

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 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.

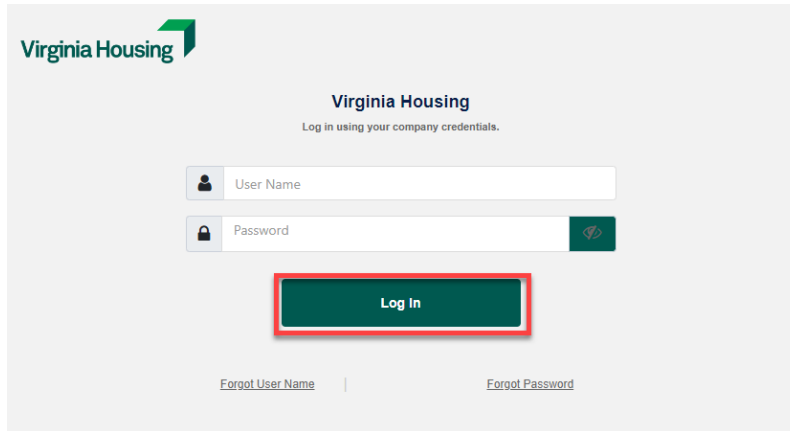
Note: Mortgage Cadence uses HTML5, making it browser agnostic, mobile responsive and easily configurable.

OTHER REQUIREMENTS


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

LOGGING INTO MORTGAGE CADENCE

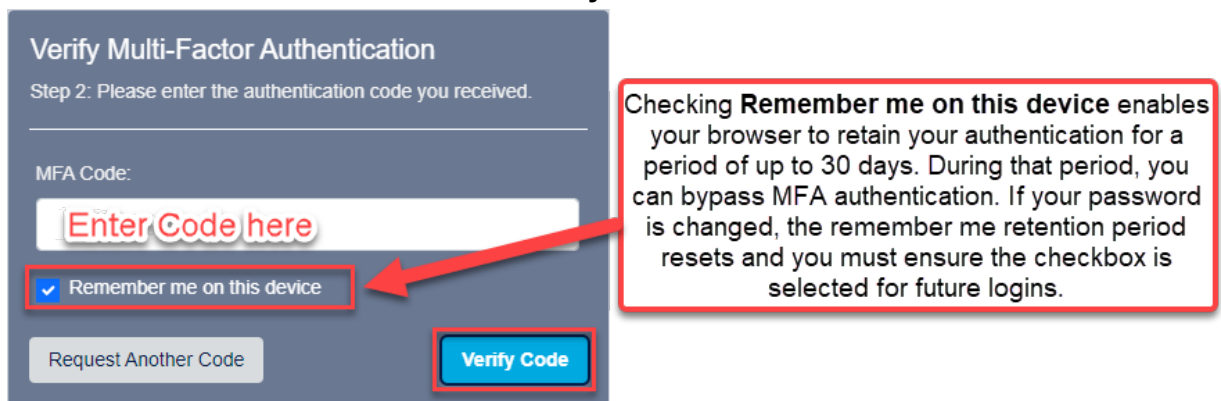
1. Click this link to access Mortgage Cadence: <https://vhda.mccloudplatform.com/>
2. Enter your **User Name** and **Password** then click the **Log In** button.



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.

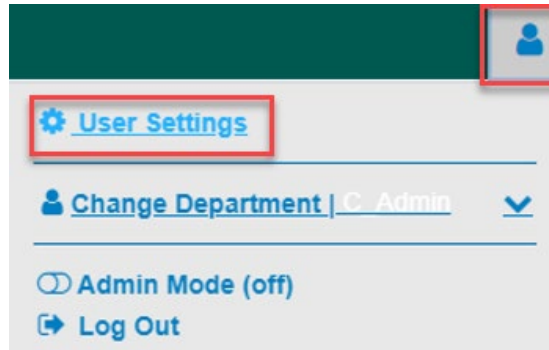


PASSWORD AND LOGIN REQUIREMENTS

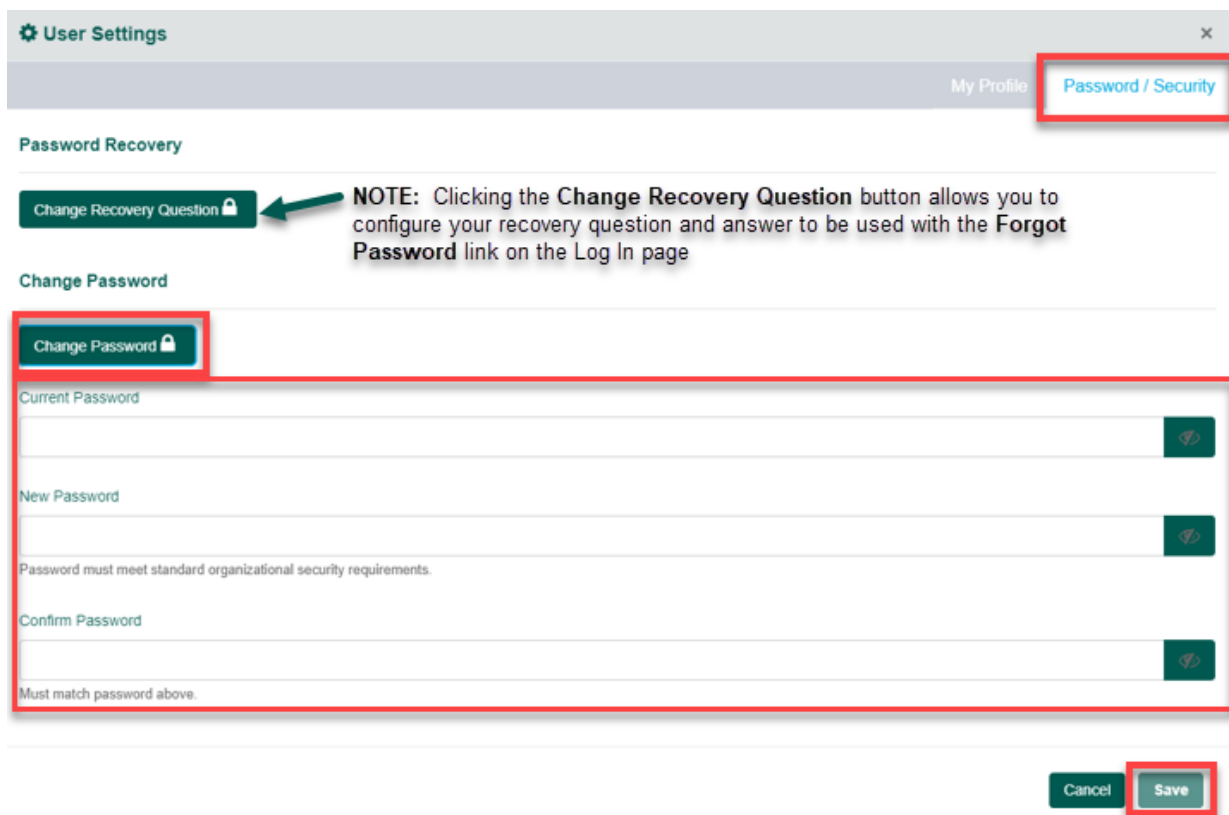
- **Password Expiration:** Passwords expire every **90 days** and users will automatically be prompted to change their passwords by the system starting at 14 days prior to the password expiration. Passwords **must** be changed **prior to** the expiration date. Refer to the [User Settings – Change Your 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 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 [x]


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

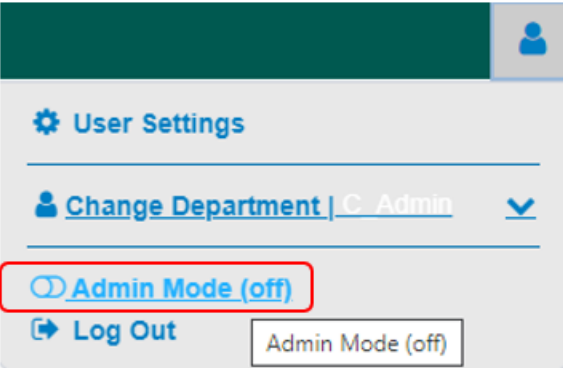
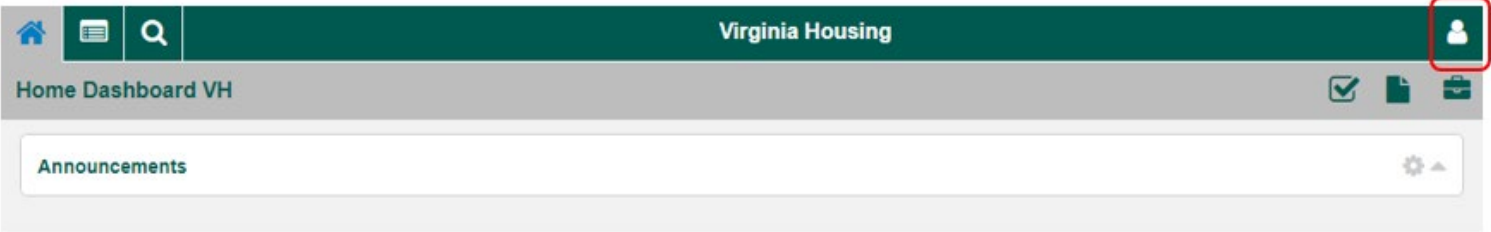
Access to the following Utilities/Buttons:

- 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

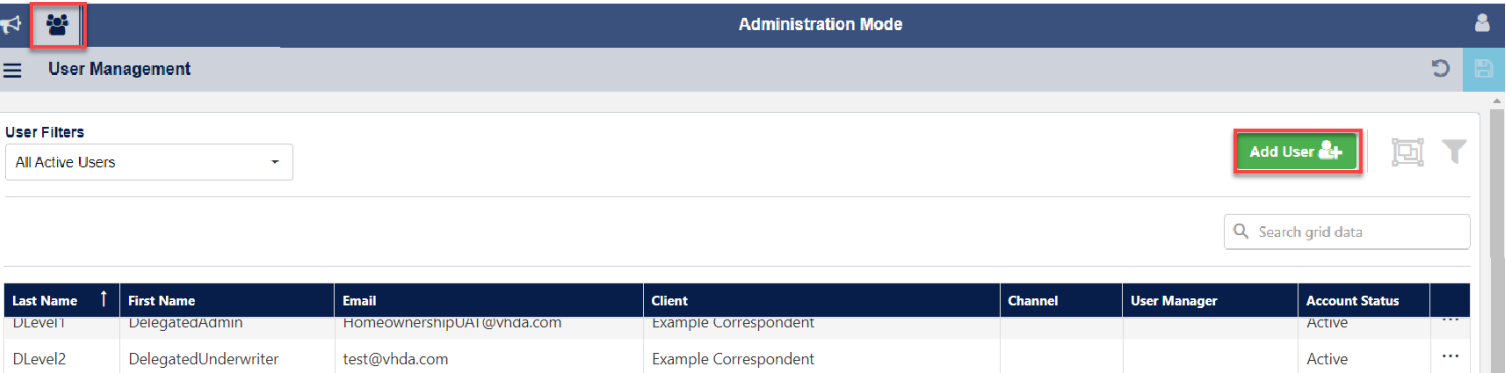
1. [LOG INTO MORTGAGE CADENCE](#), click the **User Profile** icon  in the upper right-hand corner of the screen then click **Admin Mode (off)** to expose **User Management** as shown below.



2. Click **User Management**.

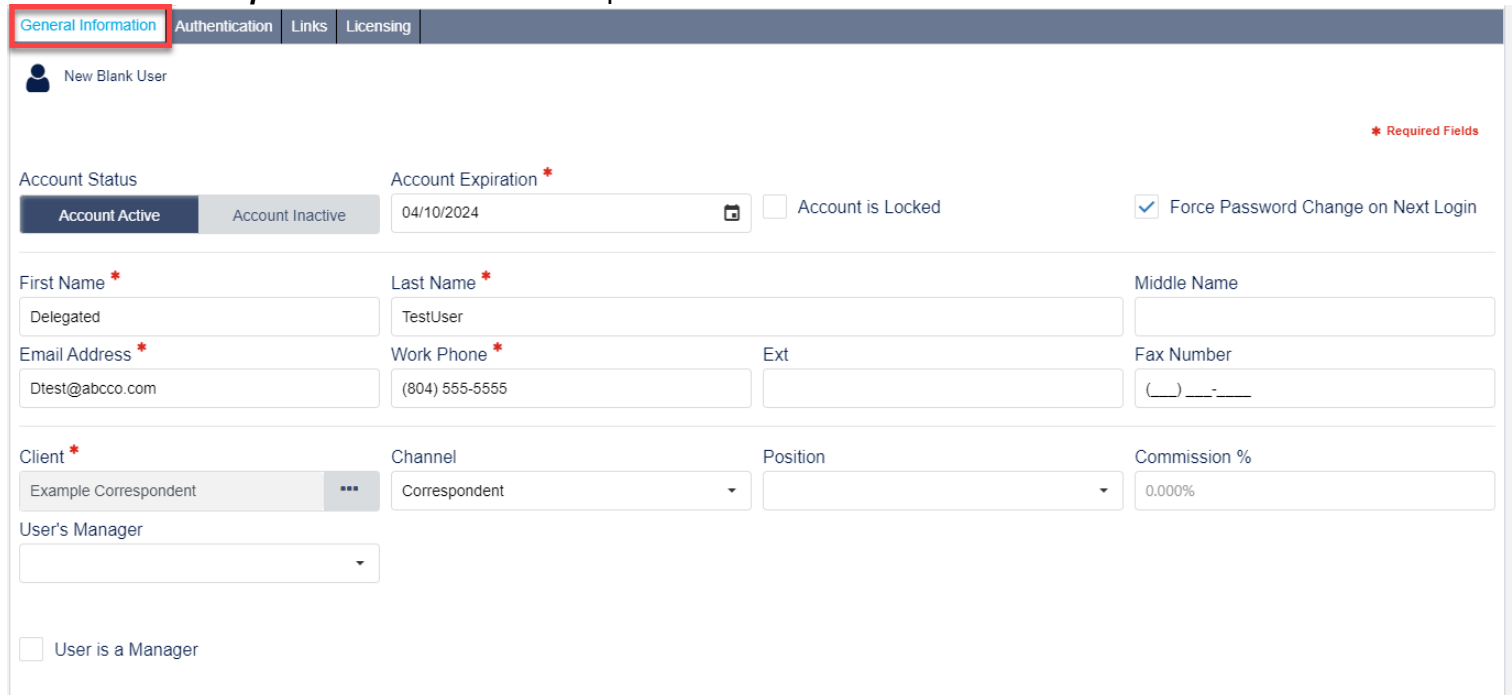


3. Click **Add User**.



Last Name	First Name	Email	Client	Channel	User Manager	Account Status	
DLevel1	DelegatedAdmin	HomeownershipUAI@vnda.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.



General Information Authentication Links Licensing

New Blank User

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

Account Expiration*: 04/10/2024

Account is Locked: ☐ Force Password Change on Next Login: ☒

First Name*: Delegated | Last Name*: TestUser | Middle Name:

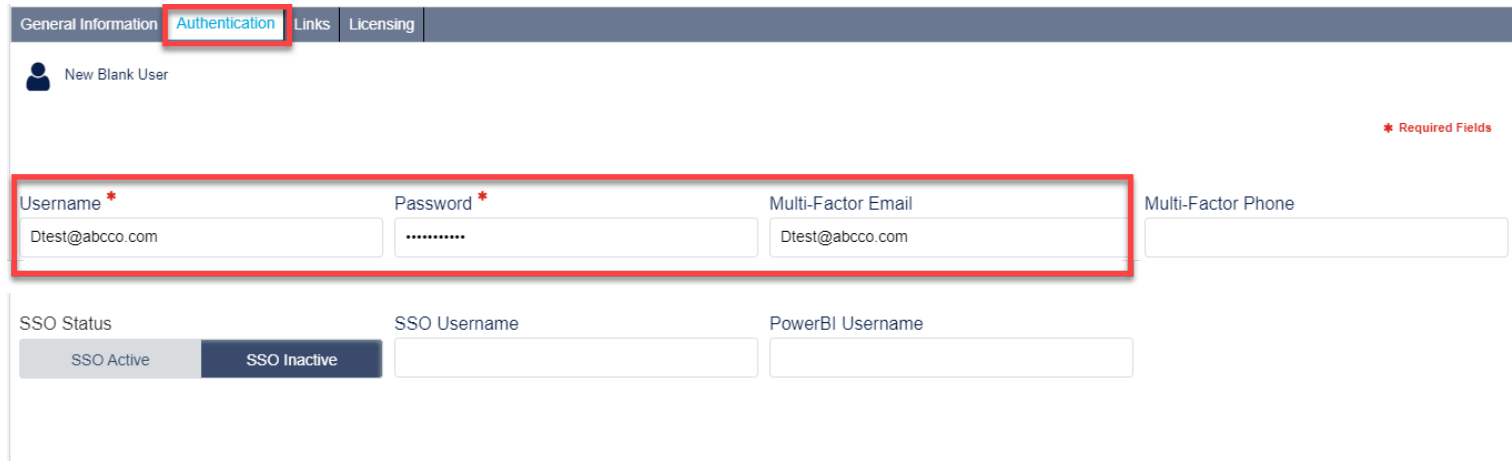
Email Address*: Dtest@abcco.com | Work Phone*: (804) 555-5555 | Ext: | Fax Number: () - -

Client*: Example Correspondent | Channel: Correspondent | Position: | Commission %: 0.000%

User's Manager:

☐ User is a Manager

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.



General Information **Authentication** Links Licensing

New Blank User

Username*: Dtest@abcco.com | Password*: | Multi-Factor Email: Dtest@abcco.com | Multi-Factor Phone:

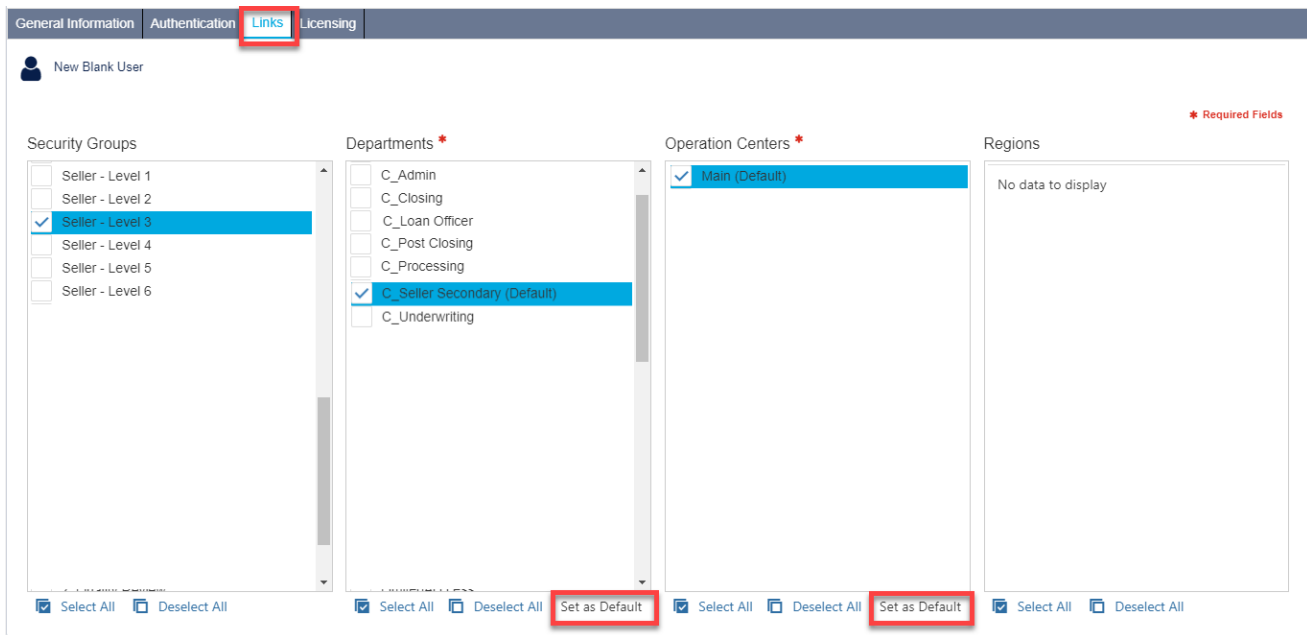
SSO Status: **SSO Active** | SSO Inactive

SSO Username: | PowerBI Username:

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

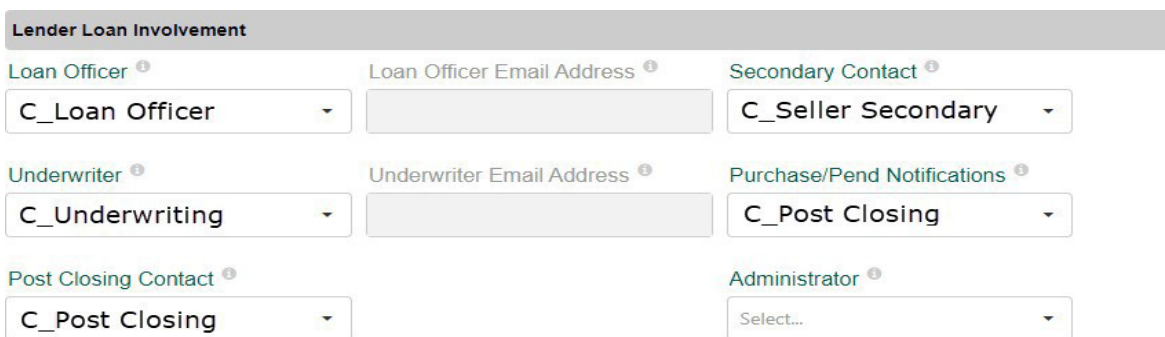
Seller – Level 4 – Loan Officers


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.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.

Administration Mode

User Management

Click the **Save** icon here to save changes

User Filters

All Active Users

Add User

Search grid data

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

General Information

Authentication

Links

Licensing

Record selected

DelegatedSecondary DLevel3 | test@vhda.com

Record selected

Account Status

Account ActiveAccount 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

test@vhda.com

Work Phone

(111) 111-1111

Ext

Fax Number

() _ _

Client

Example Correspondent

Channel

Correspondent

Position

Commission %

0.000%

User's Manager

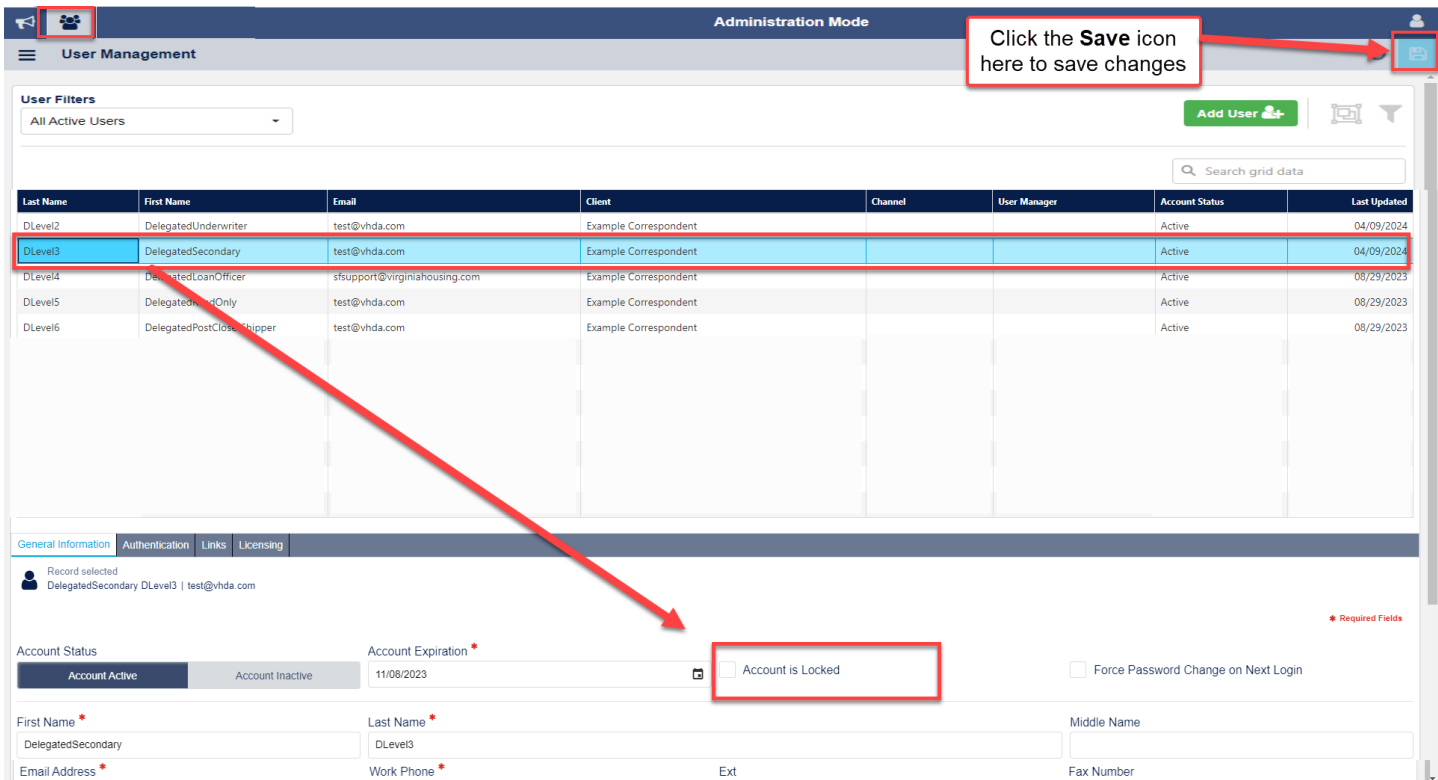
User is a Manager

- 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 red box highlights the 'User Management' header. A red arrow points from a text box 'Click the Save icon here to save changes' to a blue 'Save' icon in the top right corner. Another red arrow points from the 'DLevel3' user in the table to the 'Account is Locked' checkbox in the user details section.

User Filters: All Active Users

Add User 

Search grid data

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	DelegatedPostClose Shipper	test@vhda.com	Example Correspondent			Active	08/29/2023

General Information | **Authentication** | **Links** | **Licensing**

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

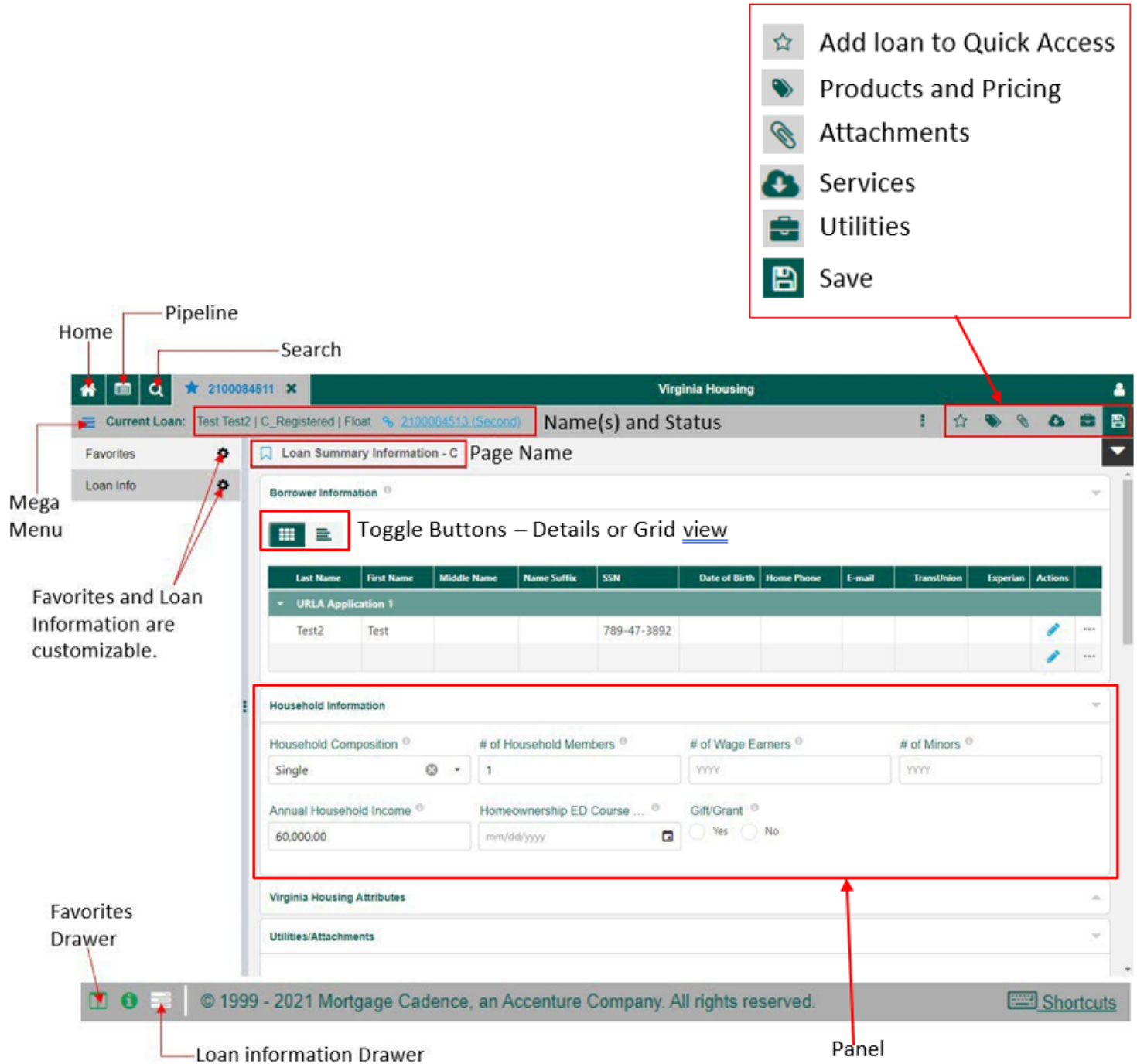
First Name: DelegatedSecondary
Last Name: DLevel3
Middle Name:
Email Address:
Work Phone:
Ext:
Fax Number:

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**: Points to the Home icon in the top navigation bar.
- Pipeline**: Points to the Pipeline icon in the top navigation bar.
- Search**: Points to the Search icon in the top navigation bar.
- Mega Menu**: Points to the Mega Menu icon in the top navigation bar.
- Current Loan**: Points to the Current Loan dropdown menu.
- Loan Summary Information - C**: Points to the Loan Summary Information - C dropdown menu.
- Page Name**: Points to the Page Name field.
- Toggle Buttons – Details or Grid view**: Points to the toggle buttons for switching between details and grid views.
- Household Information**: Points to the Household Information section, which includes fields for Household Composition, # of Household Members, # of Wage Earners, # of Minors, Annual Household Income, Homeownership ED Course, and Gift/Grant.
- Virginia Housing Attributes**: Points to the Virginia Housing Attributes section.
- Utilities/Attachments**: Points to the Utilities/Attachments section.
- Footer**: Points to the footer text: © 1999 - 2021 Mortgage Cadence, an Accenture Company. All rights reserved.
- Shortcuts**: Points to the Shortcuts link in the footer.
- Panel**: Points to the main content area.
- Loan information Drawer**: Points to the Loan information Drawer icon in the bottom left.
- Favorites Drawer**: Points to the Favorites Drawer icon in the bottom left.
- Quick Access**: Points to the Quick Access icons in the top right, including:
 - Add loan to Quick Access
 - Products and Pricing
 - Attachments
 - Services
 - Utilities
 - Save

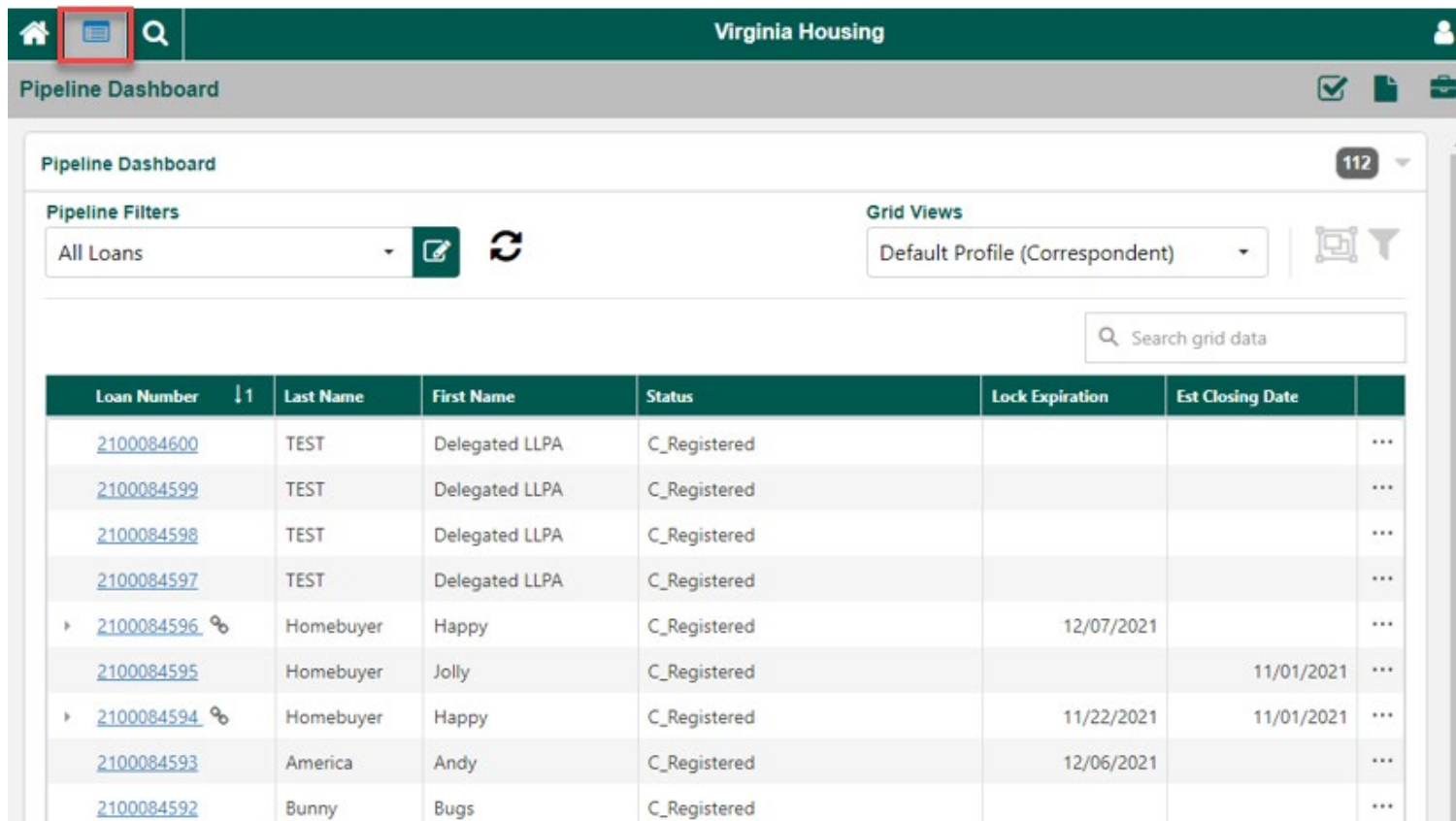
HOME DASHBOARD



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.

Virginia Housing

Pipeline Dashboard

Pipeline Dashboard

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Pipeline Filters

All Loans

Grid Views

Default Profile (Correspondent)

Search grid data

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

ACCESS A PLUS LOAN

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

★ 2100084507

Virginia Housing

Current Loan: TEST CH | C_Registered | Float

[2100084508 \(Second\)](#)

Favorites

Loan Info

Loan Summary Information - C

Borrower Information

Last Name

First Name

Middle Name

Name Suffix

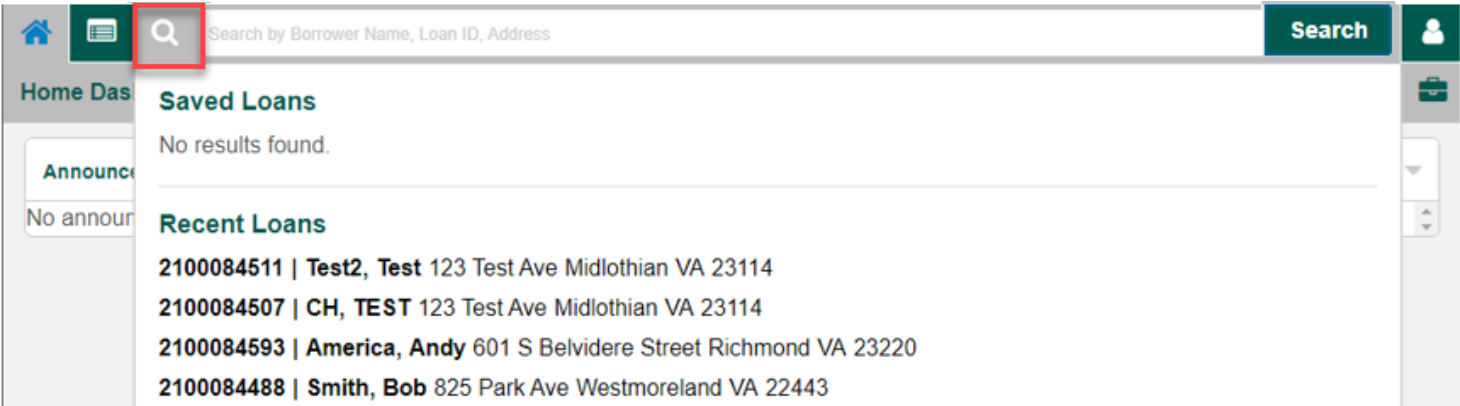
SSN

Actions

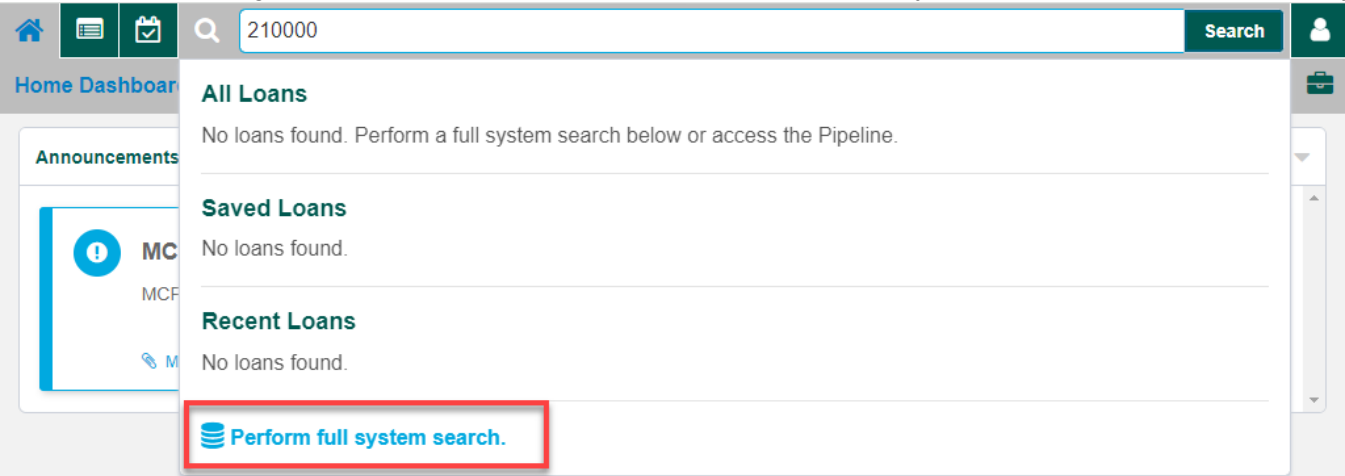
URLA Application 1

SEARCH FOR A LOAN

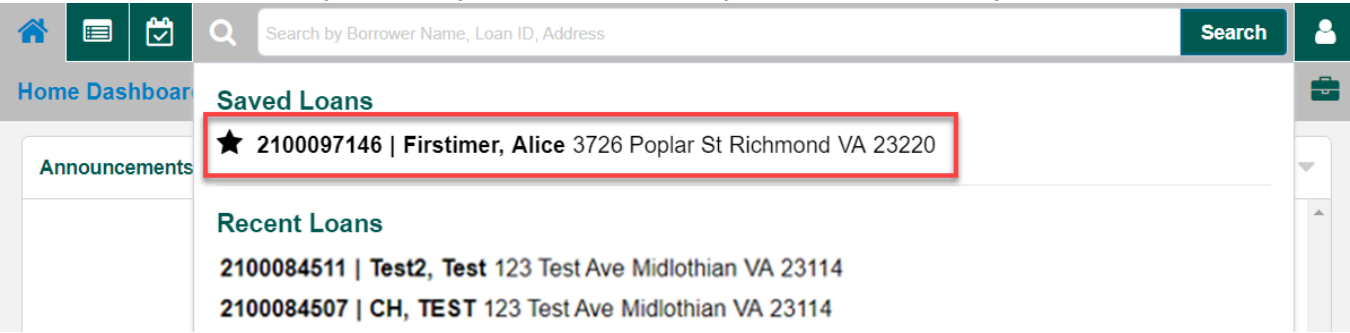
Click the **Search** icon, enter loan data. **Note:** You can search by name, address, loan # (complete or partial info).



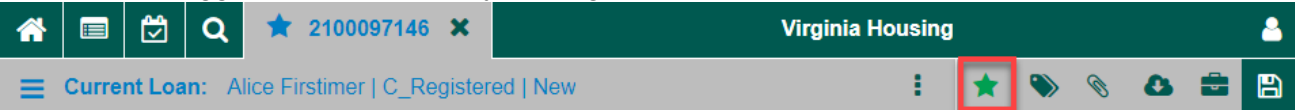
The system only initially searches your saved loans and loans you recently accessed, not all the loans in the system. If the system does not find a loan that matches your **Saved Loans** list or your **Recent Loans** list, you can click **Perform full system search** as shown below. This prompts the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



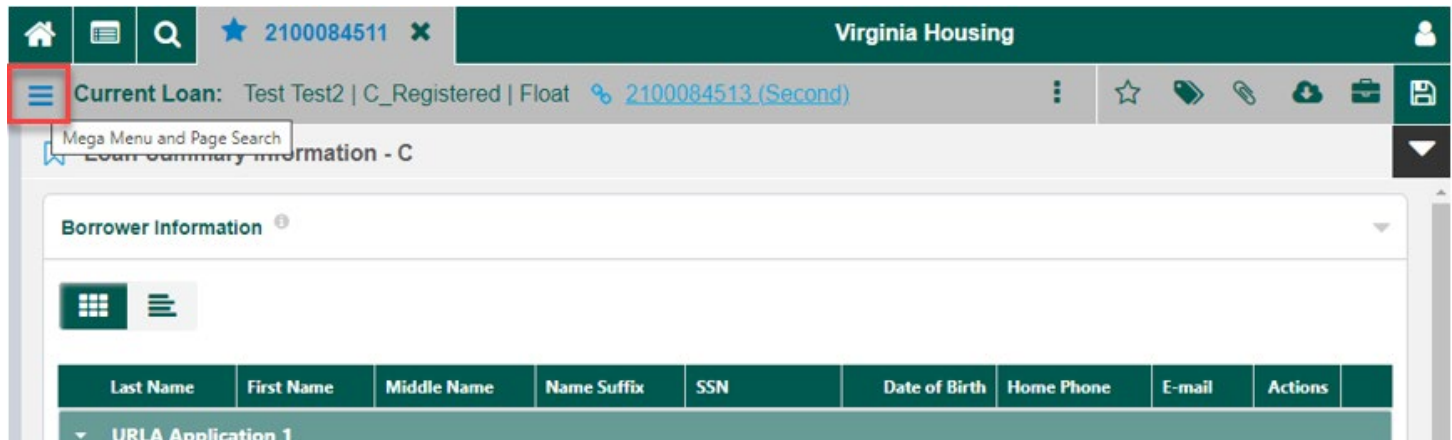
To enable quick access, click the icon. It will display in filled format, and the loan displays in the **Saved Loans** list. You can toggle between states by clicking the icon to add or remove loans from the **Saved Loans** list.



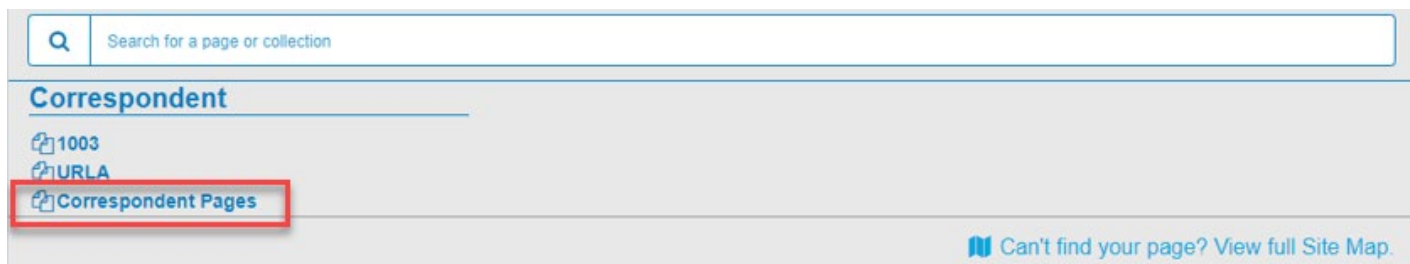
MEGA MENU AND PAGE SEARCH

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.



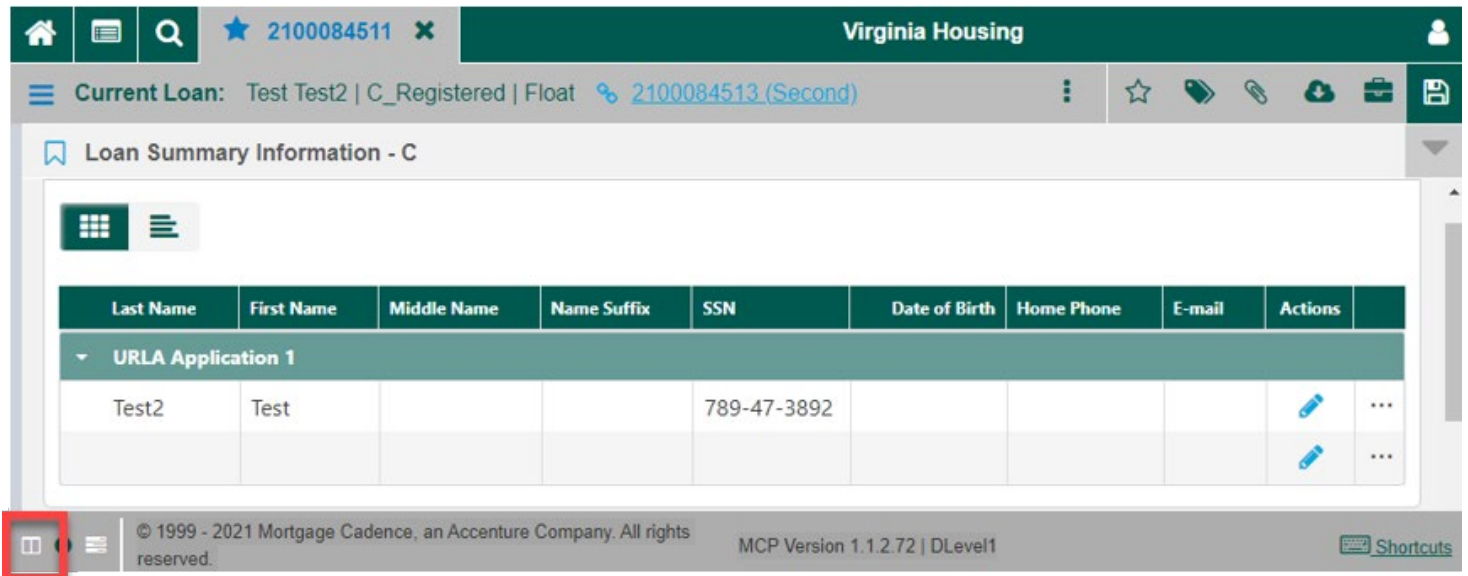
Available Pages/[Workflow Collections](#) are reflected here, click **Correspondent Pages** to access all pages available to Correspondent Lenders.



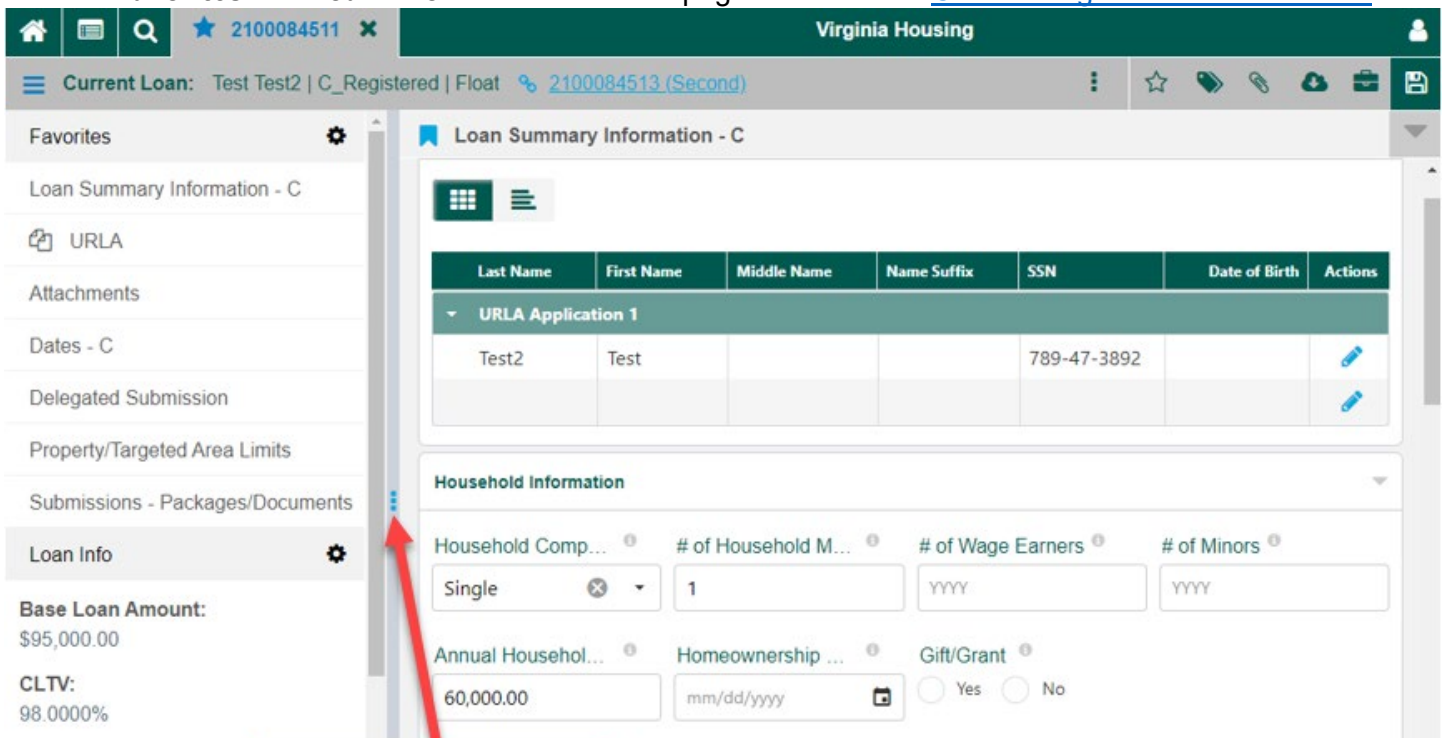
It is our recommendation for users to customize their [Favorites Drawer](#) to include the **Correspondent Pages** workflow collection along with adding some key loan information. Please refer to the next two sections of this guide for complete details on the [Favorites Drawer](#) and [Customizing the 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.



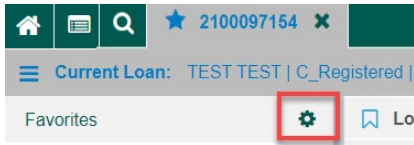
The **Favorites Drawer** displays as a collapsible panel on the left side of a page with two customizable sections labeled as **Favorites** and **Loan Info**. Refer to the next page for details on [Customizing the Favorites Drawer](#).



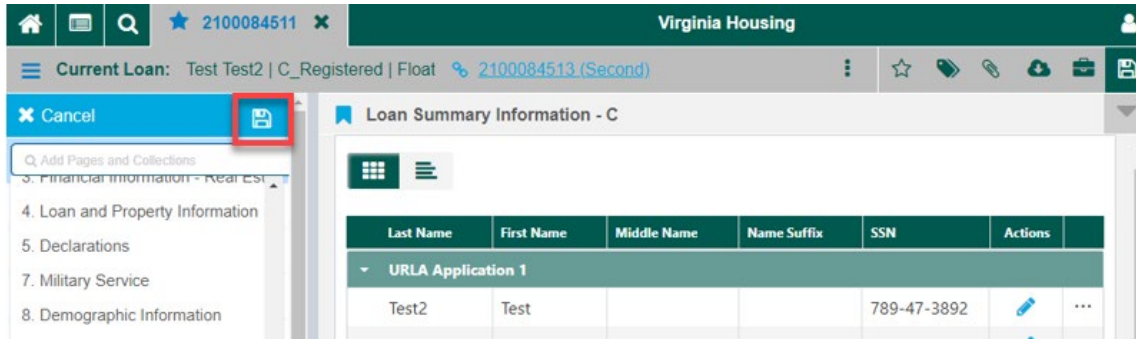
Click and drag to resize

CUSTOMIZING THE FAVORITES DRAWER

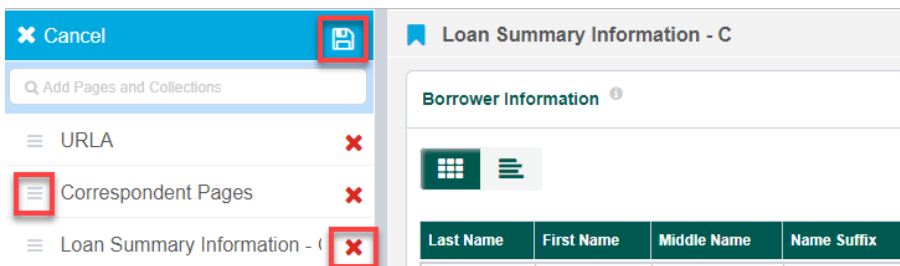
- After clicking the **Show Favorites Drawer** icon as detailed in the [previous section](#), click the **Settings** icon to the right of the **Favorites** or **Loan Info** sections of the panel.



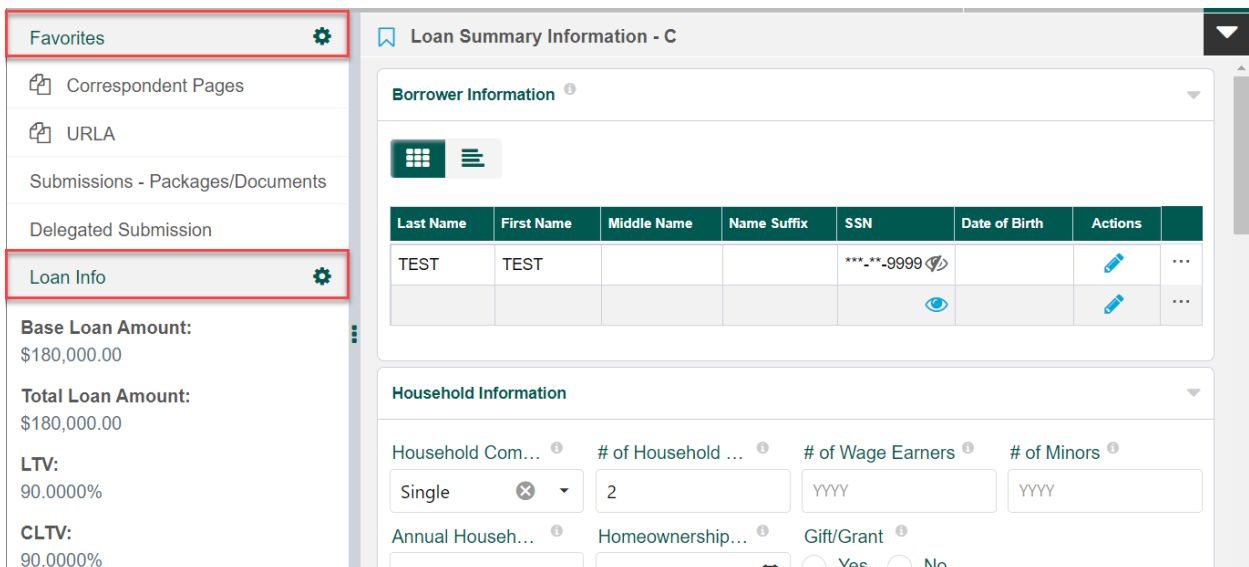
- Type keywords into the search bar to quickly find and add workflow collections or specific pages. Click on the items you want to add then click the **Save** icon.




- 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.

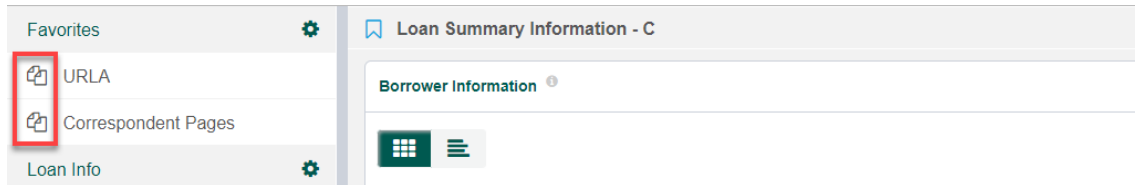


- Saved **Favorites** and **Loan Info** will be reflected each time you log in moving forward.

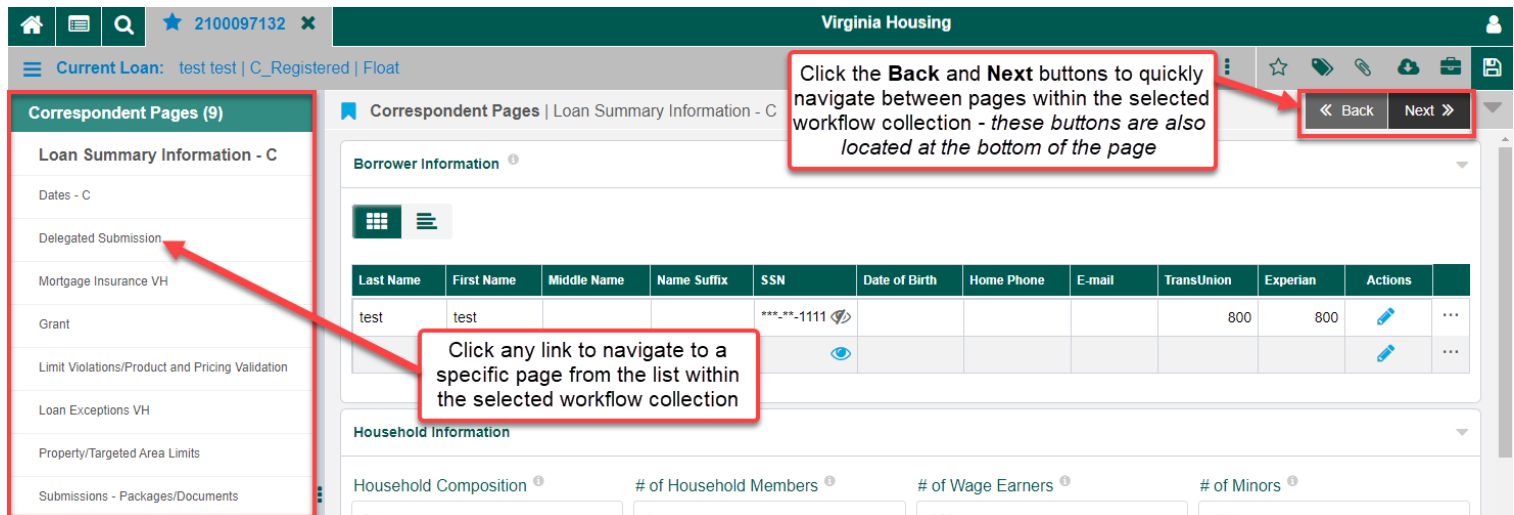


WORKFLOW COLLECTIONS

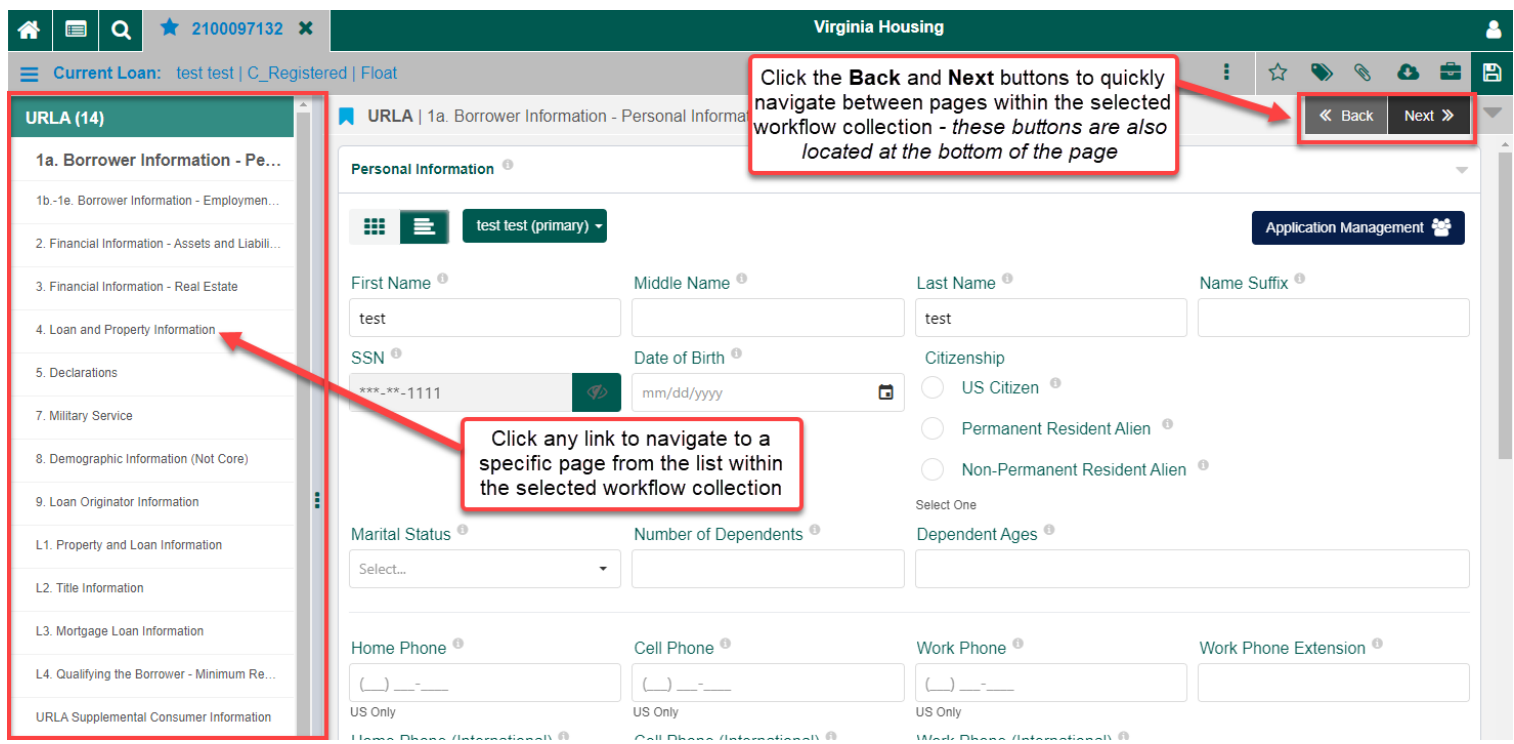
Workflow Collections, designated with the  icon to the left of it in the panel, are a group of pages in a specific order that help you push the loan forward. Click the applicable **Workflow Collection** from the list to access it.



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

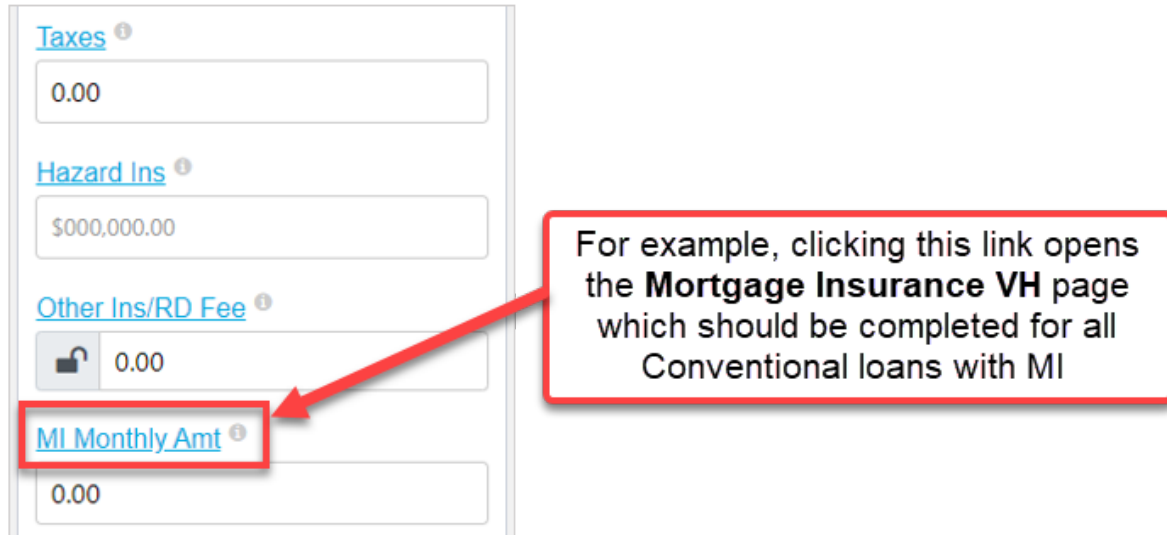


The **URLA Workflow Collection** includes all URLA related pages.



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.




[Taxes](#) ⓘ

0.00

[Hazard Ins](#) ⓘ

\$000,000.00

[Other Ins/RD Fee](#) ⓘ

 0.00

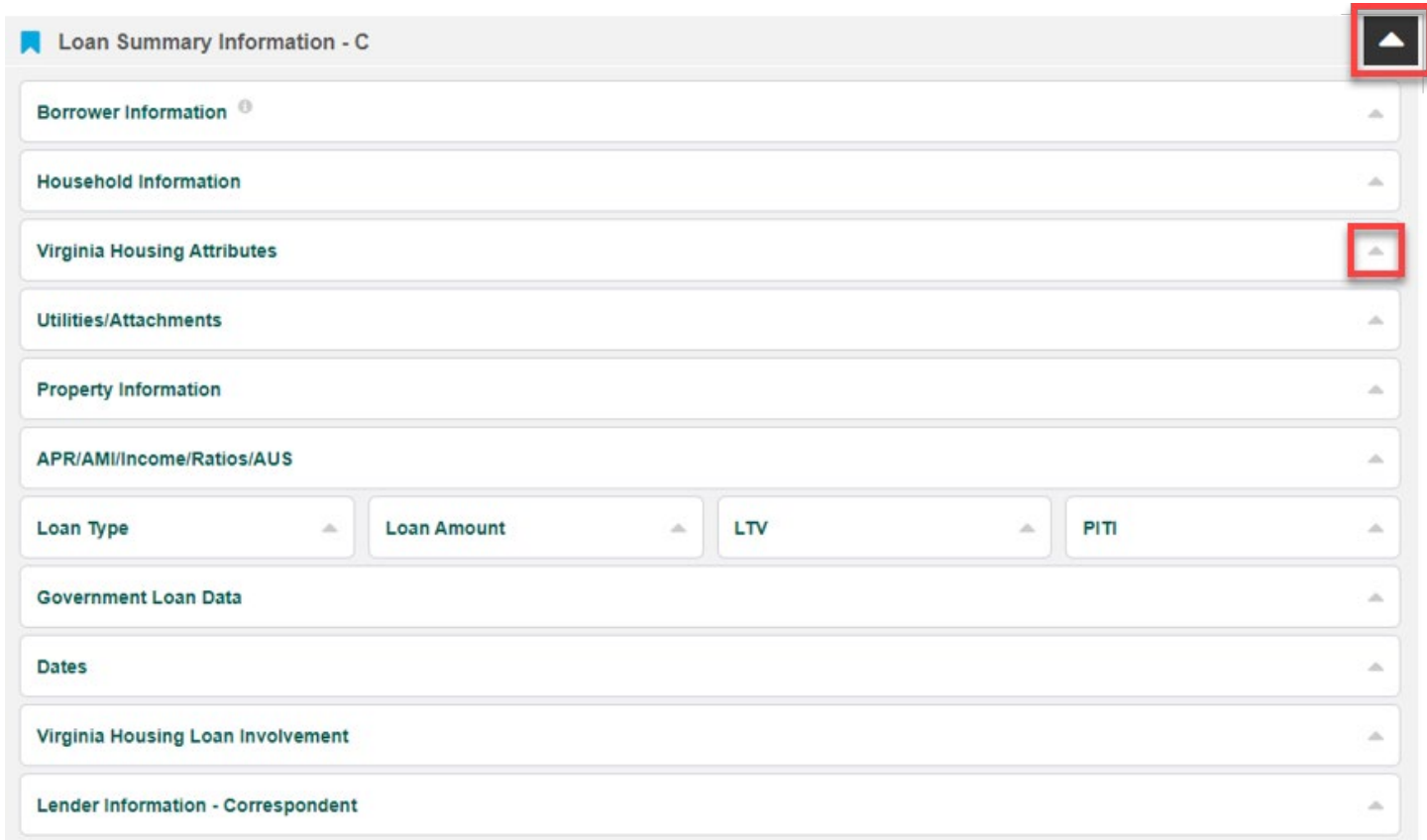
[MI Monthly Amt](#) ⓘ



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.





 Loan Summary Information - C 


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.

Borrower Information ⓘ

Last Name	First Name	Middle Name	Name Suffix	SSN	Date of Birth	Home Phone	E-mail	TransUnion	Actions
URLA Application 1									
TEST	Dave			587-40-3984	04/20/1985			684	<div><div></div><div></div></div> ...

Dave TEST (primary) ▾

URLA Application 1

Dave TEST (primary)

Sally Test

Application Management

Add, flip, or delete borrowers and applications on this loan. The system automatically saves and reloads the loan after each change you make.

Last Name	First Name	DOB	SSN	Position	Actions
URLA Application 1					
TEST	Dave	04/20/1985	587-40-3984	Borrower	<div><div></div><div></div></div>
Test	Sally	09/25/1979	573-68-4396	CoBorrower	<div><div></div><div></div></div>

Add Application

Cancel

Borrower Information ⓘ

Dave TEST (primary) ▾

Last Name ⓘ

TEST

First Name ⓘ

Dave

Middle Name ⓘ

Name Suffix ⓘ

SSN ⓘ

587-40-3984

Date of Birth ⓘ

04/20/1985

Home Phone ⓘ

FICO TransUnion ⓘ

684

FICO Experian ⓘ

685

FICO Equifax ⓘ

686

Median FICO ⓘ

685

Credit Reference # ⓘ

☒ First Time Homebuyer ⓘ

☐ Nontraditional Credit ⓘ

☐ Mailing/Property Addre... ⓘ

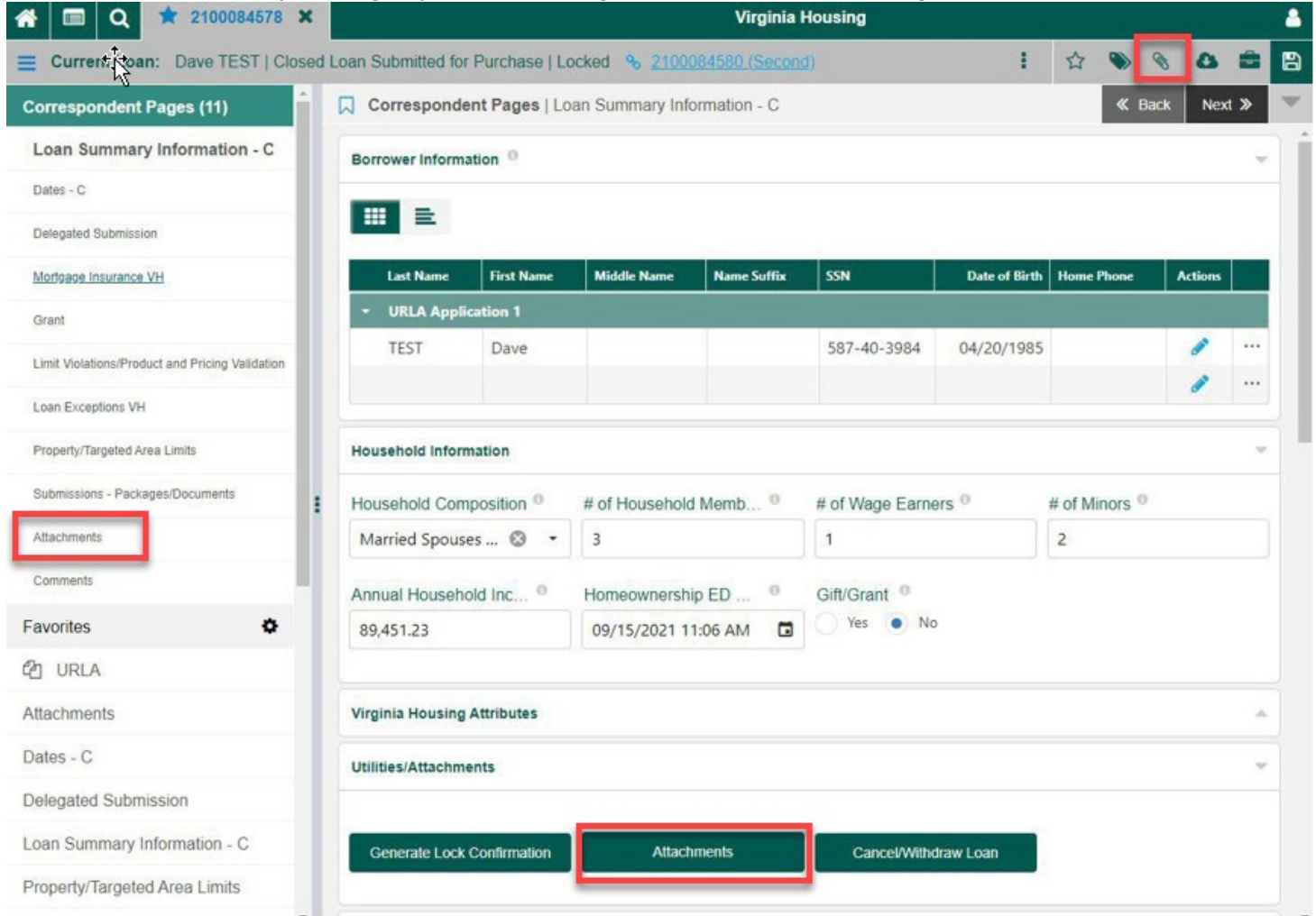
Click to toggle between borrowers

Click this button to open **Application Management** which allows you to add, flip, or delete borrowers and applications

ATTACHMENTS



ACCESS ATTACHMENTS

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



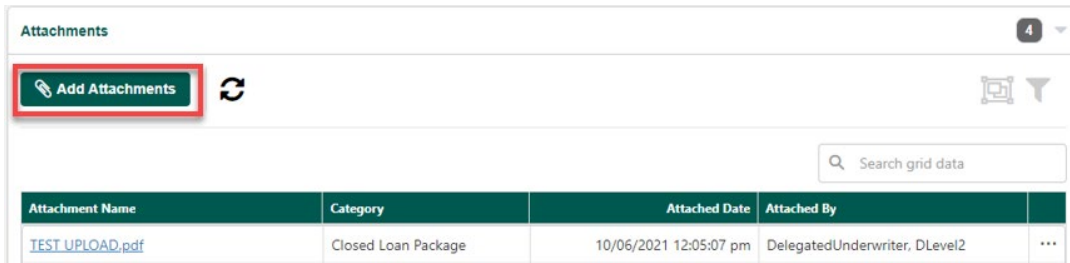
The screenshot shows the Virginia Housing Mortgage Cadence interface. The sidebar on the left lists various sections, with 'Attachments' highlighted in a red box. The main content area displays 'Correspondent Pages | Loan Summary Information - C'. At the bottom of the main content area, there are three buttons: 'Generate Lock Confirmation', 'Attachments' (highlighted in a red box), and 'Cancel/Withdraw Loan'.

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

Attachments				
<div>   </div>				
<div> <input type="text" value="Search grid data"/> </div>				
Attachment Name	Category	Attached Date	Attached By	
TEST UPLOAD.pdf	Closed Loan Package	10/06/2021 12:05:07 pm	DelegatedUnderwriter, DLevel2	...
Compliance Agreement - Exhibit CA	Document	10/06/2021 09:36:10 am	DLevel2	...
Delegated Approval Confirmation	Document	10/06/2021 09:36:10 am	DLevel2	...
Lock Confirmation	Document	10/05/2021 11:24:25 am	DLevel3	...

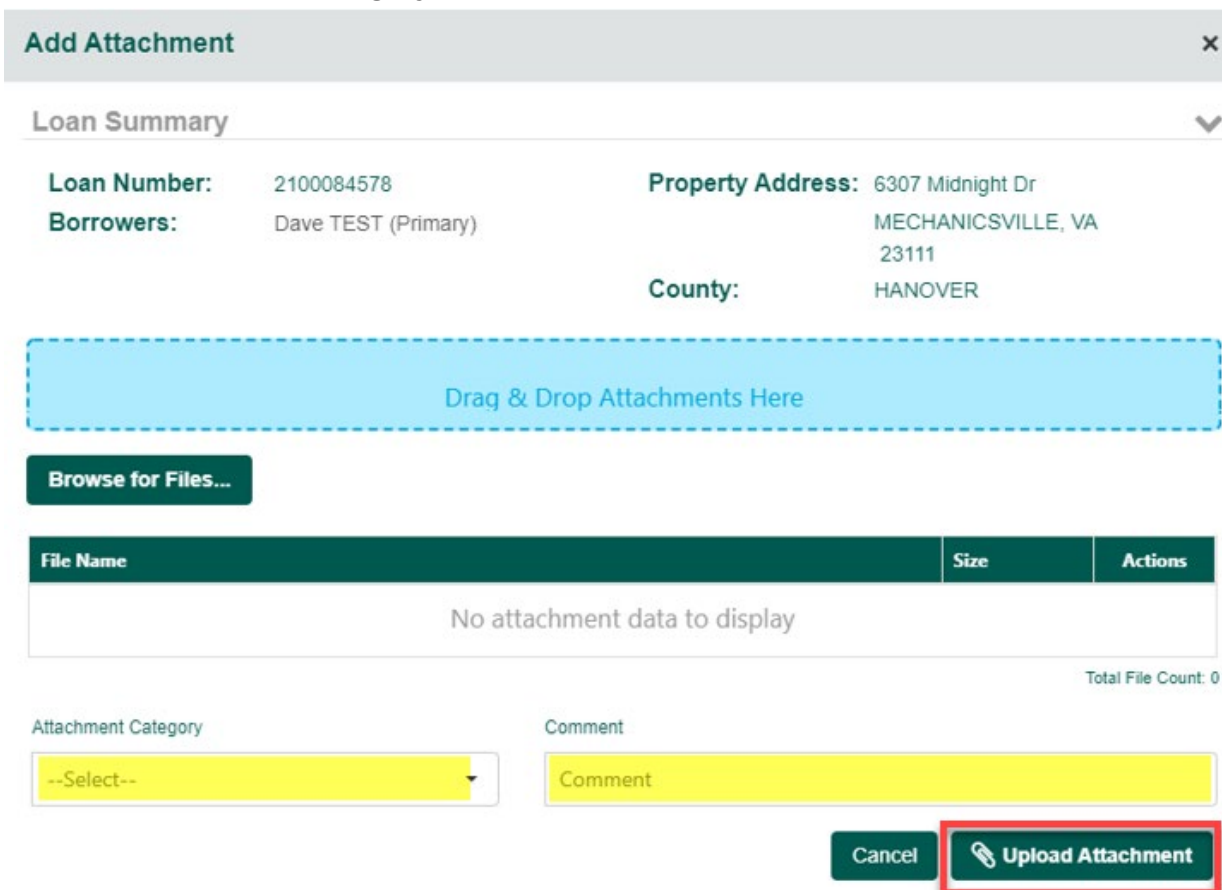
UPLOAD ATTACHMENTS

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



Attachment Name	Category	Attached Date	Attached By
TEST UPLOAD.pdf	Closed Loan Package	10/06/2021 12:05:07 pm	DelegatedUnderwriter, DLevel2

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



Add Attachment [X]

Loan Summary [V]

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

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
No attachment data to display		

Total File Count: 0

Attachment Category: --Select--

Comment:

Cancel **Upload Attachment**

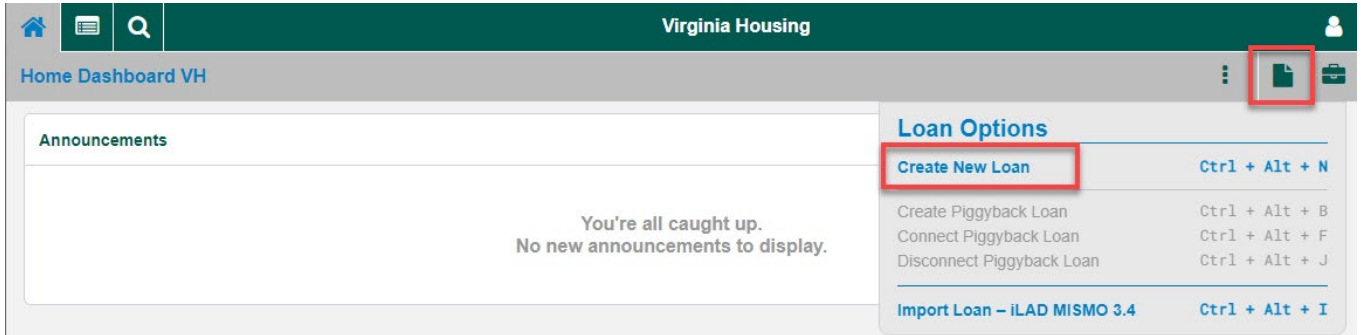
Format and File Size Requirements:

- 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**.

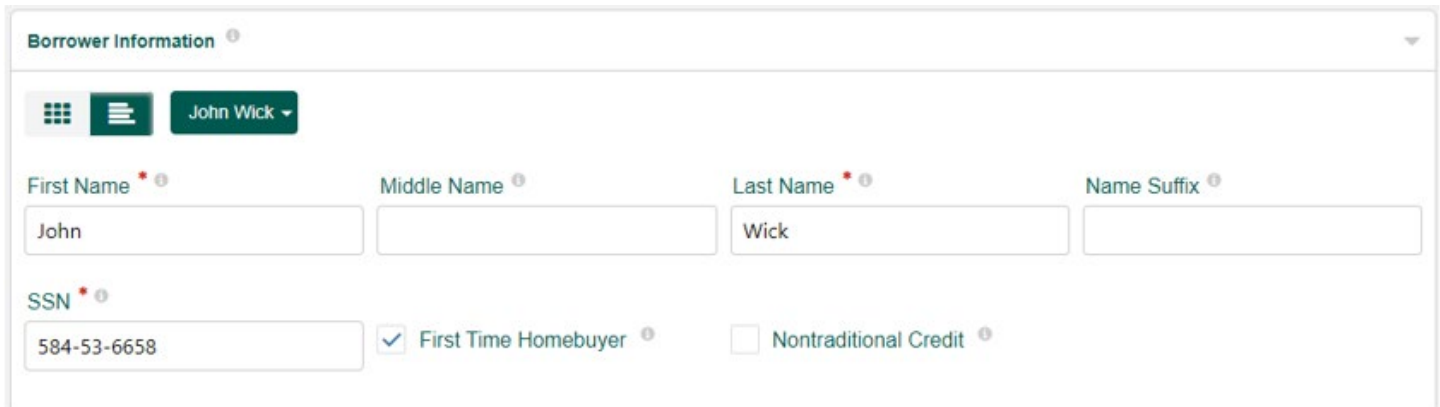


2. Land on the **P&P New Loan** page and enter information. Red asterisk * fields are required.
3. **Client Selection** – select **Correspondent** in the **Channel** dropdown list and **Main** in the **Operations Center** dropdown list.



The screenshot shows the "Client Selection" form. It contains three dropdown menus: "Client", "Channel", and "Operations Center". The "Client" dropdown is set to "Example Correspondent". The "Channel" dropdown is set to "Correspondent". The "Operations Center" dropdown is set to "Main". Below these dropdowns is a text input field for "Lender Loan Number".

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 a dropdown menu for "John Wick". Below this are four text input fields: "First Name" (containing "John"), "Middle Name", "Last Name" (containing "Wick"), and "Name Suffix". Below these fields is a text input field for "SSN" (containing "584-53-6658"). To the right of the SSN field are two checkboxes: "First Time Homebuyer" (checked) and "Nontraditional Credit" (unchecked).

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

5. Property Information – Enter the property information.

Property Information

Property Street * ⓘ 123 Daisy Lane Property Unit Number ⓘ Units * ⓘ 1

Property City * ⓘ Richmond Property Zip * ⓘ 23235 State * ⓘ VA County * ⓘ CHESTERFIELD

Property Type * ⓘ Single Family Detached Occupancy Type * ⓘ Owner Occupied Year Property Built ⓘ 2015 Square Footage ⓘ 1952

Targeted Area ⓘ ☒ Yes ☐ No

[Targeted Area](#) Link to Targeted Area website

Targeted Area Webpage

* Required fields

* Address 1: 123 Happy Lane State: Virginia
 Address 2: * Zip Code: 23116
 * City: Mechanicsville

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 * ⓘ 725 Annual Income (Household) * ⓘ 85,000.00

Household Members * ⓘ 1 Annual Qualifying Income ⓘ AMI % ⓘ

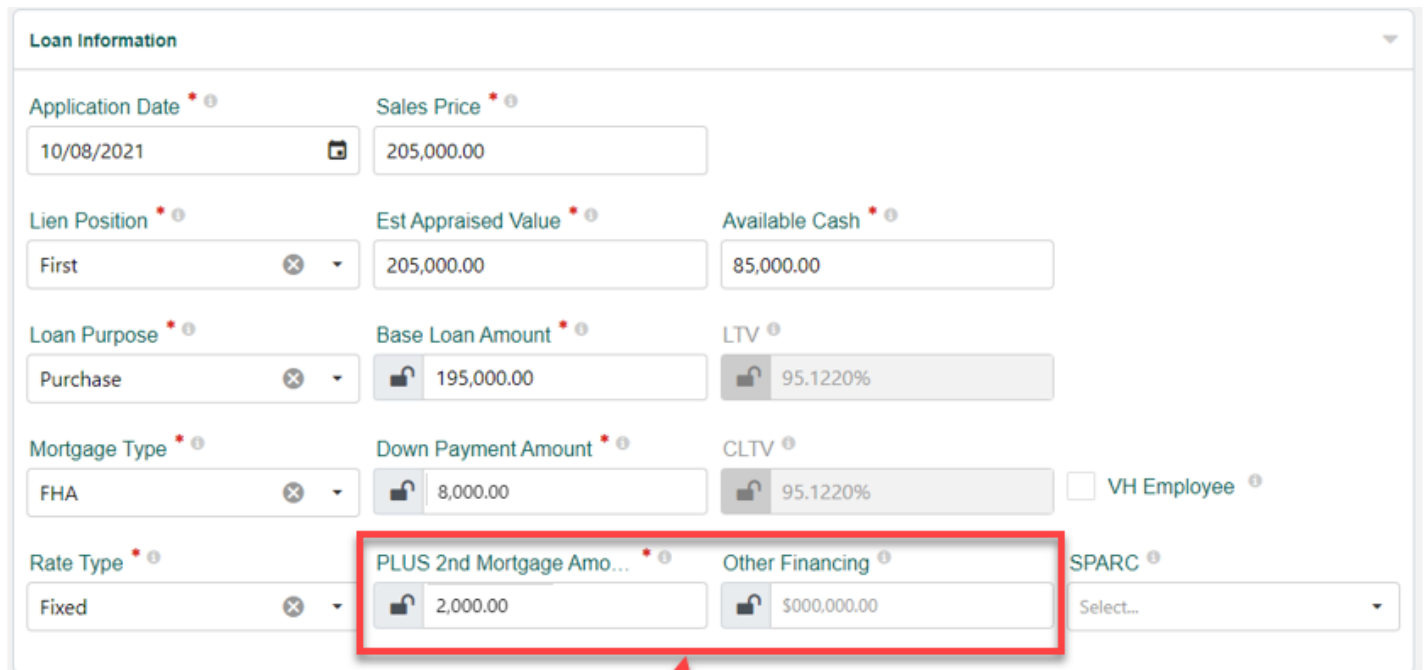
AUS Information

AUS ⓘ Fannie Mae

AUS Rating ⓘ Approve/Eligible

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.



Loan Information

Application Date ^{*} ⁱ 10/08/2021

Sales Price ^{*} ⁱ 205,000.00

Lien Position ^{*} ⁱ First

Est Appraised Value ^{*} ⁱ 205,000.00

Available Cash ^{*} ⁱ 85,000.00

Loan Purpose ^{*} ⁱ Purchase

Base Loan Amount ^{*} ⁱ 195,000.00

LTV ⁱ 95.1220%

Mortgage Type ^{*} ⁱ FHA

Down Payment Amount ^{*} ⁱ 8,000.00

CLTV ⁱ 95.1220%

Rate Type ^{*} ⁱ Fixed

PLUS 2nd Mortgage Amo... ^{*} ⁱ 2,000.00

Other Financing ⁱ \$000,000.00

SPARC ⁱ Select...

☐ VH Employee ⁱ

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.

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

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

Product Parameters

Borrower Preference [?]

Target Price ^{*} [?]

Product Name Contains [?]

Target Price

100

Mortgage Types ^{*} [?]

☐ Conventional

☒ FHA

☐ HELOC

☐ Non-Conforming

☐ Other

☐ Reverse

☐ USDA/Rural Housing Service

☐ VA

Terms ^{*} [?]

☒ 30 Year

Rate Types ^{*} [?]

☒ Fixed

☐ ARM

Lock Periods ^{*} [?]

☐ 30

☐ 45

☒ 60


☐ 90










Get Eligible Products

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

Products 3

[Compare Products](#) 1 [Filter Products Results](#)

Product Eligibility  Click to expand Search grid data

	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)

Click to expand and see Eligibility

Eligible Products	
C30F_CONV	30-Year Fixed Conventional (<i>Fannie Mae or Freddie Mac</i>) / Standard or Charter Mortgage Insurance
C30F_CONV_BOND	30-Year Fixed Conventional Bond (<i>Fannie Mae or Freddie Mac</i>) / 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. Detailed information and program guidelines are available on [Virginia Housing's Website](#).

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

Loan Creation

Please Run Duplicate Check Prior to Clicking "Create New Loan"

[Run Duplicate Check](#)

[Create New Loan](#)

If no duplicates are found, this message will display.

 No duplicate loans found. 

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.

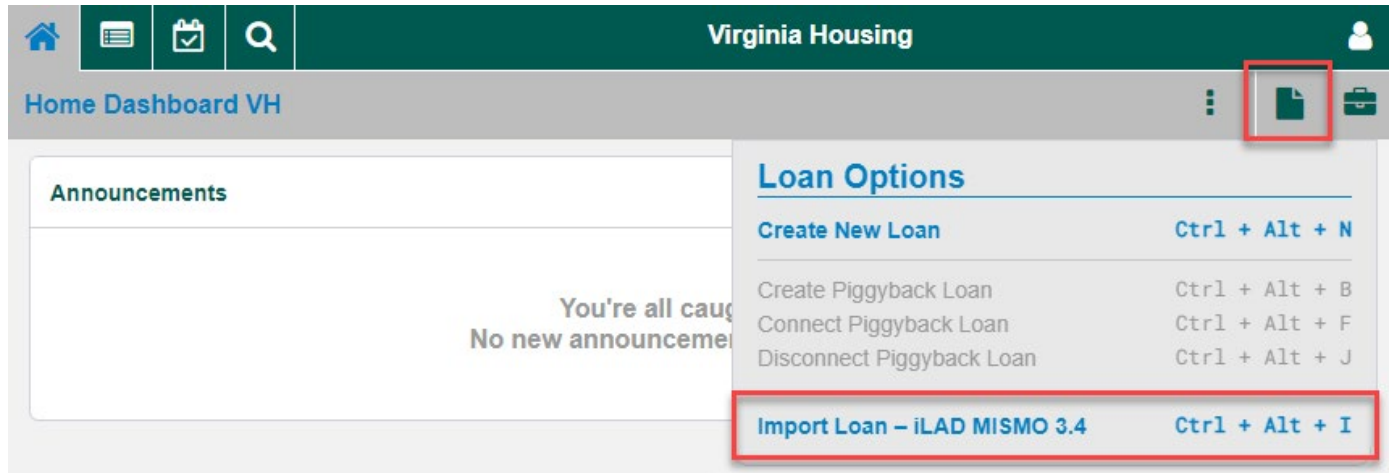
Note: Refer to the [Lock a Loan Interest Rate](#) section for complete details on the lock process.

IMPORT TO CREATE A NEW LOAN - ILAD MISMO 3.4 FILE

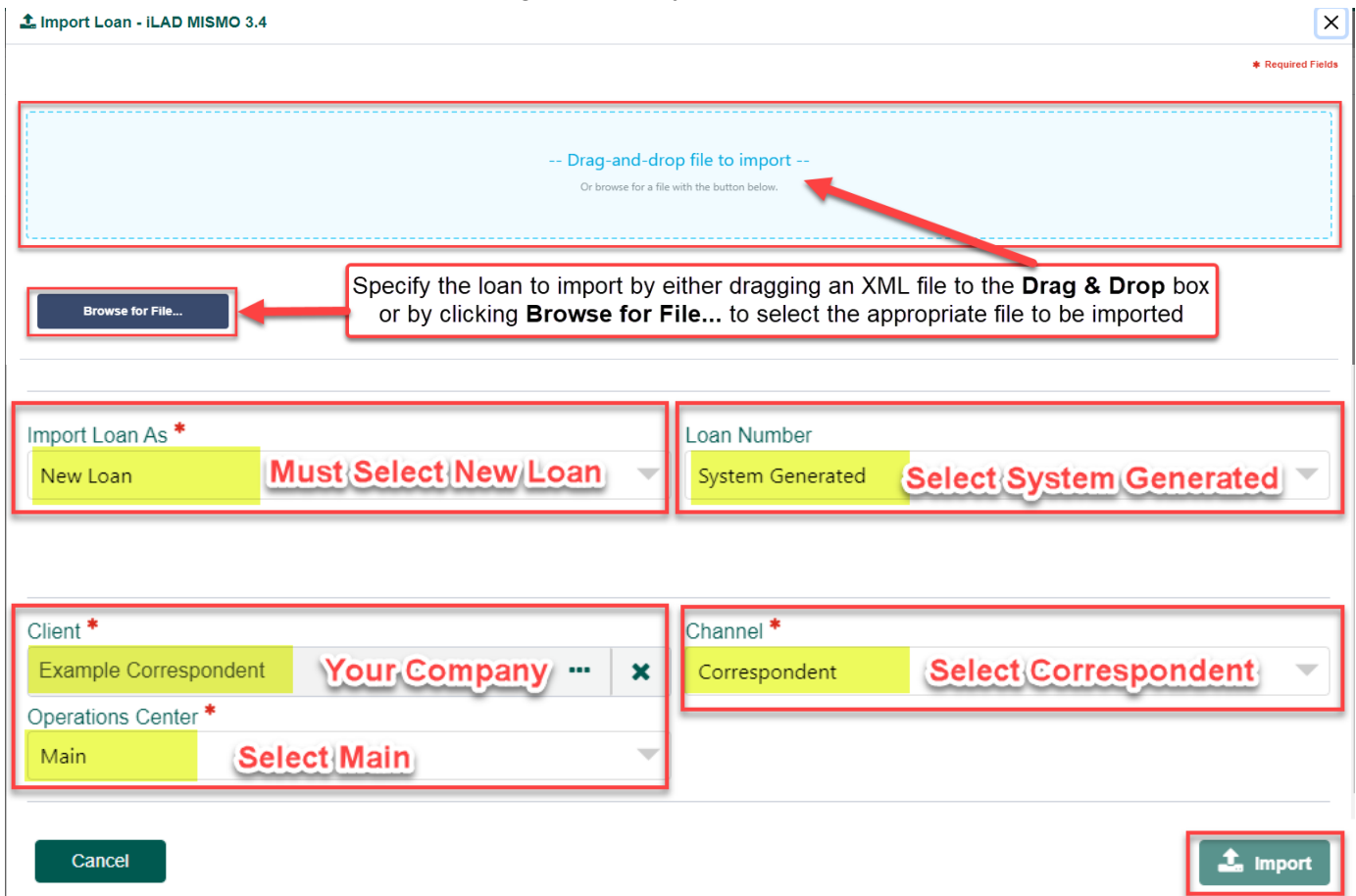
All files **must** be in an **XML** format. If the file you specify is the wrong format, the following error displays:

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 MISMO 3.4**.



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



The screenshot shows the 'Import Loan - iLAD MISMO 3.4' dialog box. It includes a 'Drag-and-drop file to import' area with a 'Browse for File...' button. Below this, there are several required fields (marked with an asterisk) for loan details: 'Import Loan As' (set to 'New Loan'), 'Loan Number' (set to 'System Generated'), 'Client' (set to 'Example Correspondent'), 'Channel' (set to 'Correspondent'), and 'Operations Center' (set to 'Main'). Each field has a red box around it with a text overlay indicating the required selection. At the bottom, there are 'Cancel' and 'Import' buttons.

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

This window displays during import process.

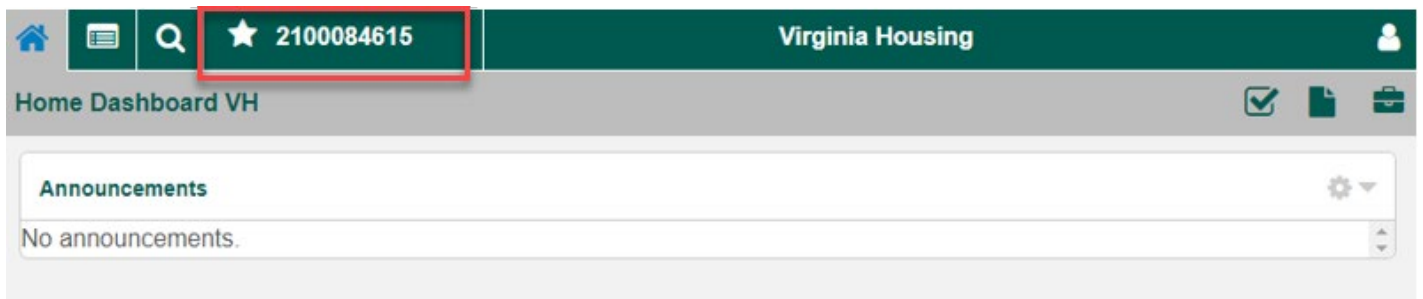
Please wait...

Import in progress...

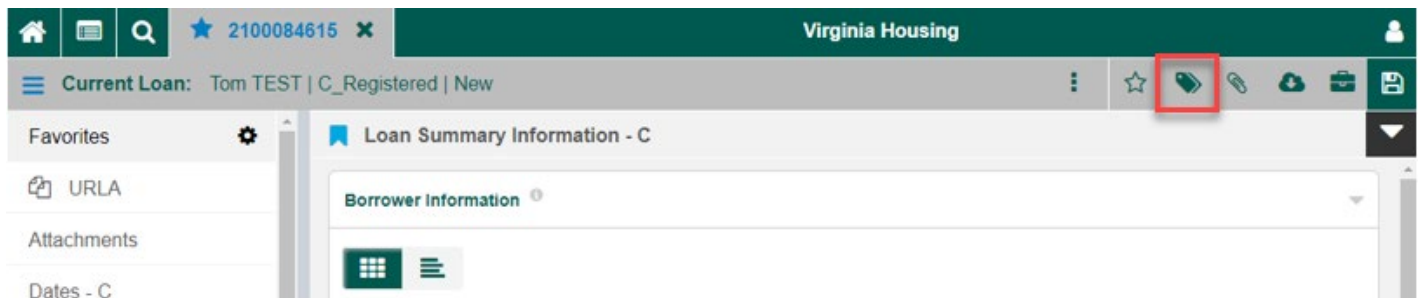
This message will display once import is completed.

✓ Import Successful.

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

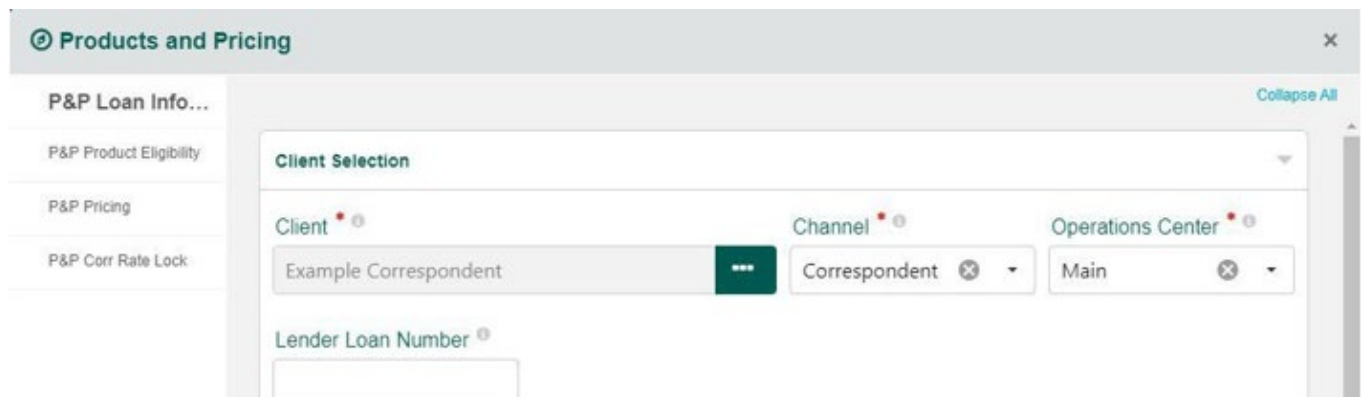


- Click the **Products and Pricing**  icon.

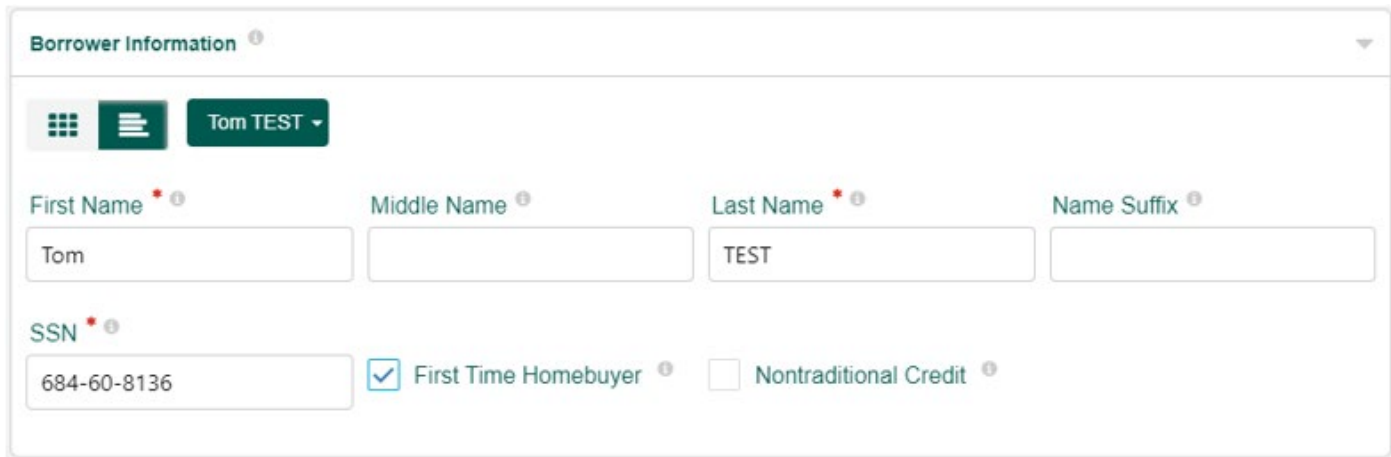


This brings up the **Products and Pricing** window. Review each panel and enter any missing data.

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

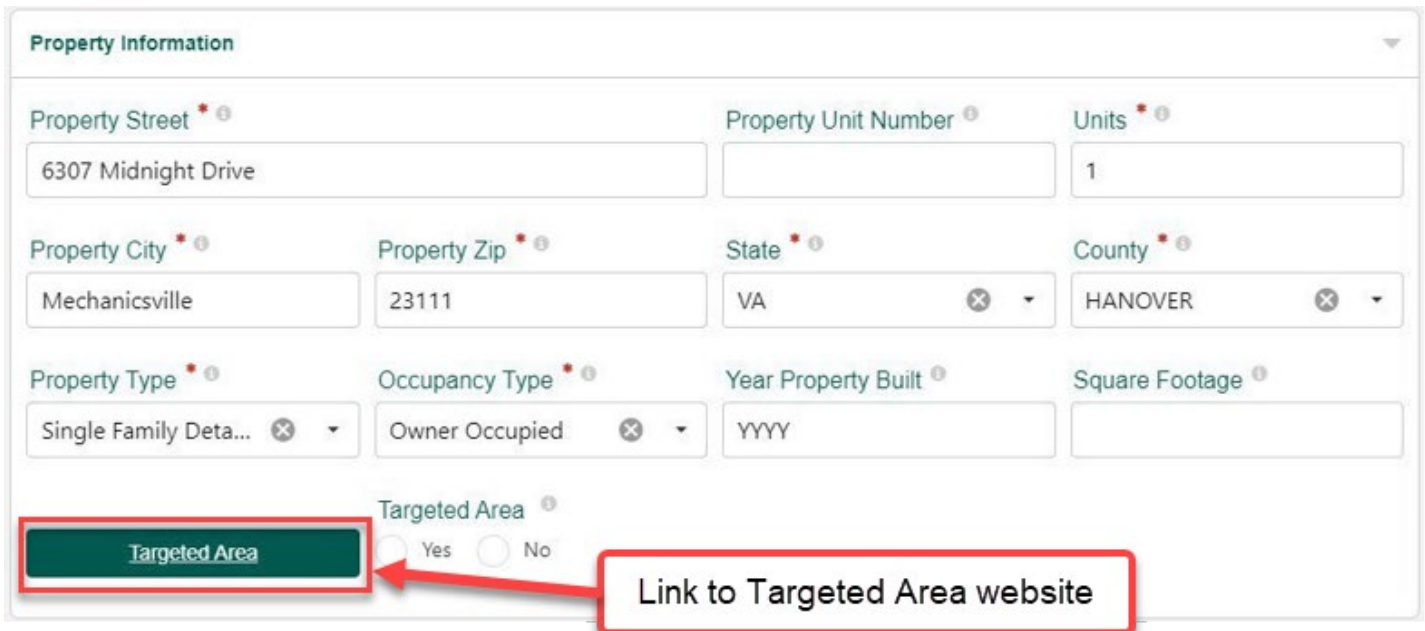


6. **Borrower Information** – Enter borrowers' **First Name**, **Last Name** and **SSN**. Check **First Time Homebuyer** box if applicable.

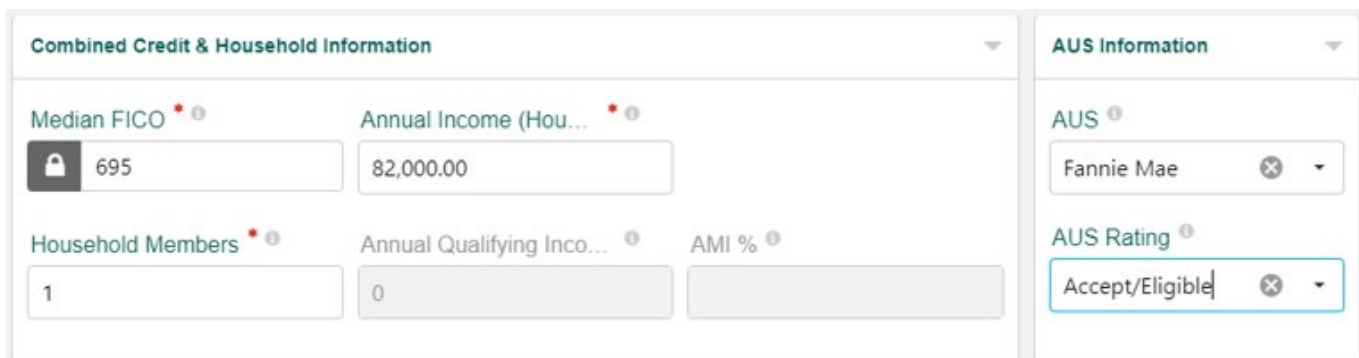


Refer to [TOGGLE BUTTONS](#) for more details on adding another Borrower.

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

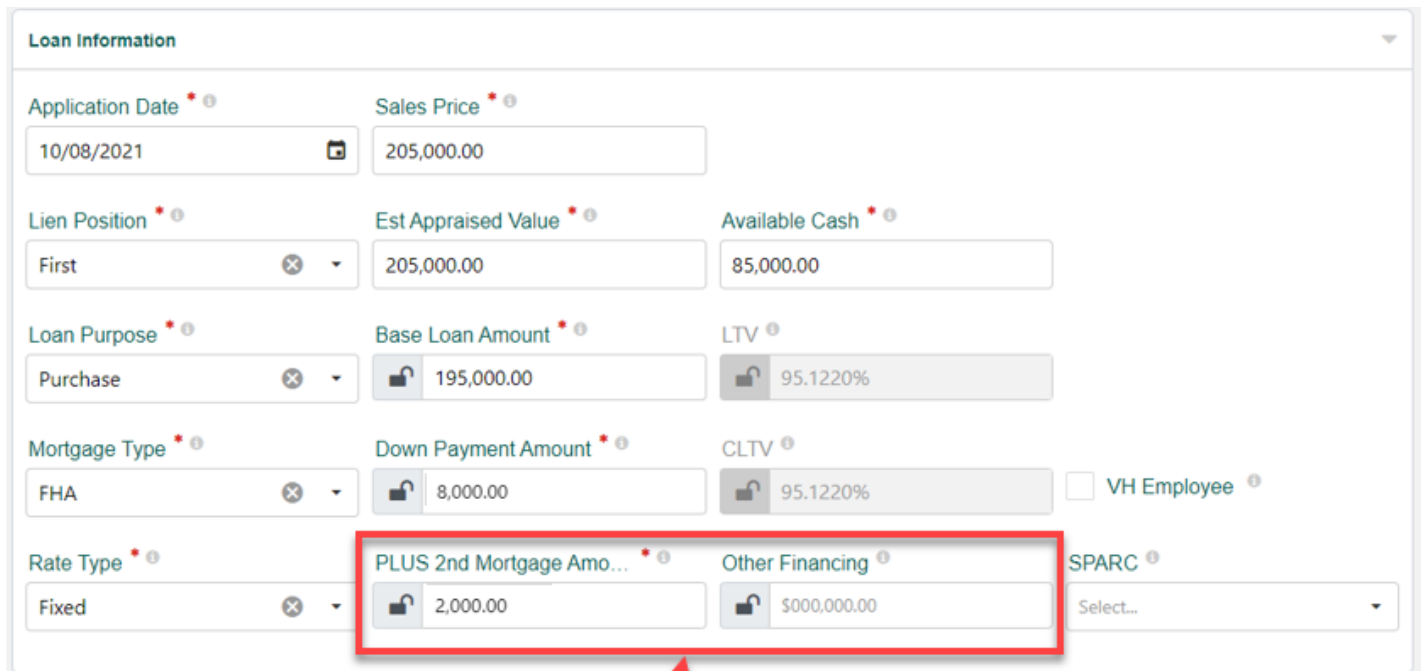


8. **Combined Credit & Household Information** – Enter the **Median FICO**, **Household Members**, **Annual Income (Household)**, **AUS**, and **AUS Rating**.



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.



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%

Rate Type ^{*} [?] Fixed

PLUS 2nd Mortgage Amo... ^{*} [?] 2,000.00

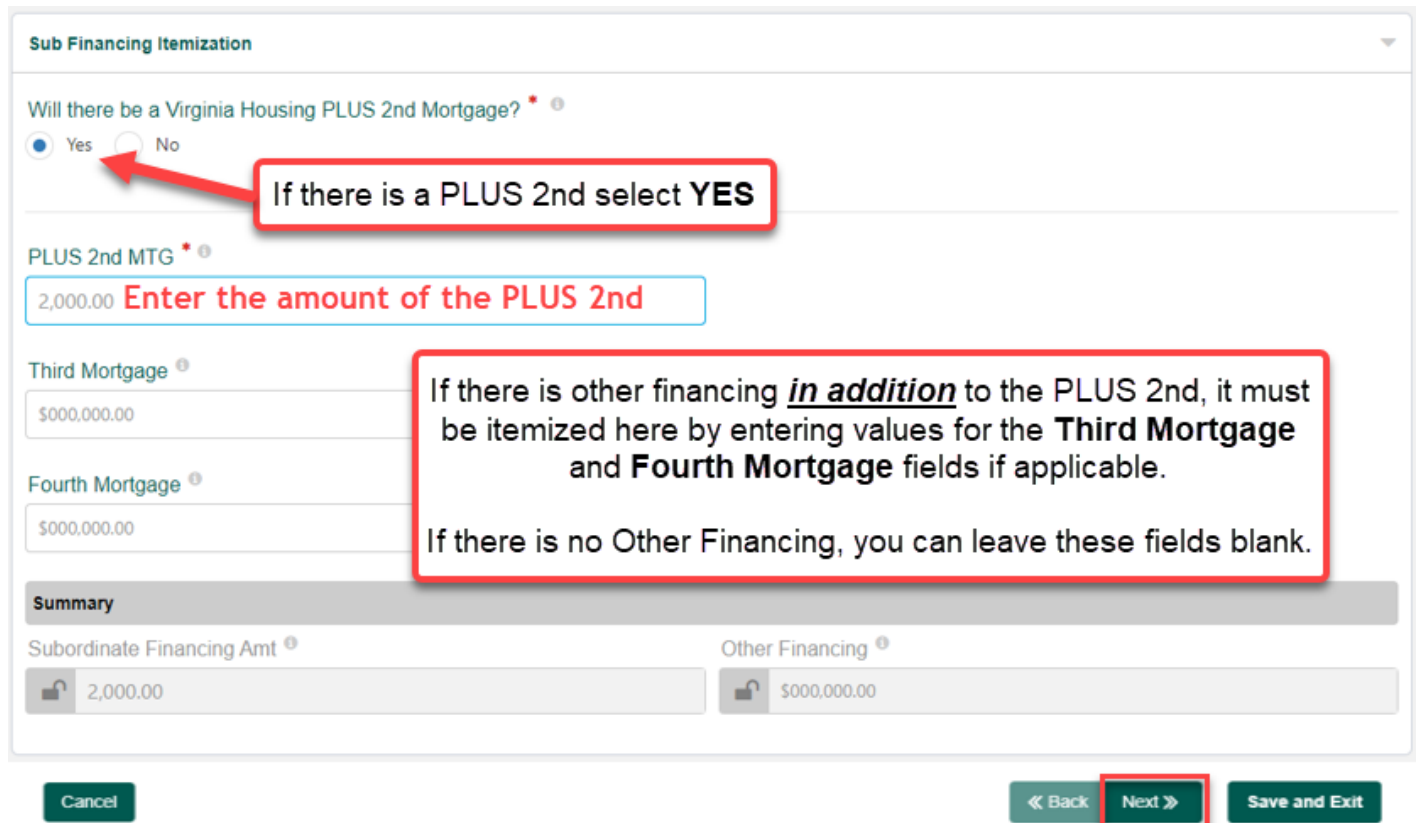
Other Financing [?] \$000,000.00

SPARC [?] Select...

☐ VH Employee [?]

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**.



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

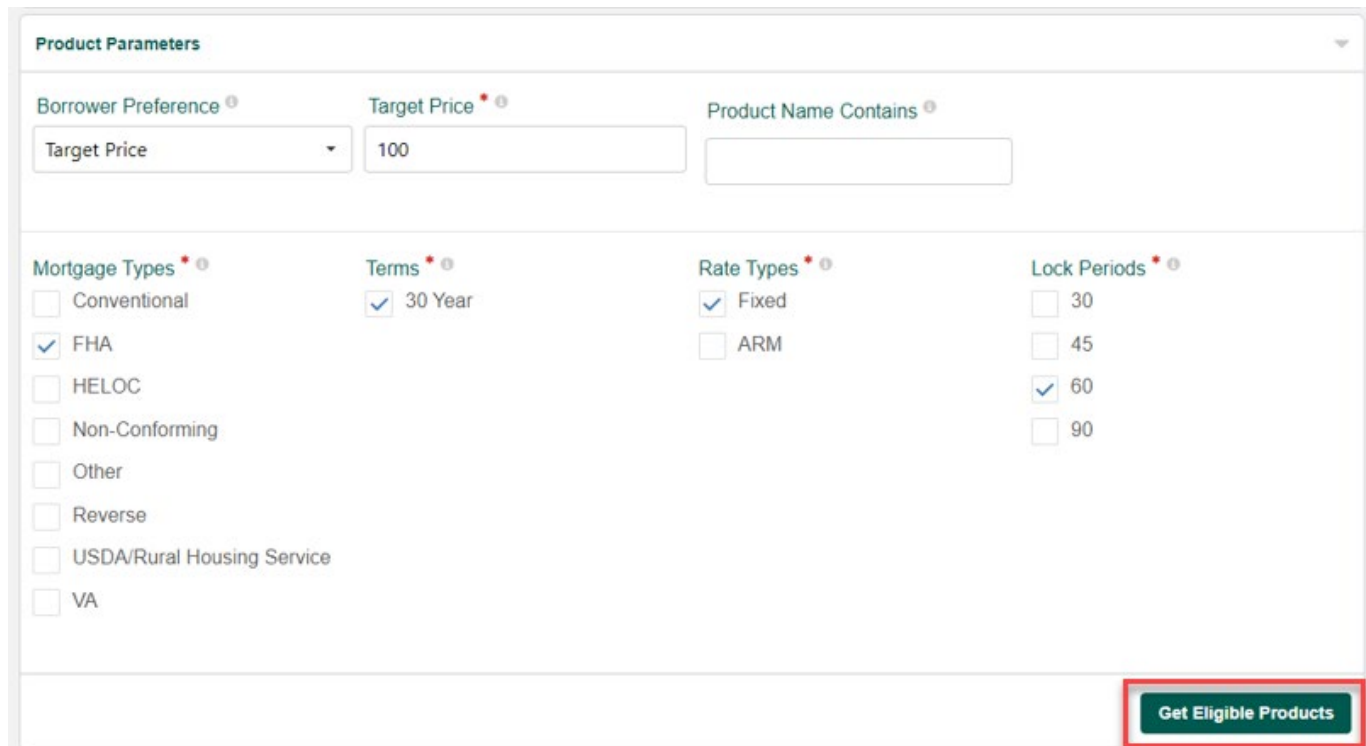
If there is other financing in addition to the PLUS 2nd, it must be itemized here by entering values for the **Third Mortgage** and **Fourth Mortgage** fields if applicable.
 If there is no Other Financing, you can leave these fields blank.

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 Target Price
 Target Price 100

Product Name Contains ⓘ

Mortgage Types * ⓘ
☐ Conventional
☒ FHA
☐ HELOC
☐ Non-Conforming
☐ Other
☐ Reverse
☐ USDA/Rural Housing Service
☐ VA

Terms * ⓘ
☒ 30 Year

Rate Types * ⓘ
☒ Fixed
☐ ARM

Lock Periods * ⓘ
☐ 30
☐ 45
☒ 60
☐ 90







Get Eligible Products

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

Products 3

Compare Products 1 **Filter Products Results**

Product Eligibility ↓ Click to expand Search grid data

	Product Name ↑	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)

« Back Next » **Save and Exit**

Click the check icon to select product
Click to expand and see Eligibility


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.

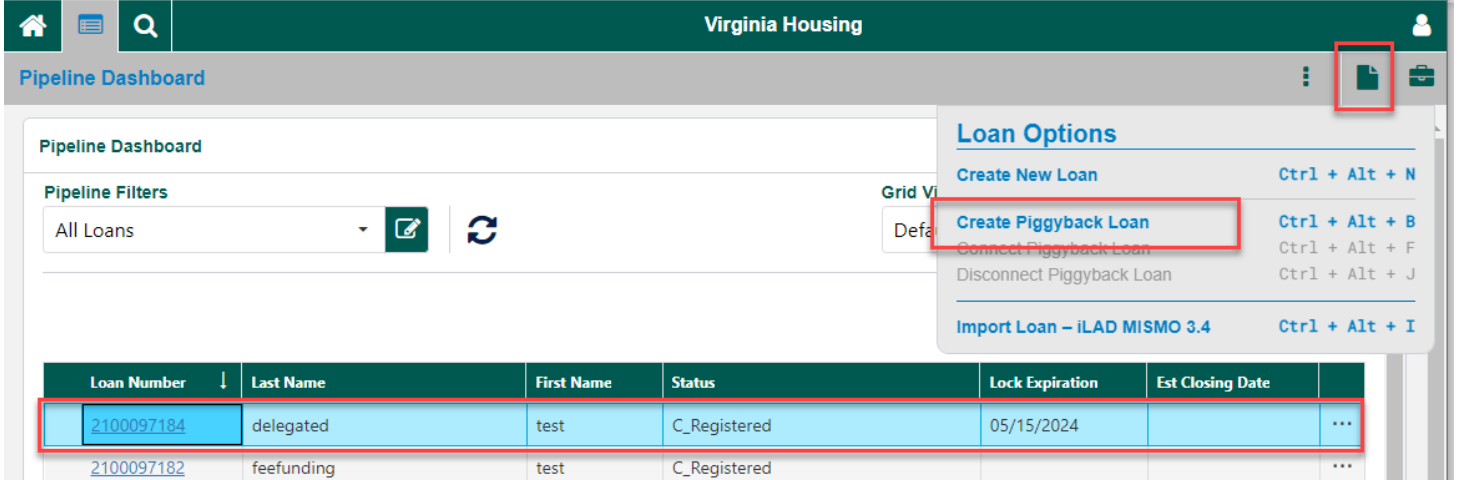
Eligible Products	
C30F_CONV	30-Year Fixed Conventional (<i>Fannie Mae or Freddie Mac</i>) / Standard or Charter Mortgage Insurance
C30F_CONV_BOND	30-Year Fixed Conventional Bond (<i>Fannie Mae or Freddie Mac</i>) / Charter Mortgage Insurance
FHA30F	30-Year Fixed Federal Housing Administration (FHA)
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. 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.

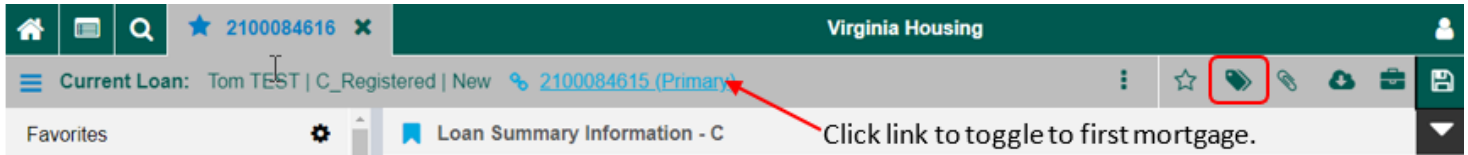
1. Locate the first mortgage on the **Pipeline Dashboard**, click the loan to highlight it then click **Loan Options**  icon and select **Create Piggyback Loan**.



The screenshot shows the Virginia Housing Pipeline Dashboard. A table lists loans with columns: Loan Number, Last Name, First Name, Status, Lock Expiration, and Est Closing Date. The first row is highlighted with a red box. A red box also highlights the 'Loan Options' menu in the top right corner, which includes the option 'Create Piggyback Loan'.

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		

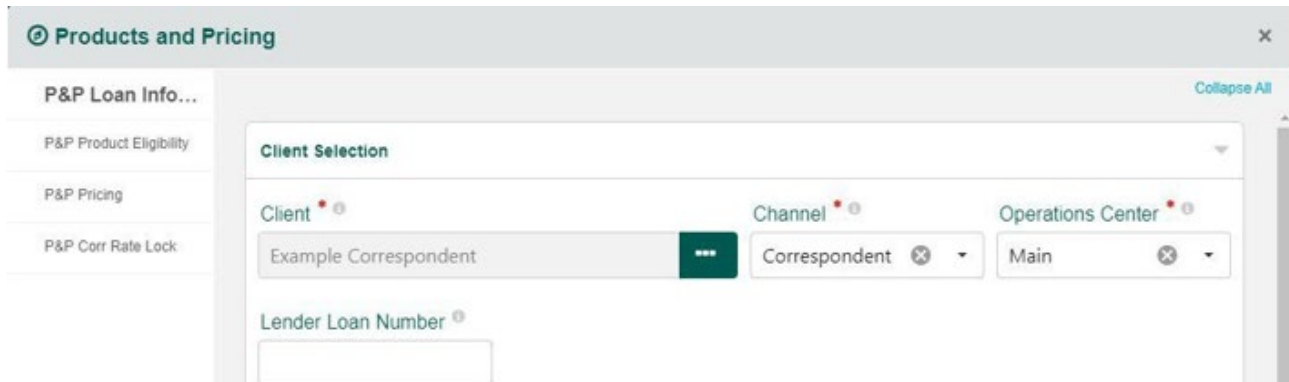
2. Loan is created, land on the **Loan SummaryInformation – C** page in the new loan. Click **Products and Pricing**  icon.



The screenshot shows the 'Loan Summary Information - C' page. A red arrow points to the 'Products and Pricing' icon in the top right corner of the page header.

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 visible, with fields for Client, Channel, and Operations Center. The Client field is set to 'Example Correspondent', the Channel field is set to 'Correspondent', and the Operations Center field is set to 'Main'.

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 ⓘ

Tom

TEST

SSN ⓘ

684-60-8136

☒ 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 ⓘ

6307 Midnight Drive

1

Property City ⓘ

Property Zip ⓘ

State ⓘ

County ⓘ

Mechanicsville

23111

VA ⓘ ▾

HANOVER ⓘ ▾

Property Type ⓘ

Occupancy Type ⓘ

Year Property Built ⓘ

Square Footage ⓘ

Single Family Deta... ⓘ ▾

Owner Occupied ⓘ ▾

YYYY

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 ⓘ

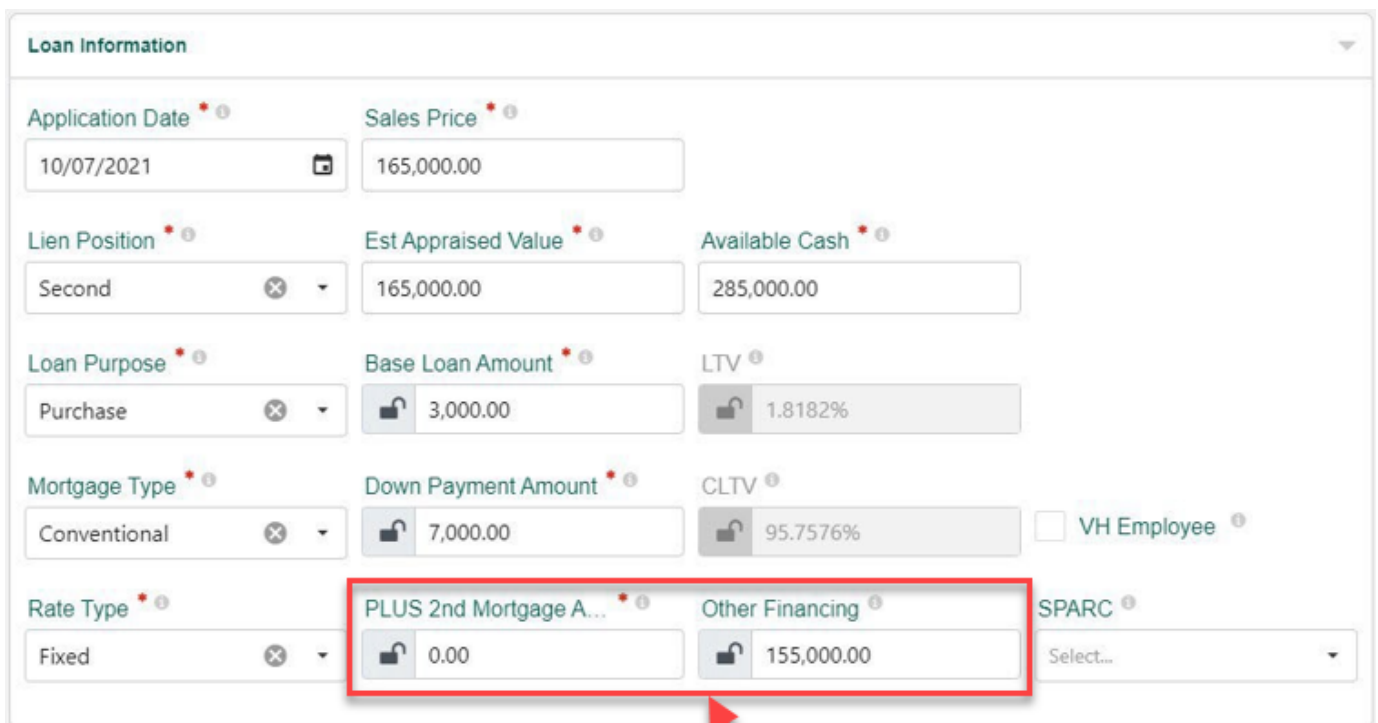
AUS Rating ⓘ

Fannie Mae ⓘ ▾

Accept/Eligible ⓘ ▾

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.



Loan Information

Application Date ¹ 10/07/2021 Sales Price ¹ 165,000.00

Lien Position ¹ Second Est Appraised Value ¹ 165,000.00 Available Cash ¹ 285,000.00

Loan Purpose ¹ Purchase Base Loan Amount ¹ 3,000.00 LTV ¹ 1.8182%

Mortgage Type ¹ Conventional Down Payment Amount ¹ 7,000.00 CLTV ¹ 95.7576% ☐ VH Employee ¹

Rate Type ¹ Fixed PLUS 2nd Mortgage A... ¹ 0.00 Other Financing ¹ 155,000.00 SPARC ¹ 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 *

\$000,000.00

Third Mortgage *

\$000,000.00

Fourth Mortgage *

\$000,000.00

Summary

Subordinate Financing Amt *

0.00

Other Financing *

155,000.00

Cancel

« Back

Next »

Save and Exit

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

Product Parameters

Borrower Preference *

Target Price *

Product Name Contains *

Target Price

100

Mortgage Types *

☒ Conventional
 ☐ FHA
 ☐ VA
 ☐ Non-Conforming
 ☐ USDA/Rural Housing Service
 ☐ HELOC
 ☐ Other
 ☐ Reverse

Terms *

☒ 30 Year

Rate Types *

☒ Fixed
 ☐ ARM

Lock Periods *

☐ 30
 ☐ 45
 ☒ 60
 ☐ 90

Get Eligible Products

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 ↑2	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	<div><div>\$</div><div></div><div></div></div>

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.

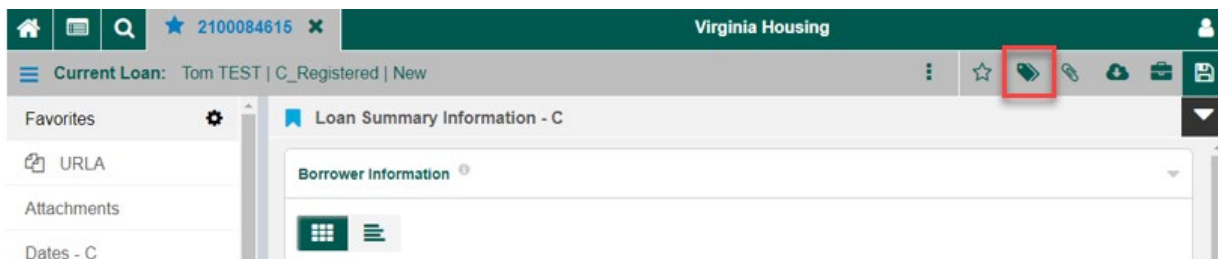
LOCKS

LOCK A LOAN INTEREST RATE

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

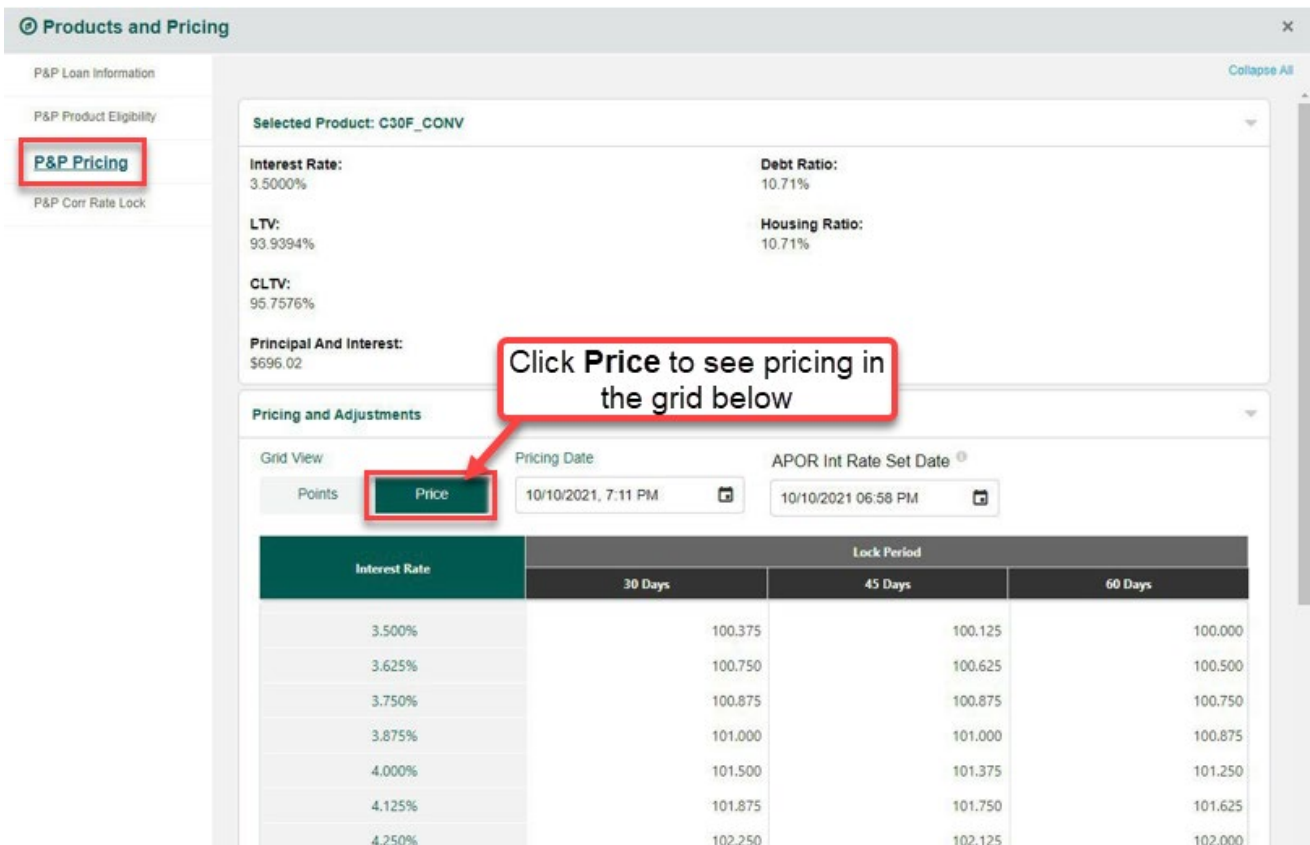
1. Navigate to the **URLA > 1b. – 1e. Borrower information – Employment and Income** page, enter income.
2. If Conventional with MI, ensure the MI information is entered on the **Mortgage Insurance VH** page.
3. Navigate to the **Limit Violations/Products and Pricing Validation** page to ensure there 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%

LTV: 93.9394%

CLTV: 95.7576%

Principal And Interest: \$696.02

Debt Ratio: 10.71%

Housing Ratio: 10.71%

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

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

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

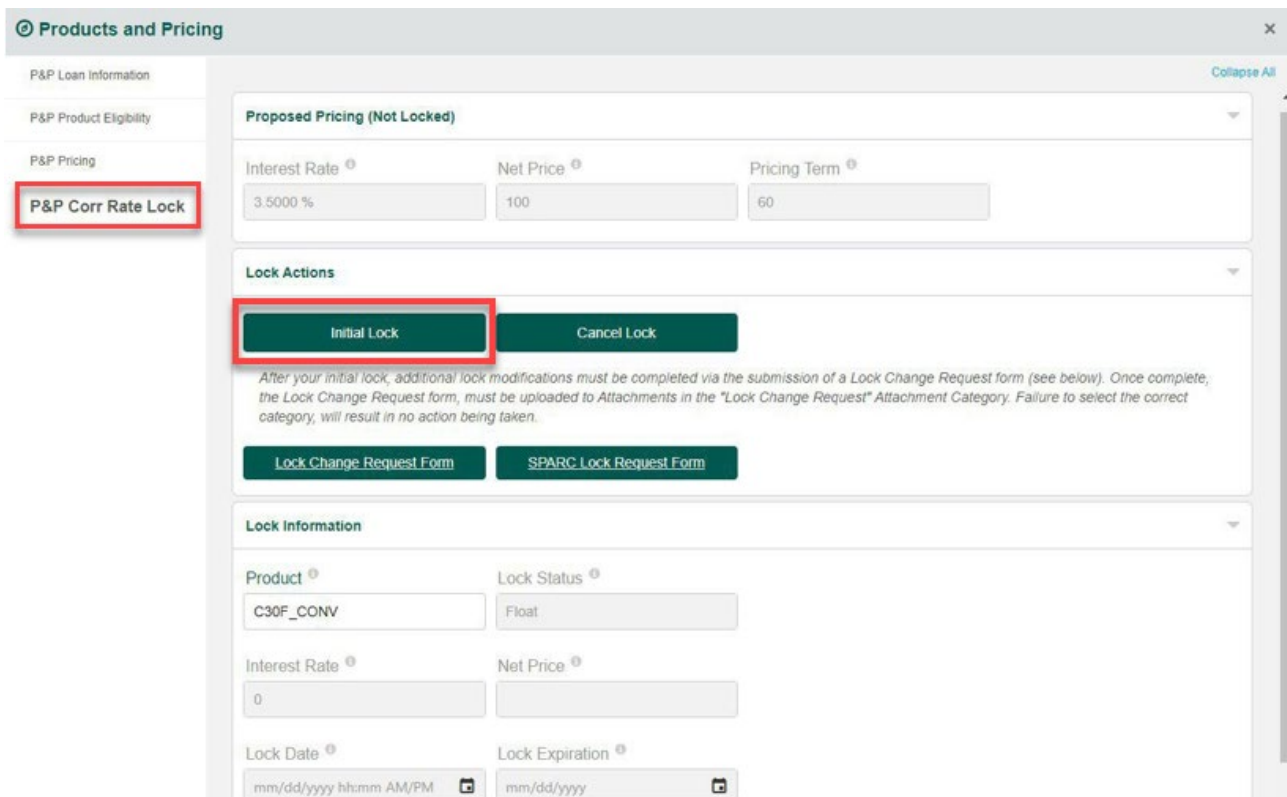
FHA = 0.250% interest rate adjustment

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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 [Ⓢ]	Net Price [Ⓢ]	Pricing Term [Ⓢ]
3.5000 %	100	60

Lock Actions

Initial Lock **Cancel Lock**

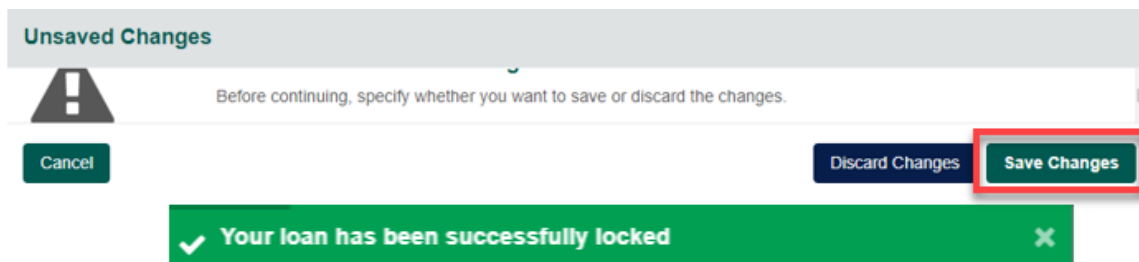
After your initial lock, additional lock modifications must be completed via the submission of a Lock Change Request form (see below). Once complete, the Lock Change Request form, must be uploaded to Attachments in the "Lock Change Request" Attachment Category. Failure to select the correct category,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

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

Lock Information

Product [Ⓢ]	Lock Status [Ⓢ]
C30F_CONV	Float
Interest Rate [Ⓢ]	Net Price [Ⓢ]
0	
Lock Date [Ⓢ]	Lock Expiration [Ⓢ]
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.



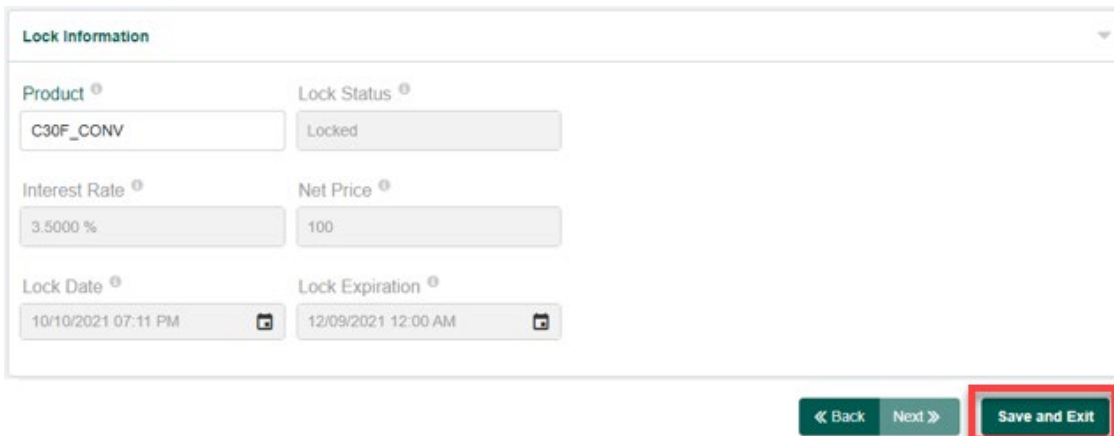
Unsaved Changes

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

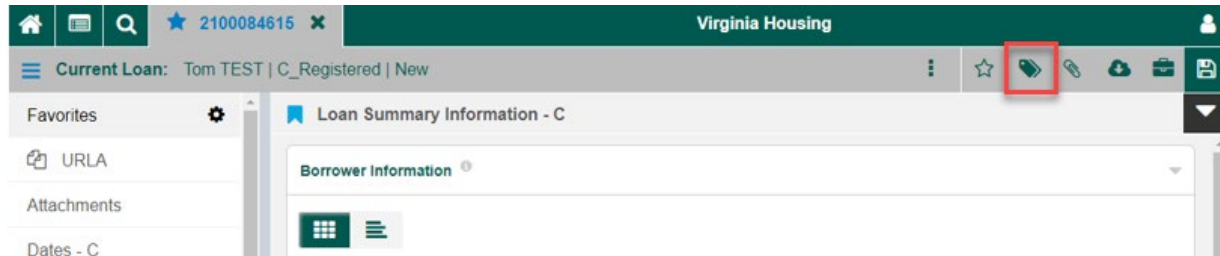
Product [Ⓢ]	Lock Status [Ⓢ]
C30F_CONV	Locked
Interest Rate [Ⓢ]	Net Price [Ⓢ]
3.5000 %	100
Lock Date [Ⓢ]	Lock Expiration [Ⓢ]
10/10/2021 07:11 PM	12/09/2021 12:00 AM

« Back **Next »** **Save and Exit**

LOCK A SPARC/FIRSTHOME DREAM INTEREST RATE

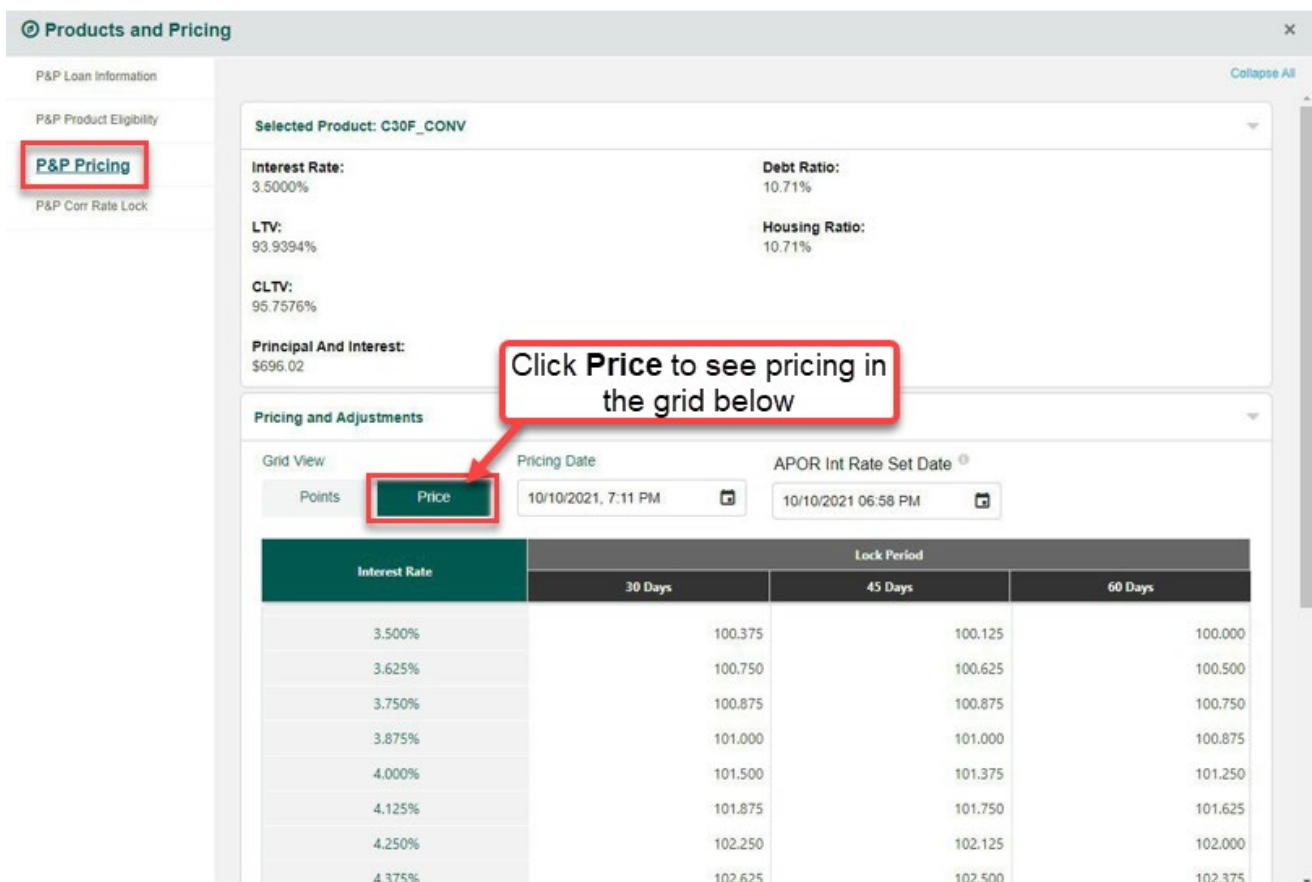
Note: For complete Lock-In Policies and Procedures refer to Chapter 3 of the [Origination Guide](#).

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 Cont Rate Lock

Selected Product: C30F_CONV

Interest Rate: 3.5000%

LTV: 93.9394%

CLTV: 95.7576%

Principal And Interest: \$696.02

Debt Ratio: 10.71%

Housing Ratio: 10.71%

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

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

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

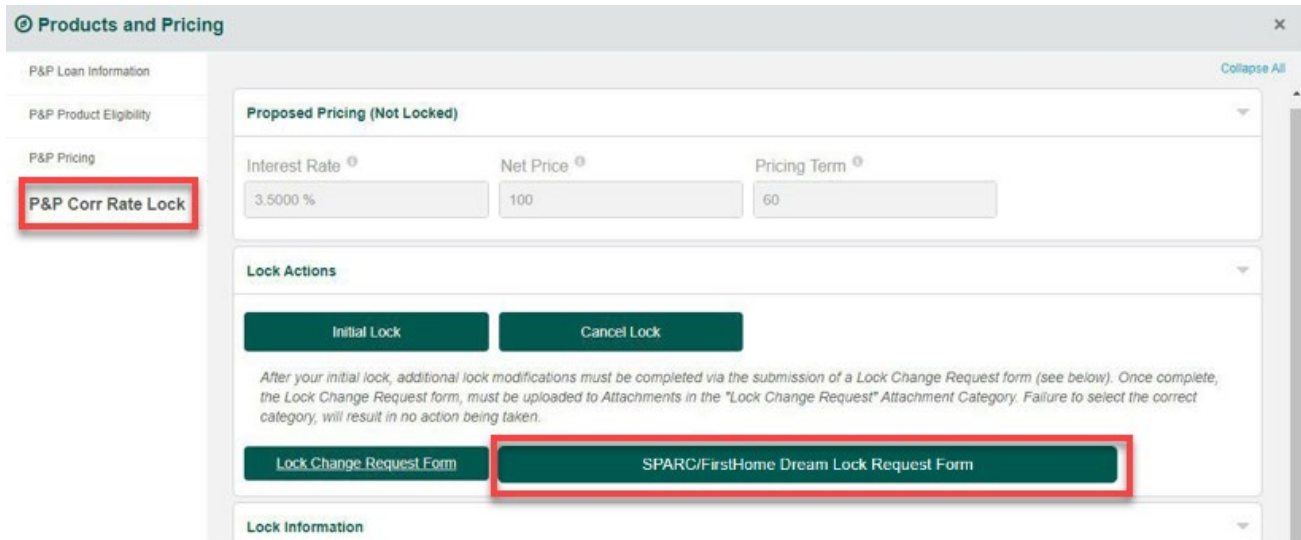
FHA = 0.250% interest rate adjustment

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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.



Sponsoring Partnerships & Revitalizing Communities
SPARC Reservation Form

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

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					<div><div></div><div></div></div> ...
									<div><div></div><div></div></div> ...

Household Information

Household Composition

of Household Members

of Wage Earners

of Minors

Annual Household Income

Homeownership ED Cours...

Gift/Grant

Virginia Housing Attributes

Utilities/Attachments

Generate Lock Confirmation

Attachments

Cancel/Withdraw Loan

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

Attachments

Attachments

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

Property Address: 123 Daisy Lane

Borrowers: John Wick (Primary)

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

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

@Virginia Housing

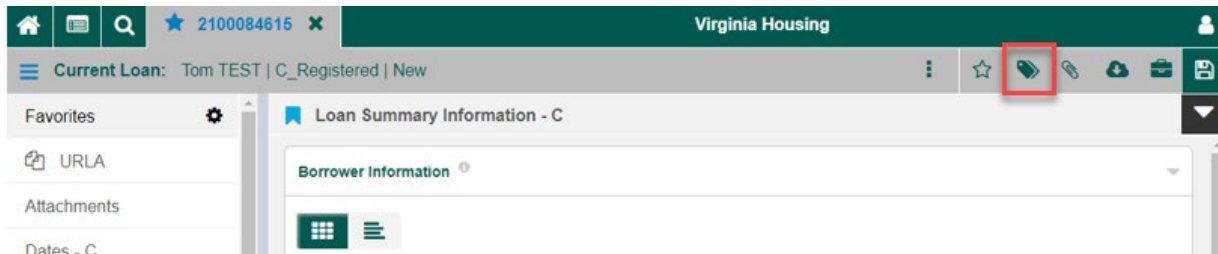
Page 50 of 81

Revised: December 2025

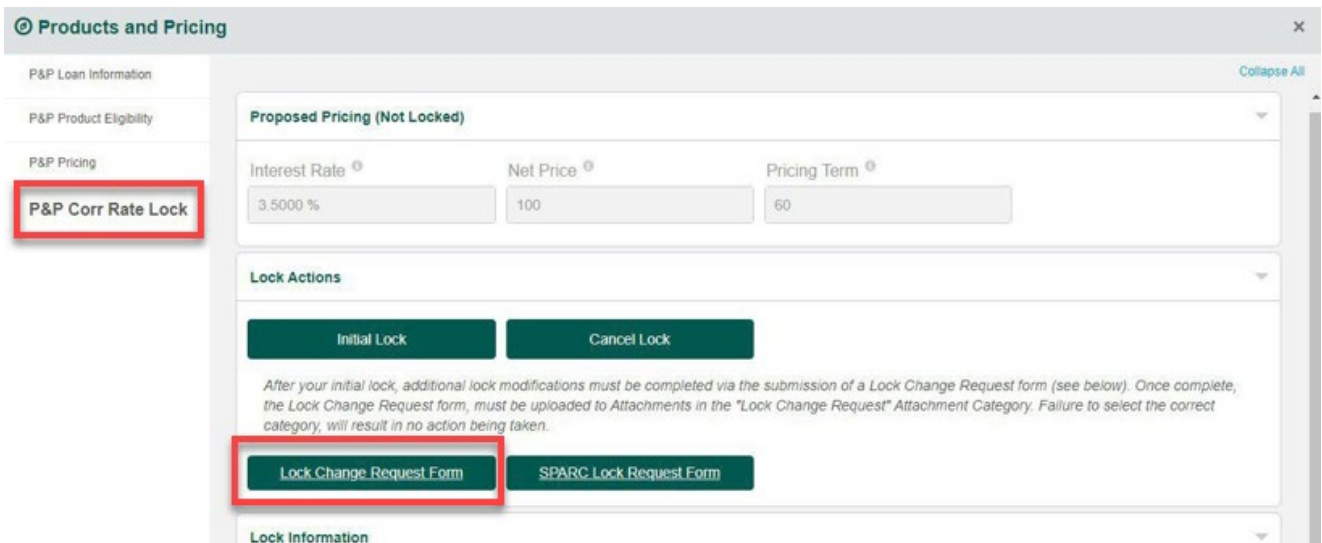
REQUEST A LOCK PROGRAM CHANGE OR EXTENSION

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 type="text"/>	Lender Loan #:	<input type="text"/>
Loan Officer:	<input type="text"/>	Email:	<input type="text"/>
Lock Contact:	<input type="text"/>	Email:	<input type="text"/>

Extensions

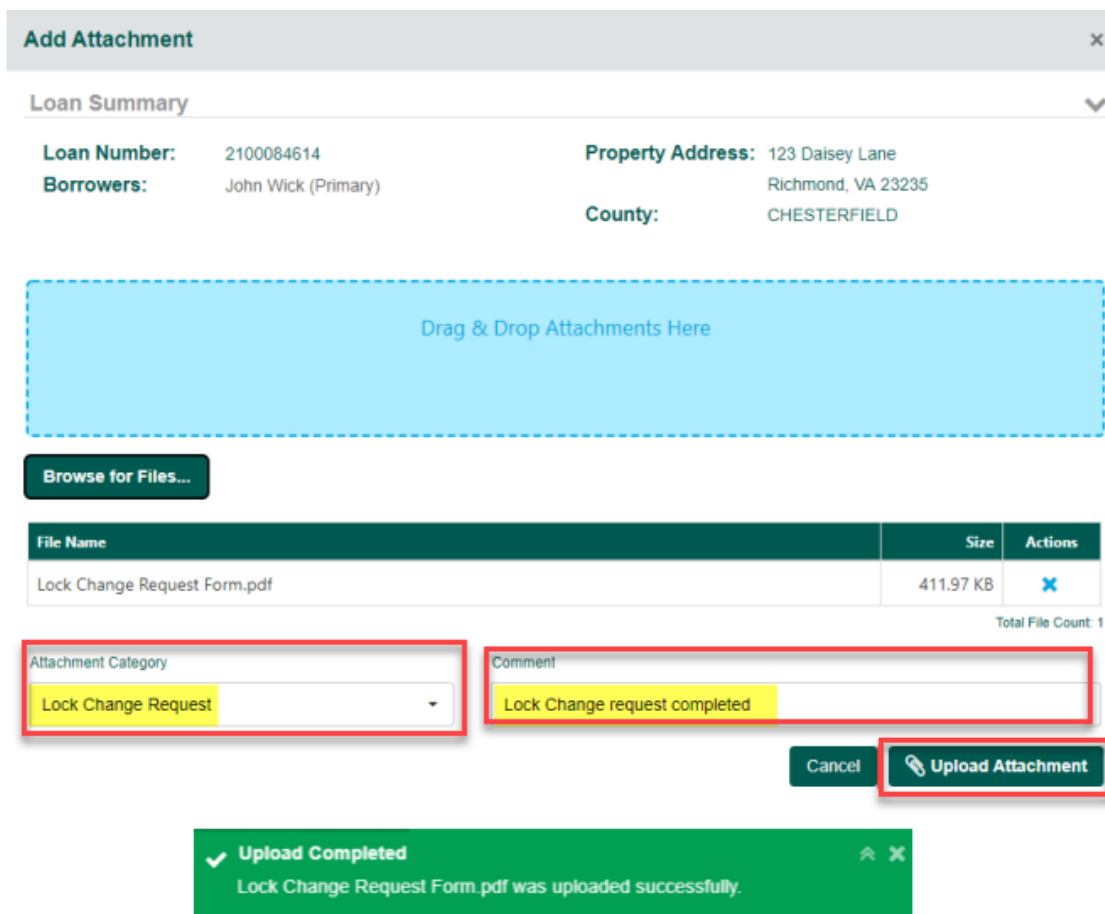
NOTE: See Attached Section B of Lock-In Policies and Procedures prior to submission.

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.



Add Attachment

Loan Summary

Loan Number: 2100084614 **Property Address:** 123 Daisey Lane
Borrowers: John Wick (Primary) **County:** CHESTERFIELD

Drag & Drop Attachments Here

Browse for Files...

File Name	Size	Actions
Lock Change Request Form.pdf	411.97 KB	

Total File Count: 1

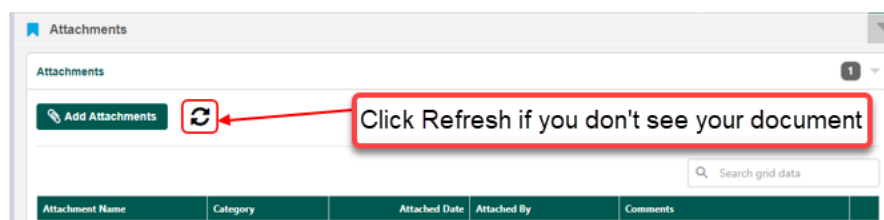
Attachment Category: Lock Change Request

Comment: Lock Change request completed

Cancel **Upload Attachment**

Upload Completed
Lock Change Request Form.pdf was uploaded successfully.

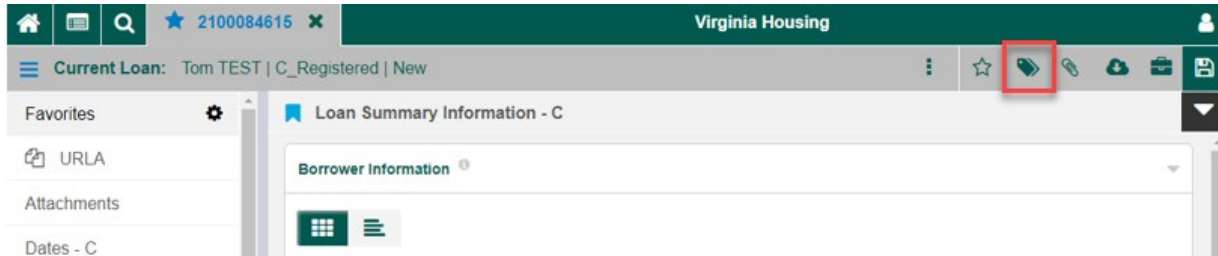
Note: Once uploaded, an email is sent to the Virginia Housing Lockdesk. The lock will be changed and the Lockdesk will notify you once it's completed.



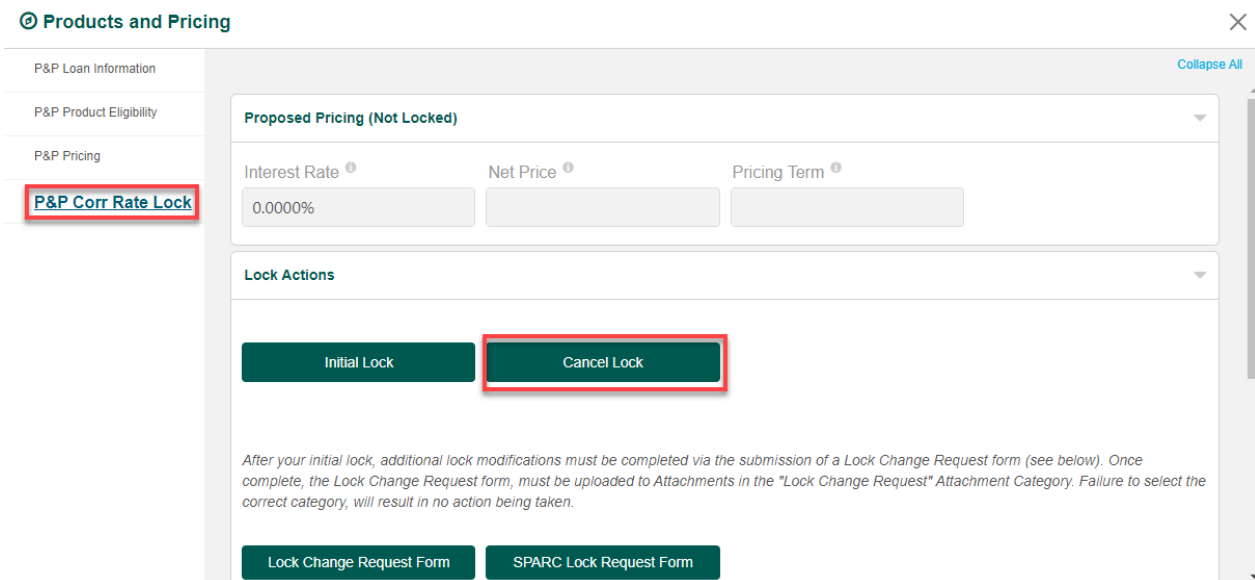
CANCEL A LOCK

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

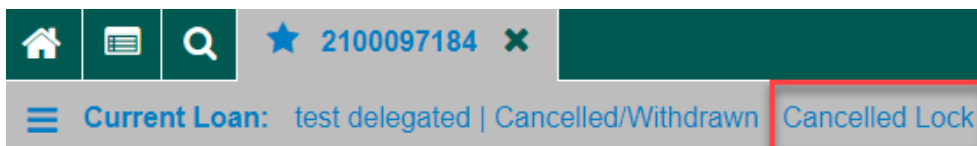
1. Click **Products and Pricing**  icon.



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.

Loan Summary Information - C

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								

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**.

2100097184

Current Loan: test delegated | **Cancelled/Withdrawn** | Cancelled Lock

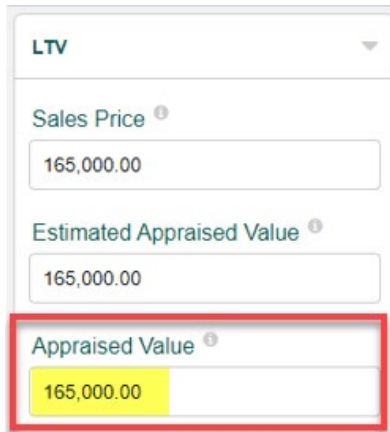
GRANTS

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.

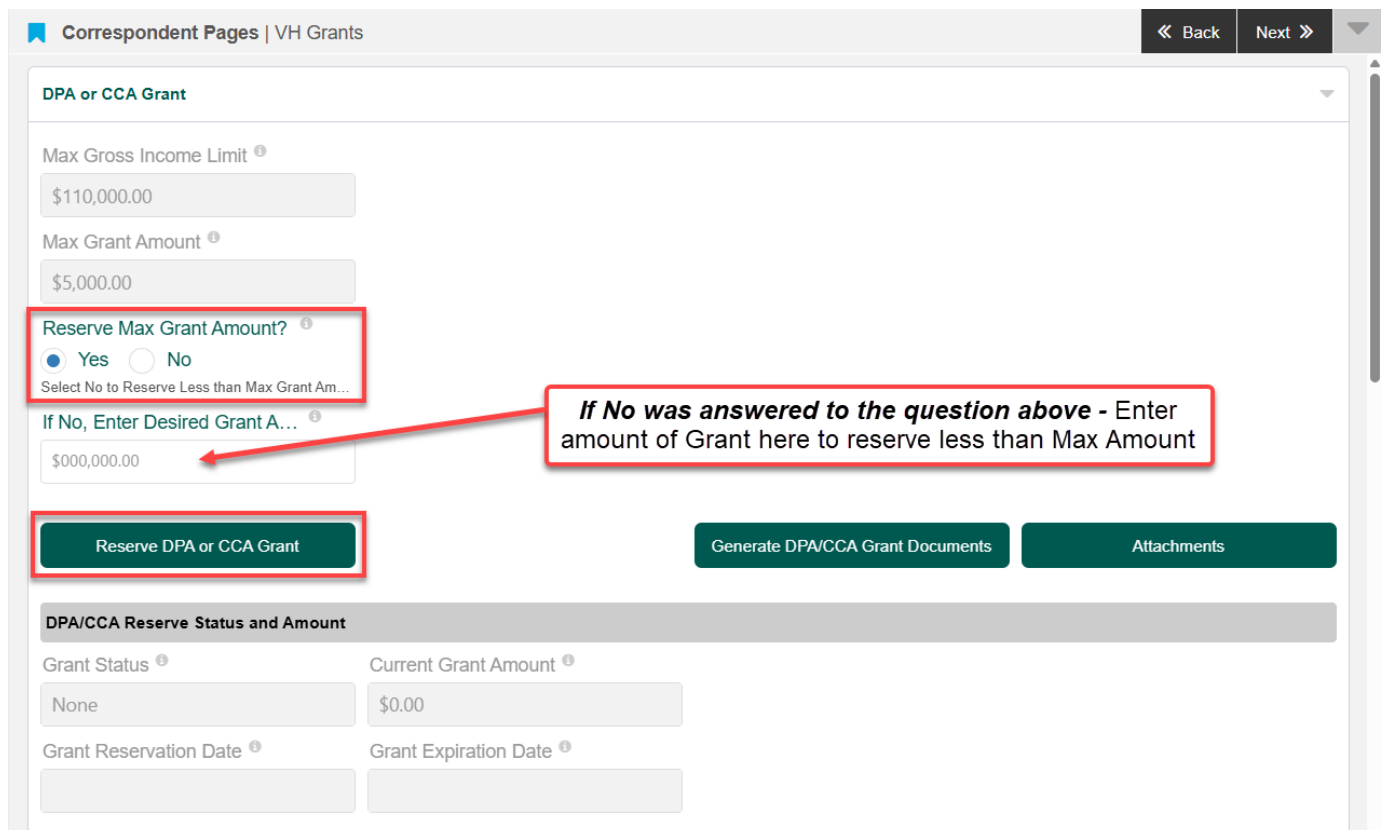
1. Navigate to the **Loan Summary Information - C** page, enter **Appraised Value** and save loan (ok to use estimated value and update later).



The screenshot shows a form with the following fields:

- LTV (dropdown menu)
- Sales Price (text input field with value 165,000.00)
- Estimated Appraised Value (text input field with value 165,000.00)
- Appraised Value (text input field with value 165,000.00, highlighted in yellow and outlined in red)

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.



The screenshot shows the **VH Grants** page with the following sections:

- Correspondent Pages | VH Grants** (header)
- DPA or CCA Grant** (section header)
- Max Gross Income Limit** (text input field with value \$110,000.00)
- Max Grant Amount** (text input field with value \$5,000.00)
- Reserve Max Grant Amount?** (radio button selection with **Yes** selected)
- If No, Enter Desired Grant A...** (text input field with value \$000,000.00, highlighted in red)
- Reserve DPA or CCA Grant** (button, highlighted in red)
- Generate DPA/CCA Grant Documents** (button)
- Attachments** (button)
- DPA/CCA Reserve Status and Amount** (section header)
- Grant Status** (text input field with value None)
- Current Grant Amount** (text input field with value \$0.00)
- Grant Reservation Date** (text input field)
- Grant Expiration Date** (text input field)

A red callout box points to the **If No, Enter Desired Grant A...** field with the text: **If No was answered to the question above - Enter amount of Grant here to reserve less than Max Amount**

3. 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 ⓘ
Reserve/Reserved

Current Grant Amount ⓘ
\$7,600.00

Grant Reservation Date ⓘ
10/17/2025

Grant Expiration Date ⓘ
12/8/2025

4. 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 ⓘ
Reserve/Reserved

DPA/CCA Grant Amount ⓘ
\$7,600.00

SPARC ⓘ
Select...
Expanded (non-bond) programs are not eli...

Community Heroes Grant Sta... ⓘ
Reserve/Reserved

Community Heroes Grant Am... ⓘ
\$10,000.00

☐ MCC ⓘ
PLUS Loan Amount ⓘ
0.00

MCC # ⓘ
MCC Credit Rate ⓘ
000.0000%

☒ Recapture Tax ⓘ
☐ Duplicate Loan ⓘ

☐ VH Employee ⓘ

5. 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

Attachments

2

Add Attachments

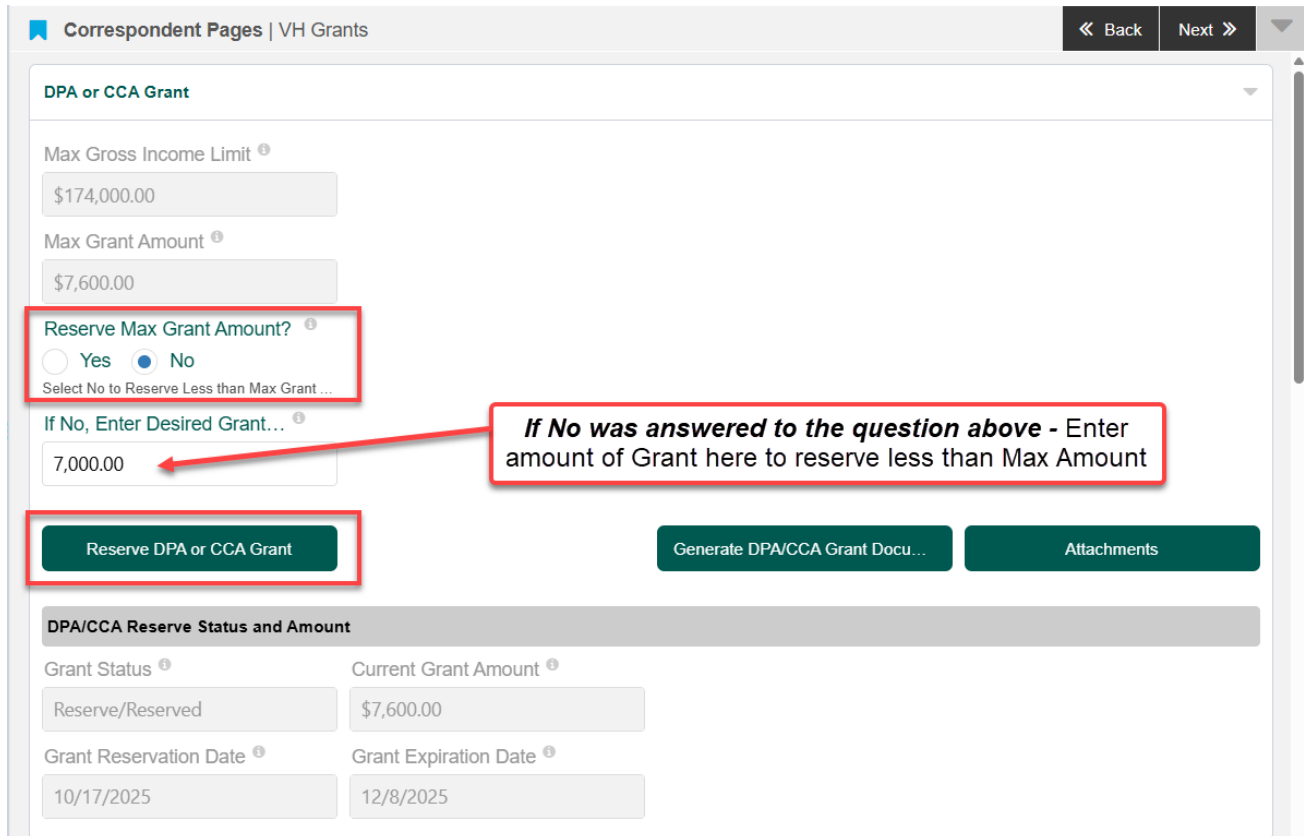
Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status
Award Letter - DPA Grant	Document	10/11/2021 01:52:16 pm	DLevel1		
Lock Confirmation	Document	10/11/2021 01:50:16 pm	DLevel1		

Cancel

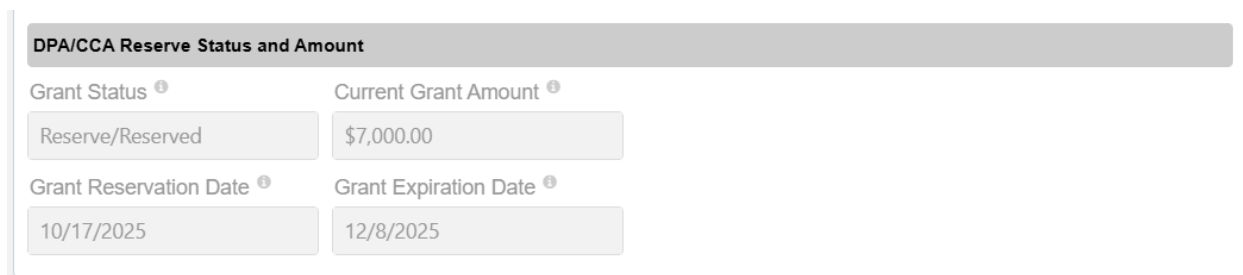
OK

CHANGE A RESERVED DPA/CCA GRANT AMOUNT

1. 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.



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

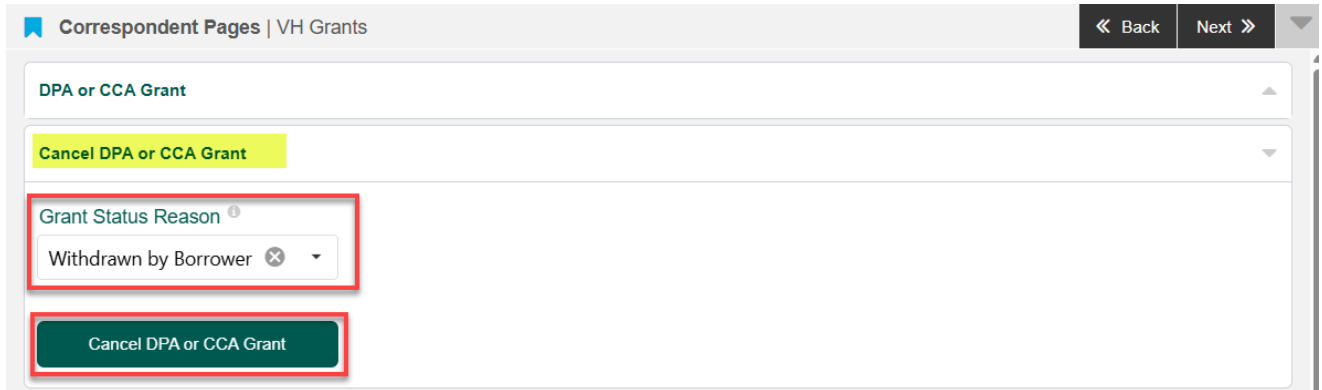


3. Click the **Attachments** button on the **VH Grants** page to view the new DPA/CCA Grant Award Letter.

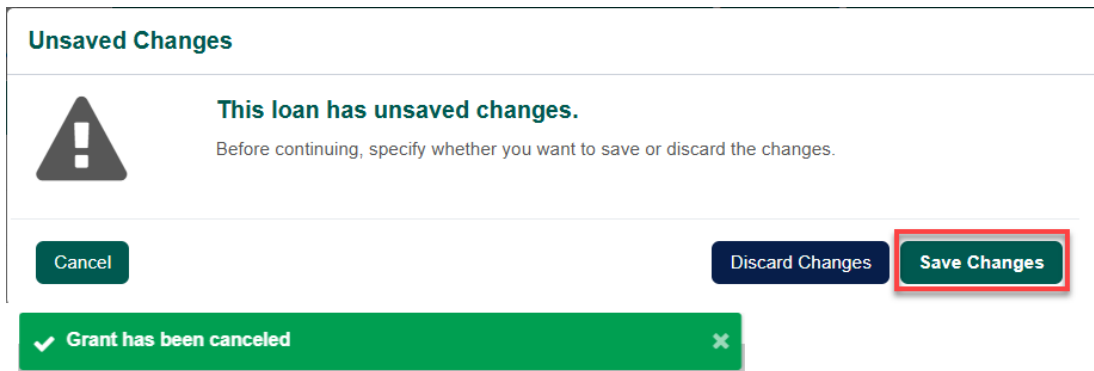


CANCEL/WITHDRAW A DPA/CCA GRANT

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.



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



3. **DPA/CCA 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 DPA/CCA GRANT DOCUMENTS

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

Correspondent Pages | VH Grants

« Back

Next »

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

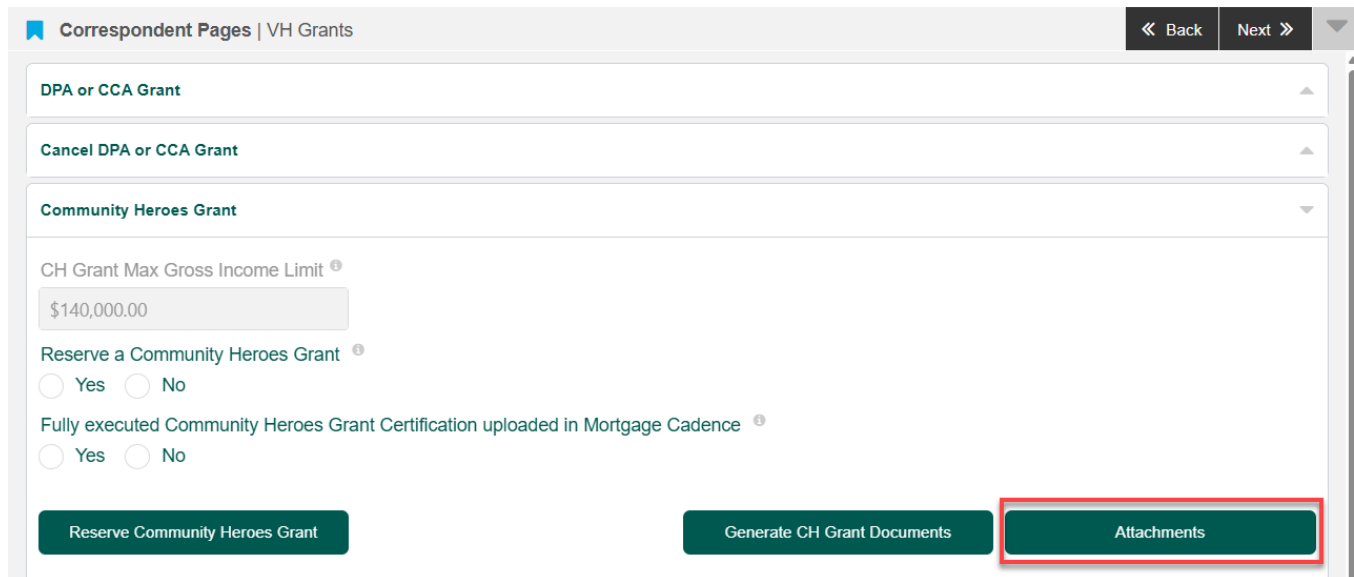
Generate DPA/CCA Grant Docu...

Attachments

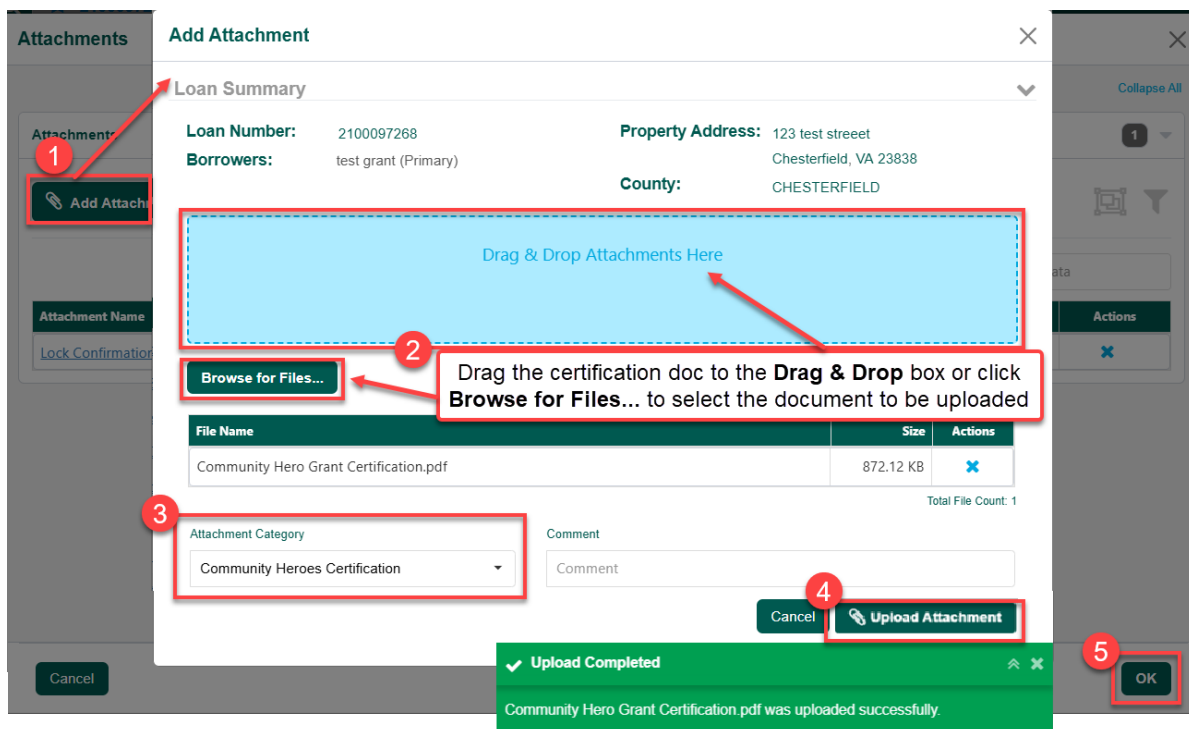
RESERVE A COMMUNITY HEROES GRANT

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](#).

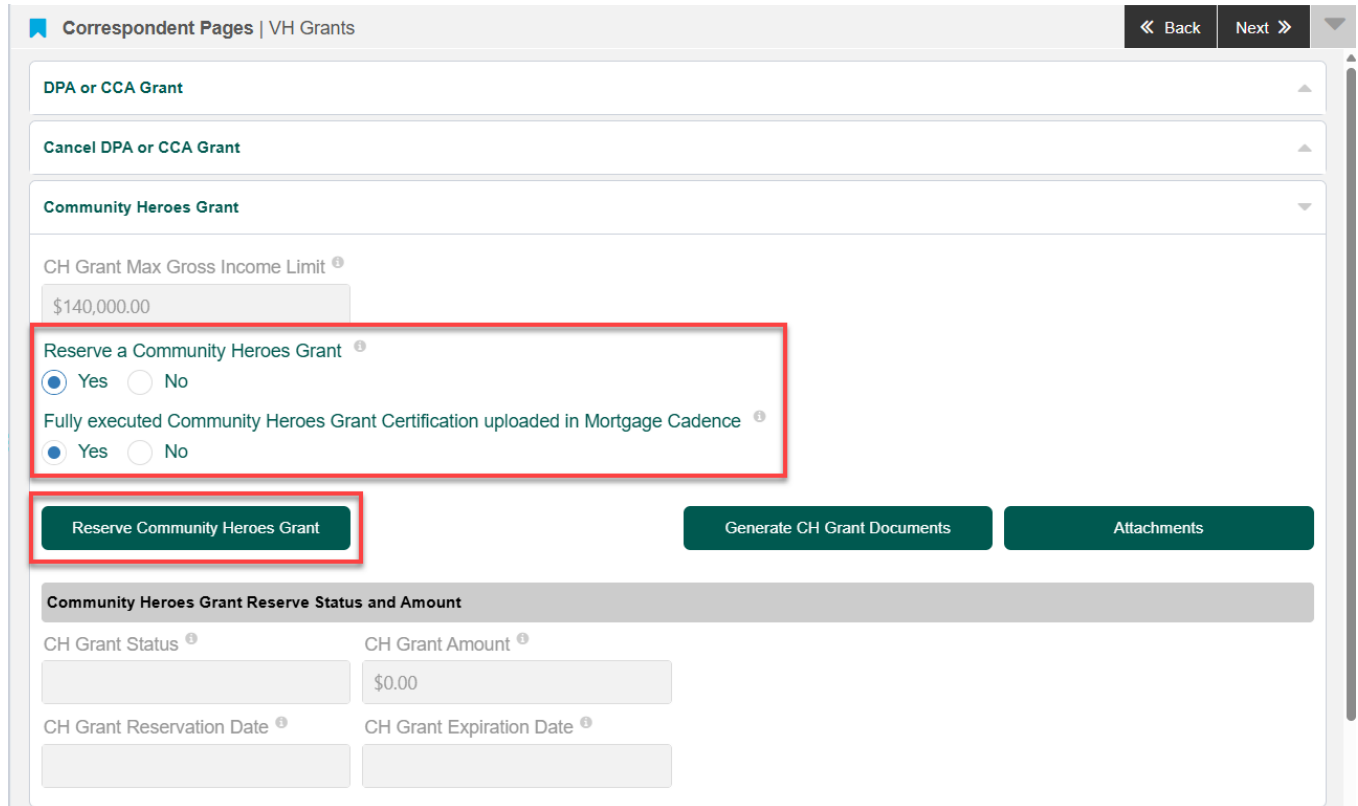
1. Navigate to the **VH Grants** page, scroll down to the **Community Heroes Grant** section and click on the **Attachments** button to upload the fully executed **Community Heroes Grant Certification** which must be obtained prior to reserving a Community Heroes Grant.



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.



3. 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.



Correspondent Pages | VH Grants « Back Next »

DPA or CCA Grant

Cancel DPA or CCA Grant

Community Heroes Grant

CH Grant Max Gross Income Limit ⓘ
\$140,000.00

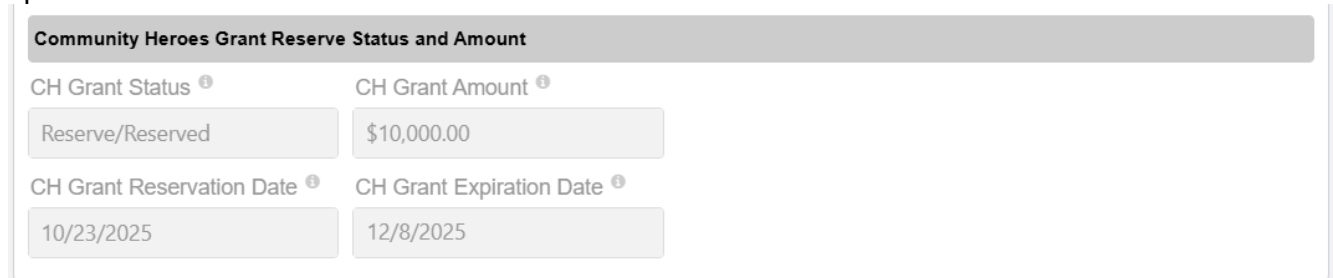
Reserve a Community Heroes Grant ⓘ
☒ Yes ☐ No
 Fully executed Community Heroes Grant Certification uploaded in Mortgage Cadence ⓘ
☒ Yes ☐ No

Reserve Community Heroes Grant **Generate CH Grant Documents** **Attachments**

Community Heroes Grant Reserve Status and Amount

CH Grant Status ⓘ CH Grant Amount ⓘ
 \$0.00
 CH Grant Reservation Date ⓘ CH Grant Expiration Date ⓘ

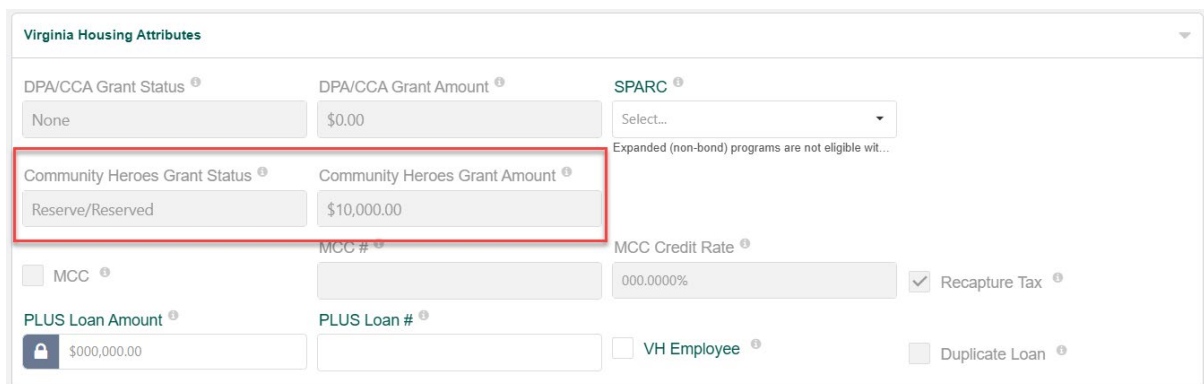
4. Once done, the **Community Heroes Grant Reserve Status and Amount** section on the **VH Grants** page updates with the reservation details.



Community Heroes Grant Reserve Status and Amount

CH Grant Status ⓘ CH Grant Amount ⓘ
 Reserve/Reserved \$10,000.00
 CH Grant Reservation Date ⓘ CH Grant Expiration Date ⓘ
 10/23/2025 12/8/2025

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



Virginia Housing Attributes

DPA/CCA Grant Status ⓘ DPA/CCA Grant Amount ⓘ SPARC ⓘ
 None \$0.00 Select...
 Expanded (non-bond) programs are not eligible wit...

Community Heroes Grant Status ⓘ Community Heroes Grant Amount ⓘ
 Reserve/Reserved \$10,000.00

☐ MCC ⓘ MCC # ⓘ MCC Credit Rate ⓘ
 000.0000% ☒ Recapture Tax ⓘ

PLUS Loan Amount ⓘ PLUS Loan # ⓘ
 \$000,000.00 ☐ VH Employee ⓘ ☐ Duplicate Loan ⓘ

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

Attachments

5

Add Attachments

Search grid data

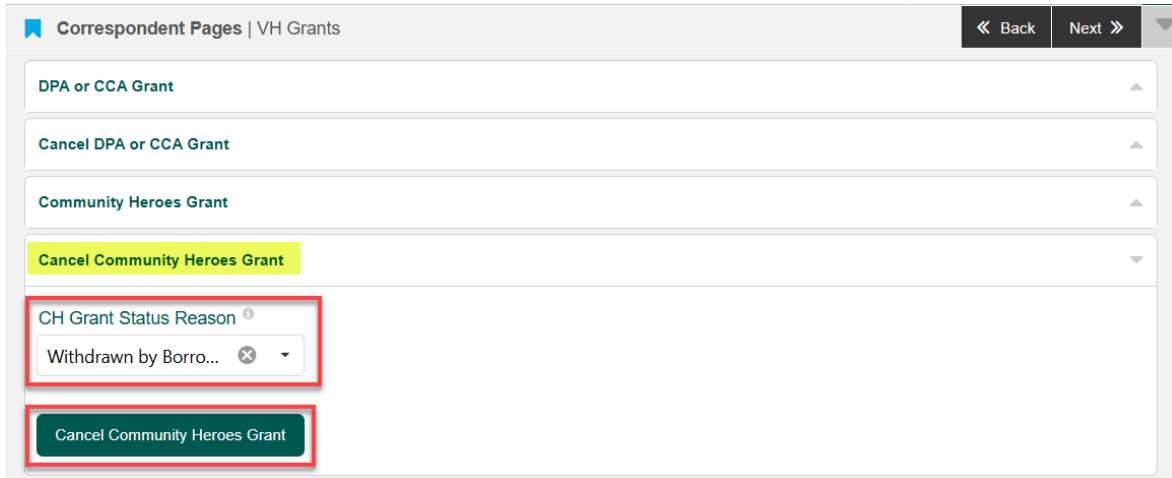
Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status
Community Hero Grant Certification.pdf	Community Heroes Certification	10/23/2025 04:52:13 pm	DelegatedSecondary, DLevel3		
Award Letter - Community Heroes Grant	Document	10/23/2025 04:52:33 pm	DLevel3		
Lock Change Confirmation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



Correspondent Pages | VH Grants

Back Next

DPA or CCA Grant

Cancel DPA or CCA Grant

Community Heroes Grant

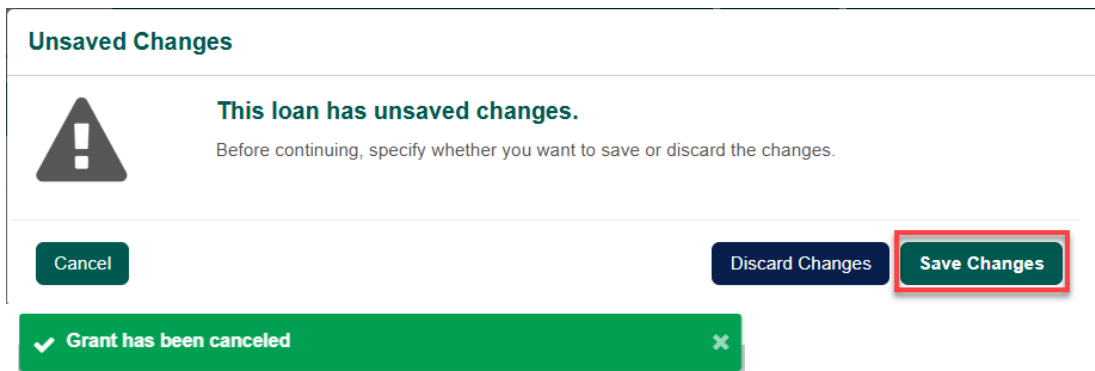
Cancel Community Heroes Grant

CH Grant Status Reason [?]


Withdrawn by Borrower

Cancel Community Heroes Grant

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



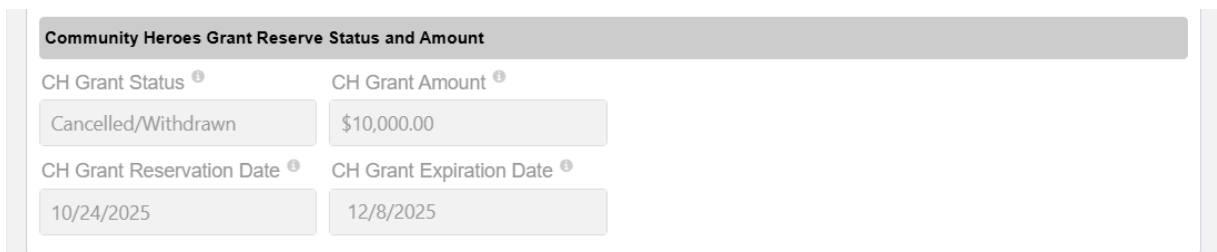
Unsaved Changes

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



Community Heroes Grant Reserve Status and Amount

CH Grant Status [?] CH Grant Amount [?]

Cancelled/Withdrawn \$10,000.00

CH Grant Reservation Date [?] CH Grant Expiration Date [?]

10/24/2025 12/8/2025

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



Reserve Community Heroes Grant Generate CH Grant Documents **Attachments**

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

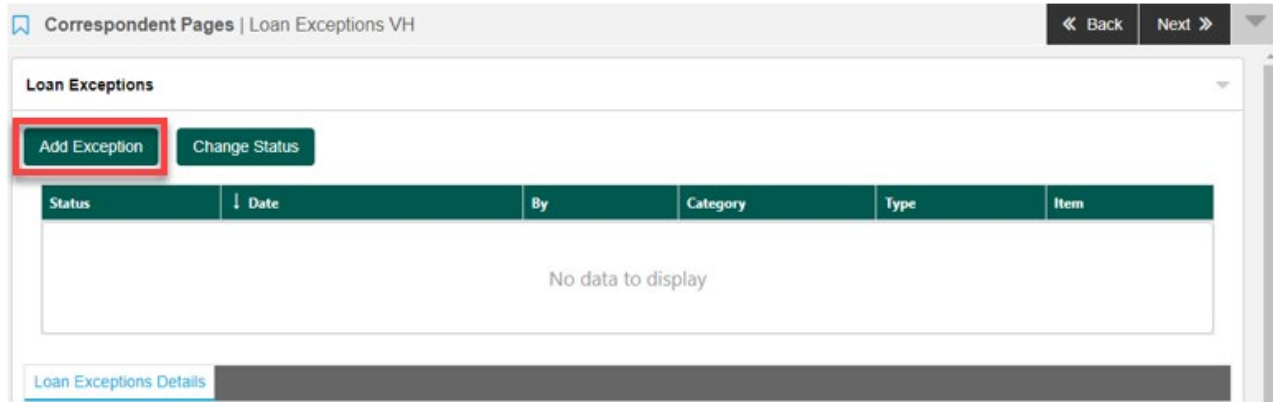
Generate CH Grant Documents

Attachments

UNDERWRITING

REQUEST AN UNDERWRITING EXCEPTION

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



Correspondent Pages | Loan Exceptions VH

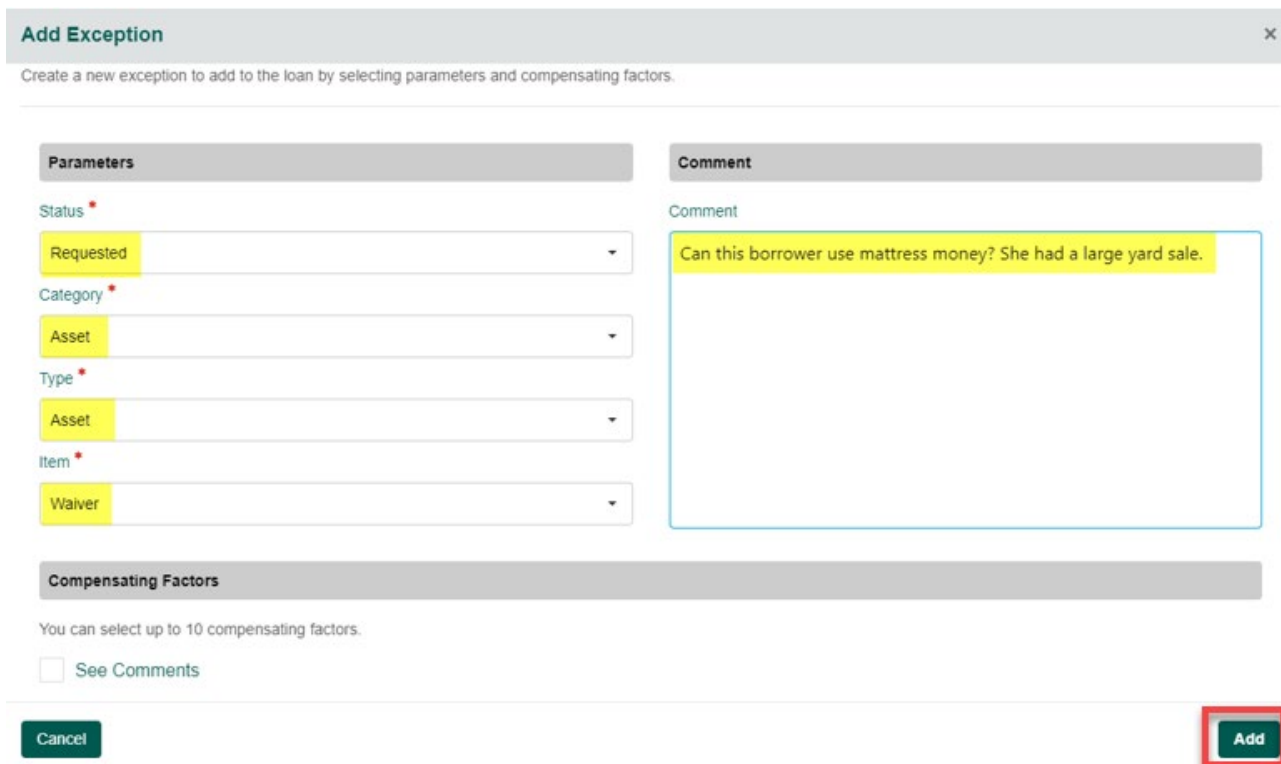
Loan Exceptions

Add Exception **Change Status**

Status	Date	By	Category	Type	Item
No data to display					

[Loan Exceptions Details](#)

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



Add Exception

Create a new exception to add to the loan by selecting parameters and compensating factors.

Parameters

Status *
Requested

Category *
Asset

Type *
Asset

Item *
Waiver

Comment

Comment
Can this borrower use mattress money? She had a large yard sale.

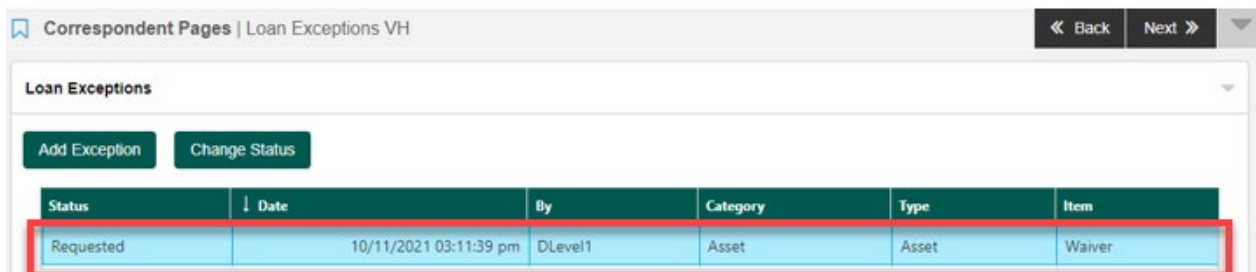
Compensating Factors

You can select up to 10 compensating factors.

☐ See Comments

Cancel **Add**

3. Exception details are reflected.



Correspondent Pages | Loan Exceptions VH

Loan Exceptions

Add Exception **Change Status**

Status	Date	By	Category	Type	Item
Requested	10/11/2021 03:11:39 pm	DLevel1	Asset	Asset	Waiver

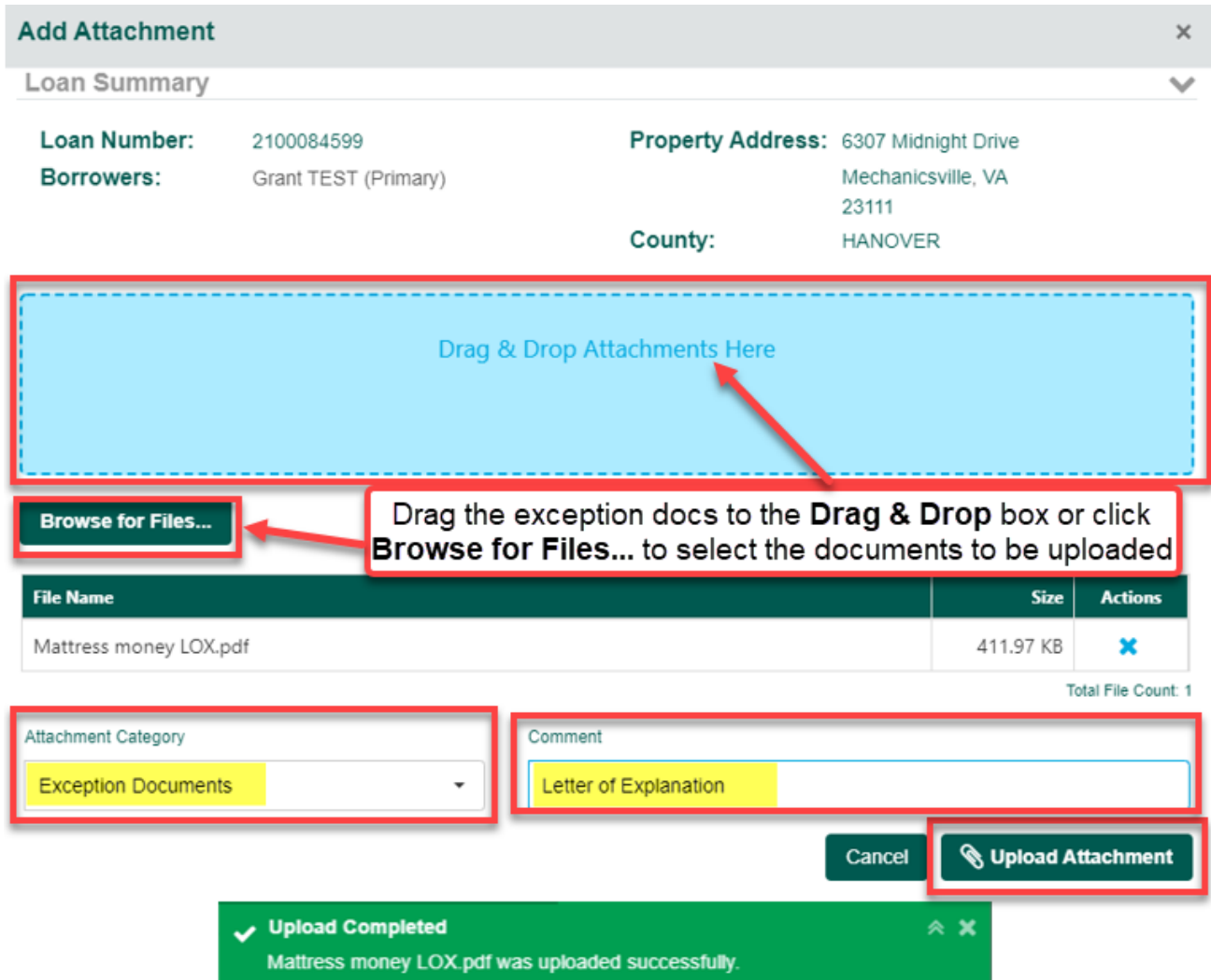
4. Click the **Attachments** button to upload supporting documents.



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

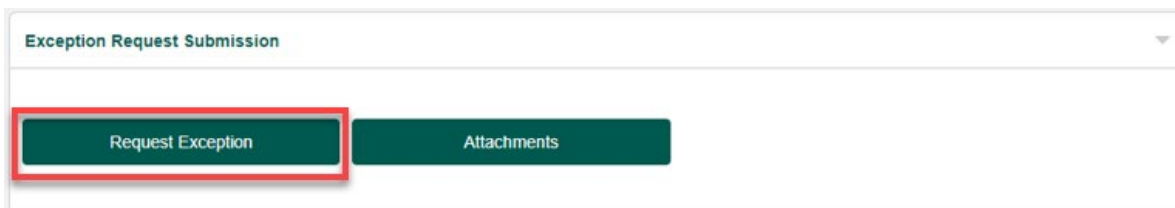
Attachment Category: Exception Documents

Comment: Letter of Explanation

Cancel Upload Attachment

✓ Upload Completed
Mattress money LOX.pdf was uploaded successfully.

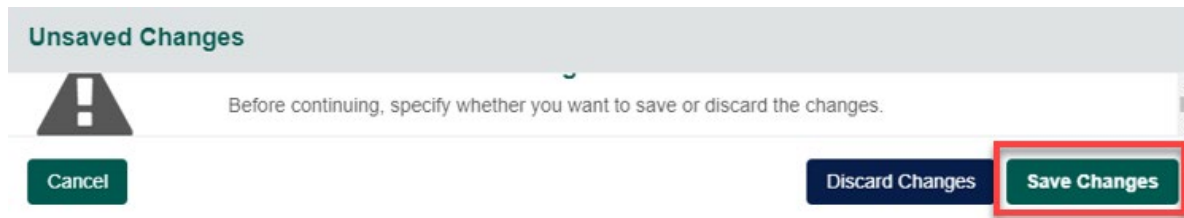
6. Click the **Request Exception** button.



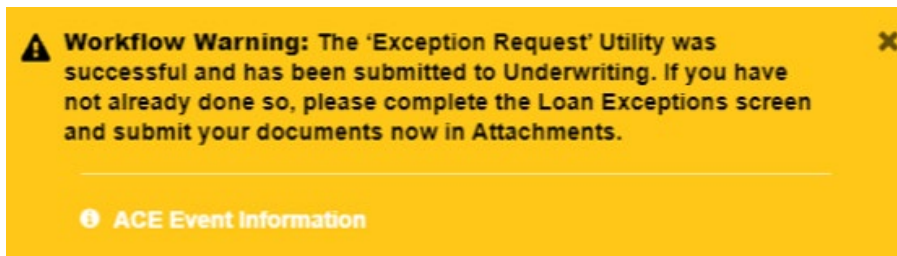
Exception Request Submission

Request Exception Attachments

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

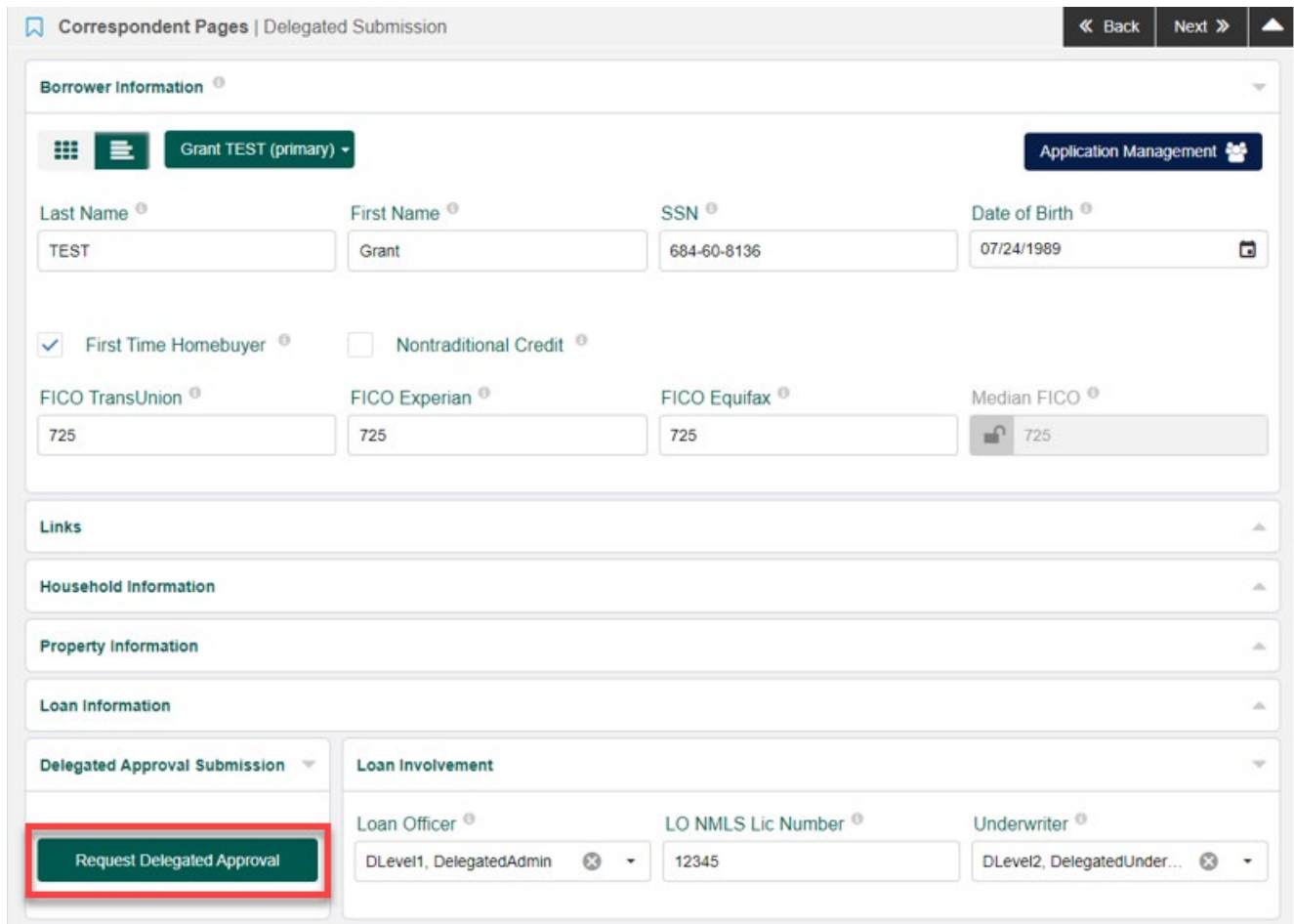


Workflow Warning message displays reminding you to upload supporting documents. Refer to Steps 4-5 above to uploads documents if not already done.



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.



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

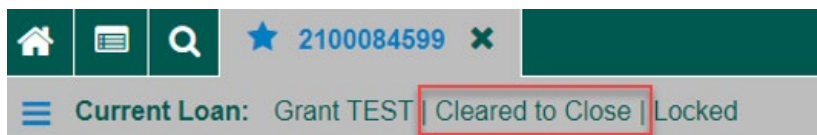
Delegated Approval Submission

Loan Involvement

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

Request Delegated Approval

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**.

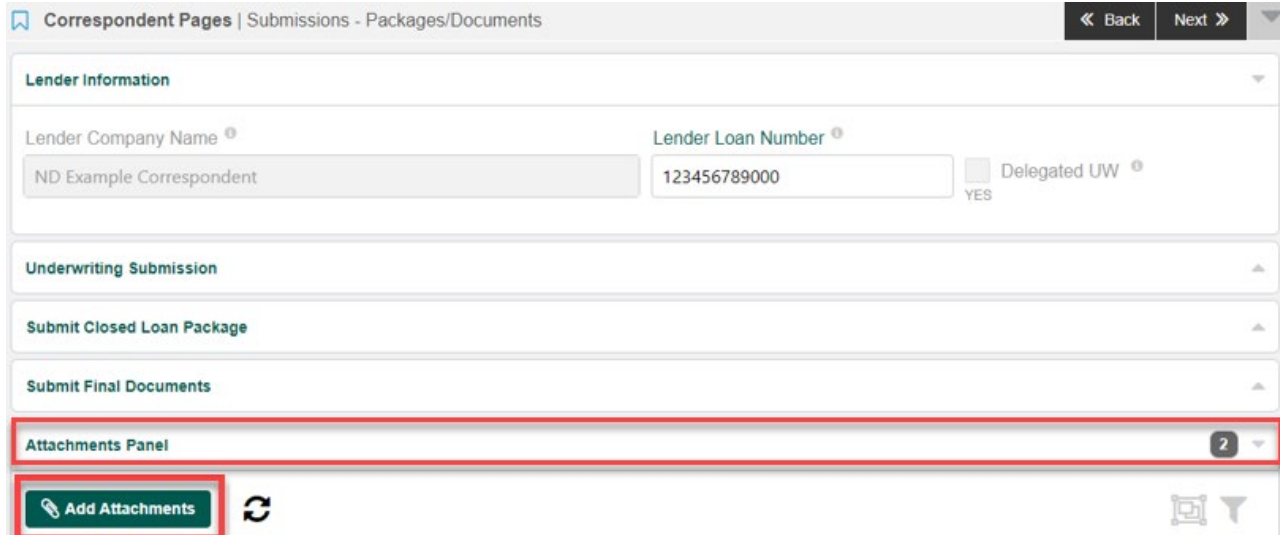


Home Calendar Search 2100084599

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.



Correspondent Pages | Submissions - Packages/Documents

Back Next

Lender Information

Lender Company Name [?] Lender Loan Number [?]

ND Example Correspondent 123456789000 ☐ Delegated UW [?] YES

Underwriting Submission

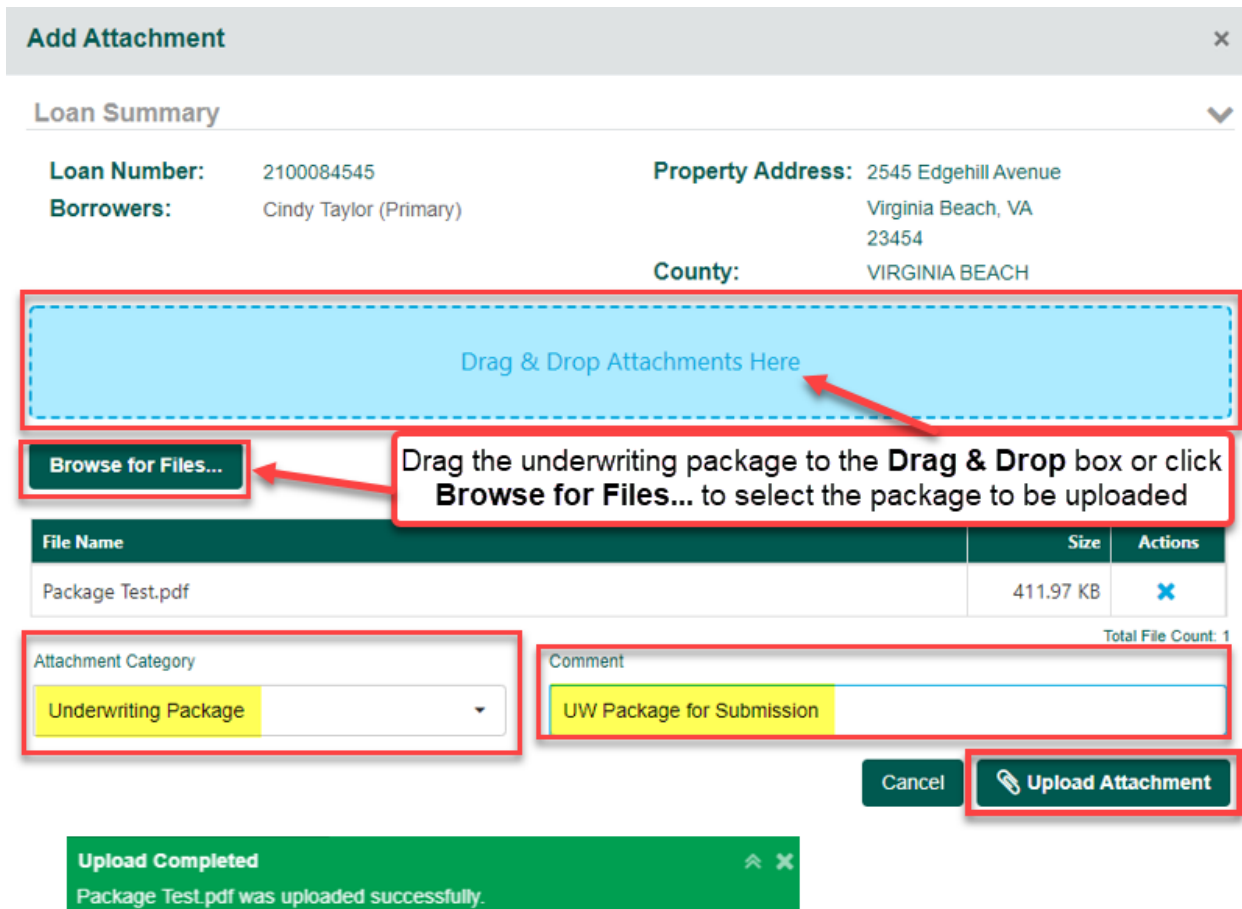
Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments ↻

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.



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 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	✕

Total File Count: 1

Attachment Category
Underwriting Package ▾

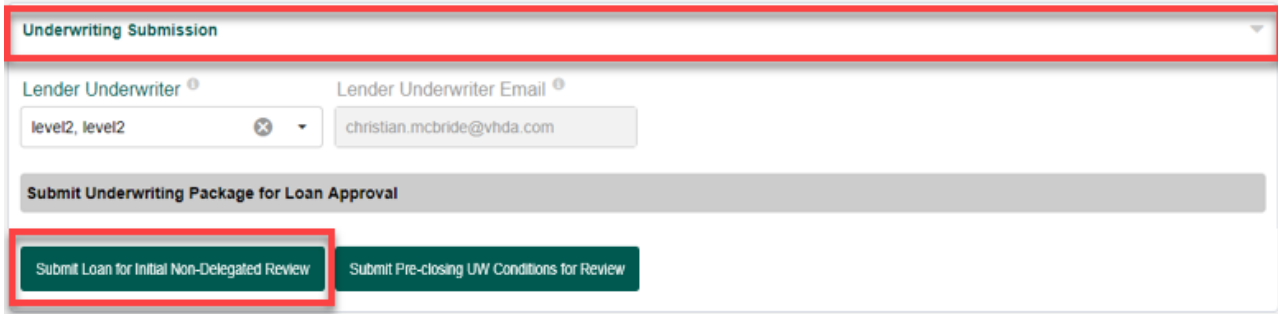
Comment
UW Package for Submission

Cancel **Upload Attachment**

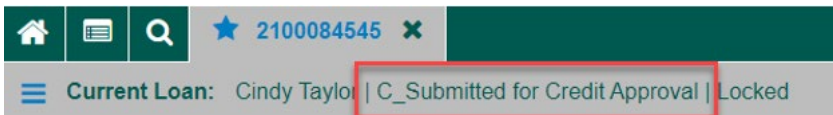
Upload Completed Package Test.pdf was uploaded successfully.

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

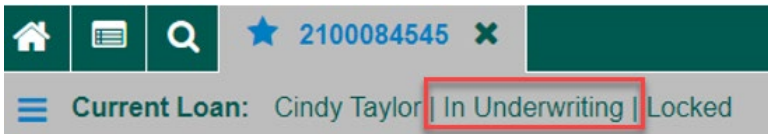
- Click the **Underwriting Submission** header to expand/open the panel on the **Submissions – Packages/Documents** page then click the **Submit Loan for Initial Non-Delegated Review** button.



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



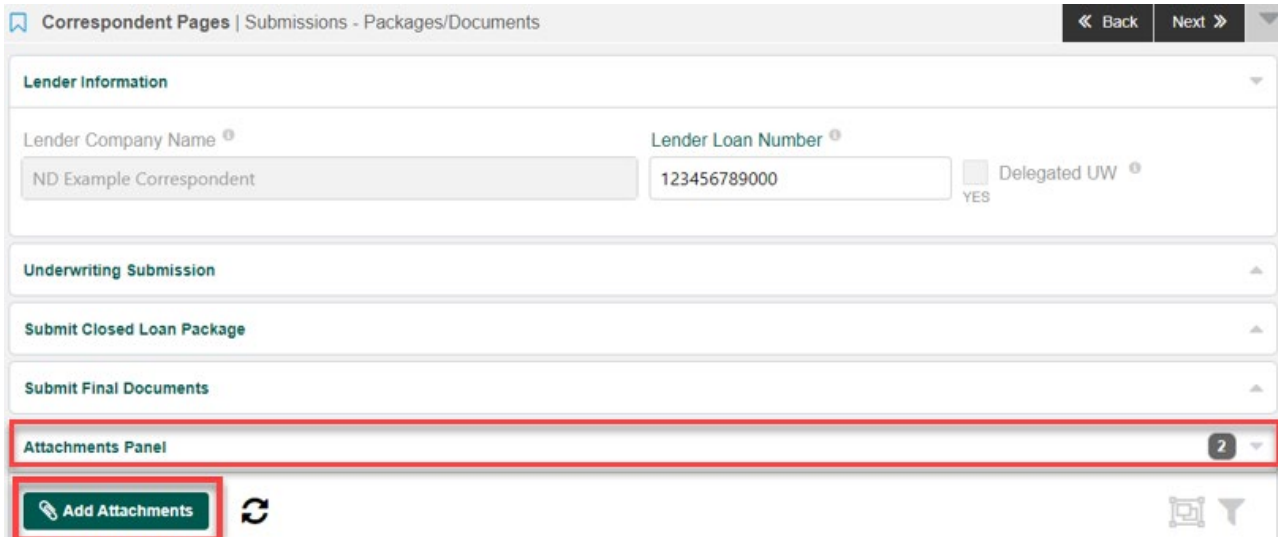
- Once Virginia Housing has acknowledged receipt, the loan status updates to **In Underwriting**.



- 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 [Ⓢ] Lender Loan Number [Ⓢ]

ND Example Correspondent 123456789000 ☐ Delegated UW [Ⓢ] YES

Underwriting Submission

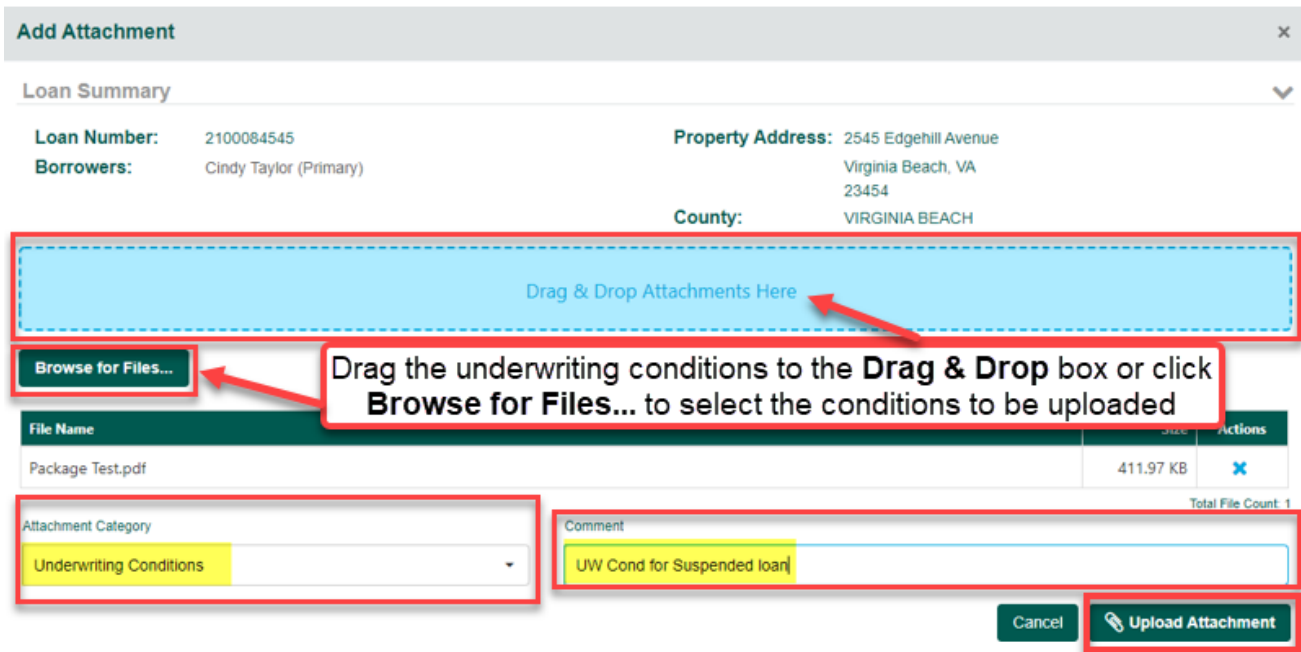
Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments ↻

2. The Add Attachment window displays, drag and drop or browse for your Underwriting Conditions, select **Underwriting 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 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	x

Attachment Category: Underwriting Conditions

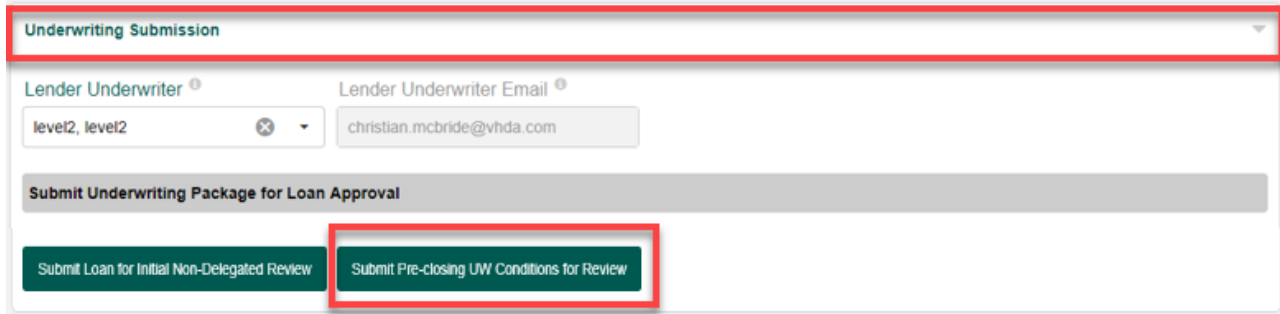
Comment: UW Cond for Suspended loan

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.



Underwriting Submission

Lender Underwriter [?] Lender Underwriter Email [?]

level2, level2 x christian.mcbride@vhda.com

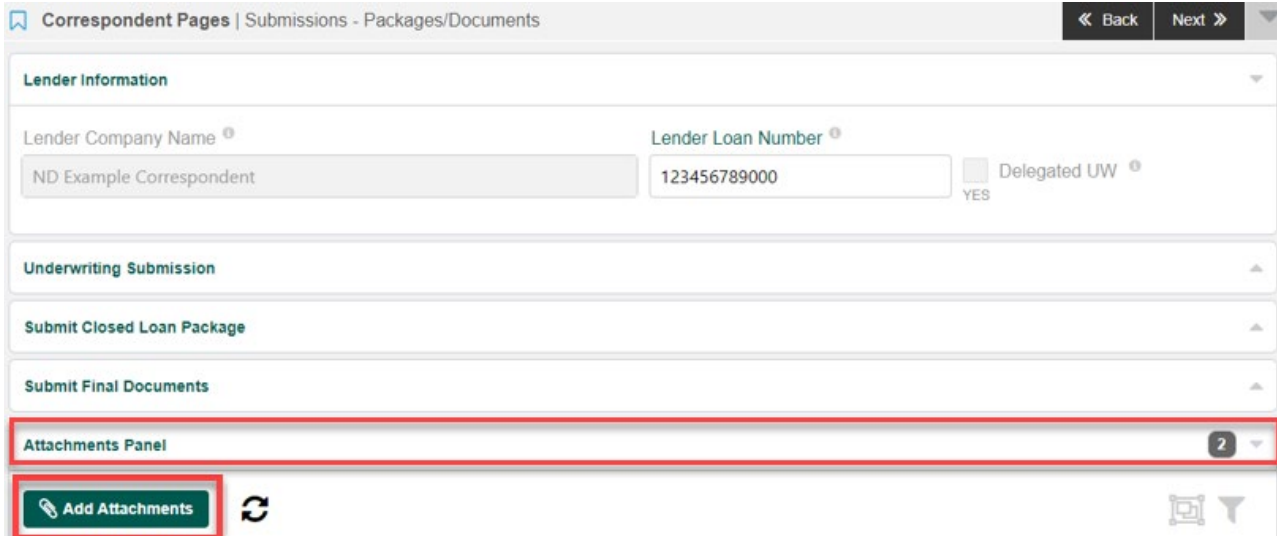
Submit Underwriting Package for Loan Approval

Submit Loan for Initial Non-Delegated Review Submit Pre-closing UW Conditions for Review

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.



Correspondent Pages | Submissions - Packages/Documents

Back Next

Lender Information

Lender Company Name [?] ND Example Correspondent

Lender Loan Number [?] 123456789000

Delegated UW [?] YES

Underwriting Submission

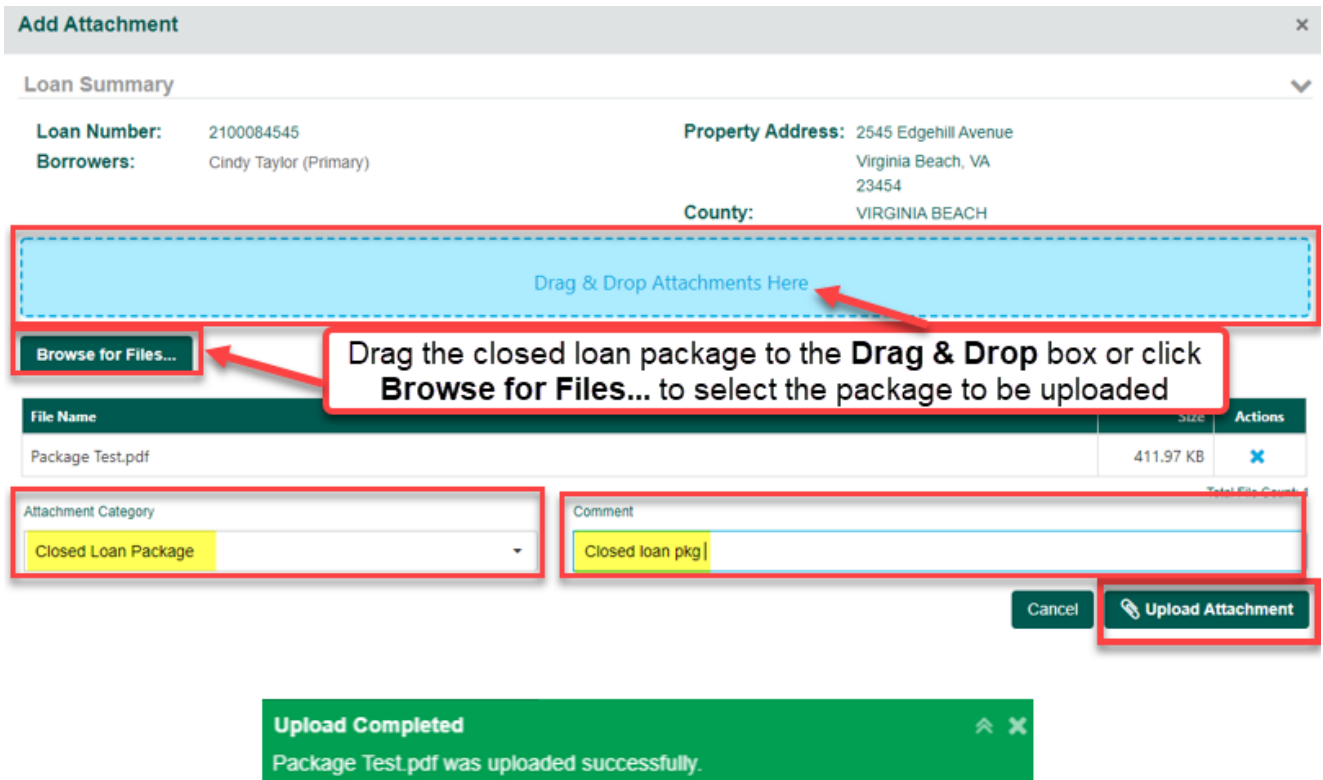
Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments

2. The Add Attachment window displays, drag and drop or browse for your 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**

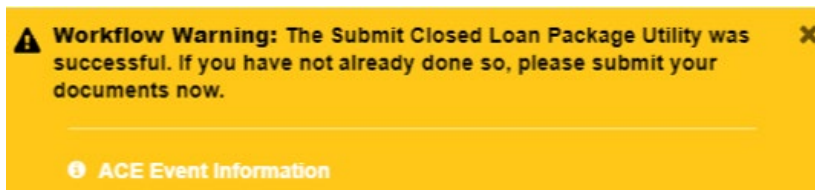
Upload Completed
Package Test.pdf was uploaded successfully.

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

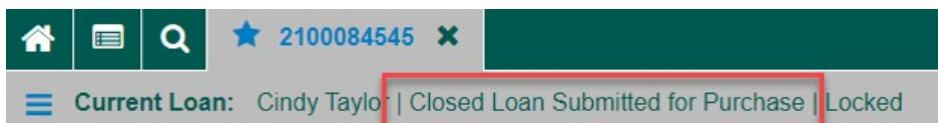
- Click the **Submit Closed Loan Package** header to expand/open the panel on the **Submissions – Packages/Documents** page, enter the applicable contact information for notifications then click the **Submit Closed Loan Package** button.



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**.

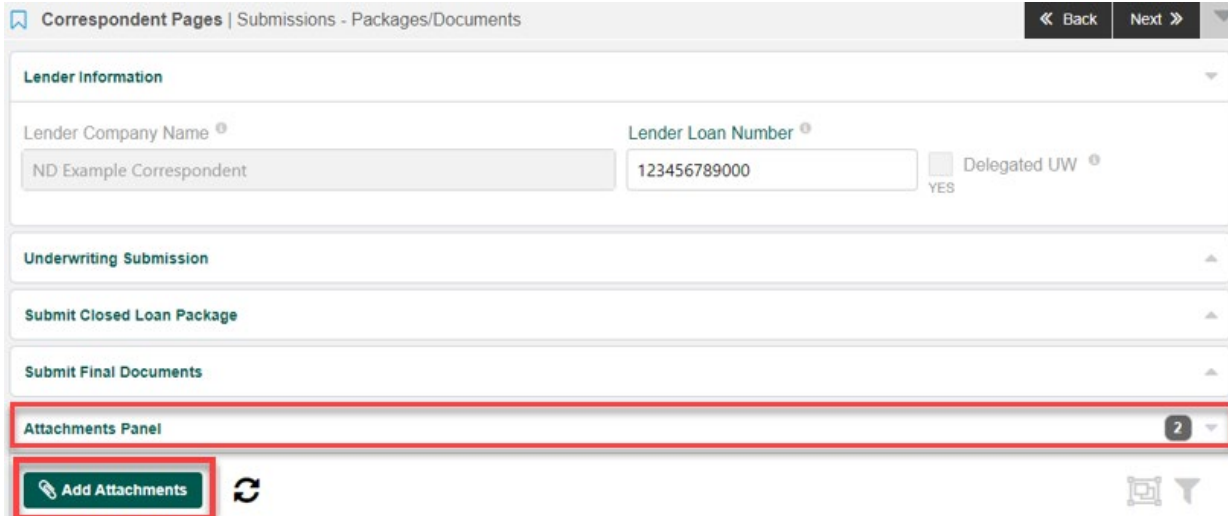


- The Quality Review Department reviews the loan and supporting documents, either Approves or Pends the loan. If loan is approved, the status updates to **C_Purchase Approved** and a notification is sent to the Purchase or Post-Closing contact. If the loan is pended, the status updates to **C_Purchase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

Lender Loan Number [Ⓢ] 123456789000

Delegated UW [Ⓢ] YES

Underwriting Submission

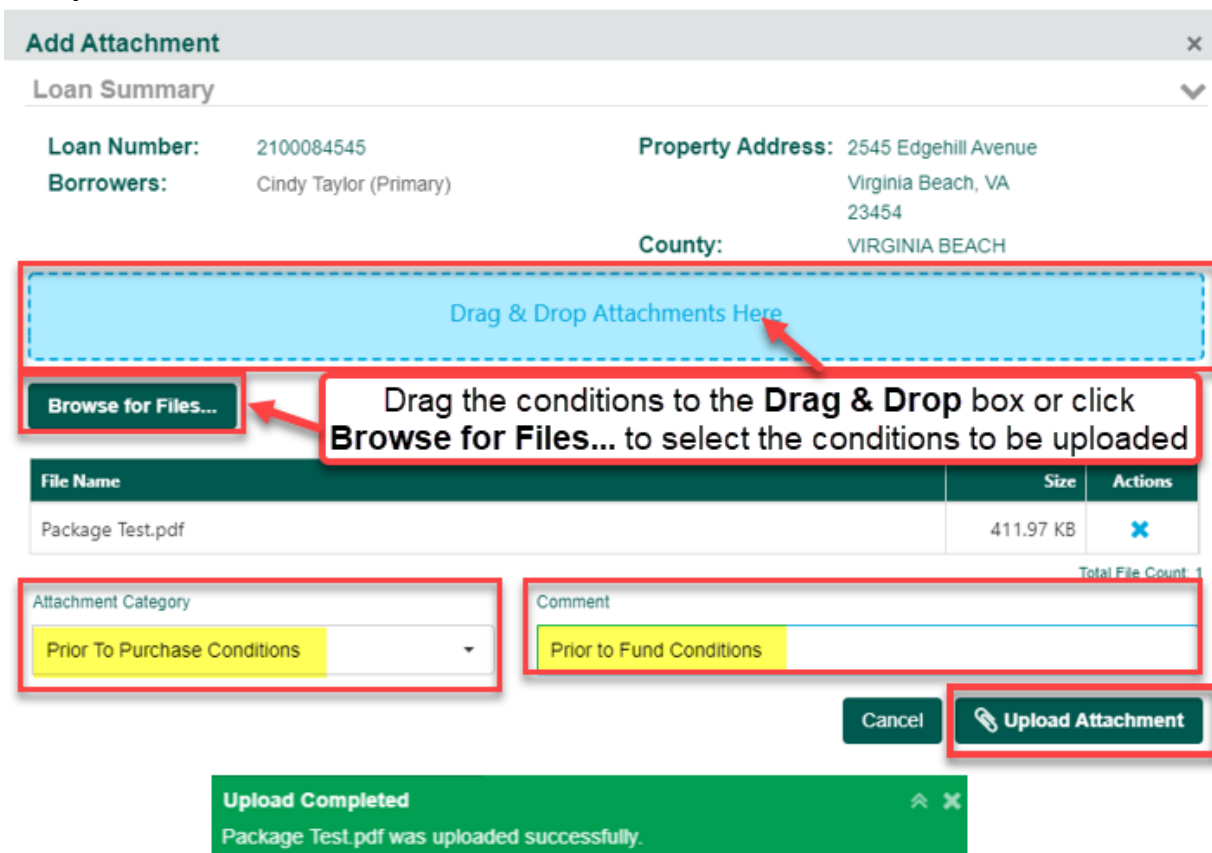
Submit Closed Loan Package

Submit Final Documents

Attachments Panel 2

Add Attachments

2. The Add Attachment window displays, drag and drop or browse for your 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
Virginia Beach, VA 23454

Borrowers: Cindy Taylor (Primary) **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

Comment

Prior to Fund Conditions

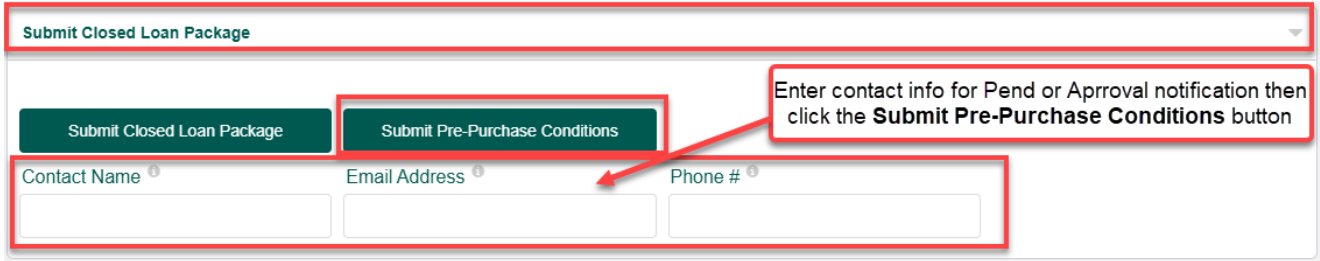
Cancel Upload Attachment

Upload Completed

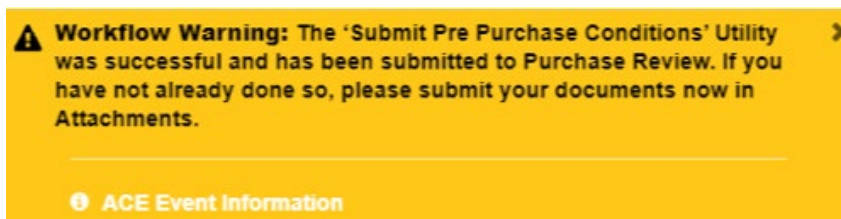
Package Test.pdf was uploaded successfully.

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 Pre-Purchase Conditions** button.



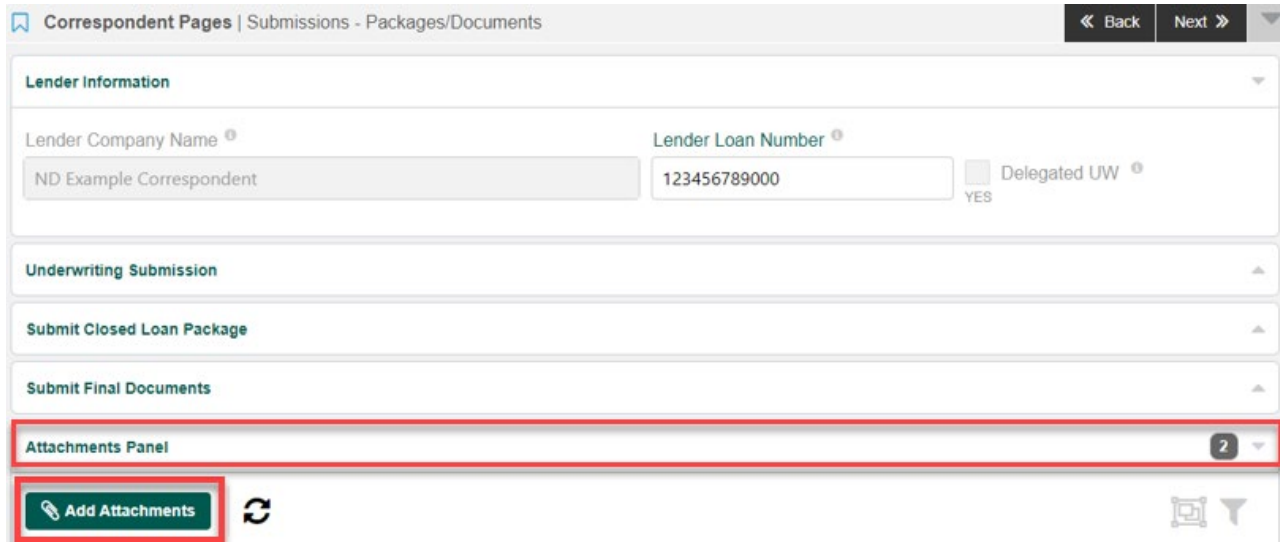
Workflow Warning message displays reminding you to upload pre-purchase conditions. Refer to Steps 1-2 above to upload conditions if not already done.



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

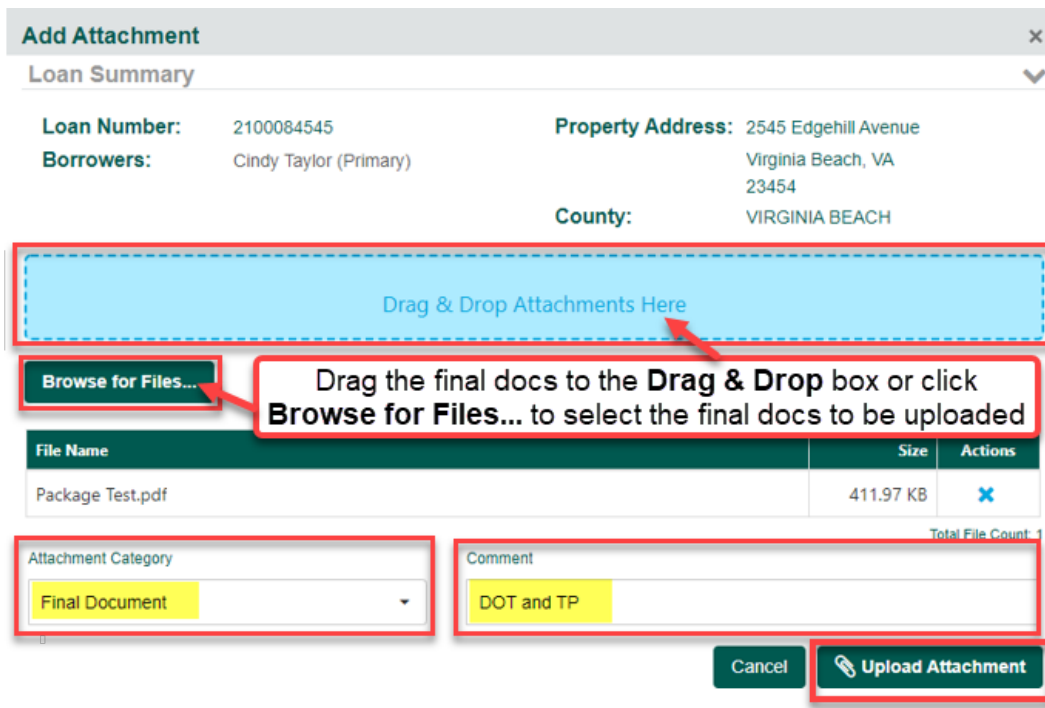
Submit Closed Loan Package

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 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 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	x

Total File Count: 1

Attachment Category: Final Document

Comment: DOT and TP

Cancel Upload Attachment

Upload Completed x

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

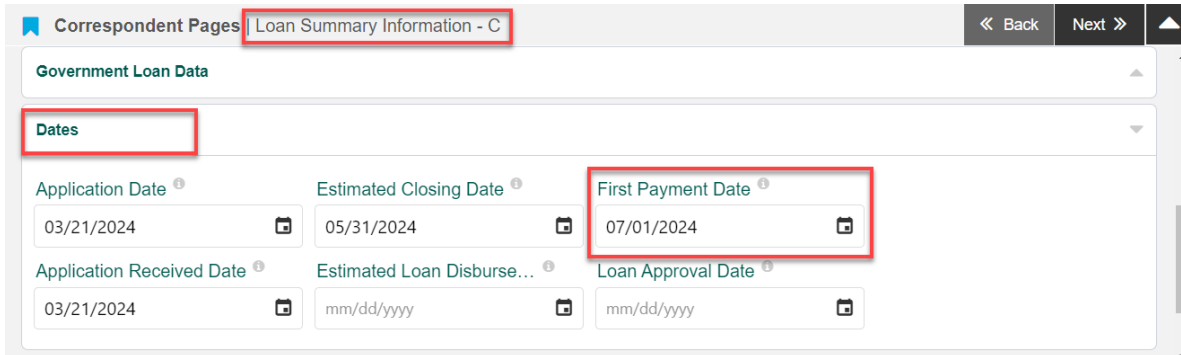
Note: Refer to [UPLOAD ATTACHMENTS](#) for complete details on format and file size requirements.

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:



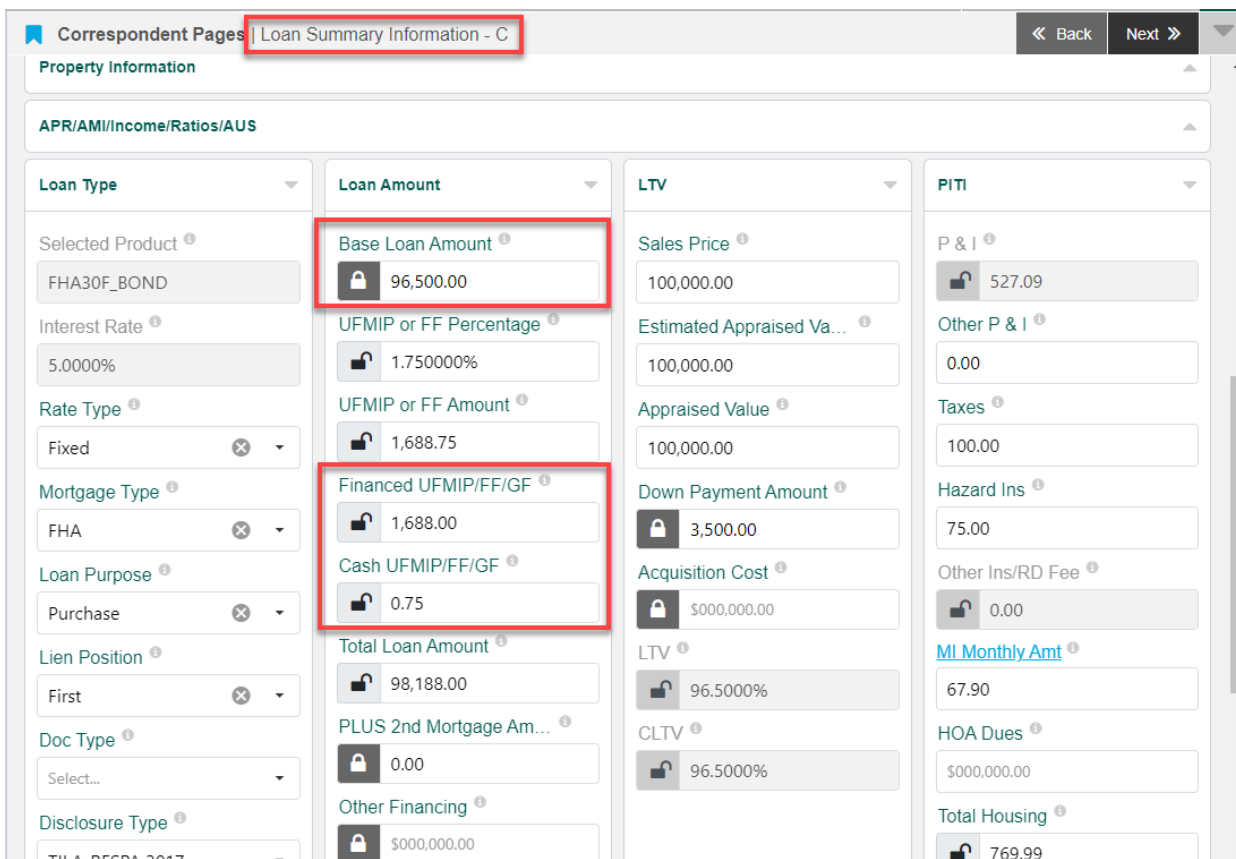
Correspondent Pages | **Loan Summary Information - C** | << Back | Next >> | ▲

Government Loan Data

Dates

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



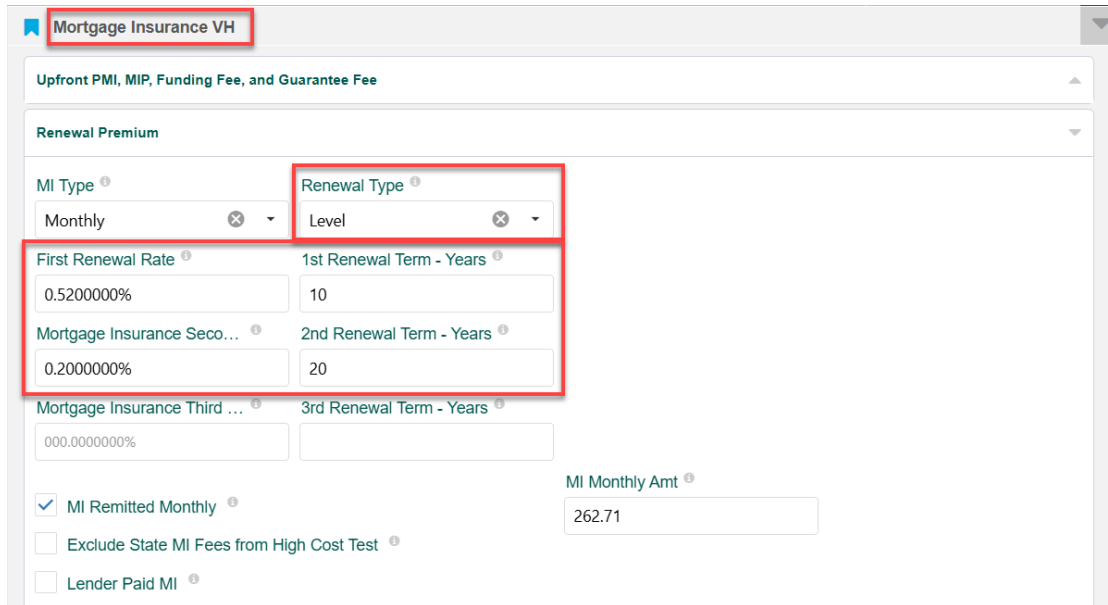
Correspondent Pages | **Loan Summary Information - C** | << Back | Next >> | ▼

Property Information

APR/AMI/Income/Ratios/AUS

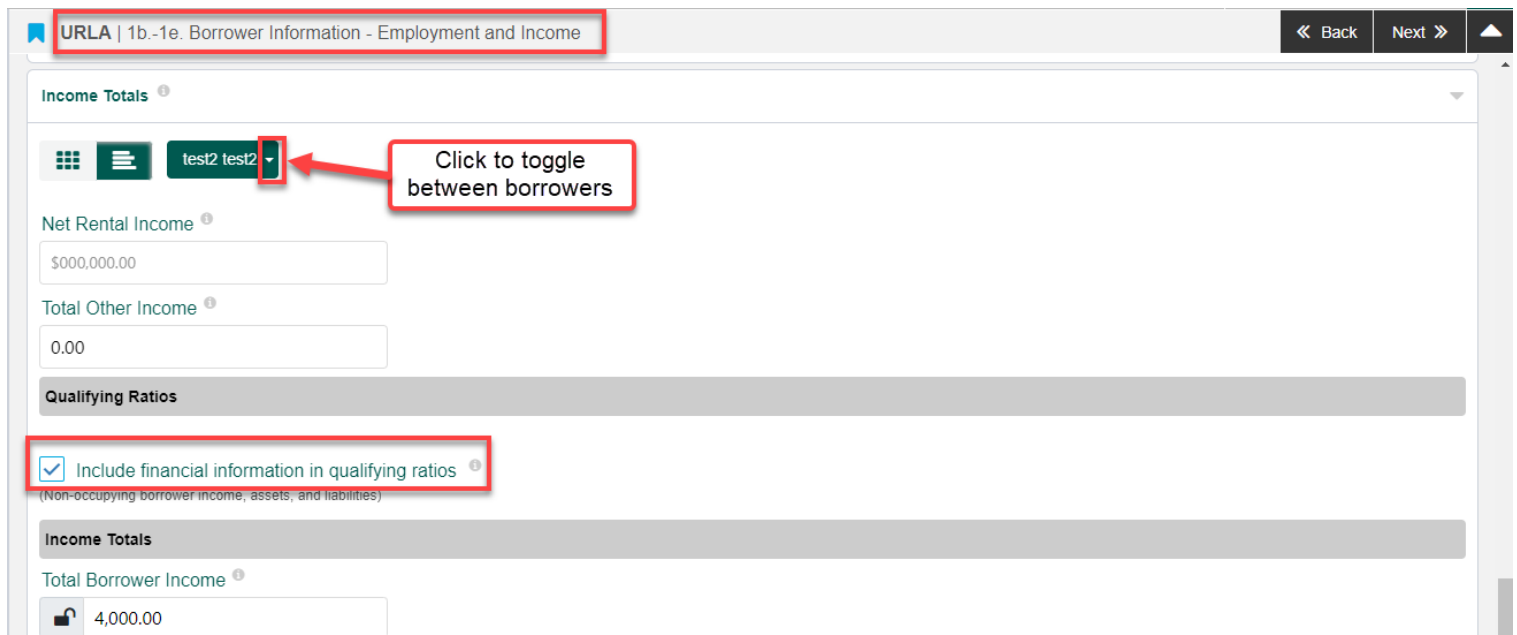
Loan Type	Loan Amount	LTV	PITI
Selected Product FHA30F_BOND	Base Loan Amount 96,500.00	Sales Price 100,000.00	P & I 527.09
Interest Rate 5.0000%	UFMIP or FF Percentage 1.750000%	Estimated Appraised Va... 100,000.00	Other P & I 0.00
Rate Type Fixed	UFMIP or FF Amount 1,688.75	Appraised Value 100,000.00	Taxes 100.00
Mortgage Type FHA	Financed UFMIP/FF/GF 1,688.00	Down Payment Amount 3,500.00	Hazard Ins 75.00
Loan Purpose Purchase	Cash UFMIP/FF/GF 0.75	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 TIA RESBA 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:



CO-BORROWER INCOME NOT INCLUDED IN QUALIFYING RATIOS

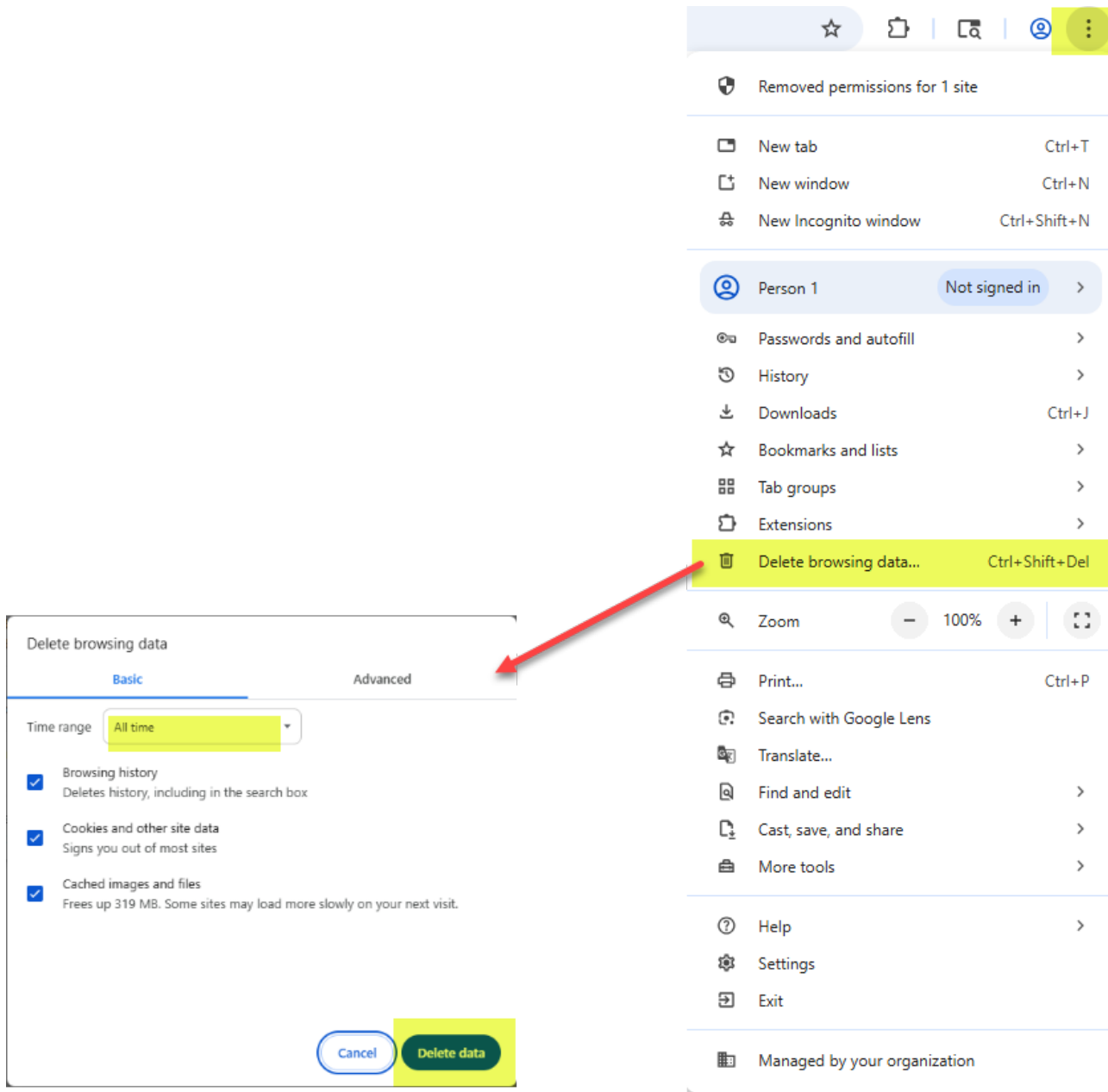
If you run into a scenario for a loan with multiple borrowers and the system is not including the co-borrower/additional borrower(s)' income in the qualifying ratios calculation, navigate to the **Income Totals** section of the **URLA 1b-1e Borrower Information** page for the co-borrower or additional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

