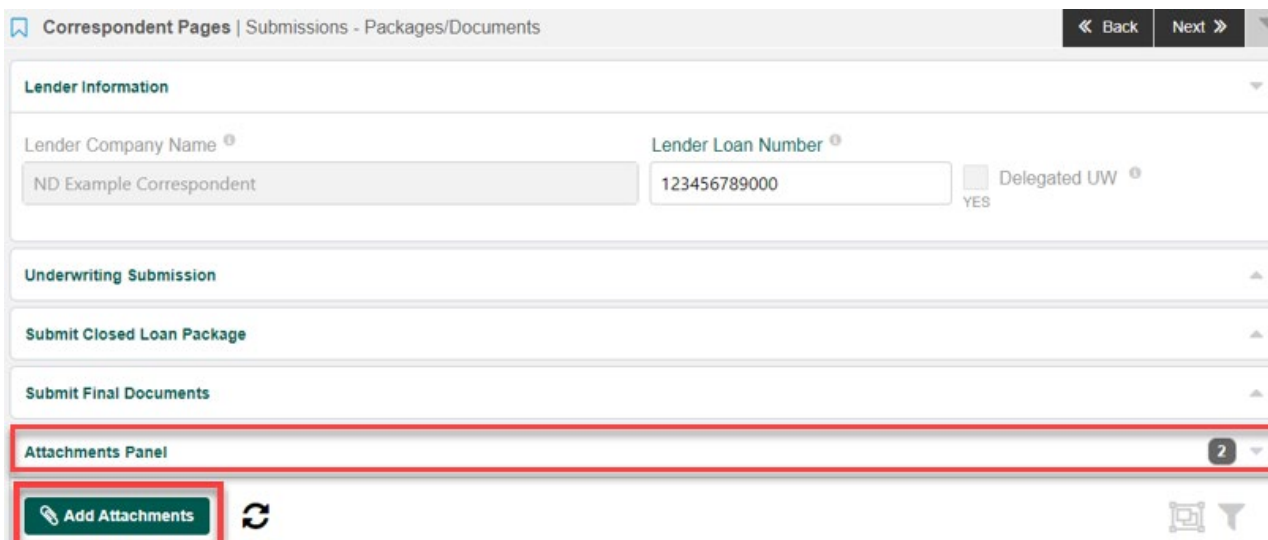


The screenshot shows a web form titled "Underwriting Submission" with a dropdown arrow on the right. Below the title are two input fields: "Lender Underwriter" with a dropdown menu showing "level2, level2" and a clear button, and "Lender Underwriter Email" with a text input containing "christian.mcbride@vhda.com". A grey bar below these fields contains the text "Submit Underwriting Package for Loan Approval". At the bottom of the form are two dark green buttons: "Submit Loan for Initial Non-Delegated Review" and "Submit Pre-closing UW Conditions for Review". Red boxes highlight the "Underwriting Submission" header and the "Submit Pre-closing UW Conditions for Review" button.

## CLOSED LOANS

### SUBMIT CLOSED LOAN FOR PURCHASE

- Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.



Correspondent Pages | Submissions - Packages/Documents

Back Next

**Lender Information**

Lender Company Name <sup>Ⓢ</sup> ND Example Correspondent

Lender Loan Number <sup>Ⓢ</sup> 123456789000

Delegated UW <sup>Ⓢ</sup> YES

**Underwriting Submission**

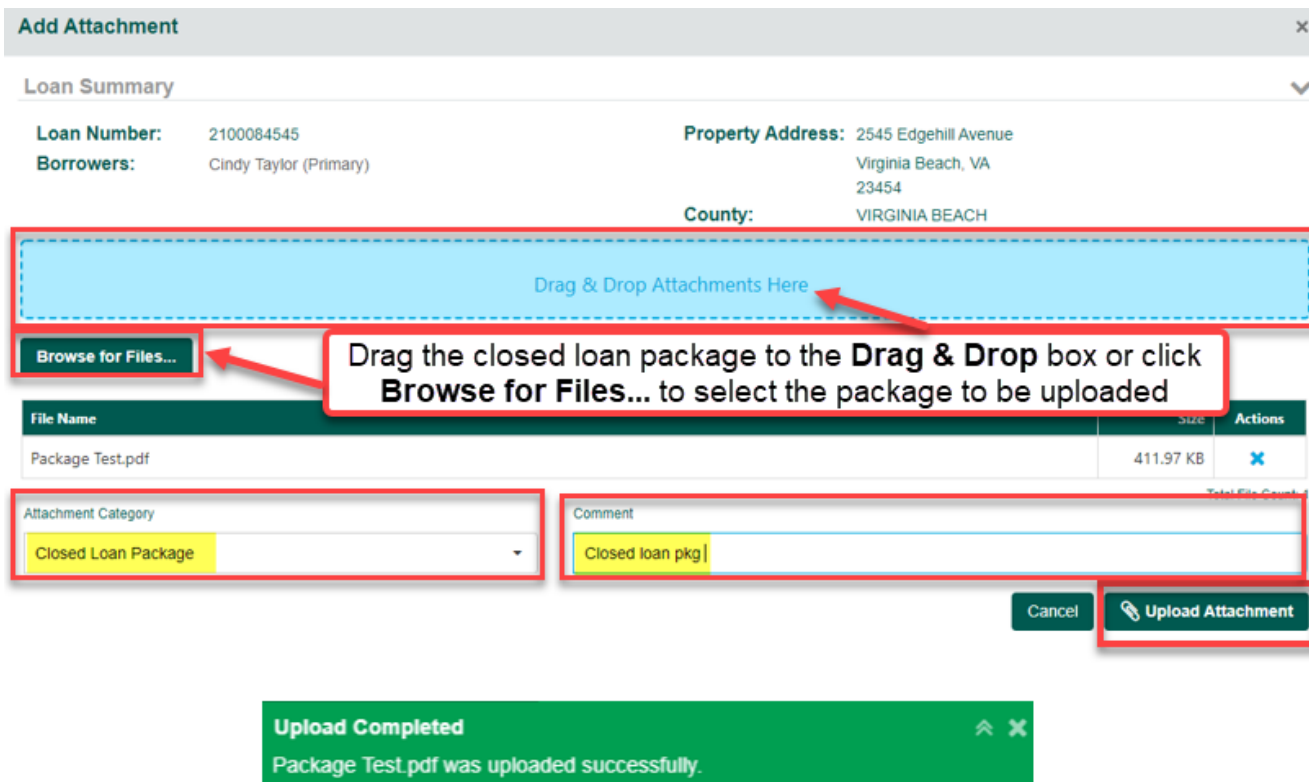
Submit Closed Loan Package

Submit Final Documents

**Attachments Panel** 2

Add Attachments

- The Add Attachment window displays, drag and drop or browse for your Closed Loan Package, select **Closed Loan Package** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



**Add Attachment**

**Loan Summary**

Loan Number: 2100084545

Borrowers: Cindy Taylor (Primary)

Property Address: 2545 Edgehill Avenue  
Virginia Beach, VA  
23454

County: VIRGINIA BEACH

Drag & Drop Attachments Here

Browse for Files...

Drag the closed loan package to the **Drag & Drop** box or click **Browse for Files...** to select the package to be uploaded

File Name	Size	Actions
Package Test.pdf	411.97 KB	✕

Attachment Category: Closed Loan Package

Comment: Closed loan pkg

Cancel Upload Attachment

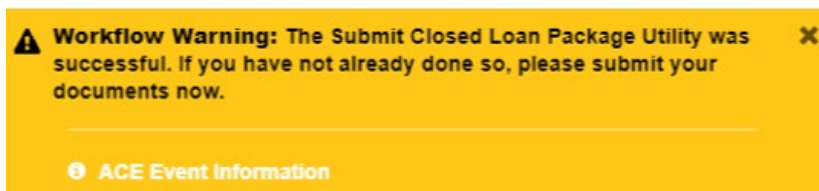
**Upload Completed**

Package Test.pdf was uploaded successfully.

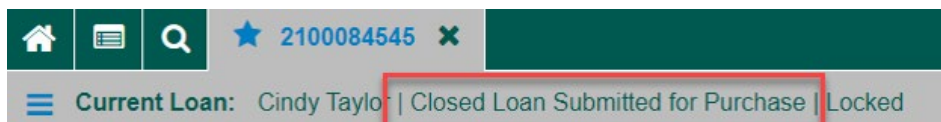
**Note:** Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

- Click the **Submit Closed Loan Package** header to expand/open the panel on the **Submissions – Packages/Documents** page, enter the applicable contact information for notifications then click the **Submit Closed Loan Package** button.

Workflow Warning message displays reminding you to upload closed loan package. Refer to Steps 1-2 above to upload package if not already done.



- Loan status updates to **Closed Loan Submitted for Purchase**.



- Once Virginia Housing has acknowledged receipt, the loan status updates to **C\_In Purchase Review**.

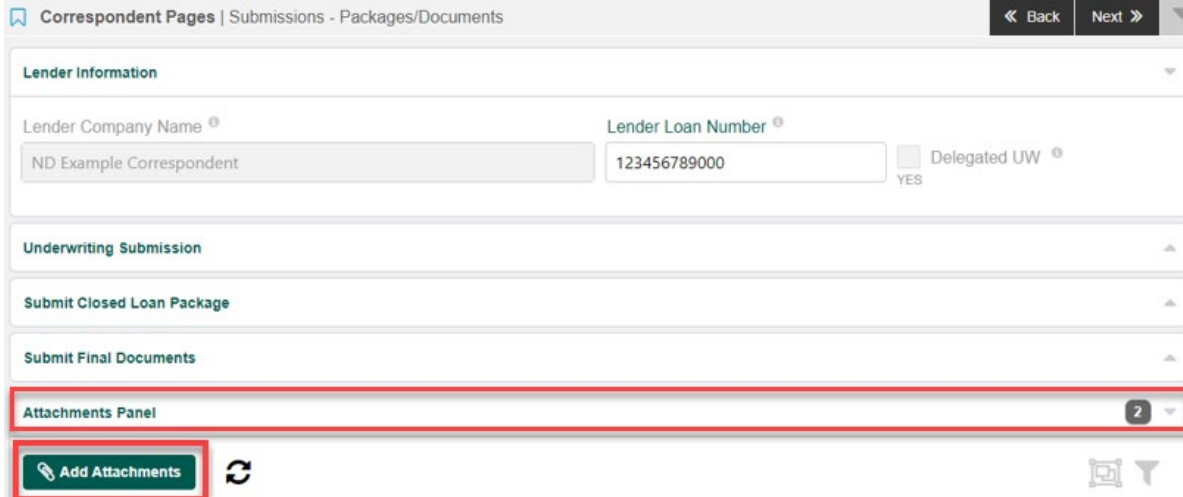


- The Quality Review Department reviews the loan and supporting documents, either Approves or Pends the loan. If loan is approved, the status updates to **C\_Purchase Approved** and a notification is sent to the Purchase or Post-Closing contact. If the loan is pending, the status updates to **C\_Purchase Pended** and a Suspense Letter is emailed to the Purchase or Post-Closing contact (see next page to [submit conditions for pended loans](#)).
- After the loan is funded, the status updates to **C\_Purchased** and a notification is sent to the Secondary contact.

## SUBMIT CONDITIONS FOR PENDED LOANS

A pended loan status reflects as **C\_Purchase Pended**. The Quality Review Analyst emails a Suspense Letter to the Purchase or Post-Closing contact. Follow the steps below to submit Pre-Purchase Conditions for pended loans.

1. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.



Correspondent Pages | Submissions - Packages/Documents

Back Next

**Lender Information**

Lender Company Name <sup>Ⓢ</sup> Lender Loan Number <sup>Ⓢ</sup>

ND Example Correspondent 123456789000  Delegated UW <sup>Ⓢ</sup>  
YES

**Underwriting Submission**

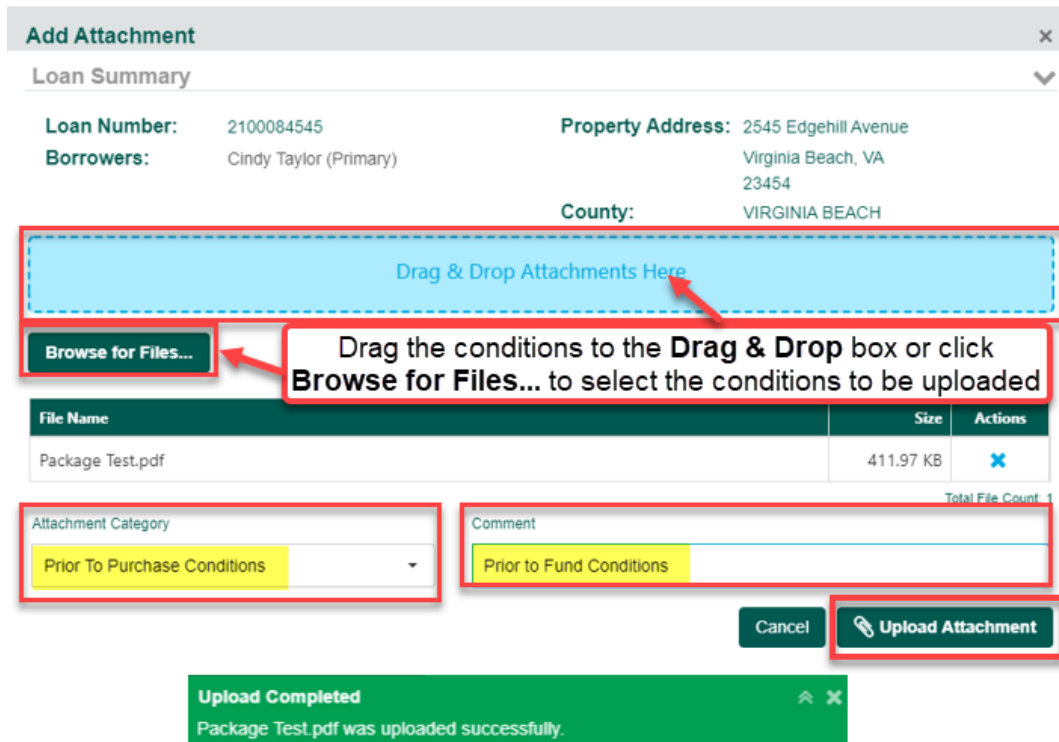
**Submit Closed Loan Package**

**Submit Final Documents**

**Attachments Panel** ?

**Add Attachments** ↻

2. The Add Attachment window displays, drag and drop or browse for your Pre-Purchase Conditions, select **Prior To Purchase Conditions** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



**Add Attachment** x

**Loan Summary** v

**Loan Number:** 2100084545 **Property Address:** 2545 Edgehill Avenue  
**Borrowers:** Cindy Taylor (Primary) Virginia Beach, VA  
23454  
**County:** VIRGINIA BEACH

Drag & Drop Attachments Here

**Browse for Files...** Drag the conditions to the **Drag & Drop** box or click **Browse for Files...** to select the conditions to be uploaded

File Name	Size	Actions
Package Test.pdf	411.97 KB	x

Total File Count: 1

**Attachment Category**  
Prior To Purchase Conditions v

**Comment**  
Prior to Fund Conditions

Cancel **Upload Attachment**

**Upload Completed** v x  
Package Test.pdf was uploaded successfully.

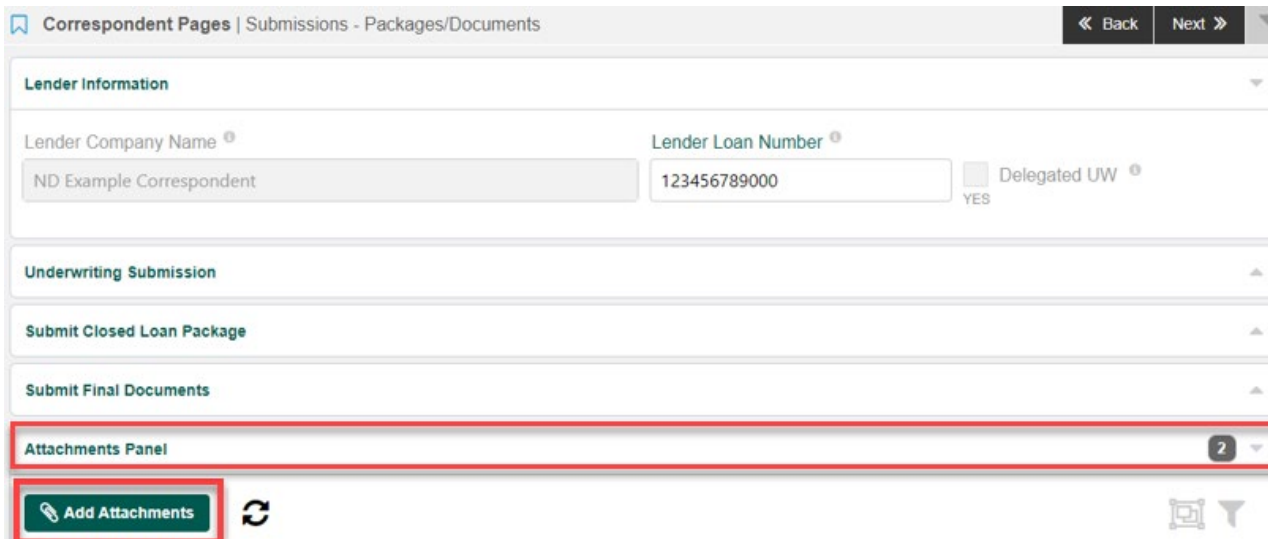
The Virginia Housing Purchase Reviewer will be automatically notified once documents are uploaded with the **Prior to Purchase Conditions** attachment category selected.

**Note:** Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

3. Once loan is approved for purchase, the loan status updates to **C\_Purchase Approved** and a notification is sent to the Purchase or Post-Closing contact.
4. After the loan has been funded, the status updates to **C\_Purchased** and a Loan Purchase Advice is sent to the Secondary contact.
5. If the loan is denied, the status updates to **C\_Denied** and a Denial Letter is sent.

## SUBMIT FINAL DOCUMENTS

1. Navigate to the **Submissions – Packages/Documents** page, click the **Attachments Panel** header to expand/open the panel then click the **Add Attachments** button.



Correspondent Pages | Submissions - Packages/Documents

← Back Next →

**Lender Information**

Lender Company Name <sup>Ⓢ</sup> ND Example Correspondent Lender Loan Number <sup>Ⓢ</sup> 123456789000 Delegated UW <sup>Ⓢ</sup> YES

**Underwriting Submission**

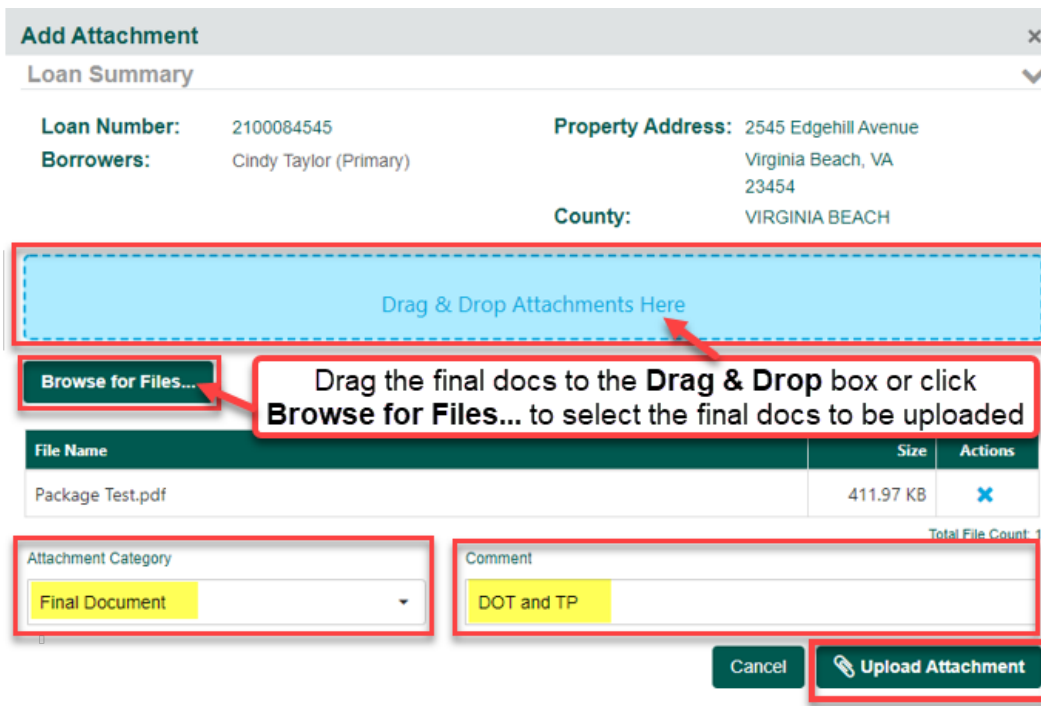
**Submit Closed Loan Package**

**Submit Final Documents**

**Attachments Panel** 2

**Add Attachments** ↻

2. The Add Attachment window displays, drag and drop or browse for your Final Documents, select **Final Documents** in the **Attachment Category** dropdown list, **Comment** is optional then click the **Upload Attachment** button.



**Add Attachment** ×

**Loan Summary** ▾

**Loan Number:** 2100084545 **Property Address:** 2545 Edgehill Avenue  
**Borrowers:** Cindy Taylor (Primary) Virginia Beach, VA  
 23454  
**County:** VIRGINIA BEACH

Drag & Drop Attachments Here

**Browse for Files...**

Drag the final docs to the **Drag & Drop** box or click **Browse for Files...** to select the final docs to be uploaded

File Name	Size	Actions
Package Test.pdf	411.97 KB	×

Total File Count: 1

**Attachment Category**  
Final Document ▾

**Comment**  
DOT and TP

Cancel **Upload Attachment**

**Upload Completed** ⤴ ×  
 Package Test.pdf was uploaded successfully.

The Virginia Housing Post-Closing Department will be automatically notified once documents are uploaded with the **Final Document** attachment category selected

**Note:** Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

# TROUBLESHOOTING COMMON ISSUES

## P&I BLANK AND/OR TOTAL PITI NOT CALCULATING CORRECTLY

If you run into a scenario in which the P&I (Principal and Interest) for the proposed payment is reflecting as \$0.00 and/or the total PITI is not calculating correctly, double check the following fields within the loan to ensure that they are completed correctly:

- Navigate to the **Dates** panel in the **Loan Summary Information – C** page and make sure the correct **First Payment Date** has been entered correctly (*must be a date in the future*) and it is **not** blank:

Correspondent Pages | Loan Summary Information - C

Government Loan Data

**Dates**

Application Date	Estimated Closing Date	<b>First Payment Date</b>
03/21/2024	05/31/2024	07/01/2024
Application Received Date	Estimated Loan Disburse...	Loan Approval Date
03/21/2024	mm/dd/yyyy	mm/dd/yyyy

- If it is a loan with Financed UFMIP/FF/GF, navigate to the **Loan Summary Information – C** page and make sure the **Base Loan Amount**, **Financed UFMIP/FF/GF**, and **Cash UFMIP/FF/GF** are entered correctly into the applicable fields. Below is an example of an FHA loan with Financed UFMIP:

Correspondent Pages | Loan Summary Information - C

Property Information

APR/AMI/Income/Ratios/AUS

Loan Type	Loan Amount	LTV	PITI
Selected Product: FHA30F_BOND	<b>Base Loan Amount: 96,500.00</b>	Sales Price: 100,000.00	P & I: 527.09
Interest Rate: 5.0000%	UFMIP or FF Percentage: 1.750000%	Estimated Appraised Va...: 100,000.00	Other P & I: 0.00
Rate Type: Fixed	UFMIP or FF Amount: 1,688.75	Appraised Value: 100,000.00	Taxes: 100.00
Mortgage Type: FHA	<b>Financed UFMIP/FF/GF: 1,688.00</b>	Down Payment Amount: 3,500.00	Hazard Ins: 75.00
Loan Purpose: Purchase	<b>Cash UFMIP/FF/GF: 0.75</b>	Acquisition Cost: \$000,000.00	Other Ins/RD Fee: 0.00
Lien Position: First	Total Loan Amount: 98,188.00	LTV: 96.5000%	MI Monthly Amt: 67.90
Doc Type: Select...	PLUS 2nd Mortgage Am...: 0.00	CLTV: 96.5000%	HOA Dues: \$000,000.00
Disclosure Type: FHA RESID 2017	Other Financing: \$000,000.00		Total Housing: 769.99

- If it is a Conventional loan with monthly MI, navigate to the **Mortgage Insurance VH** page and make sure the correct **Renewal Type** is selected, and the applicable **Renewal Rates and Terms** are entered correctly:

The screenshot shows the 'Mortgage Insurance VH' form. Red boxes highlight the following fields:

- Mortgage Insurance VH** (Page Title)
- Renewal Premium** (Section Header)
- MI Type**: Monthly
- Renewal Type**: Level
- First Renewal Rate**: 0.5200000%
- 1st Renewal Term - Years**: 10
- Mortgage Insurance Seco...**: 0.2000000%
- 2nd Renewal Term - Years**: 20
- Mortgage Insurance Third ...**: 0.000000000%
- 3rd Renewal Term - Years**: (Empty)
- MI Remitted Monthly**:
- Exclude State MI Fees from High Cost Test**:
- Lender Paid MI**:
- MI Monthly Amt**: 262.71

## CO-BORROWER INCOME NOT INCLUDED IN QUALIFYING RATIOS

If you run into a scenario for a loan with multiple borrowers and the system is not including the co-borrower/additional borrower(s)' income in the qualifying ratios calculation, navigate to the **Income Totals** section of the **URLA 1b-1e Borrower Information** page for the co-borrower or additional borrower(s) and make sure the box shown below is checked to include financial information in qualifying ratios:

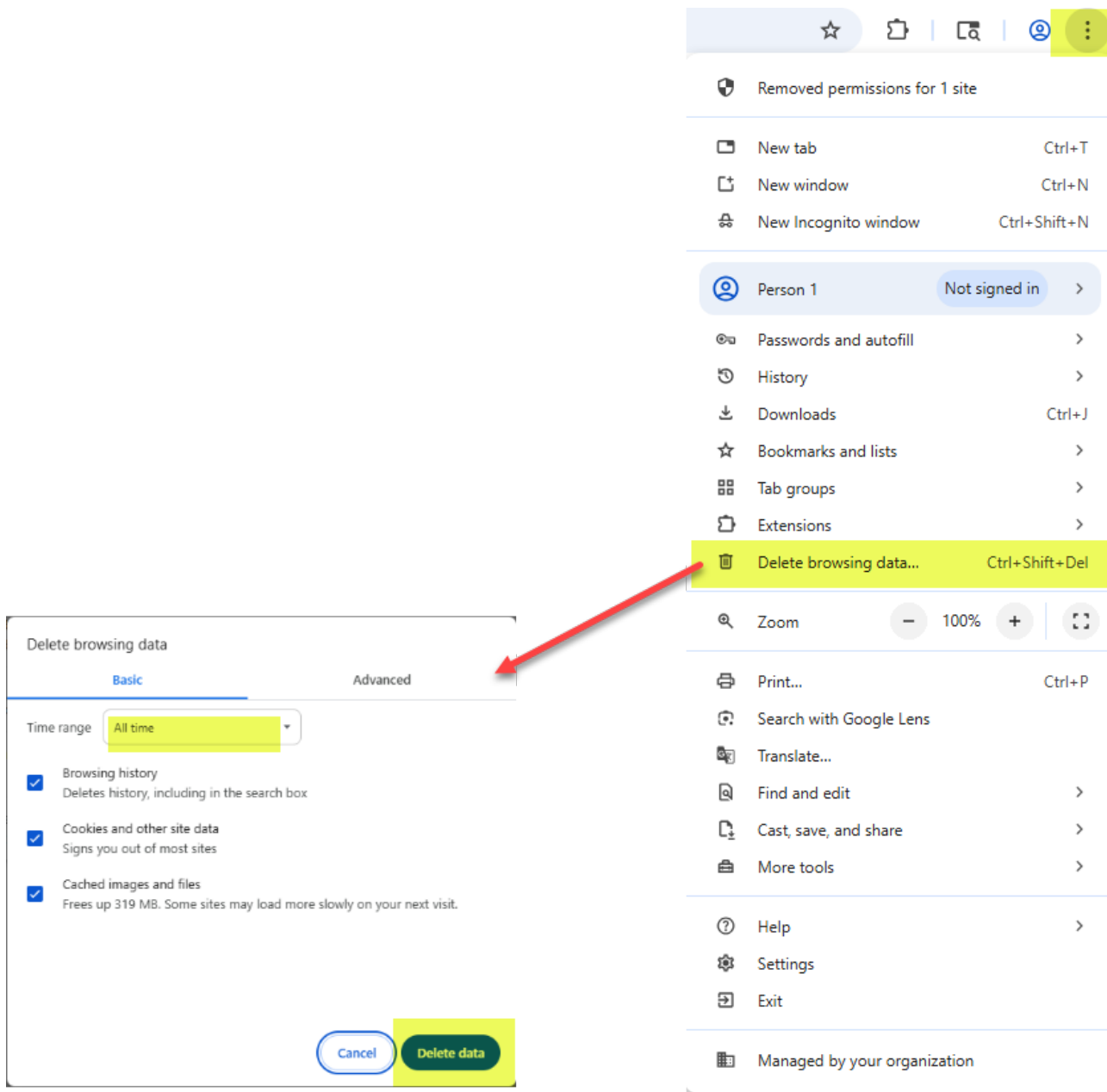
The screenshot shows the 'URLA | 1b.-1e. Borrower Information - Employment and Income' page. Annotations include:

- URLA | 1b.-1e. Borrower Information - Employment and Income** (Page Title)
- Income Totals** (Section Header)
- test2 test2** (Dropdown menu with a red box and arrow pointing to it, labeled 'Click to toggle between borrowers')
- Net Rental Income**: \$000,000.00
- Total Other Income**: 0.00
- Qualifying Ratios** (Section Header)
- Include financial information in qualifying ratios**:  (Red box around this checkbox)
- (Non-occupying borrower income, assets, and liabilities)
- Income Totals** (Section Header)
- Total Borrower Income**: 4,000.00

## CLEAR CACHE AND HARD RELOAD

If you're having issues with connectivity, loading data, and/or receiving odd error messages, please try performing a clear cache and hard reload following the instructions below as this can sometime resolve odd issues:

Clear cache in Chrome following the steps highlighted below:



After completing the the cache clear in Chrome, perform an **Empty Cache and Hard Reload** following the additional steps shown below:

Navigate to the [Mortgage Cadence login page](#) and click the **F12** key on your keyboard. This opens up a new panel on the right hand side of the screen which you can ignore then right click on the page reload button in the top left side and select **Empty Cache and Hard Reload** as shown below. The system will think for a few seconds. Once done you will see the username and password fields then close the panel on the right side of the screen and login as normal.

