Mortgage Cadence User Guide

Revised: May 1, 2025

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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 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

Underwriting: Underwriting@VirginiaHousing.com

Purchase/Quality Review/Pended Loan Questions: PurchaseReview@VirginiaHousing.com

Post-Closing/Final Docs: Suspense@VirginiaHousing.com

MERS: mers@VirginiaHousing.com

Servicing: 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 804-343-5992

Frank Webster (BDO - Western Region) Frank.Webster@VirginiaHousing.com 804-343-5668

Gigi Houchins (BDO - Hampton Roads Region) Georgette.Houchins@VirginiaHousing.com 804-343-5609

Joni Moncure (BDO - Central Region) Joni.Moncure@VirginiaHousing.com 804-343-5595

Regina Pinkney (BDO - NOVA Region) Regina.Pinkney@VirginiaHousing.com 804-343-5748

SYSTEM REQUIREMENTS

RECOMMENDED BROWSER

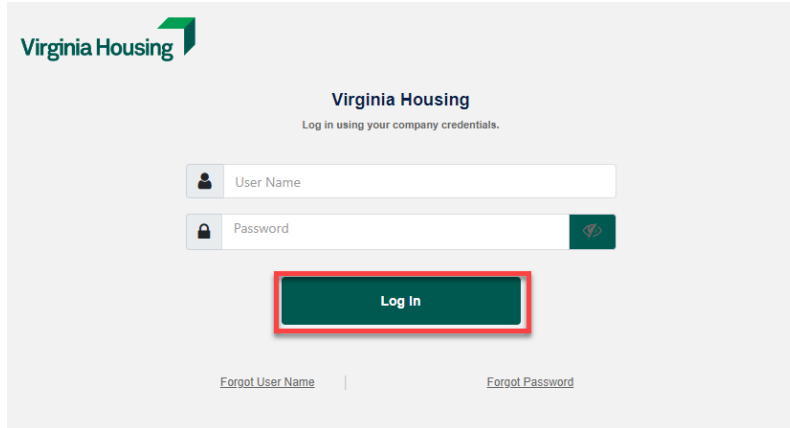- Google Chrome – Virginia Housing provides support for this browser.

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

OTHER REQUIREMENTS

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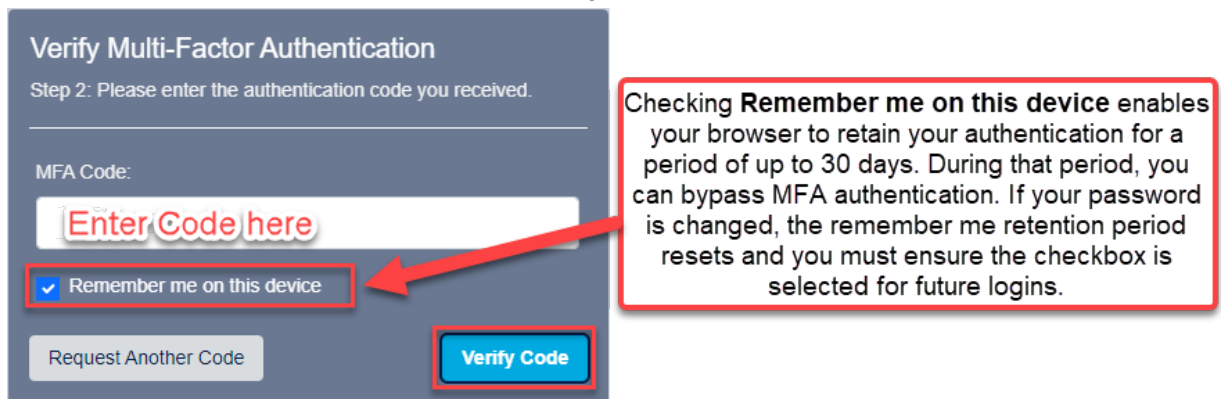- TLS 1.1 or 1.2 encryption

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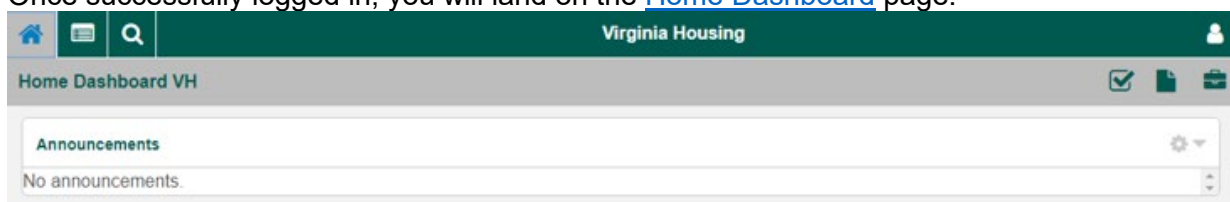
4. Enter the authentication code you received via email in the **MFA Code** field, check the **Remember me on this device** checkbox then click the **Verify Code** button.

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.

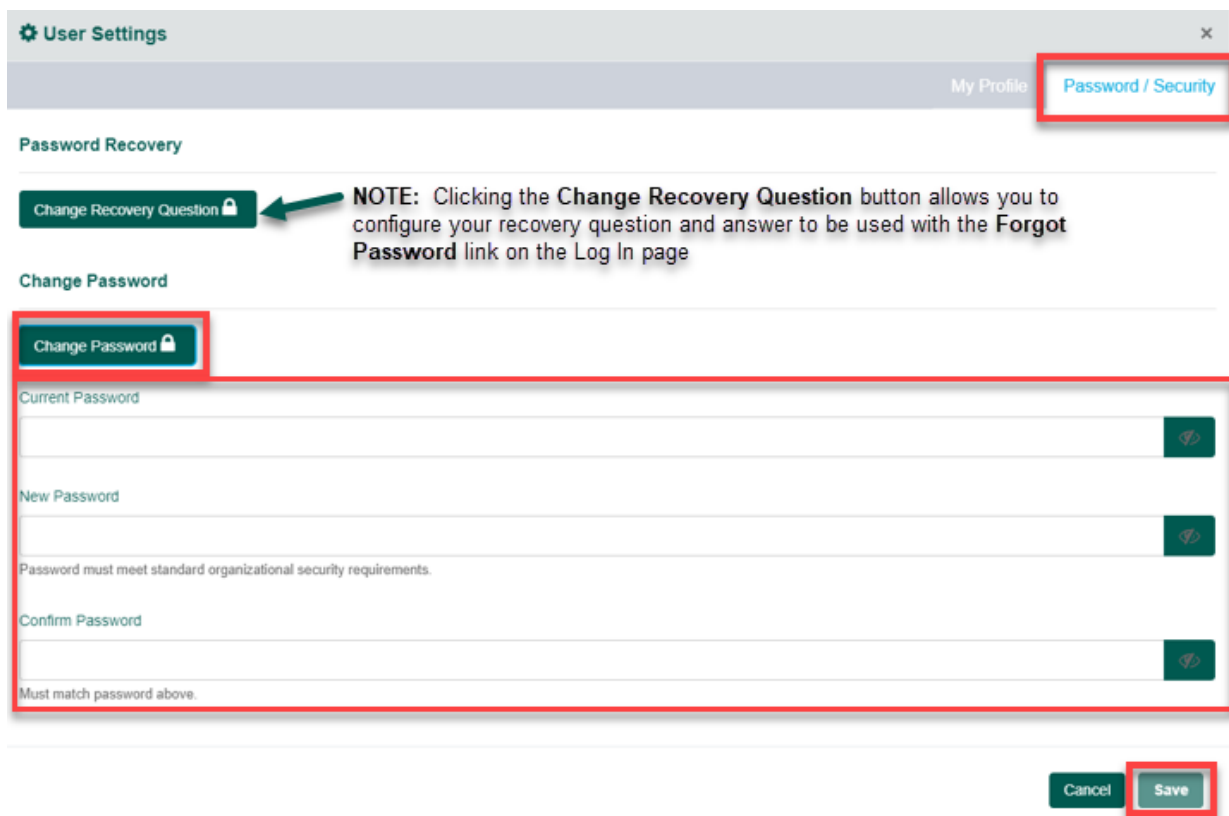# PASSWORD AND LOGIN REQUIREMENTS

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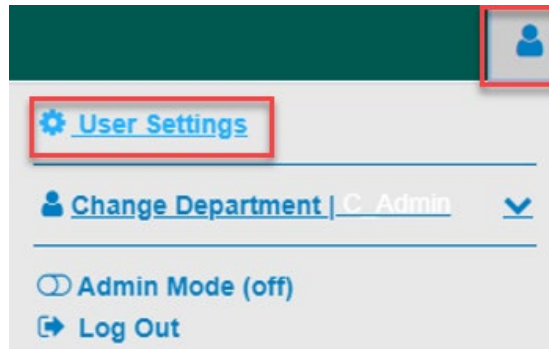
2. Click on the **Password/Security** tab as shown below, click the **Change Password** button, and enter information then click **Save**.

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.
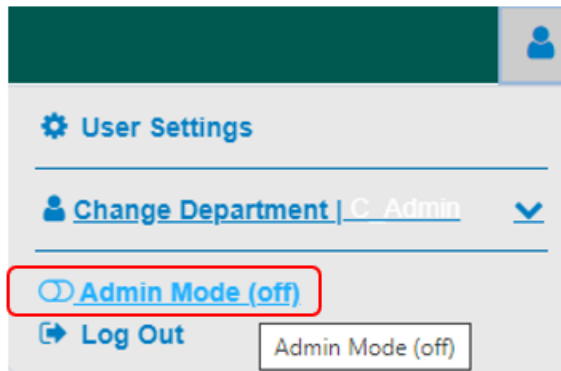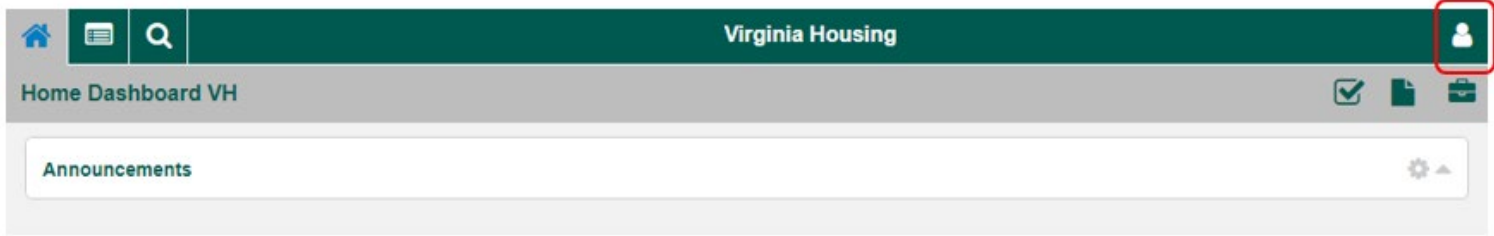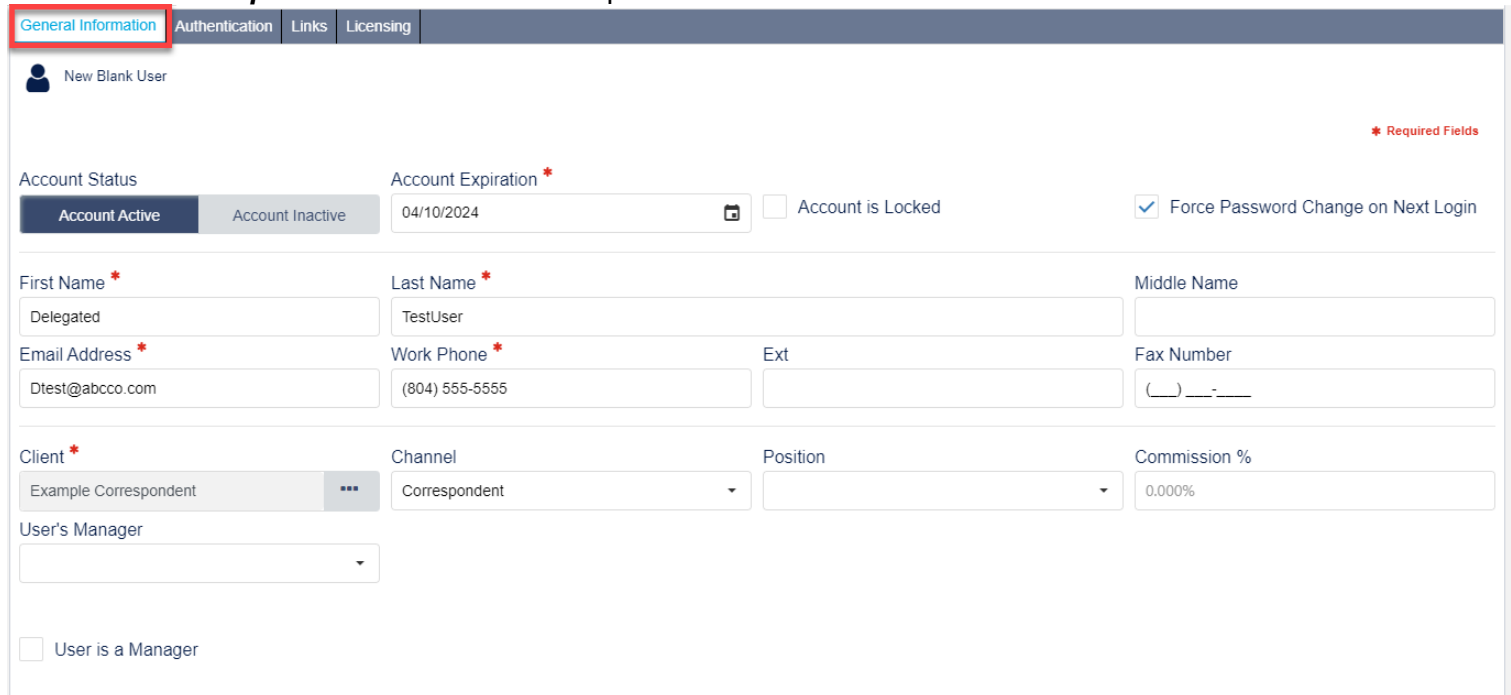
2. Click **User Management**.

3. Click **Add User**.

Last Name	First Name	Email	Client	Channel	User Manager	Account Status	
DLevel1	DelegatedAdmin	HomeownershipUAT@vhda.com	Example Correspondent			Active	...
DLevel2	DelegatedUnderwriter	test@vhda.com	Example Correspondent			Active	...
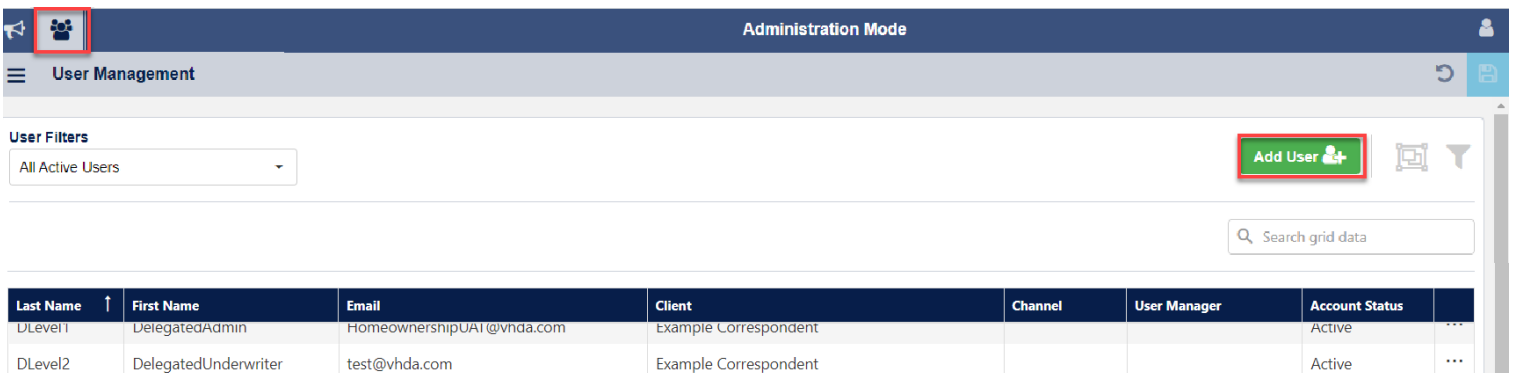
4. Enter User Information into the **General Information** tab. The red asterisk (*) fields are required and select *Correspondent* in the **Channel** drop-down.
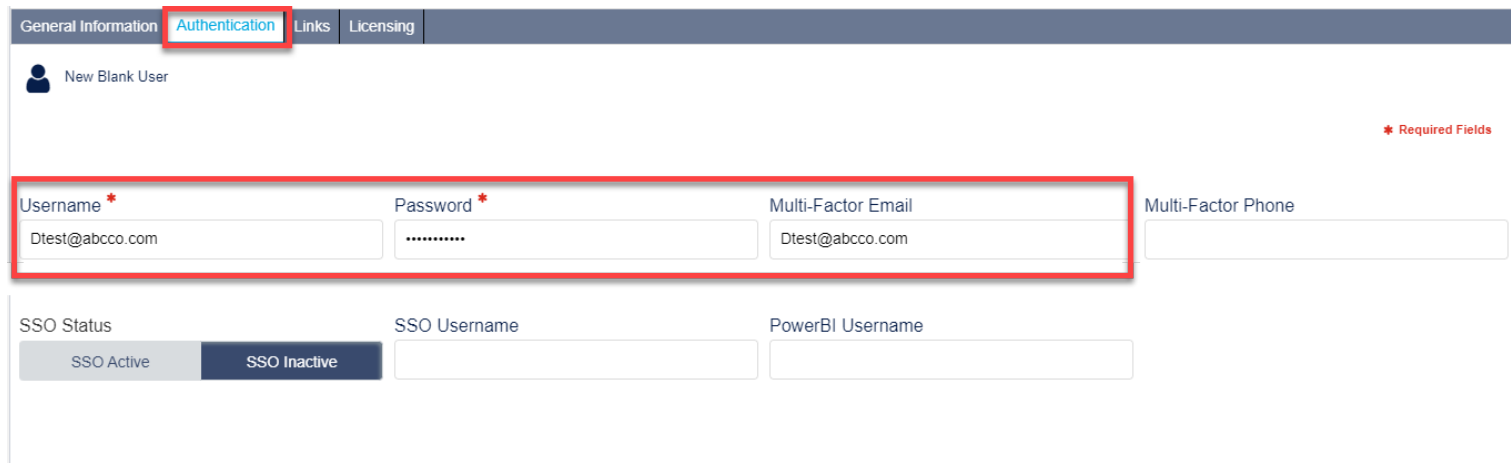
5. Enter **Username**, **Password**, and **Multi-Factor Email** into the **Authentication** tab. Virginia Housing recommends using the user's email address for the Username. Unique usernames are required.

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

6. 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.
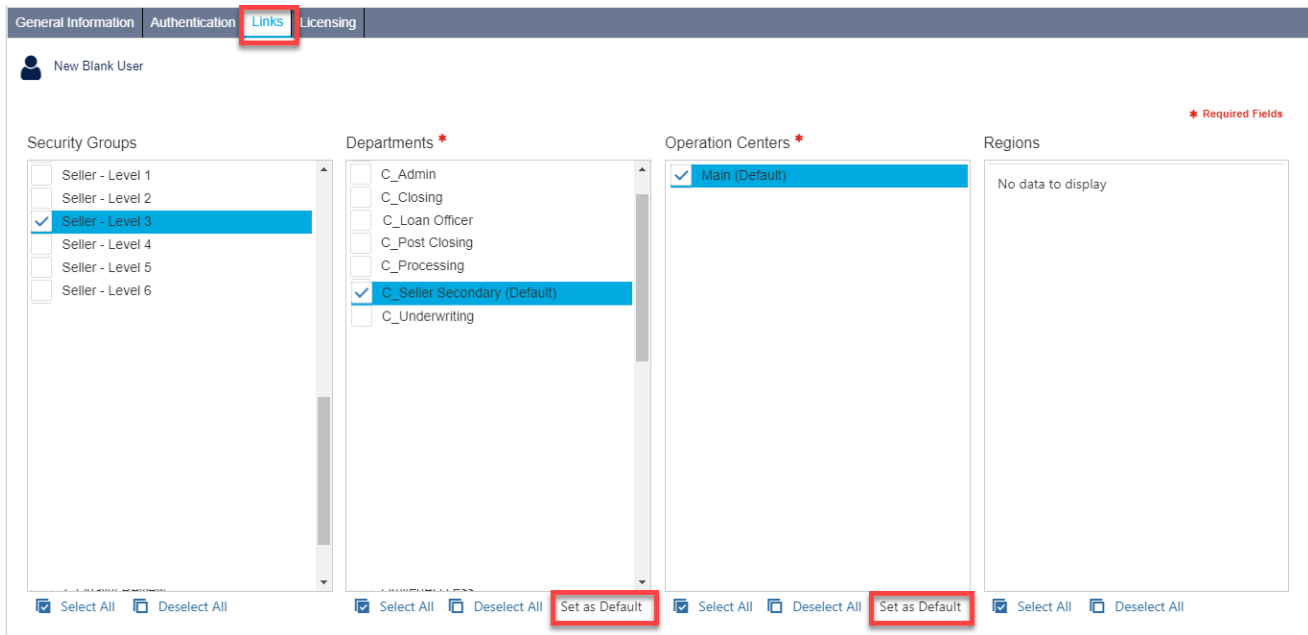
Security Groups (Only Levels 1 and 3 may lock loans.)

      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.*

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.mortgagecadence.com/webapp

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.

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.

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.

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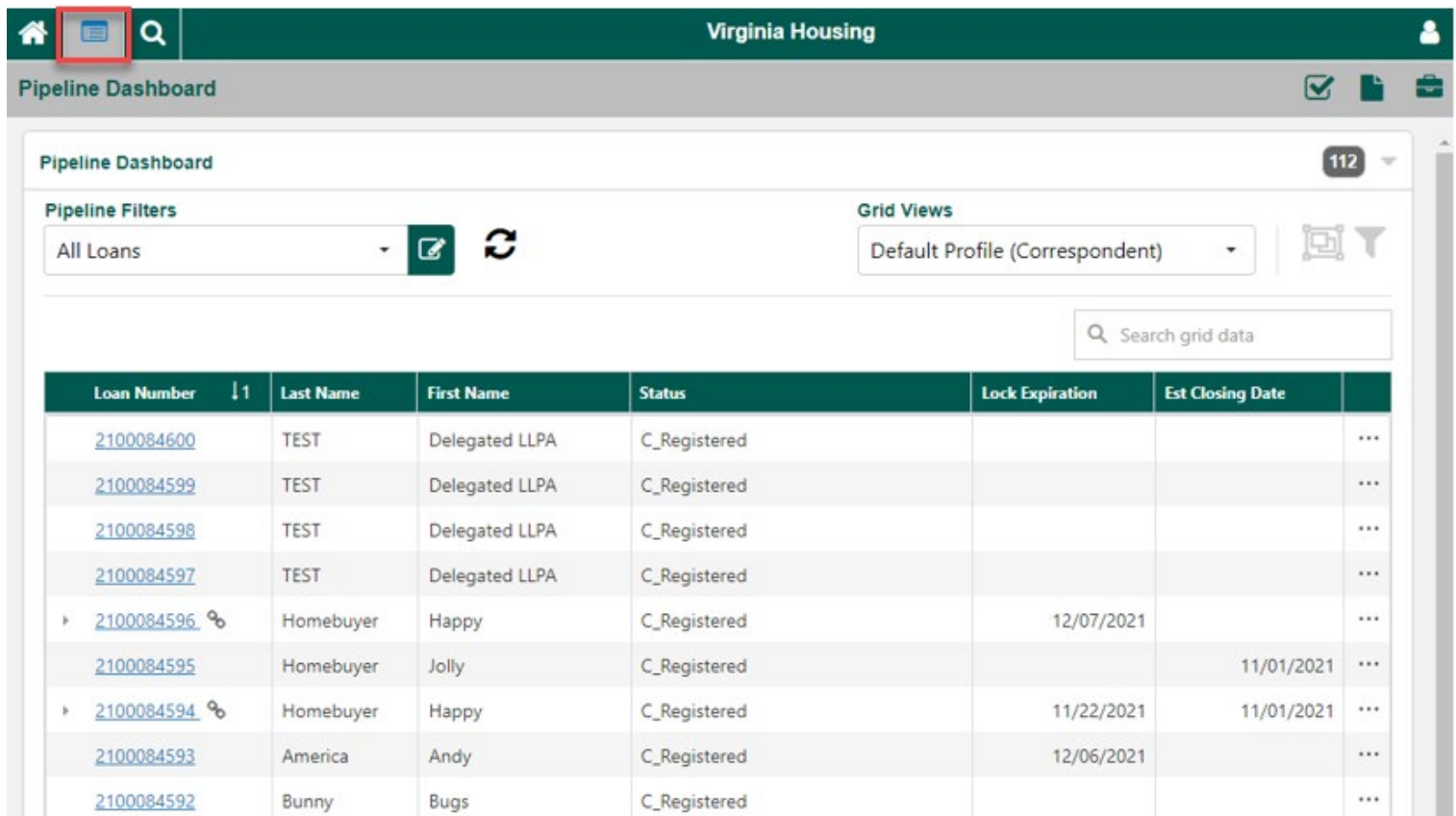
Note: The system displays a link icon next to the loan number of a piggybacked loan. A caret also displays enabling you to expand the row to access or view information about the linked loan.

ACCESS AN EXISTING LOAN

Navigate to the **Pipeline Dashboard** and click the blue Loan Number link to access an existing loan.

ACCESS A PLUS LOAN

Click the blue Loan Number link for the second within the primary/first loan.

SEARCH FOR A LOAN

Click the **Search** icon, enter loan data. **Note:** You can search by name, address, loan # (complete or partial info).
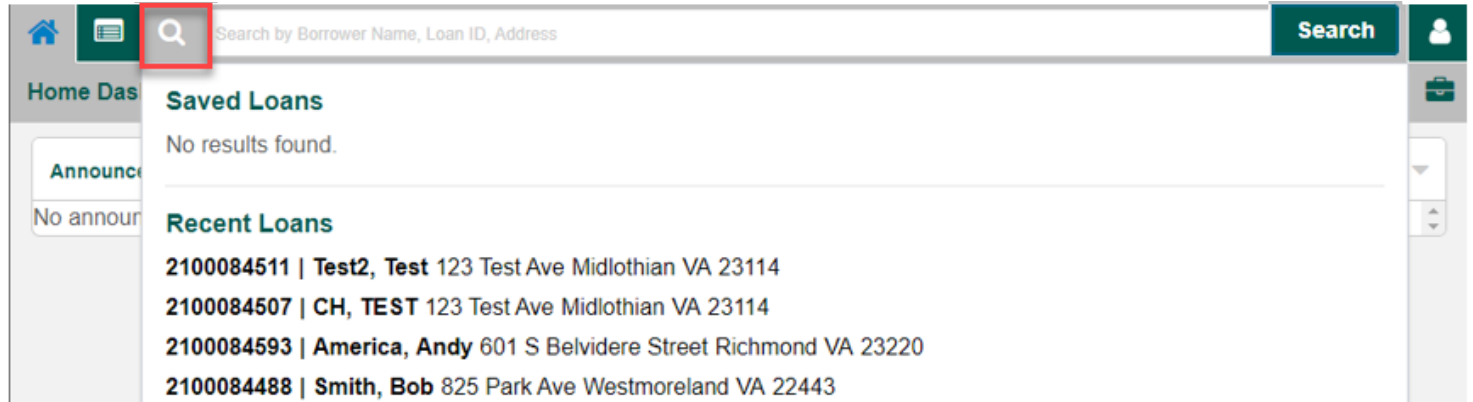
The system only initially searches your saved loans and loans you recently accessed, not all the loans in the system. If the system does not find a loan that matches your **Saved Loans** list or your **Recent Loans** list, you can click **Perform full system search** as shown below. This prompts the system to search all loans in the system.
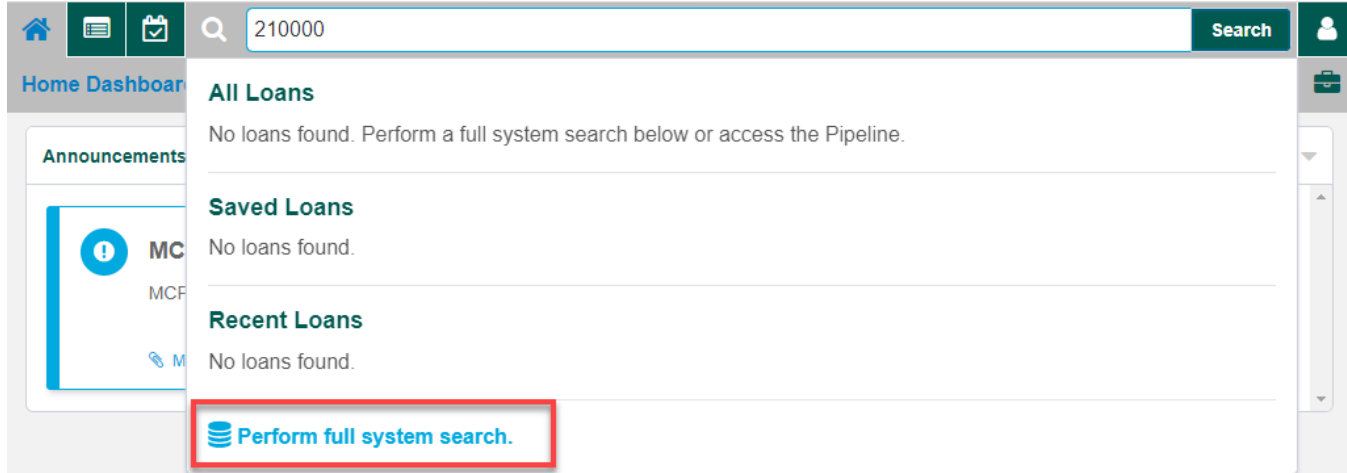
Quick access functionality enables you to access loans you work in frequently in the **Saved Loans** list.
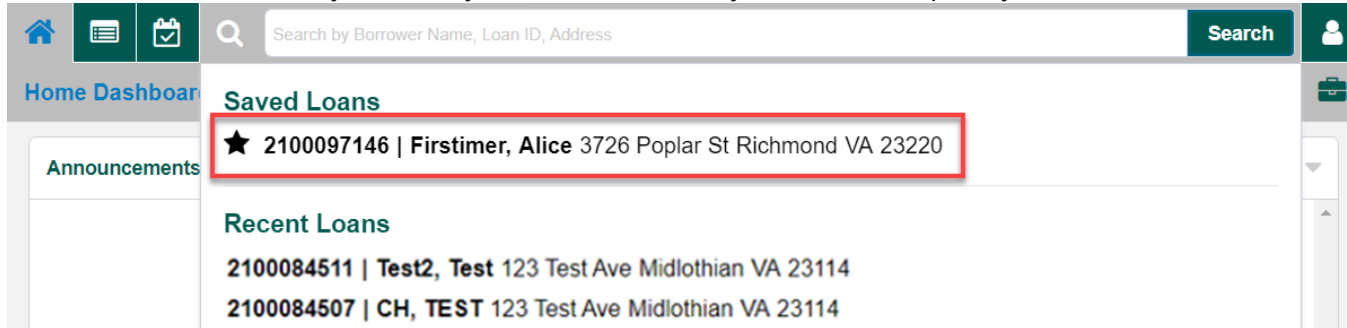
To enable quick access, click the ☆ icon. It will display in filled format, and the loan displays in the **Saved Loans** list. You can toggle between states by clicking the icon to add or remove loans from the **Saved Loans** list.

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.
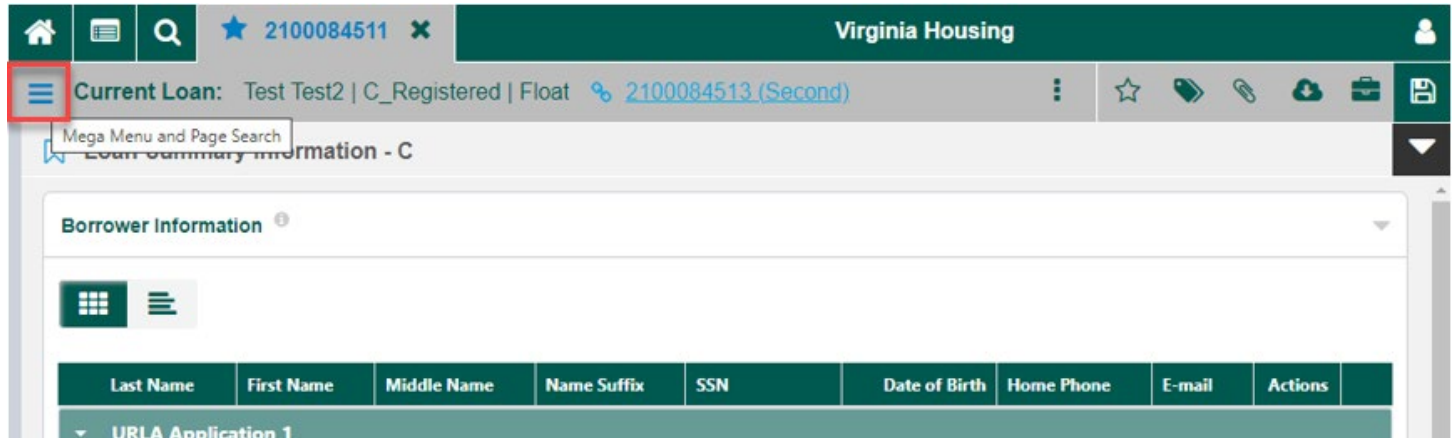
Available Pages/Workflow Collections are reflected here, click **Correspondent Pages** to access all pages available to Correspondent Lenders.
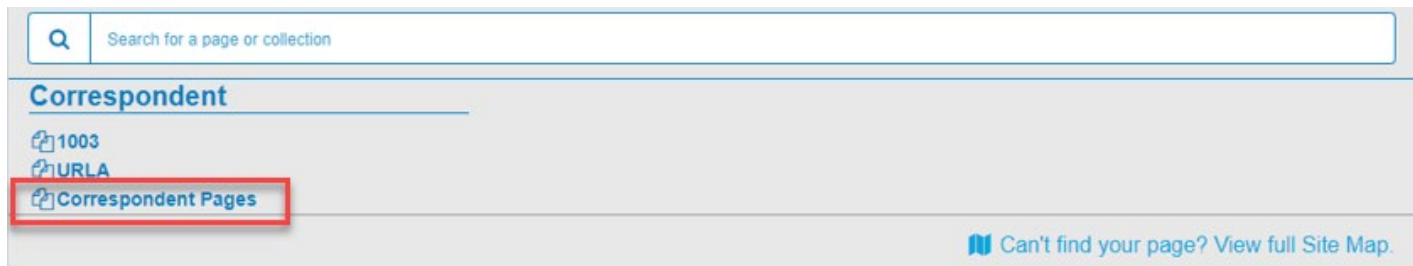
It is our recommendation for users to customize their Favorites Drawer to include the **Correspondent Pages** workflow collection along with adding some key loan information. Please refer to the next two sections of this guide for complete details on the Favorites Drawer and Customizing the Favorites 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.
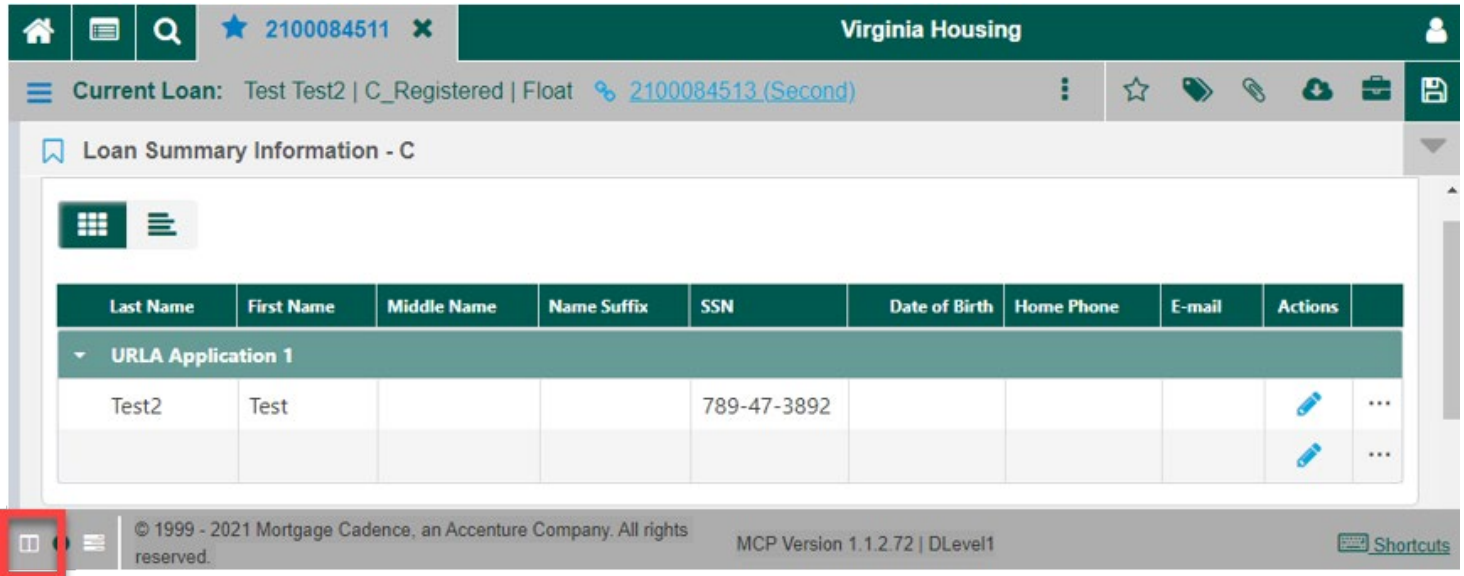
The **Favorites Drawer** displays as a collapsible panel on the left side of a page with two customizable sections labeled as *Favorites* and *Loan Info*. Refer to the next page for details on Customizing the Favorites Drawer.

Click and drag to resize
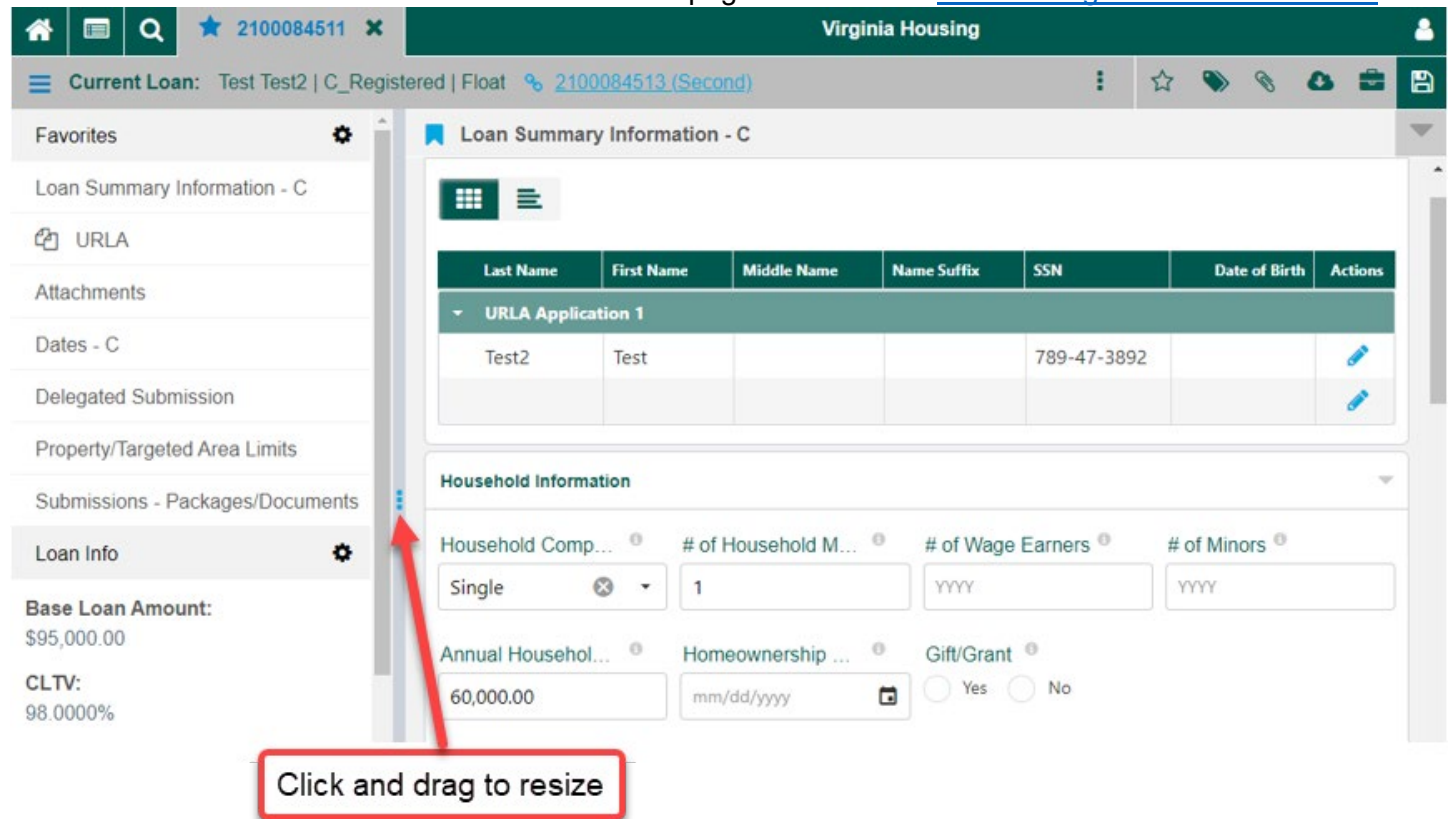
CUSTOMIZING THE FAVORITES DRAWER

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.
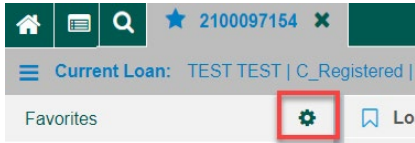
2. Type keywords into the search bar to quickly find and add workflow collections or specific pages. Click on the items you want to add then click the **Save** icon.
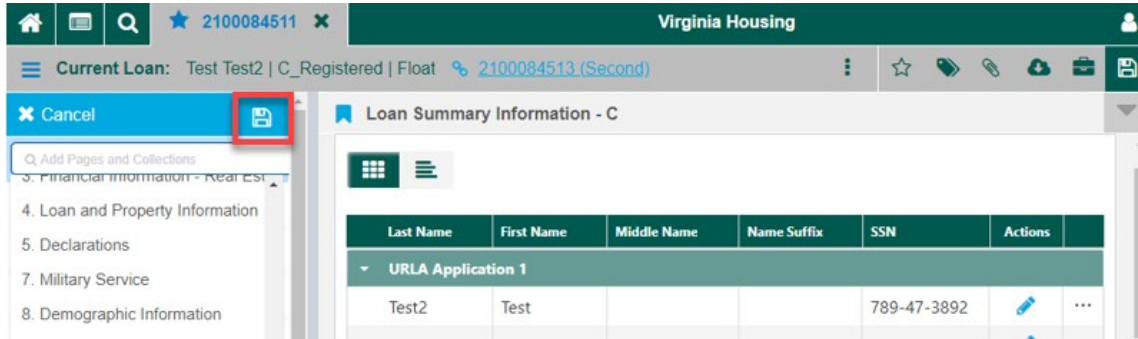
3. To remove items, click **Settings** to bring up the list again, click the red **X** to the right of the item to remove then click **Save** once done. Items can also be reordered by clicking the hamburger icon and dragging it in the order you want it to appear in the list.
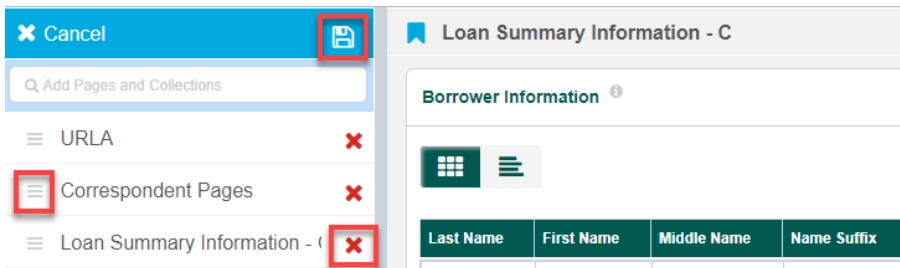
4. Saved *Favorites* and *Loan Info* will be reflected each time you log in moving forward.
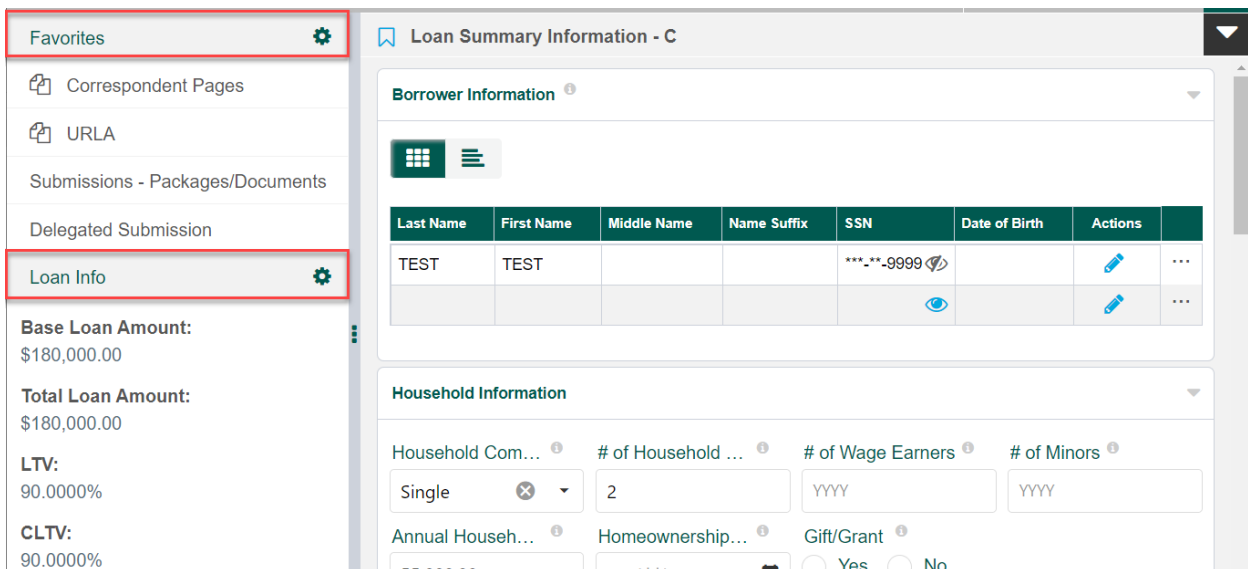
WORKFLOW COLLECTIONS

Workflow Collections, designated with the [icon] 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.
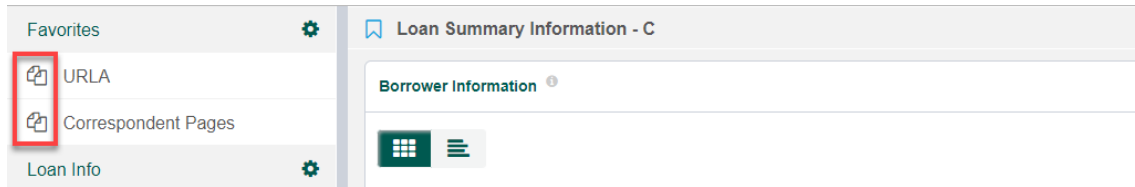
The **Correspondent Pages** **Workflow Collection** contains all pages available to Correspondent Lenders.

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.


# PANELS

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

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.
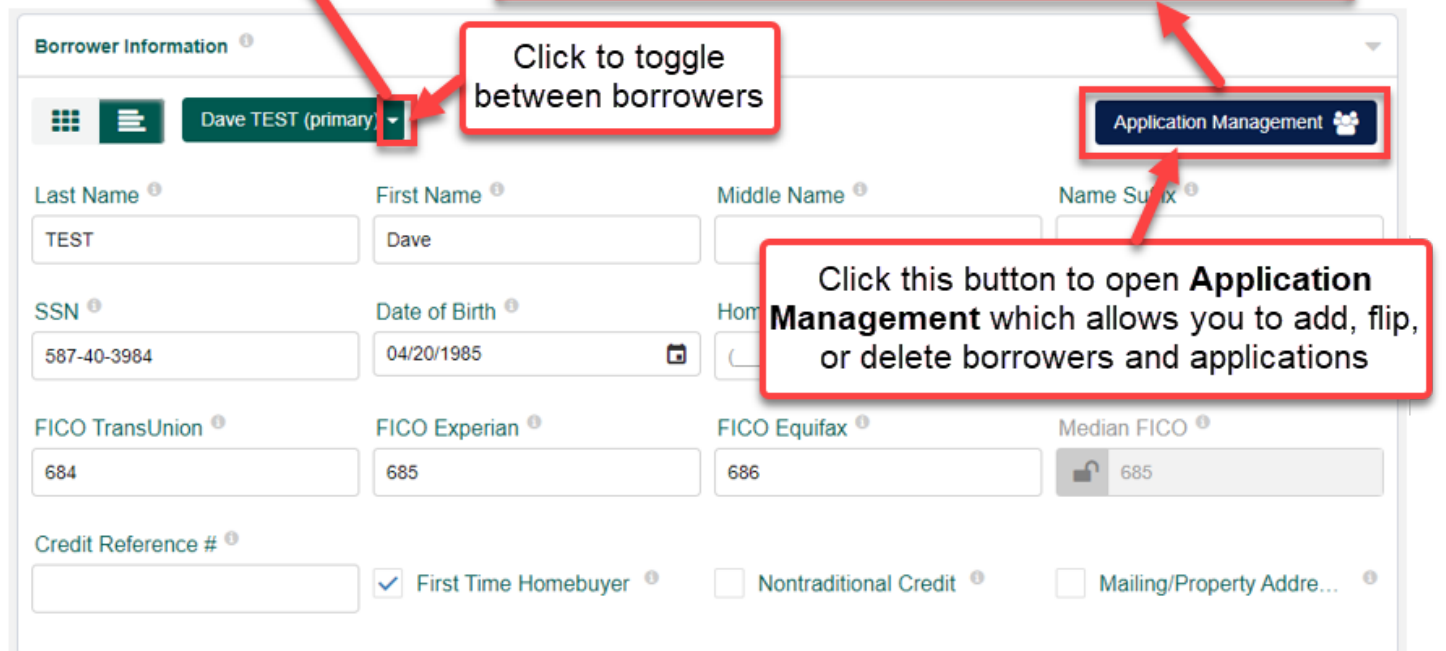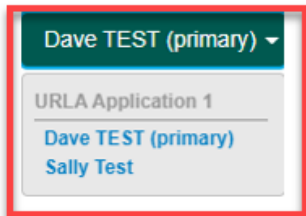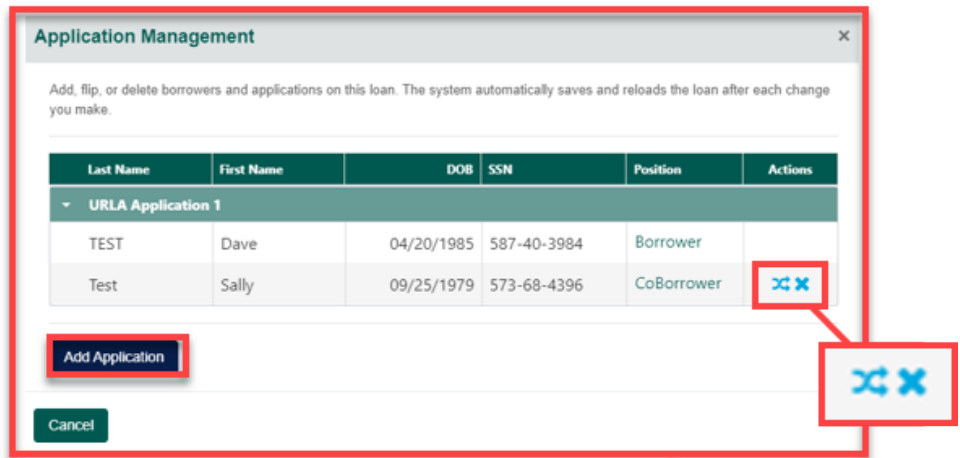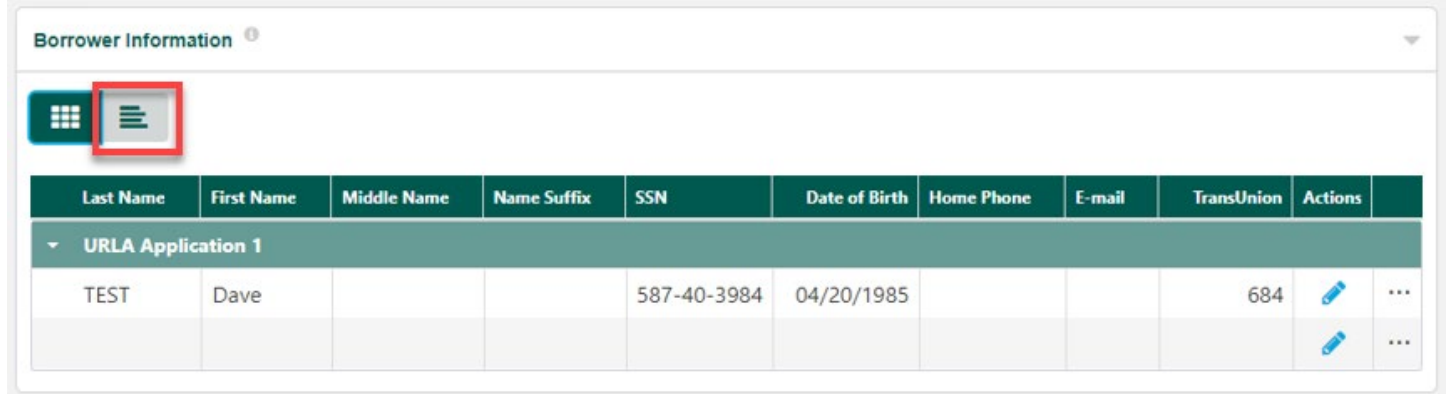
ATTACHMENTS

ACCESS ATTACHMENTS

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

Click the blue link to open a document.

UPLOAD ATTACHMENTS

1. Access **Attachments** as detailed in the previous section then click the **Add Attachments** button.
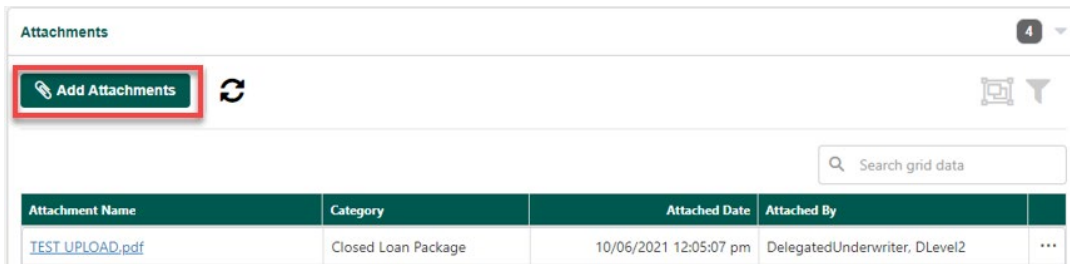
2. Drag and Drop or Browse for your file.

3. Select an **Attachment Category** and add a **Comment** then click **Upload Attachment** button.

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.
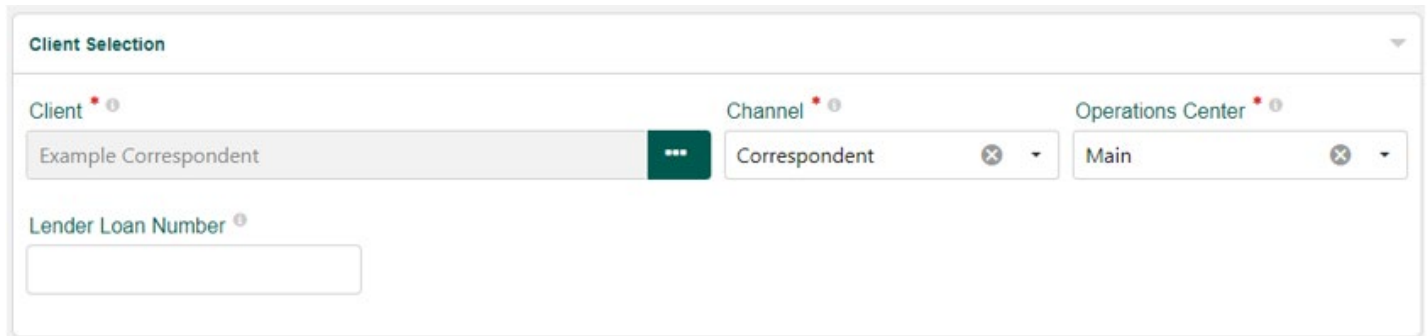
CREATING NEW LOANS

CREATE A NEW LOAN MANUALLY

1. Click the **Loan Options** icon then click **Create New Loan**.
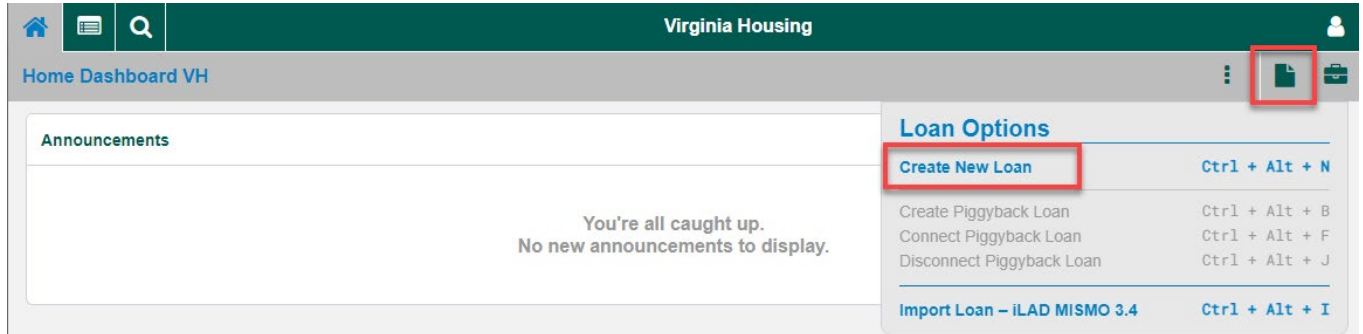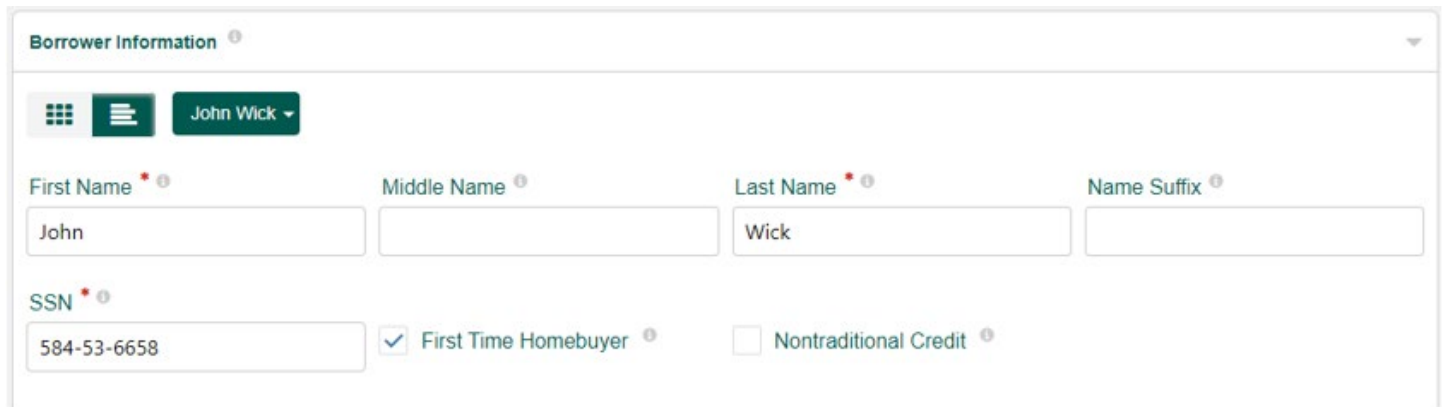
2. Land on the **P&P New Loan** page and enter information. Red asterisk * fields are required.

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

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

   Refer to TOGGLE BUTTONS for more details on adding another Borrower.

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

Link to Targeted Area website

6. **Combined Credit & Household Information** – Enter the **Median FICO**, **Household Members**, **Annual Income (Household)**, **AUS**, and **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 2nd Mortgage Amount** – *If there is no Virginia Housing Plus 2nd 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.*

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 2nd then enter applicable amounts.

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

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

		Product Name ↑2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (J)	Actions	
▼		**Product Eligibility: Valid**										2		
	🔖	FHA30F	3.125%	3.128%	-$225.00	-0.125	$771.08			$771.08	$70.00	$301.00	$ ⊘	⋯
	🔖	FHA30F_BOND	3.625%	3.628%	-$450.00	-0.250	$820.89			$820.89	$70.00	$338.00	$ ⊘	⋯
▼		**Product Eligibility: Invalid**										1		
	🔖	FHAStreamline	4.375%	4.378%	-$5,175.00	-2.875	$898.71			$898.71	$70.00	$394.00	$ ⊘	⋯

Cash to Close: $20,341.95
Cash Available: $50,000.00
Eligibility Reasons: Unconditional guideline grid evaluation failed: Ineligible Documentation Type (030)
Guideline grid evaluation failed: Ineligible Loan Purpose (031)

Eligible Products	
C30F_CONV	30-Year Fixed Conventional *(Fannie Mae or Freddie Mac)* / Standard or Charter Mortgage Insurance
C30F_CONV_NO_MI	30-Year Fixed Conventional *(Fannie Mae only)* No Mortgage Insurance
C30F_CONV_BOND	30-Year Fixed Conventional Bond *(Fannie Mae or Freddie Mac)* / Charter Mortgage Insurance
FHA30F	30-Year Fixed Federal Housing Administration (FHA)
FHA30F_BOND	30-Year Fixed Federal Housing Administration (FHA) Bond
VA30F	30-Year Fixed Veterans Administration (VA)
VA30F_BOND	30-Year Fixed Veterans Administration (VA) Bond
RH30F	30-Year Fixed Rural Housing (RD)
RH30F_BOND	30-Year Fixed Rural Housing (RD) Bond
PLUS_2ⁿᵈ_MTG	30-Year Fixed Virginia Housing Plus Second Mortgage
FHA Streamline	Federal Housing Administration (FHA) Streamline Refinance
VA30F_IRRRL	Veterans Administration (VA) Interest Rate Reduction Refinance Loan (IRRRL)

*This does not include Pilot Programs

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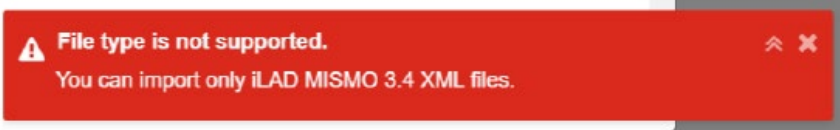

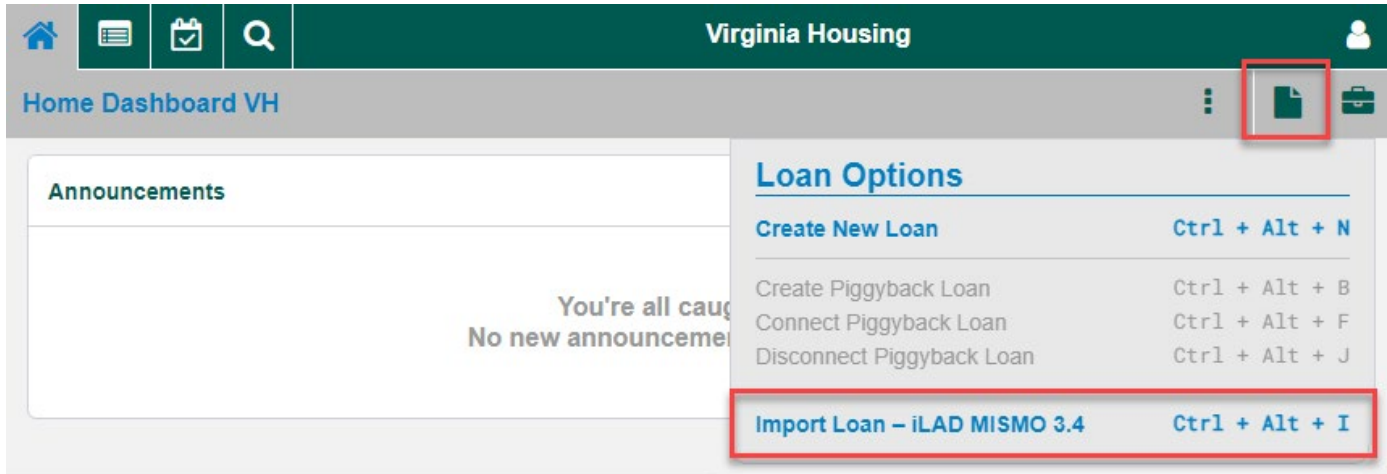If no duplicates are found, this message will display.

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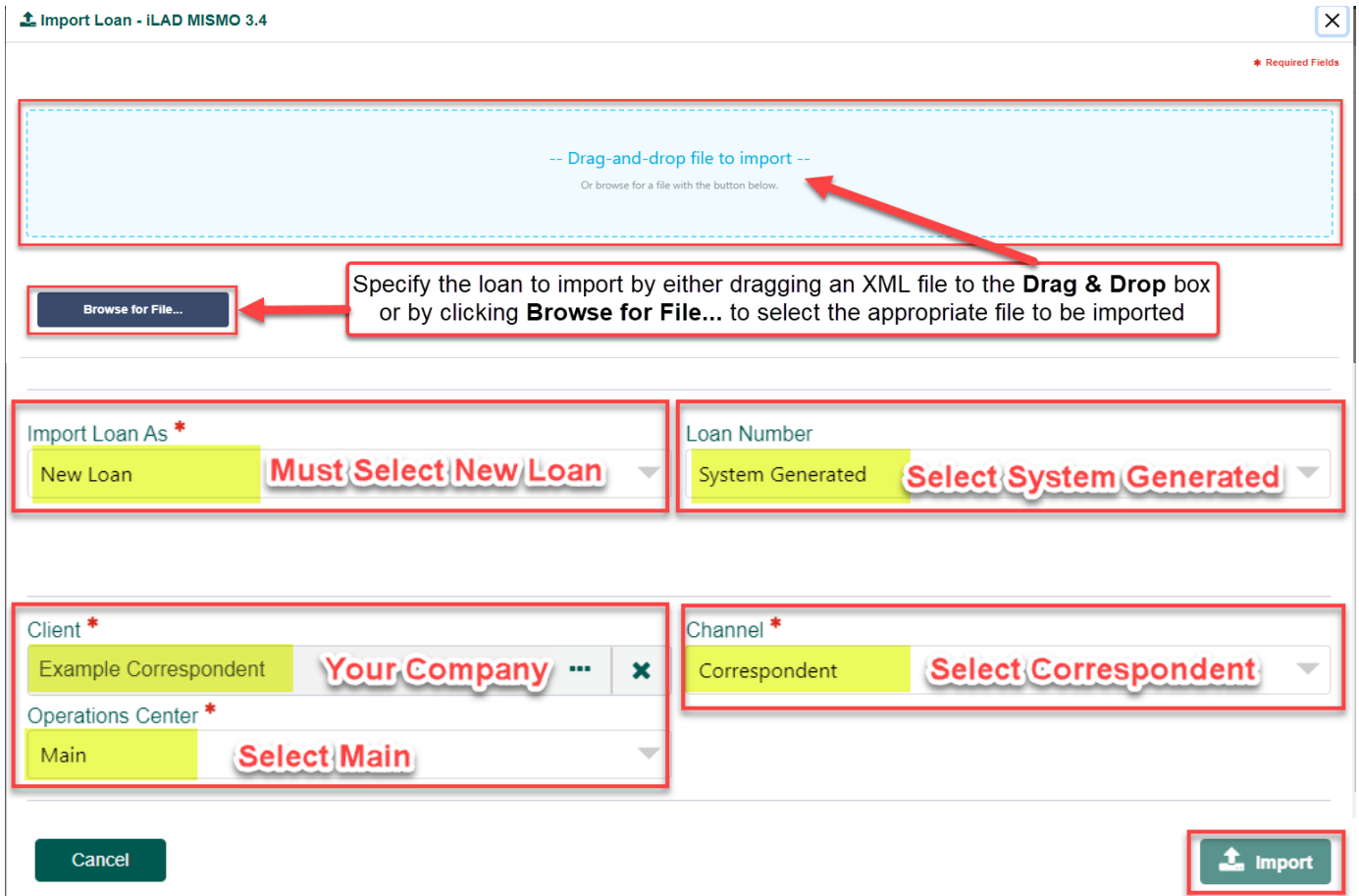
IMPORT TO CREATE A NEW LOAN - ILAD MISMO 3.4 FILE

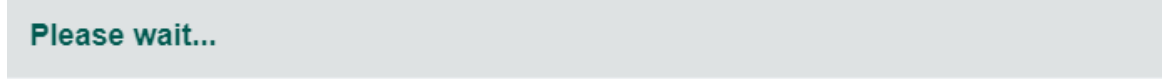All files **must** be in an *XML* format. If the file you specify is the wrong format, the following error displays:

> ⚠ **File type is not supported.**
> You can import only iLAD MISMO 3.4 XML files.   ⌃ ✖

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

	Virginia Housing	
Home Dashboard VH	⋮ ▯ 💼	

Announcements

You're all caug...
No new announceme...

Loan Options

Create New Loan	Ctrl + Alt + N
Create Piggyback Loan	Ctrl + Alt + B
Connect Piggyback Loan	Ctrl + Alt + F
Disconnect Piggyback Loan	Ctrl + Alt + J
Import Loan – iLAD MISMO 3.4	Ctrl + Alt + I

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

⬆ Import Loan - iLAD MISMO 3.4   ✖

✱ Required Fields

-- Drag-and-drop file to import --
Or browse for a file with the button below.

Browse for File...

Specify the loan to import by either dragging an XML file to the **Drag & Drop** box or by clicking **Browse for File...** to select the appropriate file to be imported

Import Loan As ✱
New Loan   **Must Select New Loan**   ▼

Loan Number
System Generated   **Select System Generated**   ▼

Client ✱
Example Correspondent   **Your Company**   ⋯ ✖

Channel ✱
Correspondent   **Select Correspondent**   ▼

Operations Center ✱
Main   **Select Main**   ▼

Cancel   ⬆ Import

This window displays during import process.

Please wait...

Import in progress...

This message will display once import is completed.

✓ **Import Successful.** ✕

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

🏠 ▣ 🔍 ★ **2100084615** **Virginia Housing** 👤

Home Dashboard VH ☑ 📄 💼

Announcements ⚙▾

No announcements. ▲▼
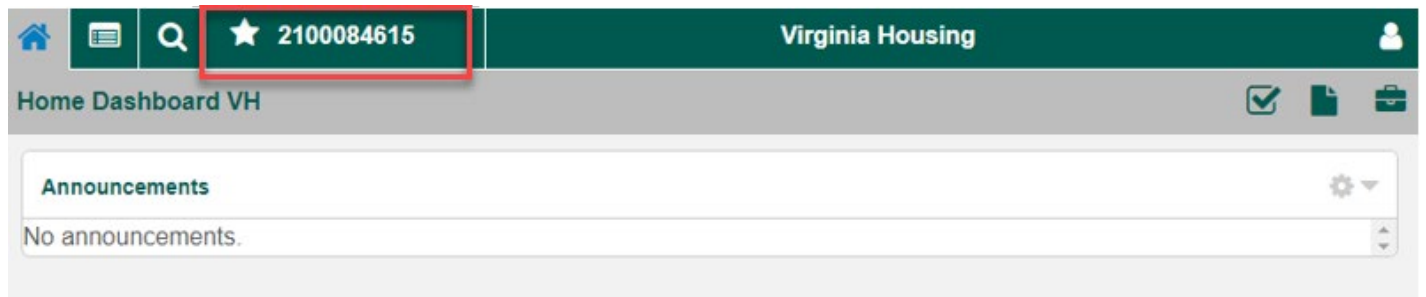
4. Click the **Products and Pricing** 🏷 icon.
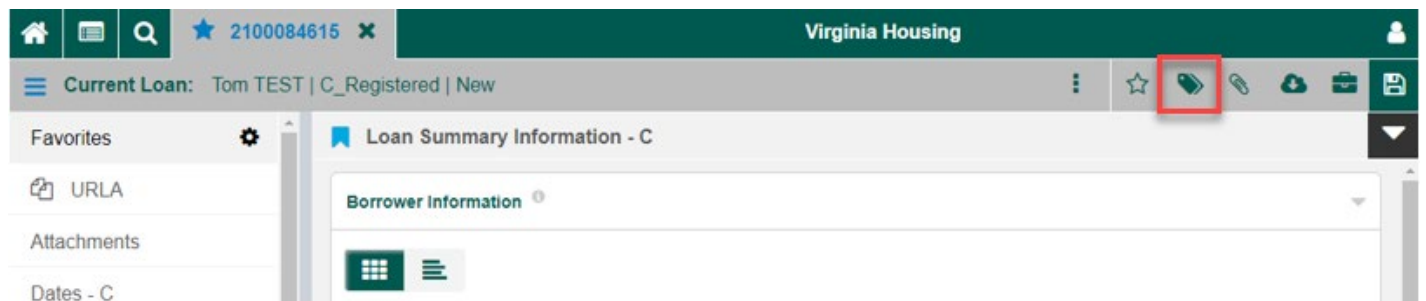
🏠 ▣ 🔍 ★ 2100084615 ✕ **Virginia Housing** 👤

☰ **Current Loan:** Tom TEST | C_Registered | New ⋮ ☆ 🏷 🔗 ☁ 💼 💾

Favorites ⚙ | 🔖 Loan Summary Information - C ▼

📑 URLA | Borrower Information ⓘ

Attachments |

Dates - C | ▦ ☰

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

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

⊙ **Products and Pricing** ✕

P&P Loan Info... | Collapse All

P&P Product Eligibility | **Client Selection** ▾

P&P Pricing | Client * ⓘ | Channel * ⓘ | Operations Center * ⓘ

P&P Corr Rate Lock | Example Correspondent ⋯ | Correspondent ⊗ ▾ | Main ⊗ ▾

| Lender Loan Number ⓘ

| [   ]

6. **Borrower Information** – Enter borrowers' **First Name**, **Last Name** and **SSN**. Check **First Time Homebuye**r box if applicable.

Refer to TOGGLE BUTTONS for more details on adding another Borrower.

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

Link to Targeted Area website

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

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 2nd Mortgage Amount** – *If there is no Virginia Housing Plus 2nd 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.*

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 2nd then enter applicable amounts. Click **Next**.

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

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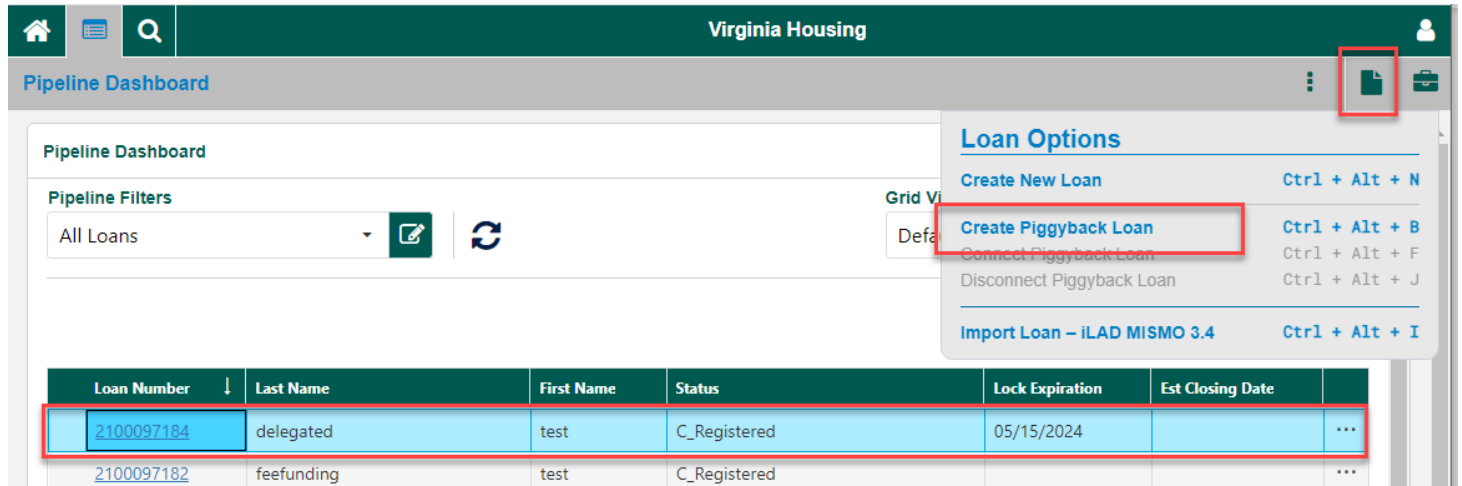

Eligible Products	
C30F_CONV	30-Year Fixed Conventional *(Fannie Mae or Freddie Mac)* / Standard or Charter Mortgage Insurance
C30F_CONV_NO_MI	30-Year Fixed Conventional *(Fannie Mae only)* No Mortgage Insurance
C30F_CONV_BOND	30-Year Fixed Conventional Bond *(Fannie Mae or Freddie Mac)* / Charter Mortgage Insurance
FHA30F	30-Year Fixed Federal Housing Administration (FHA)
FHA30F_BOND	30-Year Fixed Federal Housing Administration (FHA) Bond
VA30F	30-Year Fixed Veterans Administration (VA)
VA30F_BOND	30-Year Fixed Veterans Administration (VA) Bond
RH30F	30-Year Fixed Rural Housing (RD)
RH30F_BOND	30-Year Fixed Rural Housing (RD) Bond
PLUS_2nd_MTG	30-Year Fixed Virginia Housing Plus Second Mortgage
FHA Streamline	Federal Housing Administration (FHA) Streamline Refinance
VA30F_IRRRL	Veterans Administration (VA) Interest Rate Reduction Refinance Loan (IRRRL)

*This does not include Pilot Programs

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**.
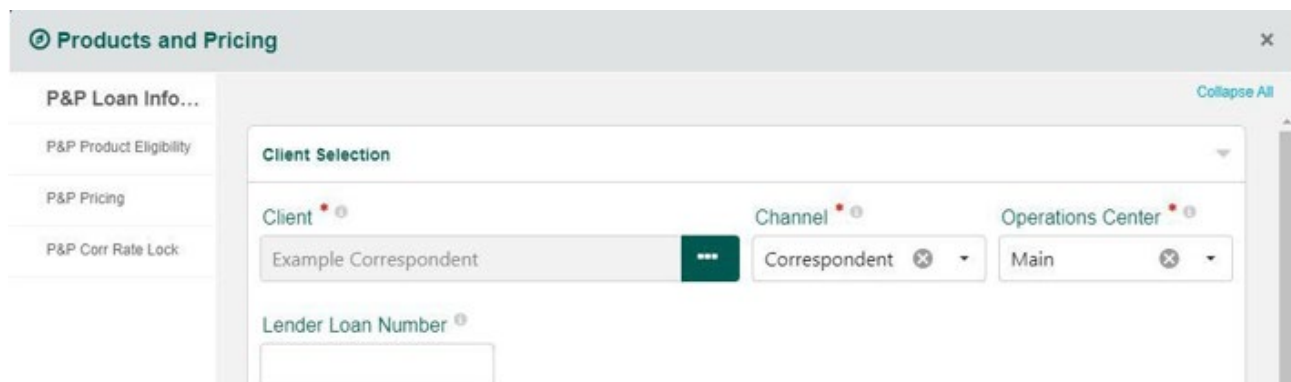

2. Loan is created, land on the **Loan SummaryInformation – C** page in the new loan. Click **Products and Pricing** icon.

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.

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

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

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

6. **Combined Credit & Household Information** – Enter the **Median FICO**, **Household Members**, **Annual Income (Household)**, **AUS**, and **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 2nd 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.*

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**.

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

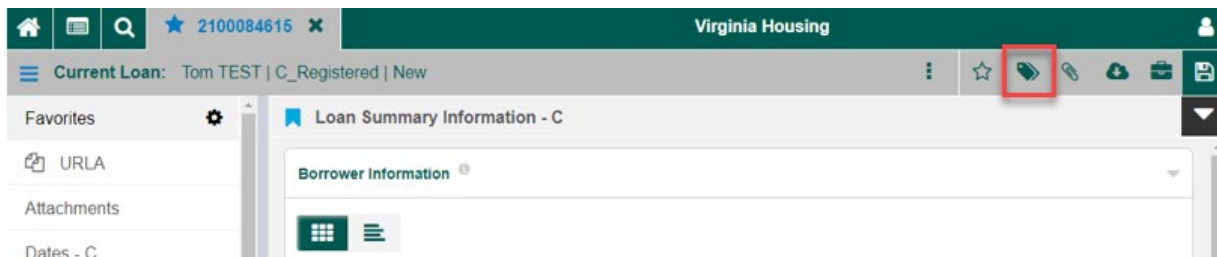10. **Products** – To select Product, click ⊙ icon then click **Save and Exit**.

LOCKS

LOCK A LOAN INTEREST RATE

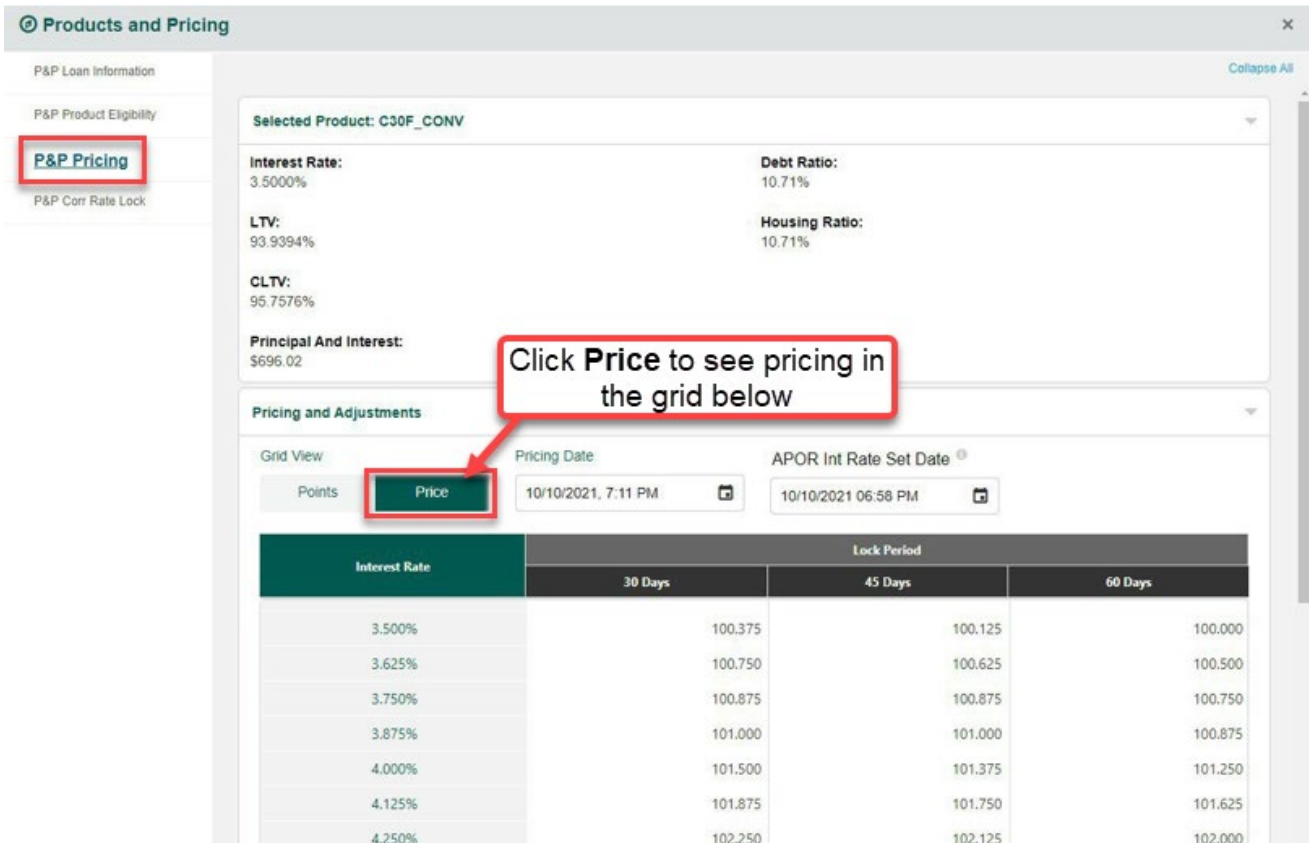*Note*: *For complete Lock-In Policies and Procedures refer to Chapter 3 of the* [Origination Guide](#).

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.

6. 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**.
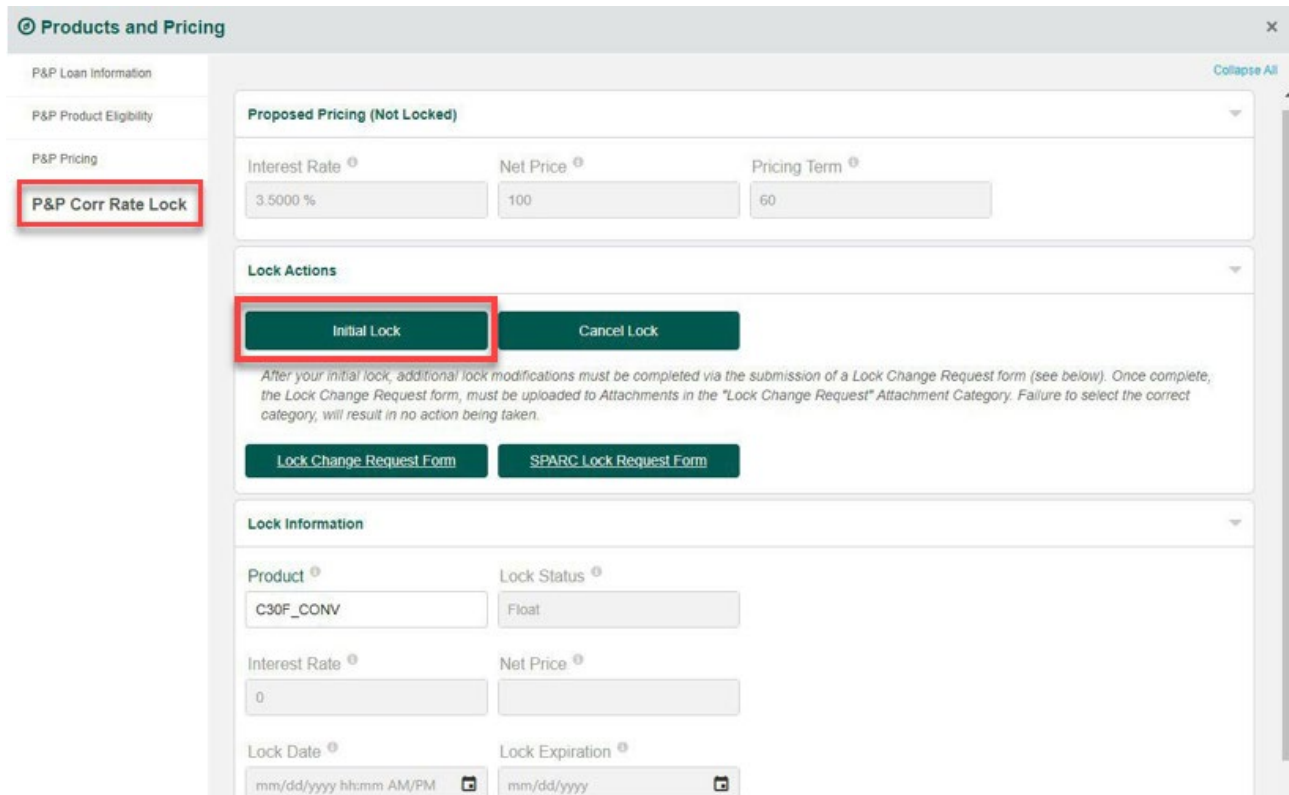

Note: *Loan with a PLUS 2nd will reflect a System Adjustment dependent on the Mortgage Product selected.*

> *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.

8. This window will pop up. Click **Save Changes** and a success message will appear.
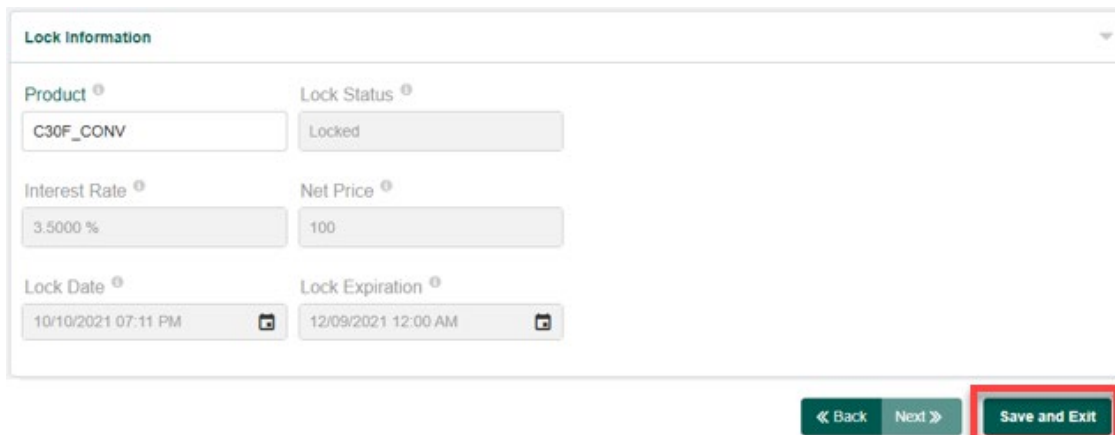
9. The *Lock Information* panel will reflect the lock details then click **Save and Exit**.

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.

6. 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

P&P Loan Information
P&P Product Eligibility
P&P Pricing
P&P Corr Rate Lock

Collapse All

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
3.125%	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
Total Adjustment	0.125%	0.000%	-0.625
Net:	3.500%	0.000%	100.000

Add

« Back | Next » | Save and Exit

Note: Loan with a PLUS 2nd 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 **SPARC/FirstHome Dream Lock Request Form** button.

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

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

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

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   **Property Address:**   123 Daisey Lane
Borrowers: John Wick (Primary)   Richmond, VA 23235
                                        County: CHESTERFIELD

Drag & Drop Attachments Here

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

Browse for Files...

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   ▾

Attachments   ① ⌄

🔗 Add Attachments   ⟳   ◄ Click Refresh if you don't see your document

🔍 Search grid data

| Attachment Name	Category	Attached Date	Attached By	Comments	
SPARC TEST FORM.pdf	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.
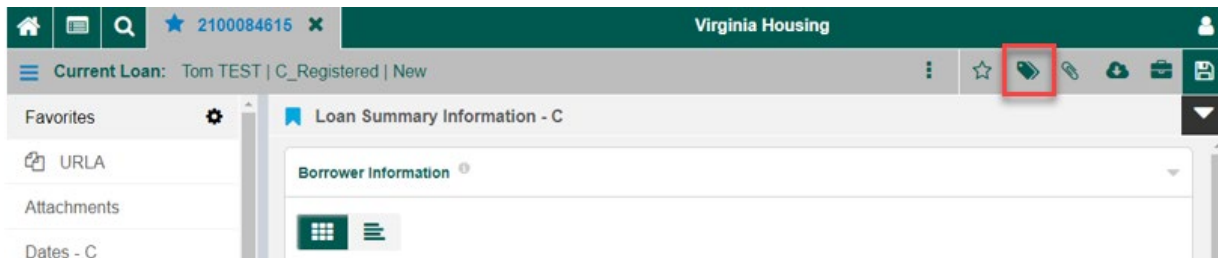
2. In the Products and Pricing window, navigate to the **P&P Corr Rate Lock** and click the **Lock Change Request Form** button.
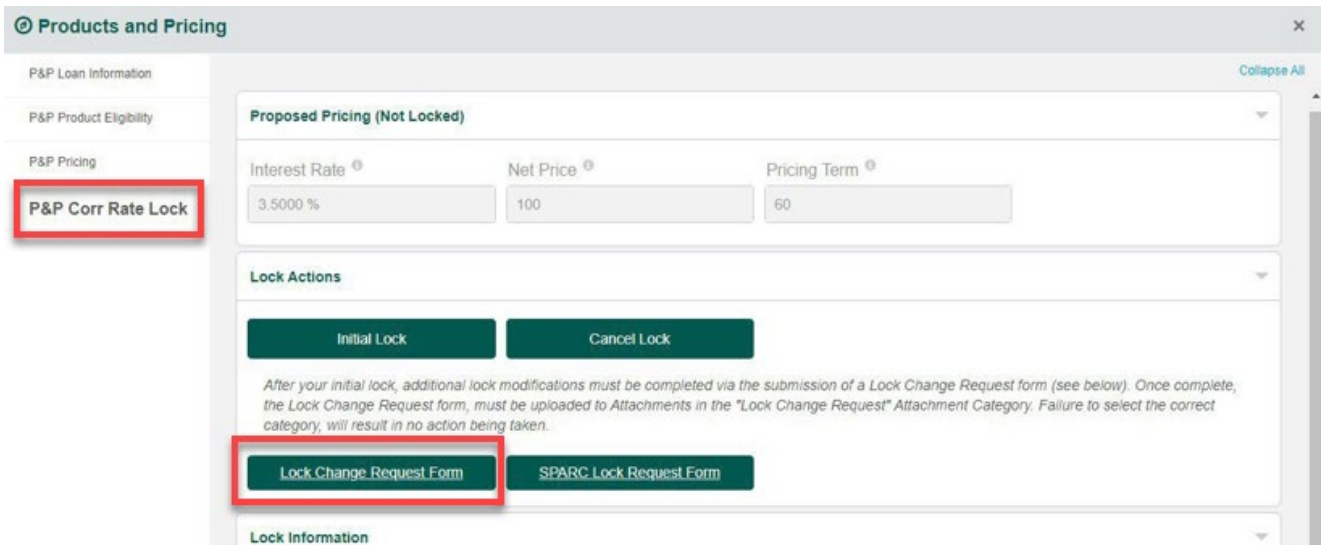
3. Complete and save the fillable PDF to your computer.

Virginia Housing Lock Change Request Form

Virginia Housing Information	
Last 5 digits of Virginia Housing Loan #:	

Lender Information			
Lender:		Lender Loan #:	
Loan Officer:		Email:	
Lock Contact:		Email:	
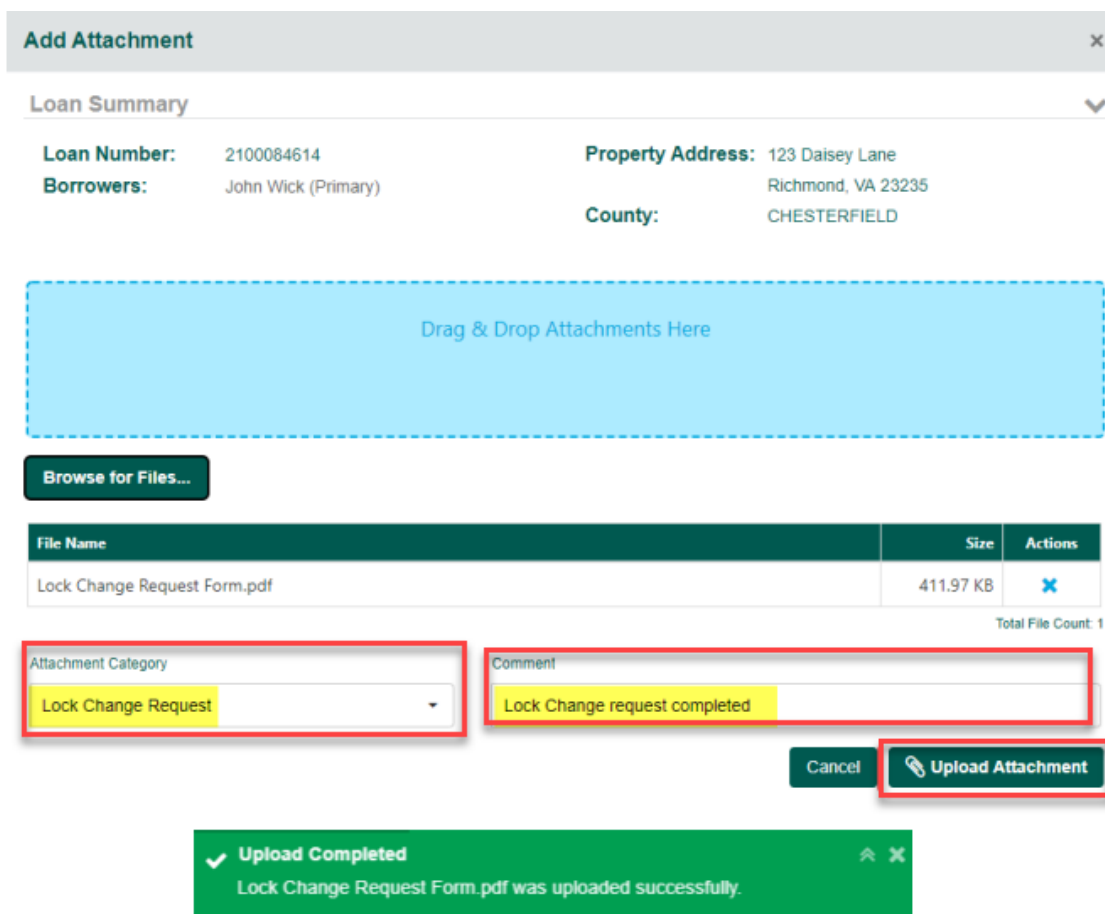
Extensions	NOTE: See Attached Section B of Lock-In Policies and Procedures prior to submission.
Requesting an extension of ___ days at ___	

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.
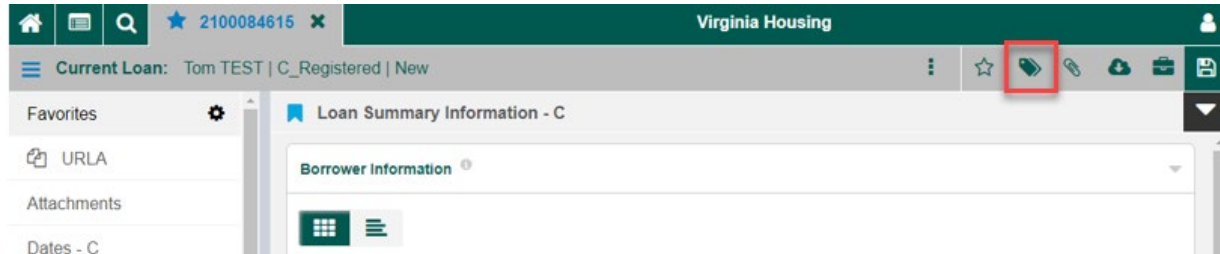

Note: Once uploaded, an email is sent to the Virginia Housing Lockdesk. The lock will be changed and the Lockdesk will notify you once it's completed.
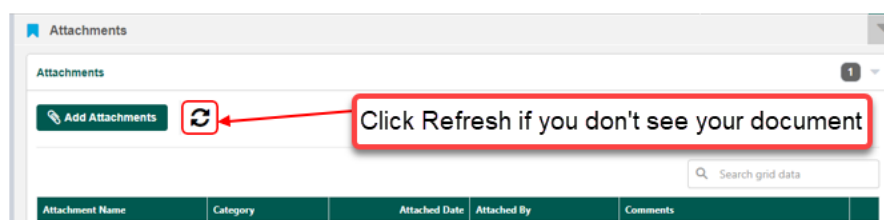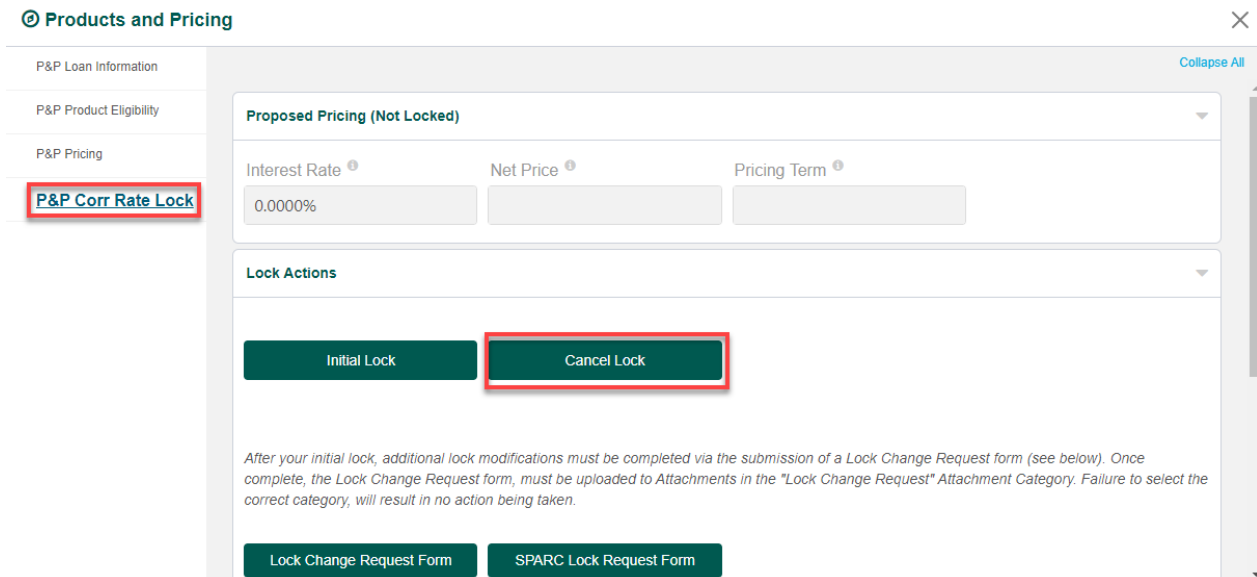
CANCEL A LOCK

Note: *For complete Lock-In Policies and Procedures refer to Chapter 3 of the* <u>Origination Guide</u>.

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.

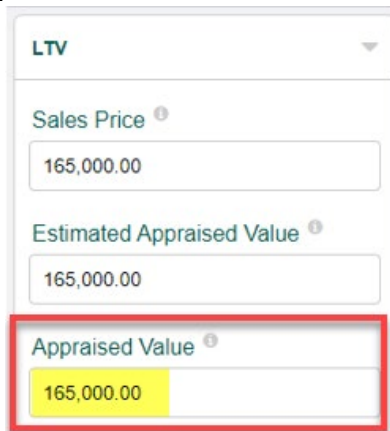2. Loan status updates to **Cancelled/Withdrawn**.

GRANTS

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

RESERVE A DPA/CCA GRANT

Note: Loan must be locked.

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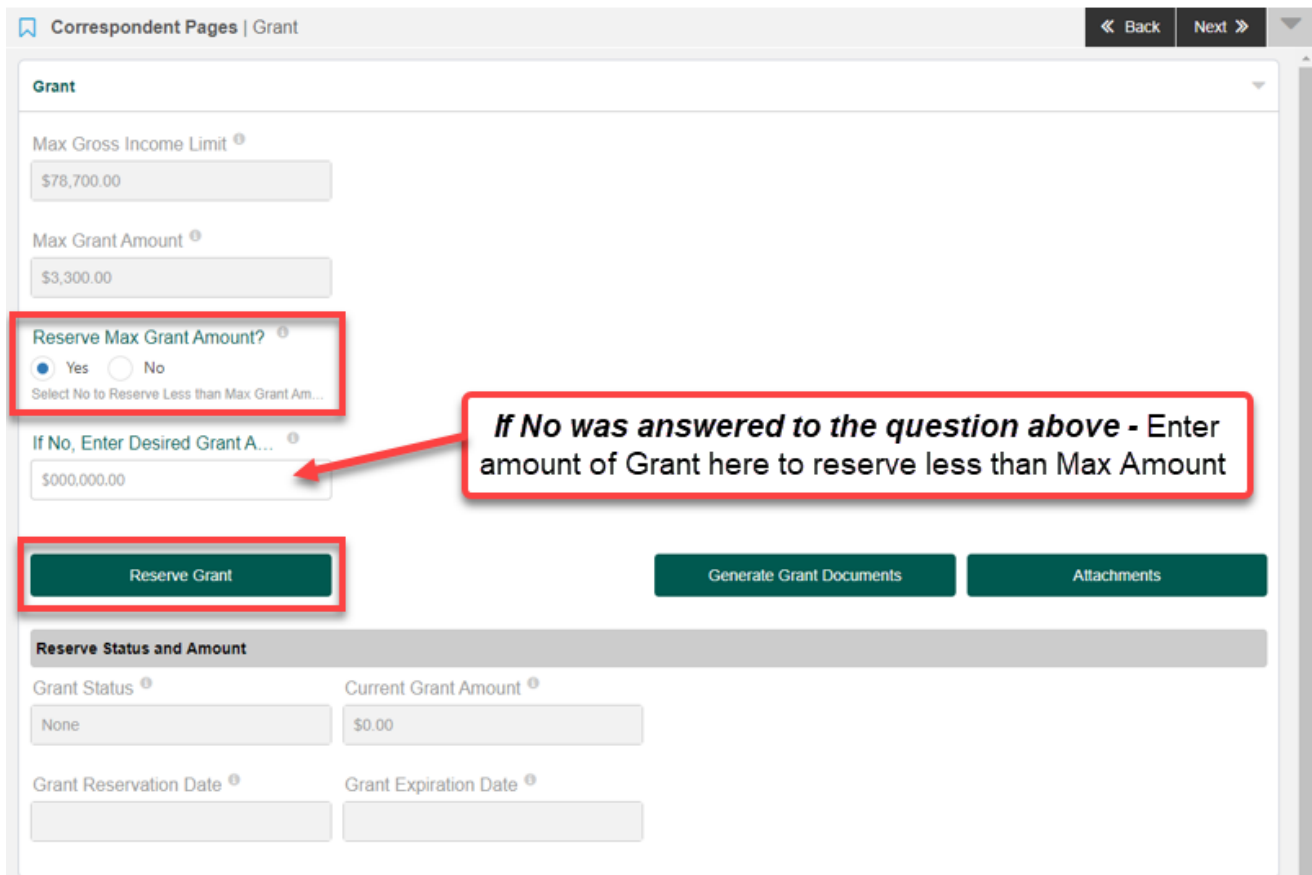

2. Navigate to the **Grant** page which reflects the *Max Grant Amount*. Select **Yes** or **No** to reserve the max grant amount, enter desired grant amount if less than the max then click the **Reserve Grant** button.

3. Once done, the *Reservation Status and Amount* section on the **Grant** page updates with the reservation details.

Reserve Status and Amount

Grant Status ⓘ

Reserve/Reserved

Current Grant Amount ⓘ

$3,300.00

Grant Reservation Date ⓘ

10/11/2021

Grant Expiration Date ⓘ

11/25/2021

4. The *Virginia Housing Attributes* section on the **Loan Summary Information – C** page also updates to reflect the grant reservation details.

Virginia Housing Attributes

Grant Status ⓘ

Reserve/Reserved

Grant Amount ⓘ

$3,300.00

SPARC ⓘ

Select...

☐ MCC ⓘ

MCC # ⓘ

MCC Credit Rate ⓘ

000.0000%

☐ Recapture Tax ⓘ

PLUS Loan Amount ⓘ

🔒 0.00

PLUS Loan # ⓘ

☐ VH Employee ⓘ

☐ Duplicate Loan ⓘ

5. Click the **Attachments** button on the **Grant** page to view the Grant Award Letter.

| Reserve Grant | | Generate Grant Documents | Attachments |

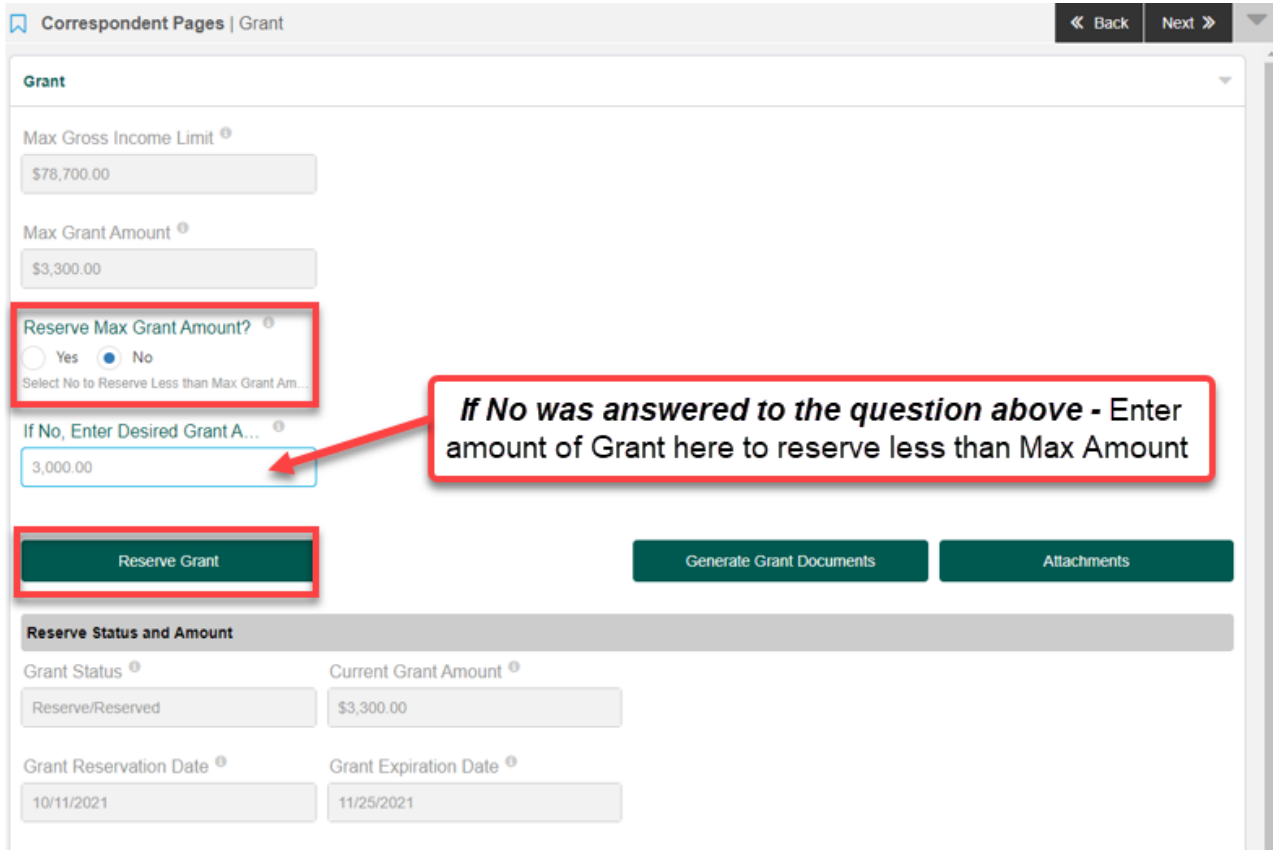**Attachments** ✕

Collapse All

Attachments 2 ▾

🔗 Add Attachments ⟳

🔲 🔽

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

Cancel

OK

CHANGE A RESERVED GRANT AMOUNT

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

2. Once done, the *Reservation Status and Amount* section on the **Grant** page updates with the new reservation details.

3. Click the **Attachments** button on the **Grant** page to view the new Grant Award Letter.
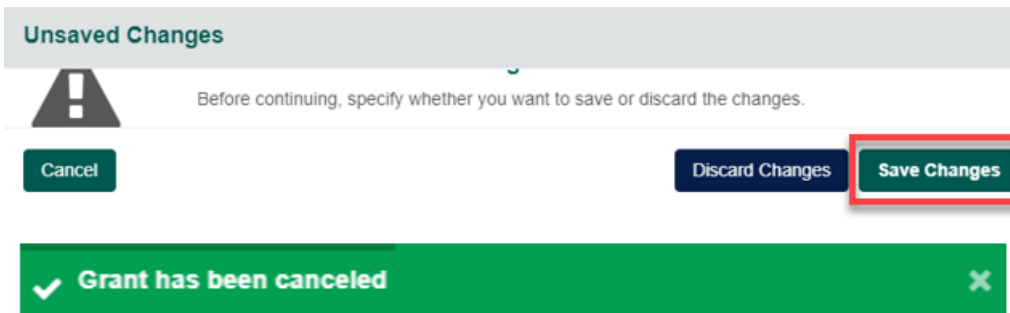
CANCEL/WITHDRAW A GRANT

1. Navigate to the **Grant** page, select the reason for the cancellation in the Grant Status Reason dropdown list then click the **Cancel Grant** button.

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

3. *Reservation Status and Amount* section on the **Grant** page updates to reflect the cancellation information.

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

REGENERATE GRANT DOCUMENTS

1. Navigate to the **Grant** page and click the **Generate Grant Documents** button.

2. Click the **Attachments** button to view the regenerated Grant Documents.
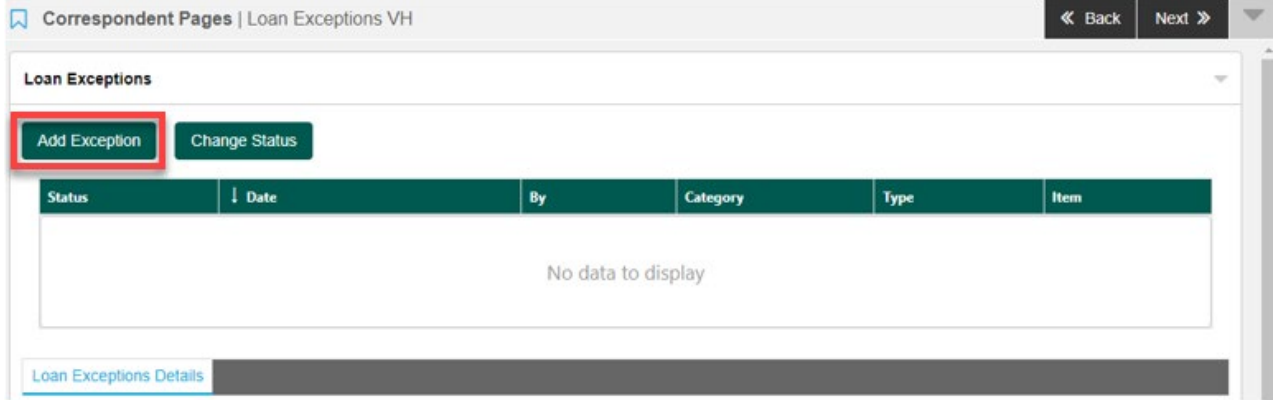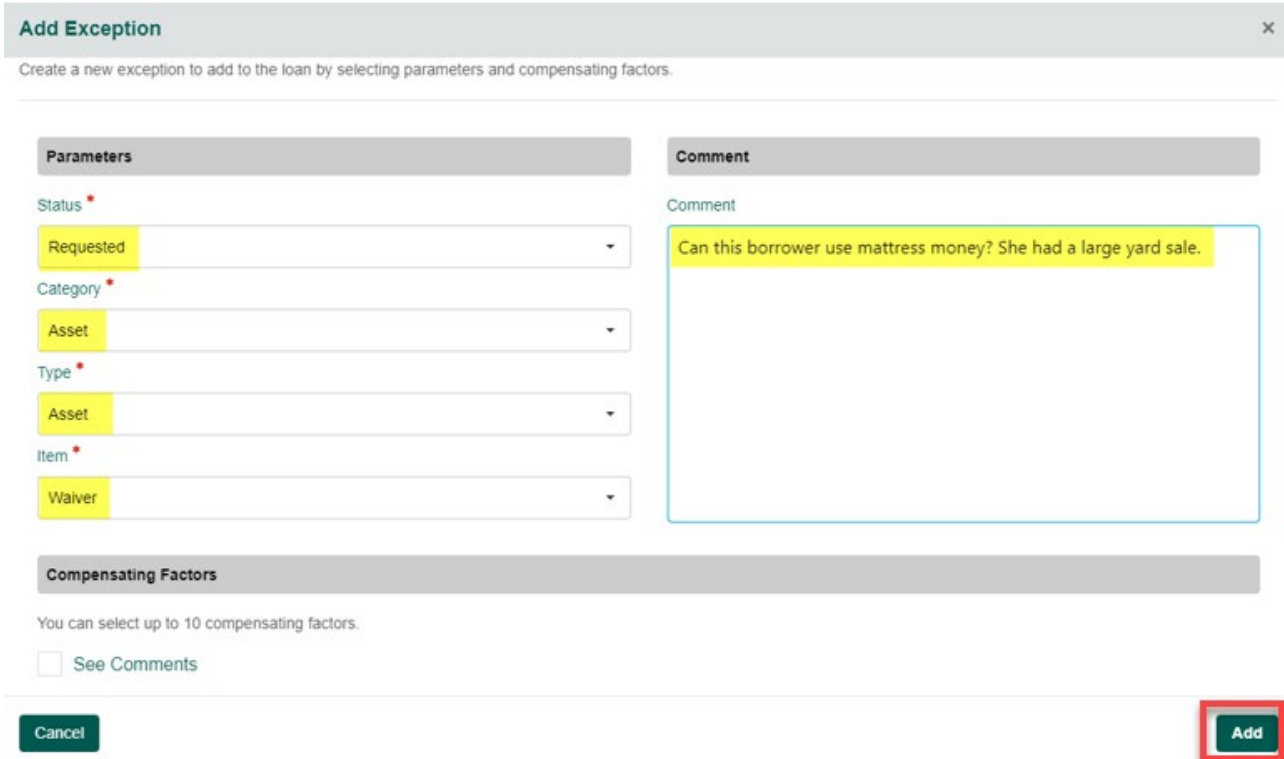
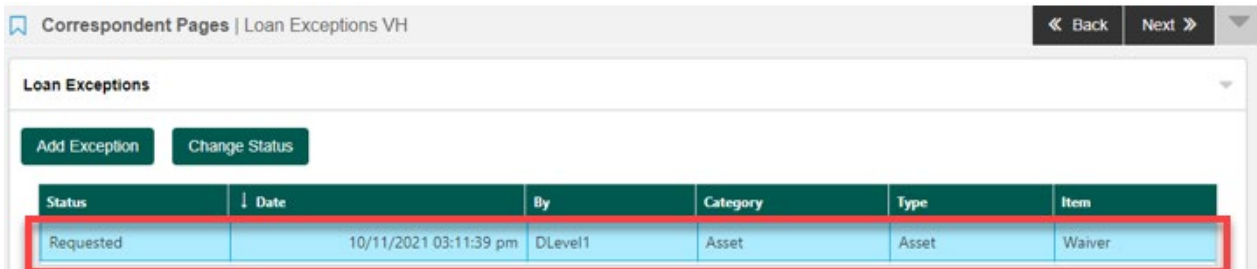# UNDERWRITING

REQUEST AN UNDERWRITING EXCEPTION

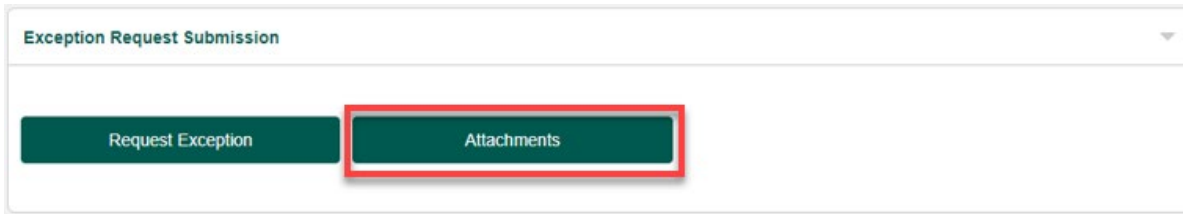1. Navigate to the **Loan Exceptions VH** page and click the **Add Exception** button.

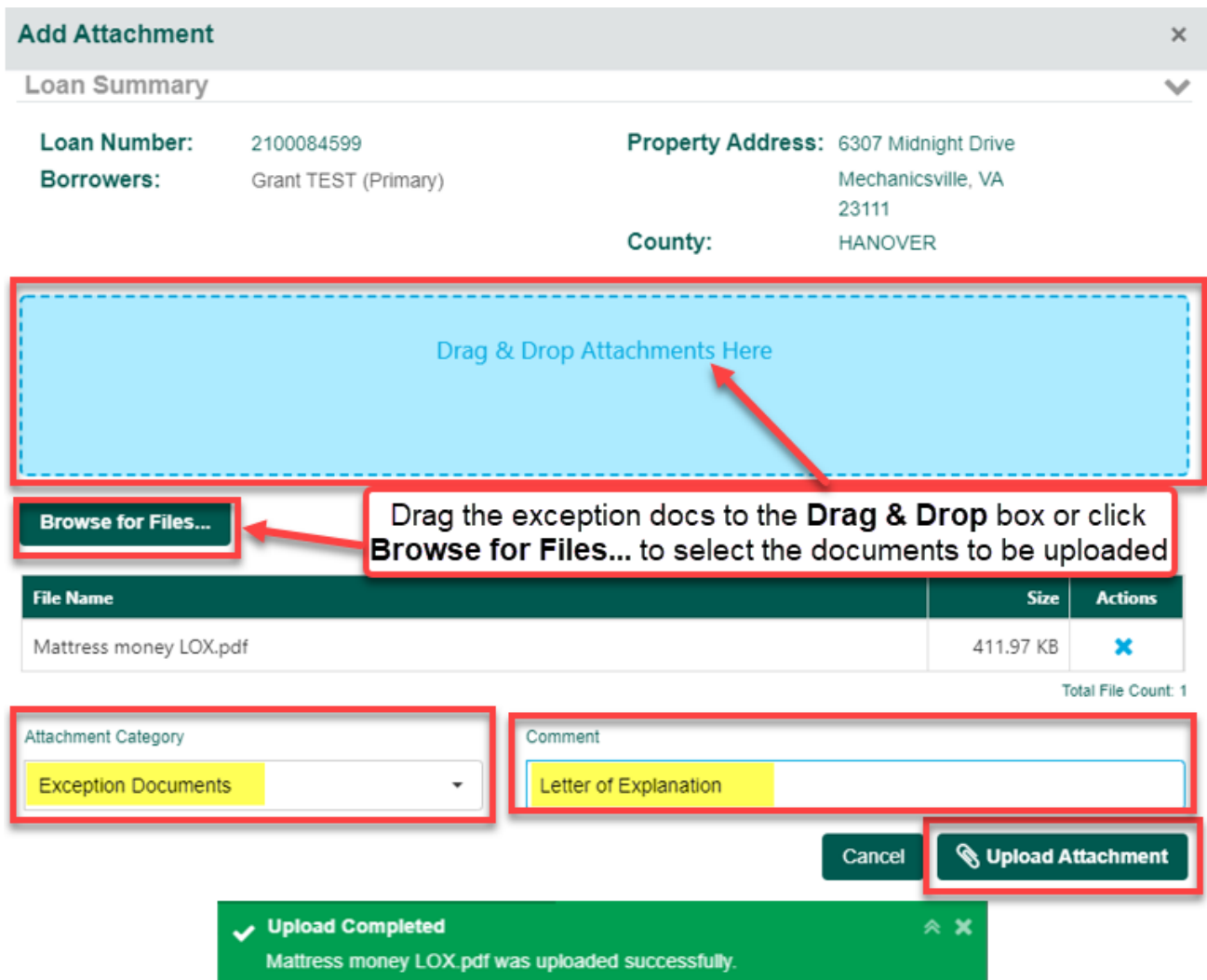2. This window shown below pops up. Complete the highlighted fields then click the **Add** button.

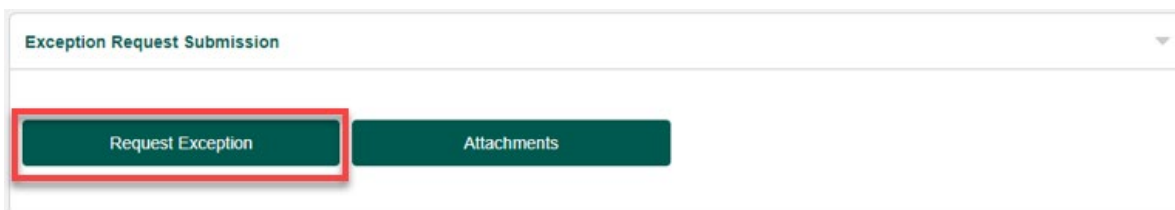

3. Exception details are reflected.

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

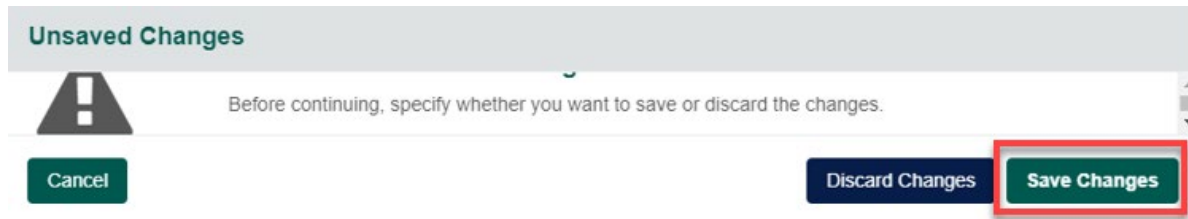| Exception Request Submission	▾
Request Exception **Attachments**	

5. 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.

Add Attachment   ✕

Loan Summary   ⌄

Loan Number:	2100084599	Property Address:	6307 Midnight Drive
Borrowers:	Grant TEST (Primary)		Mechanicsville, VA 23111
		County:	HANOVER

Drag & Drop Attachments Here

Browse for Files...

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

File Name	Size	Actions
Mattress money LOX.pdf	411.97 KB	✖

Total File Count: 1

Attachment Category
Exception Documents ▾

Comment
Letter of Explanation

Cancel   📎 **Upload Attachment**

✔ **Upload Completed**   ⌃ ✕
Mattress money LOX.pdf was uploaded successfully.

6. Click the **Request Exception** button.

Exception Request Submission	▾
Request Exception **Attachments**	

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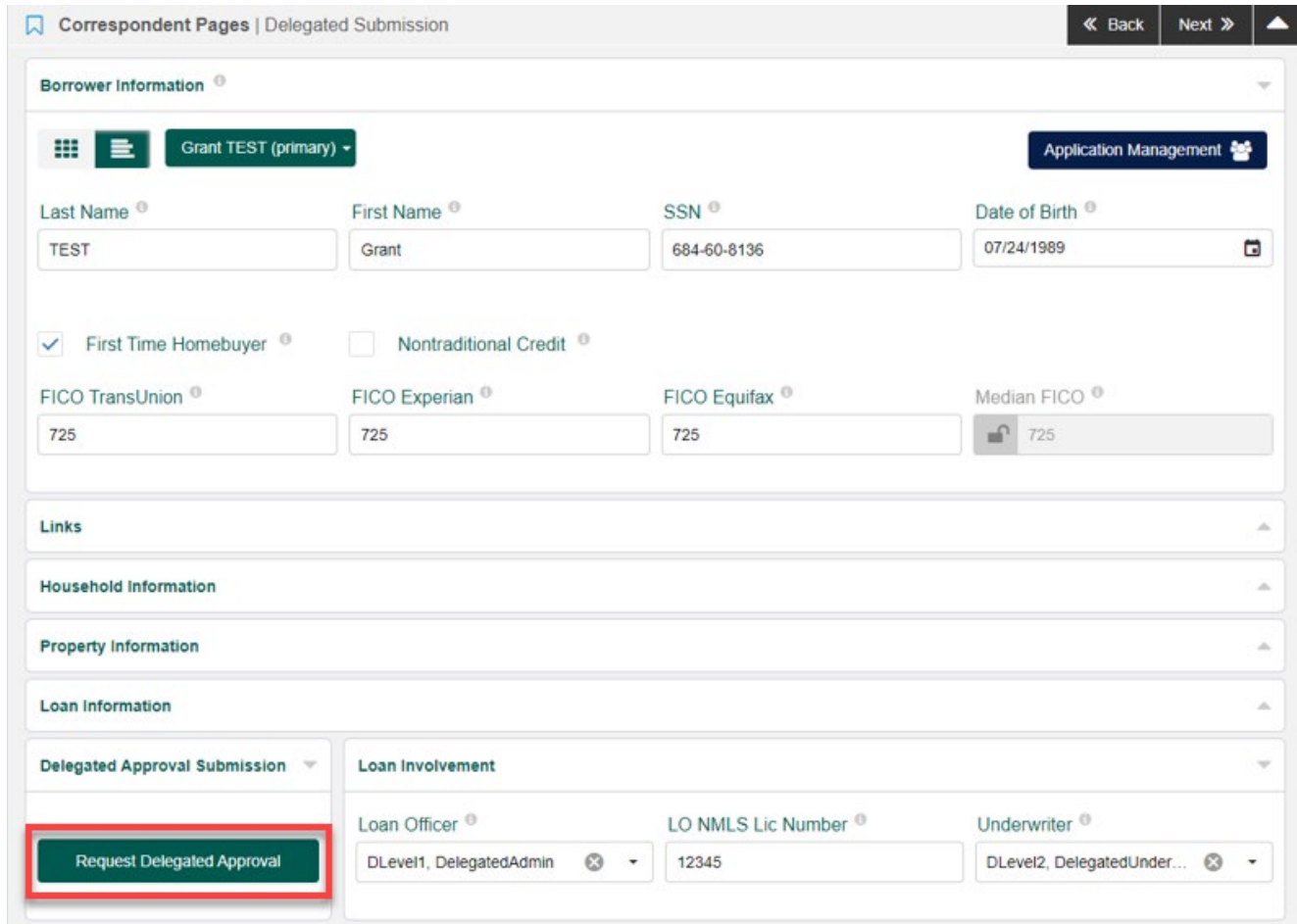

Workflow Warning message displays reminding you to upload supporting documents. Refer to Steps 4-5 above to uploads documents if not already done.
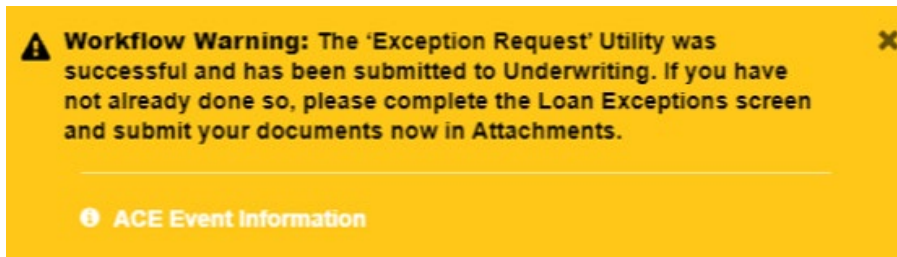
DELEGATED UNDERWRITING SUBMISSION

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

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**.

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.

4. 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.
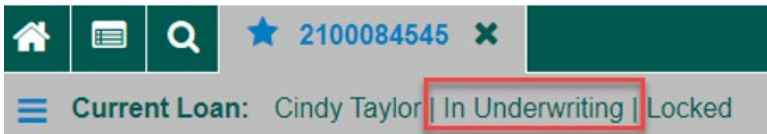

5. Loan status updates to **C_Submitted for Credit Approval**.

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

7. 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.

8. 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.

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.

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.

CLOSED LOANS

SUBMIT CLOSED LOAN FOR PURCHASE

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

2. 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.

> **Note:** Refer to UPLOAD ATTACHMENTS for complete details on format and file size requirements.

3. 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.
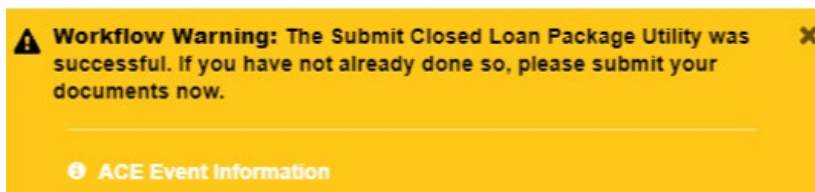
4. Loan status updates to **Closed Loan Submitted for Purchase**.

5. Once Virginia Housing has acknowledged receipt, the loan status updates to **C_In Purchase Review**.

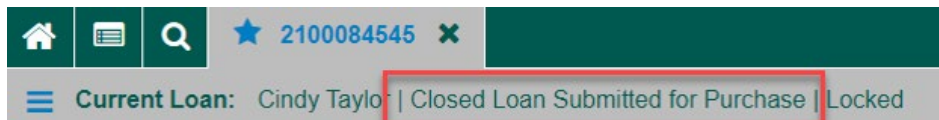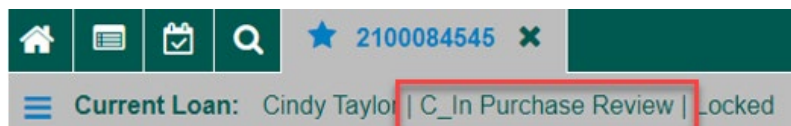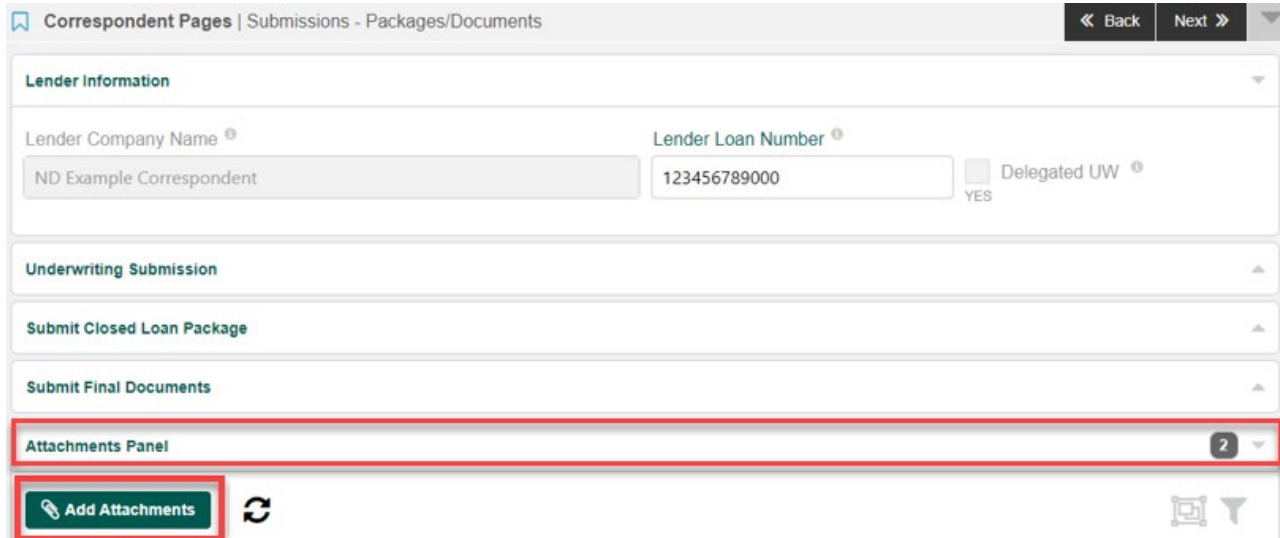6. The Quality Review Department reviews the loan and supporting documents, either Approves or Pends the loan. If loan is approved, the status updates to **C_Purchase Approved** and a notification is sent to the Purchase or Post-Closing contact. If the loan is pended, the status updates to **C_Purchase Pended** and a Suspense Letter is emailed to the Purchase or Post-Closing contact (see next page to submit conditions for pended loans).

7. 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.

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.

Note: Refer to UPLOAD ATTACHMENTS for complete details on format and file size requirements.

3. 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 Pre-Purchase Conditions** button.

Workflow Warning message displays reminding you to upload pre-purchase conditions. Refer to Steps 1-2 above to upload conditions if not already done.
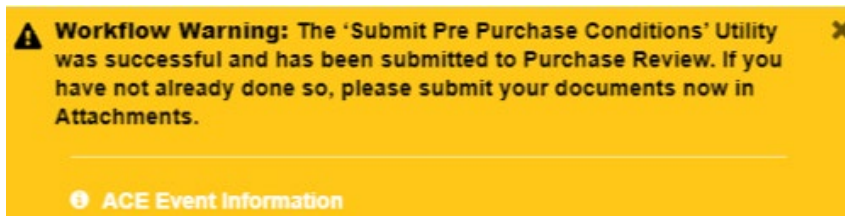
4. Once loan is approved for purchase, the loan status updates to **C_Purchase Approved** and a notification is sent to the Purchase or Post-Closing contact.

5. After the loan has been funded, the status updates to **C_Purchased** and a Loan Purchase Advice is sent to the Secondary contact.

6. 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
ND Example Correspondent

Lender Loan Number
123456789000

Delegated UW
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
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 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
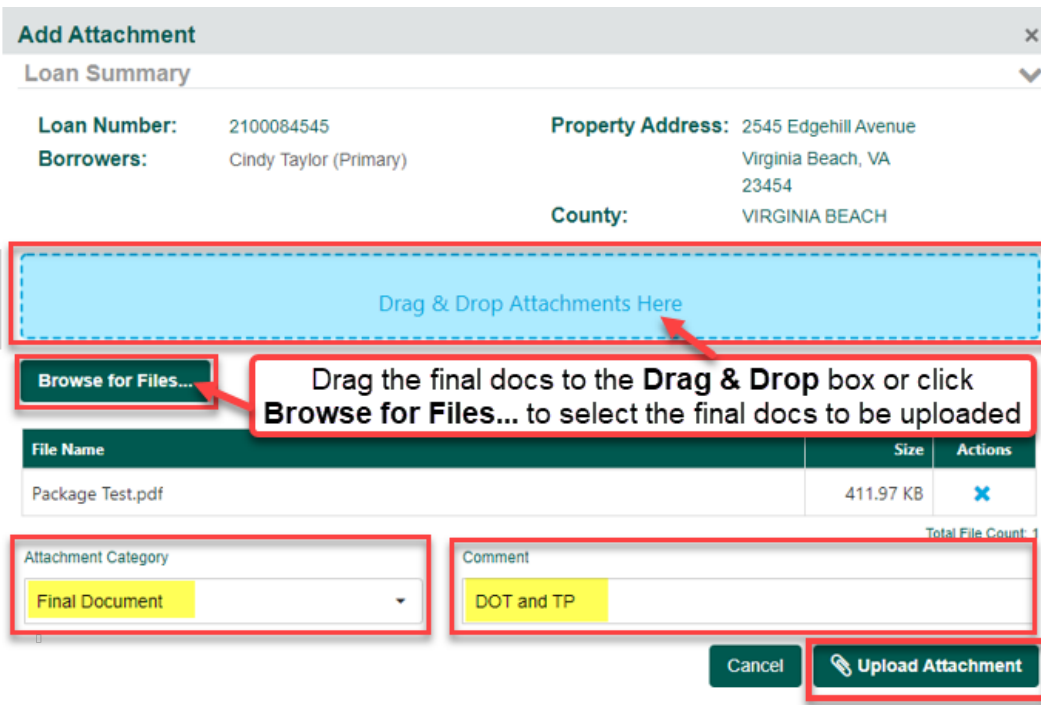Final Document

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
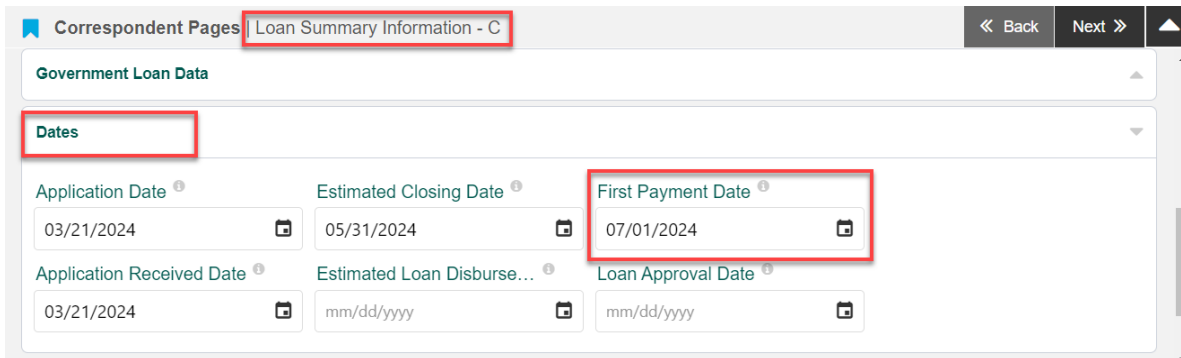
Note: Refer to UPLOAD ATTACHMENTS for complete details on format and file size requirements.

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:
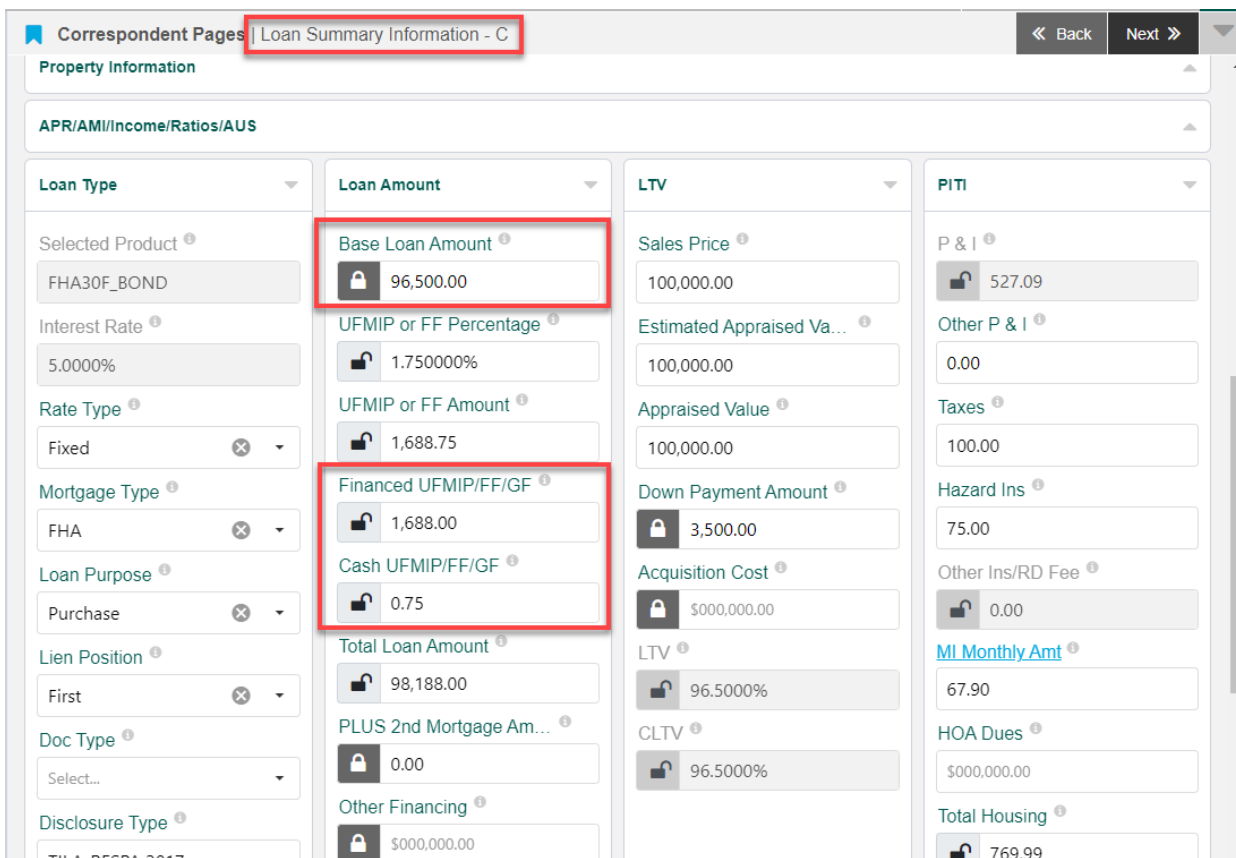

- If it is a loan with Financed UFMIP/FF/GF, navigate to the **Loan Summary Information – C** page and make sure the **Base Loan Amount**, **Financed UFMIP/FF/GF**, and **Cash UFMIP/FF/GF** are entered correctly into the applicable fields. Below is an example of an FHA loan with Financed UFMIP:

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

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:

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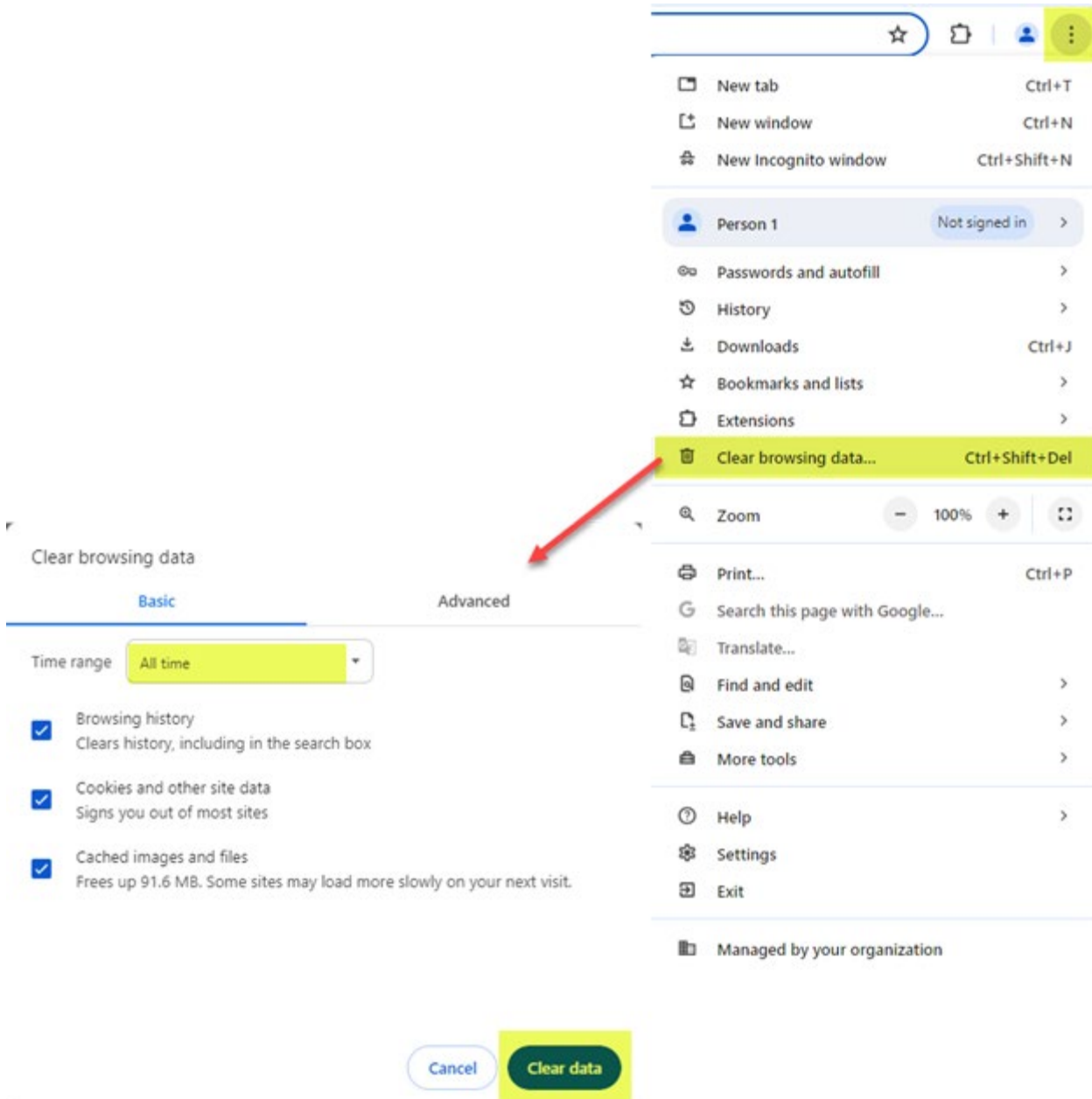
After completing the the cache clear in Chrome, perform an **Empty Cache and Hard Reload** following the additional steps shown below:

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.