LENDER TRAINING

A review of Homeownership Products
Mortgage Credit Certificate (MCC), Affordable Home, Next Home & Next Home/MCC Combo, My Home & My Home/MCC Combo

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HOMEOWNERSHIP DEPARTMENT

- We are an Indiana agency under the leadership of Lt. Governor Ellspermann
- Promote homeownership in the State of Indiana
- Provide homeownership solutions through various programs
- We do not CREDIT underwrite We review:
    - Tax Compliance Underwriting
    - Acquisition Limits
    - Income Limits
        - Include all sources of income
    - Occupancy of the Subject Property
- Located at:
    - 30 South Meridian Street, Suite 1000, Indianapolis, Indiana 46204

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THE HOMEOWNERSHIP TEAM

Homeownership Director-
Kim Harris @ kiharris@ihcda.in.gov 317-233-5367
Homeownership Manager–
Lee McClendon @ lmcclendon@ihcda.in.gov 317-232-2582

Underwriters:
Tom Pearson @ tpearson1@ihcda.in.gov 317-232-0210
Marianne Fraps @ mfraps@ihcda.in.gov 317-232-7023
Sara Hawk @ shawk@ihcda.in.gov 317-233-0702
Liann Fisher @ lfisher@ihcda.in.gov 317-233-1826

Operations:
Dolores Scisney @ dscisney@ihcda.in.gov 317-234-3706
Marquet Smith @ msmith@ihcda.in.gov 317-232-3566

US Bank Help Desk 800-562-5165

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THE PROCESS

All Products

- Lender registers the loan in IHSF
- Prepares application package, mails to IHCDA
- Provides the reservation fee to IHCDA
- Prepares closing package **for closing,** mails to IHCDA after loan closed

Next Home, Next Home/MCC Combo

- Sold to US Bank
- Certificate is mailed to borrower and lender

Affordable Home

- Sold to US Bank

MCC

- Certificate is mailed to borrower and lender
- Can be resold

My Home, My Home/MCC Combo

- Certificate is mailed to borrower and lender
- Sold to US Bank

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PROGRAM FEES

MCC

- Reservation Fee : $500 Flat fee
- Commitment Extension Fee: .25%**
- Late Submission Fee: .25%**
- Reinstatement Fee: $500
  - Applies after loan has been "terminated"
- Re-Issuance of MCC: .25%
  - Based on new, refinanced, loan amount

Next Home & Next Home/MCC Combo, My Home & My Home/MCC Combo, Affordable Home

- Reservation Fee: $100 Flat fee
  - NO REFUNDS
- Extensions
  - Dolores Scisney @ 317-234-3706
    -OR-
  - ExtensionRequests@ihcda.in.gov

**** ALL FEES ARE BASED OFF OF THE FINAL LOAN AMOUNT AND ARE DUE PRIOR TO FINAL APPROVAL ****

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THE APPLICATION PACKAGE

Application Package

- Once the application package is received it's logged into the IHSF system
- The application package is then distributed to an underwriter
- The underwriter updates the status of the application
  - Incomplete
    - Outstanding Conditions
  - Approval/Committed
    - Closing Conditions
  - Rejection

SUBMITTING THE APPLICATION PACKAGE

Always refer to the NH-1/MCC-1/AH-1/MH-1 for a list of all documents that should be included in the application package

- Typed prelim 1003
- MCC/NH/AH/MH-All, fully completed but not signed
- Current Paystubs for every working individual, 18 years and older
- Signed, Zero Income Affidavit (if there is a household member, 18 years and older with $0 income)
- Certified tax return transcripts utilizing IRS form 4506T
- Divorce Decrees/Child support court orders, if applicable
- Purchase Agreement
- Appraisal
- IHCDA University Certificate (If applicable)

Allow 24-48 hours for underwriter responses on application files

****YOU MUST HAVE A "COMMITTED" STATUS STAGE FROM IHCDA BEFORE YOU CAN CLOSE!****

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THE CLOSING PACKAGE

Closing Package

- Closing package is logged into the IHSF system when received
- The closing package returns to the application underwriter
- The underwriter updates the status of the package
  - Incomplete
    - Outstanding Conditions
  - Approved for Purchase

SUBMITTING A CLOSINGPACKAGE

Always refer to the MCC-7/NH-7/AH-7/MH-7 for a list of all documents that should be included in the closing package

- Final 1003, signed
- MCC/NH/AH/MH- All, fully signed – IHCDA to receive original signatures
- HUD-1, fully signed
- HUD-1 Initial/Itemized Fee Worksheet (Affordable Home ONLY)
- IHCDA 2nd Mortgage (if applicable)
- IHCDA 2nd Promissory Note (if applicable)
- Copy of Note & pg.1 of 1st Mortgage (MCC ONLY)
- Any conditions allowed to go to closing

Allow 24-48 hours for underwriter responses on closing files

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GETTING YOUR PACKAGE APPROVED

It's easier than you may think! By following these easy steps approval is fast and painless!

- Mail or hand deliver your application package to IHCDA ASAP!
  IHCDA, attn: Homeownership
  30 South Meridian Street, Suite 1000
  Indianapolis, IN 46204

AVOID ADDITIONAL FEES DO NOT WAIT TIL LOCK EXPIRES!

- Review of application package by IHCDA within 24-48 hours of receipt
  preliminary approval issued
- Lender requests DPA
- Lender to remit CLOSING PACKAGE to IHCDA within 30 days of closing date
- Closing package reviewed by IHCDA and approved

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INCOME ELIGIBLITY – DETERMINING HOUSEHOLD INCOME

- IHCDA uses gross annual income to qualify each occupant for our programs
- Income is calculated from the occupant's gross YTD income off of their most current paystub and then annualized over 12-months
  - Along with the borrower & co-borrower, this includes all working individuals in the home, 18 years and older
  - For any full time student, you must include his or her earned income up to a maximum of $480 per year unless the student is the head of household
  - "Most current paystub" is considered as being within 30 days of the file submission <u>from the pay period ending date</u>

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INCOME ELIGIBLITY – SOURCES OF INCOME IHCDA REVIEWS

- W-2 wages, including part-time income
- Seasonal Income
- Shift Differentials
- Overtime
- Bonus Pay
- Child Support
- Alimony
- Tips
- Social Security
- Pensions
- Interest

** Other income may apply. If you are unsure if IHCDA would use it or how it would be counted, please contact an IHCDA Underwriter for questions.

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INCOME OPINIONS

If you have trouble determining your borrower's income, IHCDA will do an income opinion

INCOME OPINIONS ARE GOOD FOR 30-DAYS

To receive an income opinion complete the "Income Opinion Request" form, found at http://www.in.gov/ihcda/2508.htm fax to Homeownership @ 317.233.2558

- Current paystub and VOE for every applicable occupant
- 3-years tax transcripts

INCOME OPINIONS ARE ONLY GOOD FOR 30 DAYS FROM THE DATE GIVEN

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TAX TRANSCRIPTS & GUIDELINES

- **IRS Tax Compliance Laws require each loan be documented by 3-years of tax transcripts**

- Review of the tax transcripts provides IHCDA with the following:
  - Prior homeownership
  - Income history
  - Additional sources of income
  - Previous marriage
  - Residing children not showing on 1003 as dependents
  - Others that may be residing in the home

- **Federal 4506T's are required on borrower/co-borrower and must be submitted at the time of application**

- **If a borrower did not file a tax return for all 3 years and/or any of the past years tax returns, they must complete the applicable section to the NH/MCC/AH/MH-All**

- **W-2's are not required nor do they take the place of a transcript**

- **IHCDA does not accept electronic filing forms**

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RECAPTURE TAX (MCC ONLY)

- **Recapture tax is in accordance with Section 143(m) of the Internal Revenue Code for mortgages that are Federally Subsidized**

- **A "Notice to Borrower(s) of Maximum Recapture Tax and Method to compute Recapture Tax in Disposition of Home" is sent to each borrower once the loan has received final approval**
  - IHCDA will not calculate the Recapture Tax amount, if any, upon sale of home
  - If borrower needs assistance they would need to consult their tax advisor of the IRS

- **Borrowers must pay "Recapture Tax" when the following THREE conditions occur:**
  - Property is sold within the first 9-years, of the closing date
  - A net profit on the sale of the property is made
  - The household income is above the current income limit at the time of sale of the property

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AFFORDABILITY PERIOD

Affordability period

There will be a two (2) year affordability period associated with the Second Mortgage (the “Affordability Period”). If the Borrower refinances or sells the home within this period, the Second Mortgage is due and payable in full immediately.

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REMINDERS

- **Borrower(s) must be a first-time homebuyer**
  - Unless they are purchasing in a “Targeted Area”
  - Excludes Next Home and My Home (only)
- **Home must be borrowers principal place of residence**
- **Property must be a “Single Family” residence – includes condo’s and townhomes**
- **TOTAL HOUSEHOLD income is used for IHCDA’s qualifying purposes**
- **Non-occupant co-borrowers are not allowed, co-signers are allowed but they cannot take title**
  - Co-signers may only sign the “Note”
  - ***Co-signers are not allowed on conventional products***
- **Borrowers could be subject to “Recapture Tax” if property is sold within the first nine (9) years**
  - MCC only

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REMINDERS

- **Conventional Products**
  - **Do NOT allow:**
    - Contract Sales
    - Manufactured Housing
    - Condominiums
    - Co-signors
    - Maximum LTV of 97%
- **Manufactured Housing**
  - FICO credit score greater than or equal to 660
  - DTI of 45% or less
  - NOT allowed on conventional products

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REMINDERS

- **When changes are needed on a loan that has been reserved, how is this done?**
  - Once a reservation is made, the form is locked and un-editable. MCC only changes, email over all revised documents that affect the change
  - All other programs contact a Homeownership member for specific details
- **When should files be sent in?**
  - The loan must have closed and received final compliance approval from IHCDA prior to the commitment expiration dates
    - MCC: 90 days, Existing and 180 days, New Construction
    - Next Home & Next Home/MCC Combo, My Home & My Home/MCC Combo, Affordable Home: 60 days from beginning until purchase
- **At what point should a closing package be submitted?**
  - Closing packages are due to IHCDA within 30-days from the closing date. If a closing package is received 31-days or later, a late submission fee (LSF) will be applied to the loan (MCC only)
- **When will my loan be purchased by US Bank?**
  - Once the lender receives final approval from both IHCDA & US Bank **AND** the mortgage is in good standing, US Bank will then purchase the 1st mortgage loan from the lender

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MCC

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WHAT IS A MORTGAGE CREDIT CERTIFICATE?

A Mortgage Credit Certificate allows the homebuyer to claim a tax CREDIT for a portion of the mortgage interest paid per year. The MCC is a dollar-for-dollar reduction against a borrowers federal tax liability

The tax credit is based on the first mortgage amount. The tax credit amount ranges between 20% and 35% of the interest paid on the mortgage each year. The remaining portion of the mortgage interest continues to qualify as an itemized tax deduction

- The maximum credit per year is $2,000
- Annual amount the borrower receives will change as the mortgage loan amount decreases but the tax credit percentage never changes

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PROGRAM QUALIFICATIONS & UNDERWRITING

Qualifications

- First-time homebuyer
  - Exempt areas, “Targeted Counties” Definition of targeted county-an area of chronic economic distress as designated by the state and approved by the secretary of US Department of HUD
- Income eligible
  - Total household income
- Purchase Price limits (Acquisition Limits)

Underwriting

- IHCDA underwrites as Tax Compliance Underwriters that must follow IRS tax compliance regulations due to the tax-exempt status of funding
- **IHCDA does not credit underwrite.** As the lender, it is your determination on the borrowers ability to afford the home by income, job stability and creditworthiness!

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MCC CREDIT RATES

Mortgage of $50,000 & under 35%	Mortgage of $50,001 – $70,000 30%
Mortgage of $70,001 - $90,000 25%	Mortgage of $90,001 & above 20%

MCC Credit Rates

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HOW DOES THE MCC BENEFIT THE BORROWER?

OPTION 1 –

The borrower may chose to take the tax credit at the end of the year, when they file their federal taxes

Example

$110,000 x 5.25% x 20% = $1,155

(MTG Amount x Interest Rate x MCC Rate = Eligible Tax Credit Amount)

The borrower would be able to claim $1,155 as the tax credit

OPTION 2 -

The borrower may chose to revise their W-4 withholdings form to increase their take home pay. The tax credit is divided out over 12-months.

Example

$110,000 x 5.25% x 20% = $1,155/12 = $96.25

(MTG Amount x Interest Rate x MCC Rate = Eligible Tax Credit Amount/12-months = Additionally Monthly Income)

The borrower would increase their take home pay by $96.25/month

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Affordable Home

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WHAT IS AFFORDABLE HOME?

Affordable Home is a product designed for First-time homebuyers. Homebuyers now have the opportunity to receive a below-market interest rate with this product

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PROGRAM HIGHLIGHTS

- 650 minimum FICO score
- First-time homebuyers only
- $100 Reservation fee (non refundable)
- FHA, 30 year fixed
- Borrower must bring their own Down Payment or from an FHA approved source
- Rider attached to First mortgage
- US Bank Master Servicer
- Participating Lenders can only charge 1% origination fee plus $1,000 in junk fees, regardless of who pays these fees

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WHAT UNDERWRITING CRITERIA WILL IHCDA USE?

1. Area median income limits
2. First time homebuyer status
3. Cannot be combined with MCC
4. FHA Appraisal
5. Rider attached to 1st Mortgage
6. Lender may only charge 1% origination fee
7. Residency in the subject property
8. Purchase Price cannot exceed appraised value
9. Verification of **all** household income

See IHCDA website for detailed list

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Next Home
Next Home – MCC Combo
FHA

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PROGRAM HIGHLIGHTS

- 650 minimum FICO score
- First-time homebuyers
  - Next Home/MCC Combo
- Current homeowners
  - Next Home ONLY
- Previous homeowners
  - Next Home ONLY
- FHA, 30 year fixed
- No Recapture
- DPA of 4 percent (FHA)
  - Closing cost
  - Prepaids
- DPA forgivable in 2 years
- No interest
- No payments
- Follow Investor guidelines
- Master Servicer is US Bank

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WHAT UNDERWRITING CRITERIA WILL IHCDA USE?

1. Area median income limits
2. Residency in the subject property
3. DPA not to exceed 4% (FHA)
4. Purchase Price cannot exceed appraised value
5. Verification of **all** household income
6. No funds back at closing

See IHCDA website for detailed list

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Next Home
Next Home – MCC Combo
Conventional

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PROGRAM HIGHLIGHTS

- 680 minimum FICO score
- Cannot hold ownership in any other Real Estate
- Conventional, 30 year fixed
- DPA of 3 percent
  - Closing cost
  - Prepaids
- DPA forgivable in 2 years
- No interest
- No payments
- Follow Investor guidelines
- Master Servicer is US Bank

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WHAT UNDERWRITING CRITERIA WILL IHCDA USE?

1. Area median income limits
2. Residency in the subject property
3. DPA not to exceed 3%
4. Purchase Price cannot exceed appraised value
5. Verification of **all** household income
6. No funds back at closing

See IHCDA website for detailed list

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My Home
My Home – MCC Combo
Conventional

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PROGRAM HIGHLIGHTS

- 680 minimum FICO score
- *First-time and non-first time* homebuyers
- Cannot hold ownership in any other Real Estate
- Borrower provides their own 3% DOWN PAYMENT
- 30 year fixed mortgage
- Loans must be originated through an IHCDA participating lender
- US bank underwrites all loans with LTV's greater than 95%
- Can be combined with the MCC program,(must follow first time homebuyers guidelines unless purchasing in targeted area (follow MCC guidelines, including Acquisition)
- No co-signers, no manufactured homes

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WHAT UNDERWRITING CRITERIA WILL IHCDA USE?

1. Area median income limits
2. Residency in the subject property
3. Purchase Price cannot exceed appraised value
4. Verification of **all** household income

See IHCDA website for detailed list

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PROGRAM LOCKS

NEXT HOME & NEXT HOME/MCC COMBO/ AFFORDABLE HOME/MY HOME & MY HOME/MCC COMBO

- Lender will lock loan for 60 days with IHCDA
- An extension can be granted in a 30 day increment at the discretion of the Master Servicer, as well as the fee for extending (only one extension per loan may be granted)
- If there is a property change, loan must be relocked**
- Relocks must occur if a lock expires**
- If cancellation occurs and is outside of original 60 day lock period, lender must relock**
- If Borrower changes lender, loan must be relocked**

**** ALL RELOCKS ARE AT WORST CASE PRICING ****

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Requesting the DPA funds

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Reservation/Loan Status

Lender Loan	987987	Borrower	JOE BORROWER	Application Accepted	06/22/2012
Reservation	261Z98051958	SSN	999141414	Reservation Expiration	__/__/____
Lender	Z98 Test Lender			Commitment Expiration	09/20/2012
Loan Officer	Test Lender	Rate	0.000 %	Loan Amount	$____75,000.__
Program	First Home	Second Mortgage	☐	2nd Loan Amount	$_____4,500.__
				Wired Date	__/__/____
				MCC Mail Out Date	__/__/____

Reservation/Loan Status

Code	Stage	Status	Date	User
01	Reserved	Approved	06/22/2012	Test Lender

Address	500 street
City, St Zip	Lafayette IN 47905
County	TIPPECANOE

Conditions | Comments | Fees

Stage	Status	Condition	Description	Date	Opened By	Closed By

This is a screen shot of what the lender would see after double clicking on a reservation. This screen can be seen immediately, after a reservation has been submitted.

Cancel Reservation | Documents | Print | View Reservation | Close

Reservation/Loan Status

Lender Loan	987987	Borrower	JOE BORROWER	Application Accepted	06/22/2012
Reservation	261Z98051958	SSN	999141414	Reservation Expiration	06/22/2012
Lender	Z98 Test Lender			Commitment Expiration	09/20/2012
Loan Officer	Test Lender	Rate	0.000 %	Loan Amount	$___75,000.__
Program	First Home	Second Mortgage	☐	2nd Loan Amount	$____4,500.__
				Wired Date	06/22/2012
				MCC Mail Out Date	__/__/____

Reservation/Loan Status

DPA Funding Request

Code	Stage	Status	Date	User
05	Committed	Approved	06/22/2012	Roeing Corporation
				Roeing Corporation
				Roeing Corporation

Address	500 STREET
City, St Zip	LAFAYETTE IN 47905
County	TIPPECANOE

The DPA funding box will appear once the loan is committed by IHCDA.

Stage	Status	Condition	Description	Date	Opened By	Closed By

Cancel Reservation | Documents | Print | View Reservation | Close

DPA Funding Request

Wiring Instructions

Bank Information

Organization: Z98 Test Lender

Name: Z98 Test Lender

Address: 30 S Meridian

City: Indianapolis

State: IN Zip Code: 46290 -

ABA Number: 123456789

Account Number: 987654321

Send Purchase Confirmation To

Name: Jane Closer

Mailing Address

☑ Same as Bank Information

Name: Z98 Test Lender

Address: 30 S Meridian

City: Indianapolis

State: IN Zip Code: 46290 -

Fax

Number: (___) ___-____

Telephone

Number: (___) ___-____ Ext. _____

Email

Address: JaneCloser@myemailaddress.com

Submit Request | Save | Cancel

Clicking the "DPA Funding Request" button will give the user this screen. The user will complete the entire entry and click the 'Submit Request' button. DPA wires MUST be wired by IHCDA to the title company.

Reservation/Loan Status

Lender Loan	987987	Borrower	JOE BORROWER	Application Accepted	06/22/2012
Reservation	261Z98051958	SSN	999141414	Reservation Expiration	06/22/2012
Lender	Z98 Test Lender			Commitment Expiration	09/20/2012
Loan Officer	Test Lender	Rate	0.000 %	Loan Amount	$____75,000.__
Program	First Home	Second Mortgage		2nd Loan Amount	$_____4,500.__
				Wired Date	06/22/2012
				MCC Mail Out Date	__/__/____

Reservation/Loan Status

DPA Funding Request Status: Recorded on 6/27/2012

Code	Stage	Status	Date	User
05	Committed	Approved	06/22/2012	Roeing Corporation

Address 500 STREET

Closed By

Once the wire is sent, the wired date will be displayed on the 'Loan Status' screen and then you can close. Please do not close the loan until IHCDA has wired the title company. Lenders should allow two business days for wires.

Cancel Reservation | Documents | Print | View Reservation | Close

THINGS TO REMEMBER

- Lenders must request the DPA funds to be wired once IHCDA has given committed approval to close
- IHCDA must wire the DPA funds
- The DPA wire must be sent to the title company
- Lenders cannot close any loans without the wire being table funded by IHCDA
  - **If a lender closes without IHCDA table funding the loan, the loan is ineligible to go through with an IHCDA program – No exceptions**
- DPA wires take 48-72 business hours to arrive at the title company once the request is received

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Using IHSF Database

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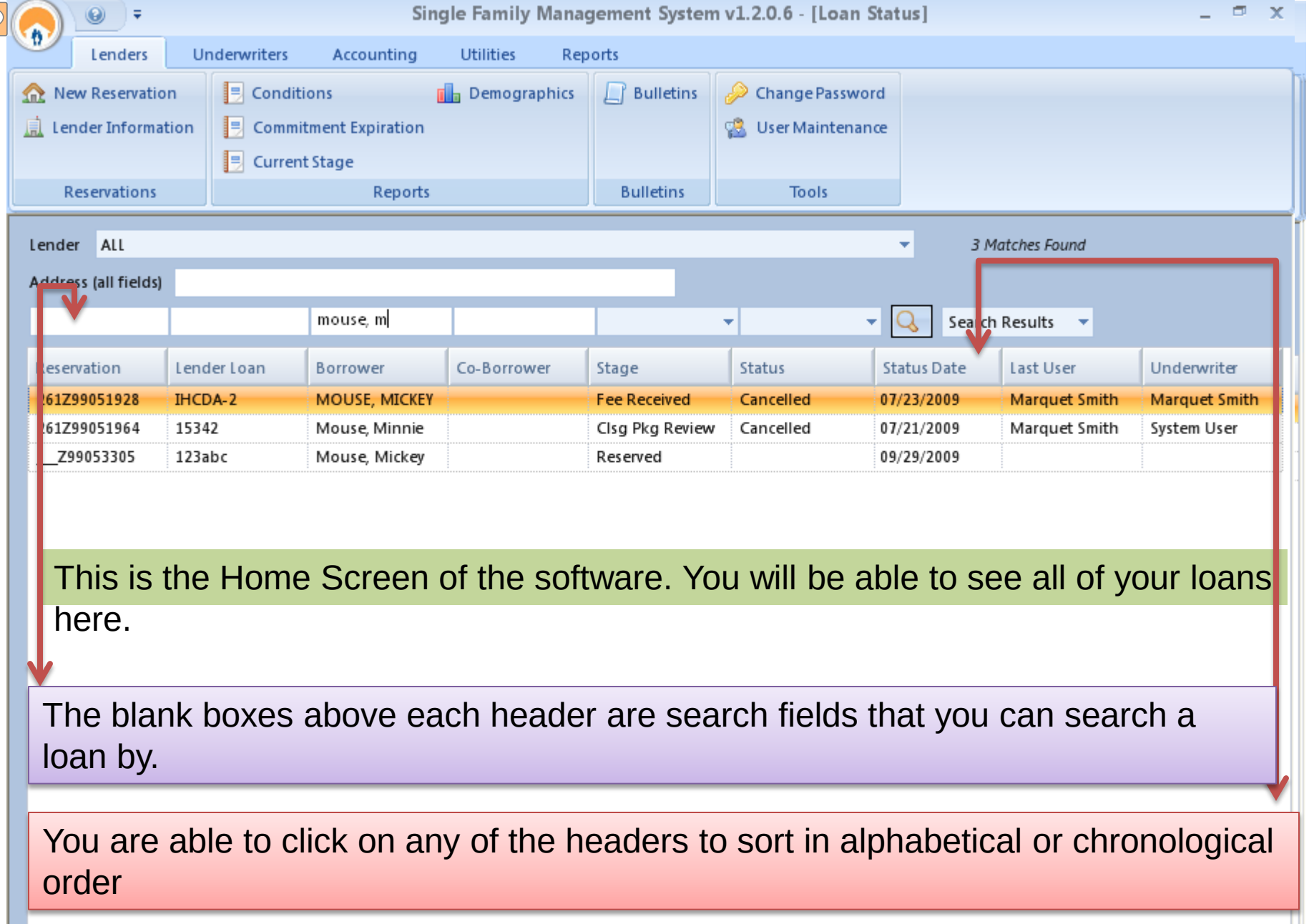
The icon will be somewhere on your desktop
SFMS Login
INDIANA
HOUSING & COMMUNITY
DEVELOPMENT AUTHORITY
User name
Password
OK
Cancel
Forgot Password
start
Inbox ...
Single ...
Indian...
Micros...
SFMS L...

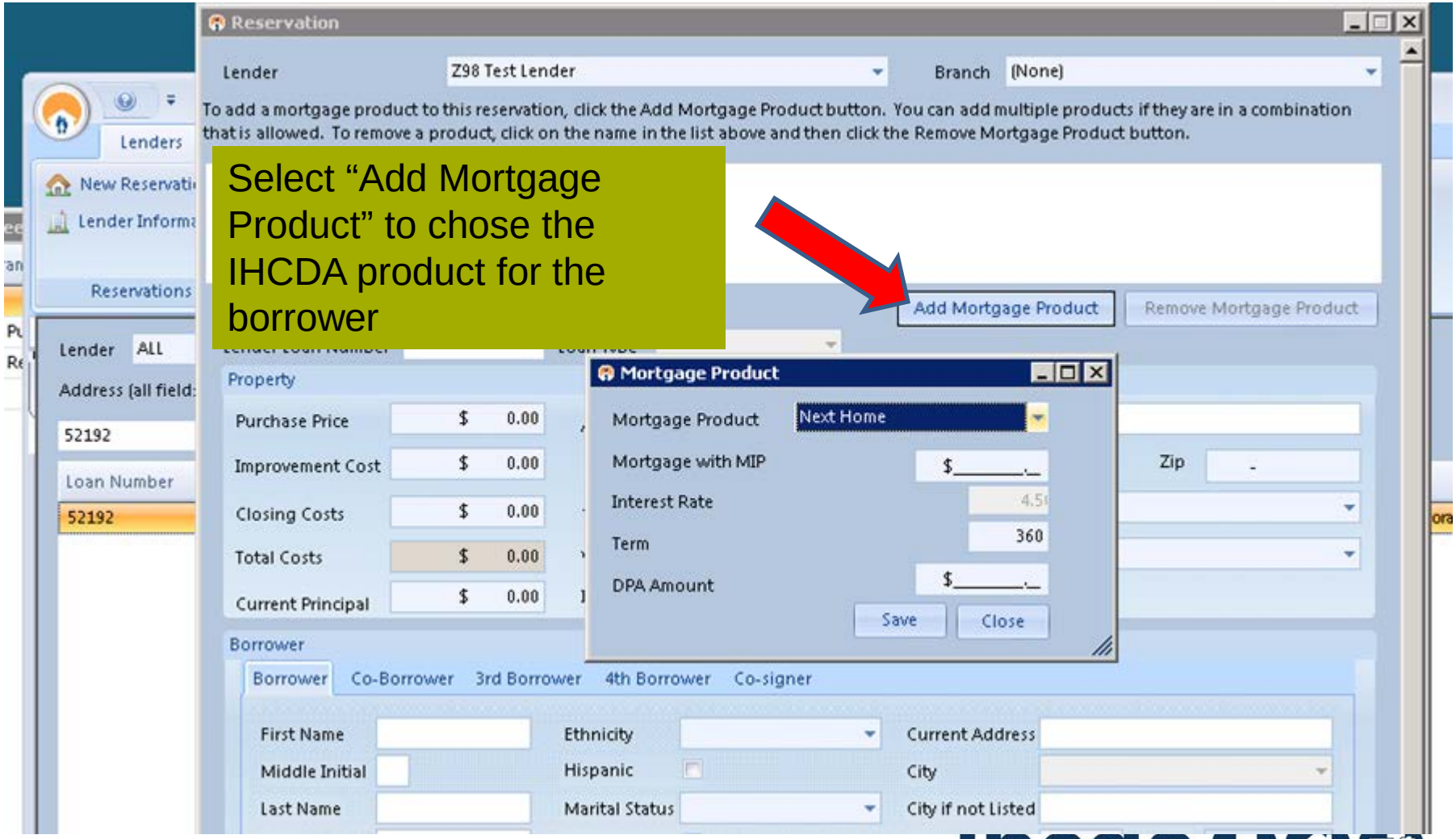


This is the Home Screen of the software. You will be able to see all of your loans here.

The blank boxes above each header are search fields that you can search a loan by.

You are able to click on any of the headers to sort in alphabetical or chronological order

Select “Add Mortgage Product” to chose the IHCDA product for the borrower



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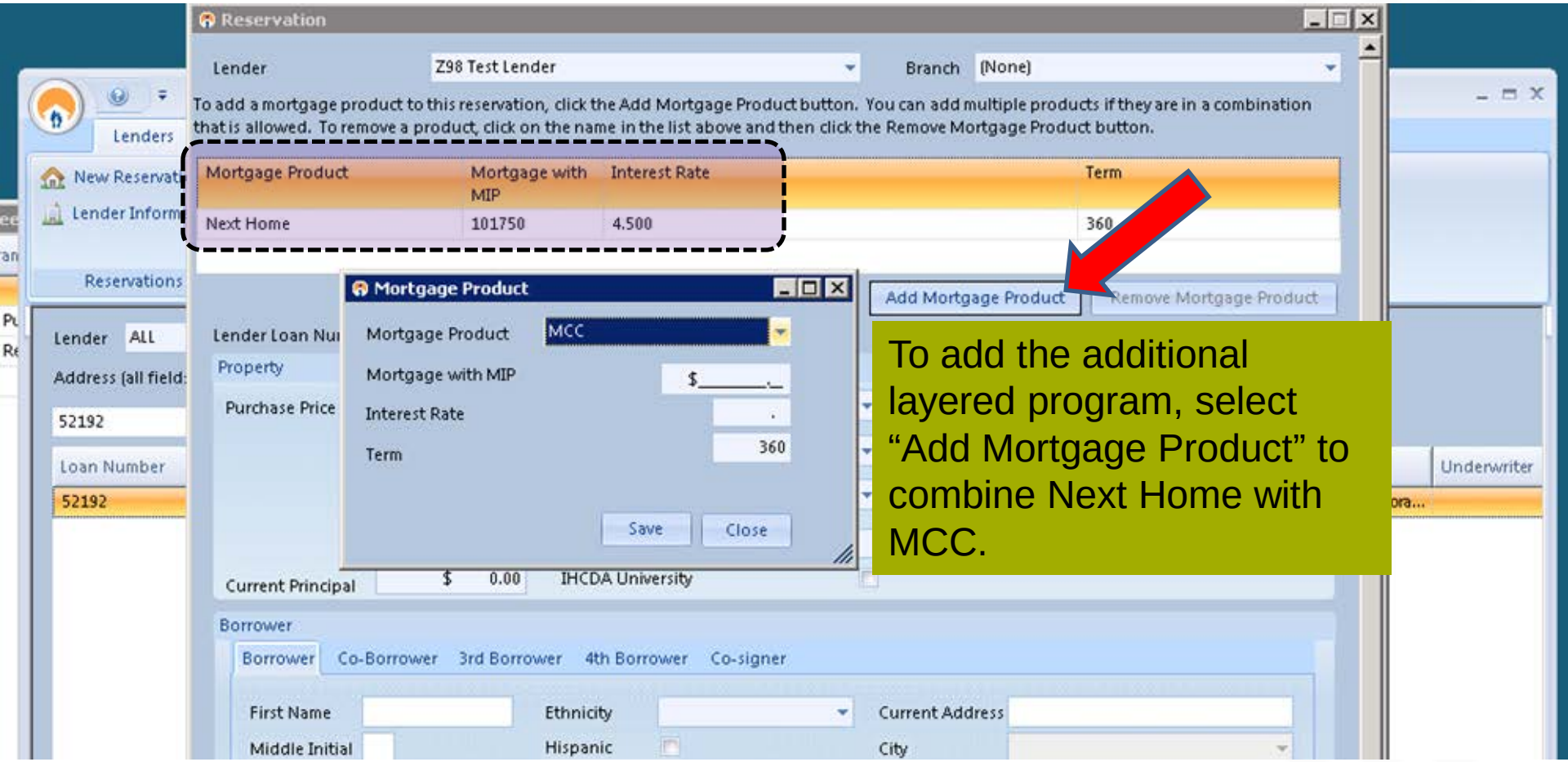

To add the additional layered program, select "Add Mortgage Product" to combine Next Home with MCC.

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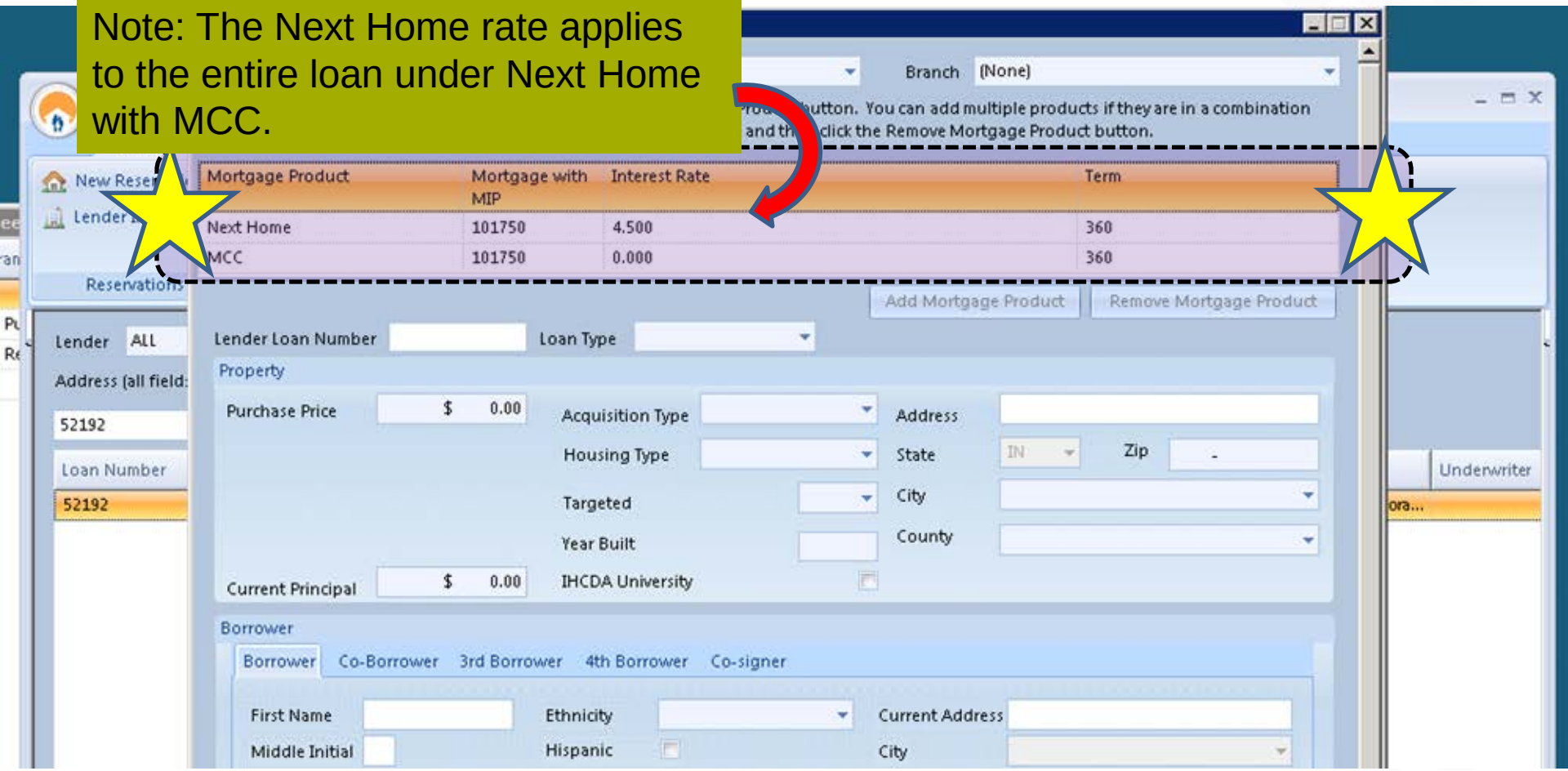
The layered program of Next Home with MCC will show as follows. Note: The Next Home rate applies to the entire loan under Next Home with MCC.



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oan 123abc
ion 261Z99053305
Z99 IHCDAs STAFF TESTLENDER
icer MARQUET SMITH
First Home

Borrower Mickey M. Mouse
SSN 123457777
Rate 5.375 %
Second Mortgage

Application Accepted 05/06/2010
Reservation Expiration 06/28/2010
Commitment Expiration 08/04/2010
Loan Amount $___75,000.__
2nd Loan Amount $____4,050.__
Wired Date __/__/____
MCC Mail Out Date __/__/____

ion/Loan Status

DPA Funding Request Status: Wire Sent on 7/1/2010

Stage	Status	Date	User
Appl Pkg Rec...	Approved	06/28/2010	Kim Harris
Appl Pkg Rev...	Approved	06/28/2010	Kim Harris
Committed	Approved	06/28/2010	Kim Harris

Address some place
City, St Zip Lafayette IN 47909
County TIPPECANOE

ons Comments Fees

	Status	Condition	Description	Date	Opened By	Closed By
kg Review	Open	SUBMIT MTG FUND...		5/6/2010	User, System	

el Reservation Documents Print View Reservation Close

Date 6/28/2010

prove Current Stage
scind Current Stage
tage Status

By Closed By
r

Close Condition

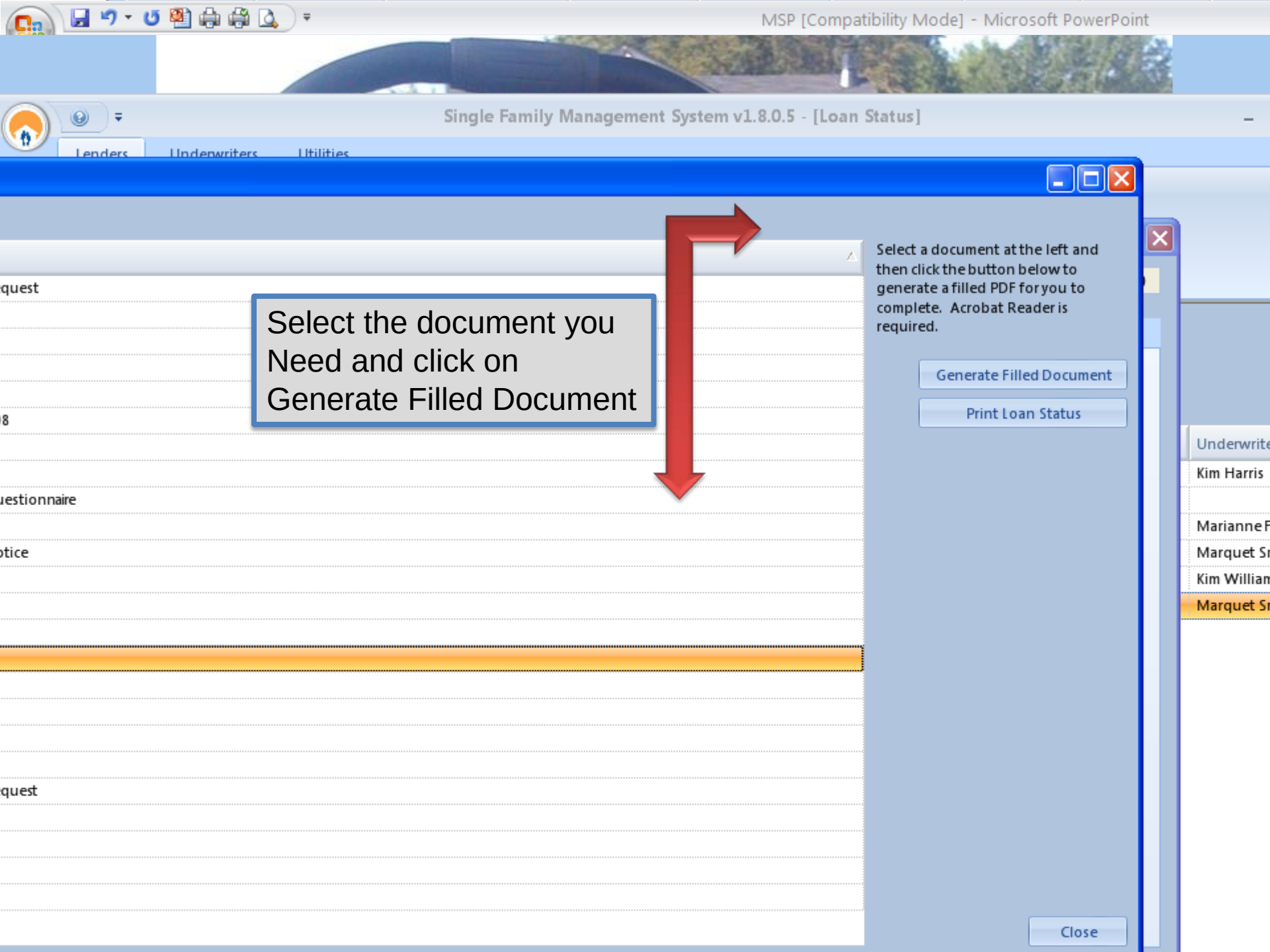
Add Condition Remove Condition

Loan Documents Mortgage History Loan Status Form View Reservation Form Jump To... Save Close

Underwriter
Kim Harris
Marianne Fraps
Marquet Smith
Kim Williams
Marquet Smith

Double-Click a reservation to view

Export to Excel


MSP [Compatibility Mode] - Microsoft PowerPoint
Single Family Management System v1.8.0.5 - [Loan Status]
Lenders
Underwriters
Utilities
Select the document you Need and click on Generate Filled Document
Select a document at the left and then click the button below to generate a filled PDF for you to complete. Acrobat Reader is required.
Generate Filled Document
Print Loan Status
Close
Kim Harris

Single Family Management System v1.2.0.6 - [Loan Status]

Lenders | Underwriters | Accounting | Utilities | Reports

Reservations: New Reservation, Lender Information

Reports: Conditions, Demographics, Commitment Expiration, Current Stage

Bulletins: Bulletins

Tools: Change Password, User Maintenance

Lender: ALL — *3 Matches Found*

Address (all fields):

mouse, — Search Results

Reservation	Lender Loan	Borrower	Co-Borrower	Stage	Status	Status Date	Last User	Underwriter
261Z99051928	IHCDA-2	MOUSE, MICKEY		Fee Received	Cancelled	07/23/2009	Marquet Smith	Marquet Smith
261Z99051964	15342	Mouse, Minnie		Clsg Pkg Review	Cancelled	07/21/2009	Marquet Smith	System User
__Z99053305	123abc	Mouse, Mickey		Reserved		09/29/2009		

This section is where you will be able to generate your reports and view all IHCDA bulletins, including the rate sheet.

UNDERSTANDING CONDITIONS

- Our goal, as Homeownership Underwriters, is to always try to make all conditions clear and understandable.
    - If you do not understand a condition, you may contact the files specific underwriter, as we are always willing to explain what is being asked for

- Allow 24-48 hours for conditions to be reviewed.

- Conditions are preferred to be emailed directly to the underwriter, unless original signatures are required

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Indiana Housing & Community Development Authority

Loan Documents

Fillable Documents

Description
2007 Mortgage Funding Request
2007 Mortgage Rider
2007 MRB 11
2007 Promissory Note
2010 MSP Sellers Notice
2nd Mortgage updated 2-08
App Missing Doc Letter
Closing Doc Letter
Disability Determination Questionnaire
Final Approval Letter
Maximum Tax Recapture Notice
MRB- 1
MRB-7
MRB-ALL
MSP ALL-Bond
MSP Seller Letter (2)
MSP-1 with Bond or MCC
MSP-2nd Mortgage
MSP-5 with Bond or MCC
MSP-Mortgage Funding Request
MSP-Promissory Note
Preliminary Approval Letter
Project Setup Sheet
Underwriter Worksheet

Select a document at the left and then click the button below to generate a filled PDF for you to complete. Acrobat Reader is required.

Generate Filled Document

Print Loan Status

Close

Printable loan Conditions are found under this section

Date 6/28/2010

Current Stage

Current Stage

status

Closed By

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Close

Underwriter

Kim Harris

Marianne Fraps

Marquet Smith

Kim Williams

Marquet Smith

Click a reservation to view

Export to Excel

QUESTIONS

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