

# Kentucky Housing Corporation



**DELEGATED & CORRESPONDENT**

**RESERVATION THRU CLOSED  
LOAN PURCHASE WORKFLOW**

# KHC's Loan Reservation System



**RESERVE FIRST MORTGAGE  
AND DAP**



**My Account**

- Make A Payment
- Frequently Asked Questions (FAQs)
- Resources
- Taxes, Insurance, and Other Info

>> More

**Home Buyers**

- Home Buyer Education
- Home Buying Guide
- Loan Programs
- Down Payment and Closing Cost Assistance

>> More

**Rental**

- Assisted Rental Housing Reports
- Kentucky Rents
- Housing Assistance Payments (HAP)

>> More

**Development**

- Multifamily
- Guidelines and Qualified Allocation Plan (QAP)
- Single-Family
- Single-Family Resources

>> More

**Specialized Hsg**

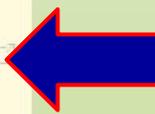
- Program Descriptions
- Community Resource Guide
- KY Homeless Management Information System (KYHMIS)

>> More

**Lenders**

- KHC Approved Lenders
- Lender Resources
- Loan Reservation
- KHC Top Lenders

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## Welcome to KHC's Reservation System for First and Second Mortgage loans and the Home buyer Tax Credit.

**You must be an approved lender to access this system.**

Do you have the most up to date versions of KHC's Program Guides? Click on this link to download most recent versions: [Program Guides](#)

In our constant effort to better serve you, we have upgraded our lender portal, where you can now:

- Import Loan and Reserve Interest Rate & DAP
- Make Changes to Loan Reservation
- Check Loan Status
- Preliminary TIL for TPO Lenders
- DAP GFE/TIL
- Extend/Cancel Loan Reservation

Be the FIRST in the KNOW with what is happening with KHC by signing up to receive eGram: [Subscribe to eGram](#)



## Log In

### Account Information

Broker ID:

User Name:

Password:

Log In

You will need:

- Broker ID
- User Name
- Password

Specific to **YOU**

If you do not have the ID,  
User Name and Password  
then contact  
your company's KHC  
System Administrator

Once you enter Broker ID,  
User Name and Password  
click on "Log In"

Import Loan

Search

Clear

Layout: Name, Status, and Property Address

Select Filter

No loans found. Ple

Click on "Import Loan"

Lock Exp. < 5 Days View Only or in Use

Pipeline

Workflow

Status

Import Loan

Layout: Name, Status, and Property Address

Select Filter

Search Clear

No loans found. Please refine your search criteria.

Lock Exp. < 5 Days View Only or in Use

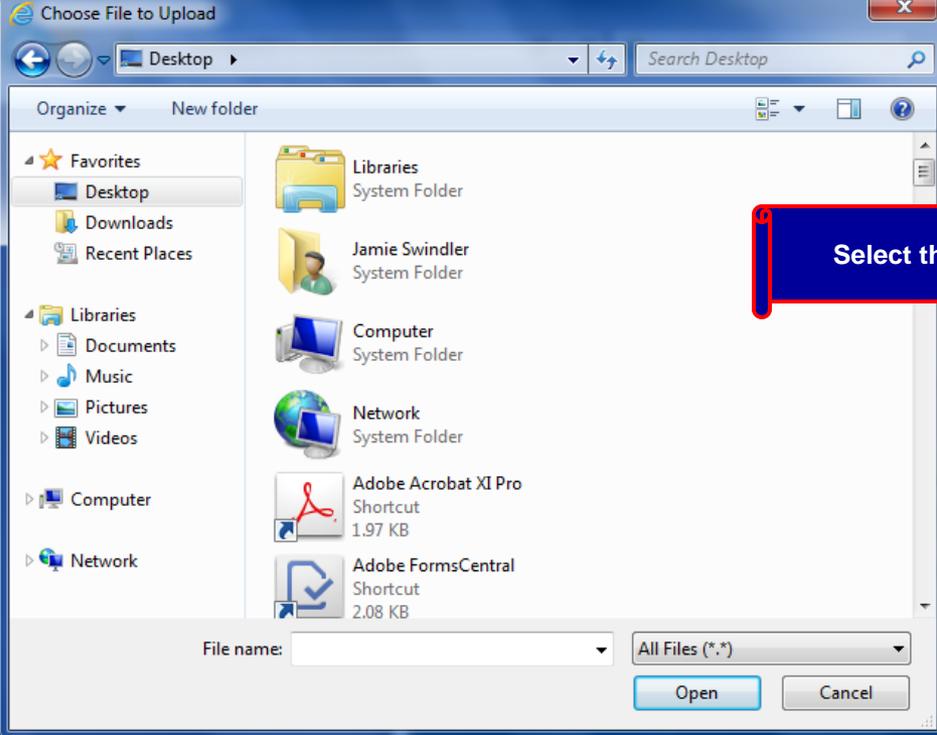
### File Import

Select a FNMA DU 3.2 export file to import using the "Select File" button. Then press the "Import File" button to start the process.

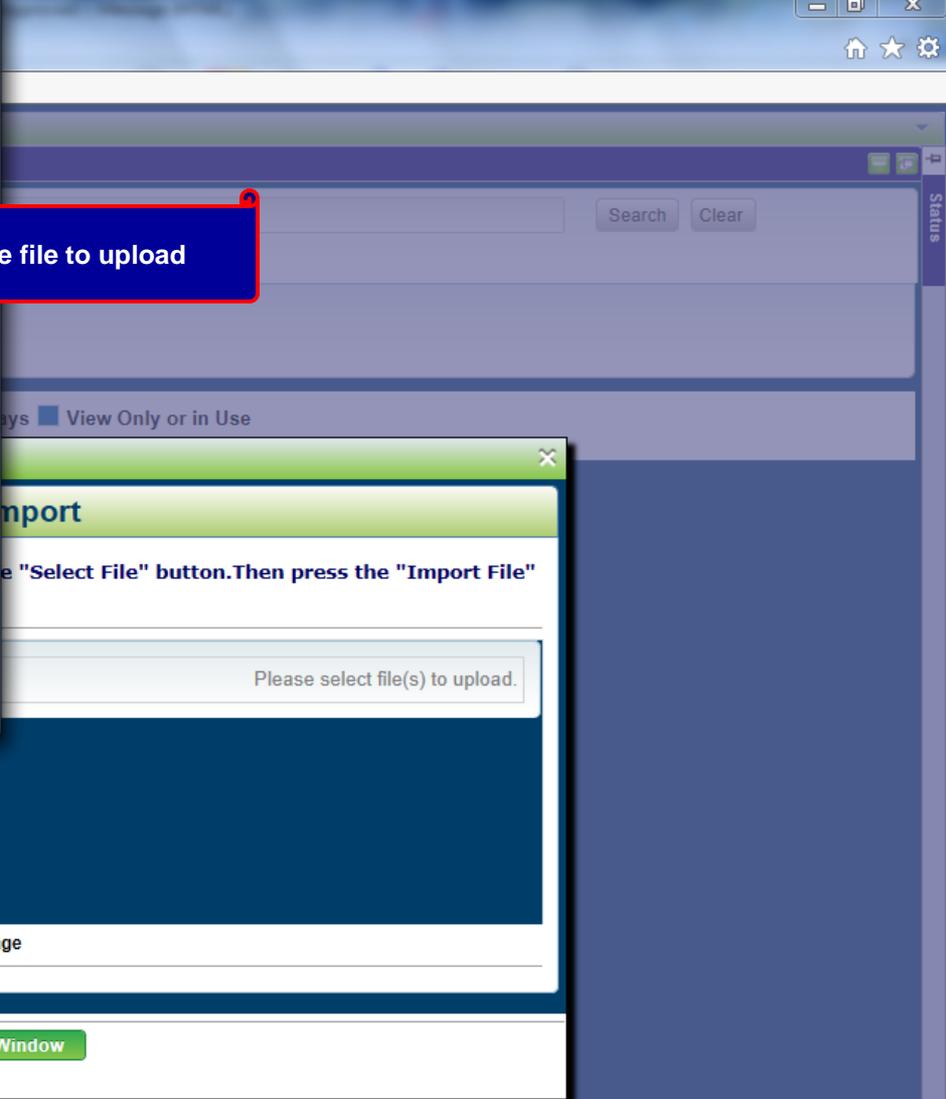
Select File **Click on "Select File"** Please select file(s) to upload.

\* Do not import a 3.2 file unless you have a complete loan package

Close Window



Select the file to upload



Import Loan

Layout: Name, Status, and Property Address

Select Filter

Search

Clear

No loans found. Please refine your search criteria.

Lock Exp. < 5 Days View Only or in Use

### File Import

**Select a FNMA DU 3.2 export file to import using the "Select File" button. Then press the "Import File" button to start the process.**

Select File1 file(s) in queue.

new import loan.dat *(pending)*

RemoveImport File

\* Do not import a 3.2 file unless you have a complete loan package

Close Window

Once the file is selected then click on "Import File"

Click Here to Expand Header

**Workflow**

Loans

Loan: NEW LOAN

**Loan Review**

Additional Loan Info

Rate Lock

Document Printing

Post Closing

Exit Loan

Tools

Administration

# Loan Review

Wherever you see the "Thumbnail" you can open or collapse

## Borrower Information

Borrower Information

Select Application:

**Borrower**

First:  Middle:

Last:  Suffix:

SSN:  \* Citizenship:

## Property Information

Address Line 1:

Address Line 2:

City:

State:  Zip:

County:

Property Type:

Sales Price:  Appraised Value:

You can follow status

## Application Information

Loan Contacts

Loan Purpose:

Base Loan Amount:

Loan Term:  months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Credit Score:

Occupancy:

Total Loan Amount:

HCLTV:

Total Debt Ratio:

Once the file is imported then the Loan Review Screen will appear

**Status**

**Loan Information**

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	324 E BROADWAY S T
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSIN G CORPORATION
Business Channel	THIRD PARTY ORIGI NATORS
MCC	No

**Workflow**

- Loans
- Loan: NEW LOAN
- Loan Review**
- Additional Loan Info
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

**Tools**

- Administration

# Loan Review

## Borrower Information

Select Application

**Borrower**

First:  Middle:

Last:  Suffix:

SSN:  \* Citizenship:

## Property Information

Address Line 1:

Address Line 2:

City:

State:  Zip:

County:

Property Type:

Sales Price:

Appraised Value:

1. Review information for accuracy  
2. Choose Property Type

## Loan Information

Loan Purpose:

Base Loan Amount:

Loan Term:  months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Total Loan Amount:

HCLTV:

Total Debt Ratio:

Owner Occupied Property

Choose Intended Loan Type

**Status**

**Loan Information**

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	324 E BROADWAY S
	T
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING
	G CORPORATION
Business Channel	THIRD PARTY ORIG
	NATORS
MCC	No

Loan Contacts



Home Dashboard

**Workflow**

- Loans
- Loan: NEW LOAN
- Loan Review**
- Additional Loan Info
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

# Loan Review

## Status

### Borrower Information

Borrower Information

Select Application: NEW LOAN

**Borrower**

First: NEW Middle:

Last: LOAN Suffix:

SSN: 002-11-1111 Citizenship: Citizen

### Property Information

Address Line 1: ANYWHERE STREET

LOUISVILLE

KY Zip: 40205-\_\_\_\_

JEFFERSON

EXISTING SINGLE FAMILY RESIDENCE

\$87,900.00 Appraised Value: \$85,000.00

### Application Information

Loan Contacts

Loan Purpose: Purchase Home

Base Loan Amount: \$82,203.00

Loan Term: 360 months

Subordinate Financing: \$0.00

LTV: 96.7090%

CLTV: 96.7090%

Intended Loan Type: FHA

Credit Score:  0

Occupancy: Owner Occupied Property

Total Loan Amount: \$82,203.00

HCLTV: 96.7090%

Total Debt Ratio: 27.2650%

### Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

After completion of the Loan Review Screen then click on "Additional Loan Info" under workflow on left side



Home Dashboard

**Workflow**

- Loans
  - NEW LOAN
  - Loan Review
  - Additional Loan Info**
  - Rate Lock
  - Document Printing
  - Post Closing
  - Exit Loan
- Tools
- Administration

### Additional Loan Info

KHC Reservation Number 189033

**Choose Loan Officer**

**Choose Loan Processor**

**Complete Fields and Select Products**

- LOAN OFFICER \*
- None
  - LANCE BLINCOE
  - L KEITH SWISHER
  - GARRETT BLINCOE

LOAN PROCESSOR \*  
None

Required Fields \*

Borrower Credit Score / Repository \*

0 Select Borrower Repository

Borrower/Co-Borrower Information

Household Information

- Disability
- Single-Parent
- Elderly (62 or older)

Household Size \* 0

Annual Income \* \$0.00

Section 8 Voucher Program

Who Provides the Section 8 Voucher None

HAP Payment Amount \$0.00

How Will HAP Payment be Used Select How Will HAP Payment be Used

Appraised Value \* \$85,000.00

Application Date \* 06/30/2014 APR 0.0000%

AUS

Case File ID \* 0

FHA Case Number Assignment Date

HUD section of Act (none)

Are you attaching a KHC Tax Credit to this KHC First Mortgage?

Yes

Will this loan have a KHC DAP? \*  No  Yes

**Status**

Loan Information	
KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



Home Dashboard

**Workflow**

- Loans
- Loan: NEW LOAN
- Loan Review
- Additional Loan Info**
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

**Tools**

- Administration

### Additional Loan Info

KHC Reservation Number

**Complete Fields and Select Products**

LOAN OFFICER \*

LOAN PROCESSOR \*

Required Fields \*

**Borrower/Co-Borrower Information**

Borrower Credit Score / Repository \*

- Equifax
- Experian
- TransUnion

**Input credit score & select Repository**

**Household Information**

Disability  Single-Parent  Elderly (62 or older)

Household Size \*

Annual Income \*

Section 8 Voucher Program Who Provides the Section 8 Voucher

HAP Payment Amount  How Will HAP Payment be Used

Appraised Value \*  Application Date \*  APR

AUS Case File ID \*  FHA Case Number Assignment Date  HUD section of Act

Are you attaching a KHC Tax Credit to this KHC First Mortgage?

Yes

Will this loan have a KHC DAP? \*  No  Yes

**Status**

**Loan Information**

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



Home Dashboard

**Workflow**

- Loans
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  - Additional Loan Info**
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  - Post Closing
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- Tools
- Administration

### Additional Loan Info

KHC Reservation Number 189033

#### Complete Fields and Select Products

LOAN OFFICER \*  
L KEITH SWISHER

LOAN PROCESSOR \*  
GARRETT BLINCOE

Required Fields \*

#### Borrower/Co-Borrower Information

Borrower Credit Score / Repository \*  
650 TransUnion

#### Household Information

Disability  Single-Parent  Elderly (62 or older)

Household Size \* 4 Annual Income \* \$80,000.00

Section 8 Voucher Program Who Provides the Section 8 Voucher None

How Will HAP Payment be Used Select How Will HAP Payment be Used

Appraised Value \* \$85,000.00 Application Date \* 09/02/2014 APR 5.7894%

AUS Case File ID \* 1111111111 FHA Case Number Assignment Date HUD section of Act 203(b)

Are you attaching a KHC Tax Credit to this KHC First Mortgage?  
 Yes

Will this loan have a KHC DAP? \*  No  Yes

### Status

#### Loan Information

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

When complete click on "Rate Lock"

Complete ALL applicable fields

Attaching a DAP?

Household Size, Annual Income, Appraised Value, Application Date, APR (from your initial LE), and AUS ID.



Home Dashboard

Workflow

- Loans
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- Administration

### Product/Pricing Lock

#### Product Pricing Section

Product 
 Rate  Lock Term  Lock Expiration Date

Click on "Select Product"

#### Lock Loan

Lock Expiration Date 
 Select a Choice
 

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

 Reason for Cancellation

Extension Fee due at Closing

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Status

Loan Information	
KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp. Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



Home Dashboard

- Workflow
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### Product/Pricing Lock

Product Pricing Section

**Product Filter**

**Product List**

Compare Code	Grade Description	Is Valid
<b><u>30 Year</u></b>		
<input checked="" type="checkbox"/> <a href="#">Apply</a> 2MK FHA30WDAP	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> 2MK RHS30WDAP	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> 2MK VA30WDAP	GOVERNMENT SECONDARY MARKET VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> MRB FHA30WDAP	GOVERNMENT MRB FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> MRB RHS30WDAP	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> MRB VA30WDAP	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> <u>2MK FHA30</u>	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <u>2MK RHS30</u>	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <u>2MK VA30</u>	GOVERNMENT SECONDARY MARKET VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <u>2MK CONV30</u>	CONVENTION SECONDARY MARKET 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> 2MK CONV30WDAP	CONVENTION SECONDARY MARKET 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid

Check Product and click on "Apply"

Close Window

### Status

**Loan Information**

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name NEW LOAN

Total Loan Amount \$82,203.00

Closing Date

Lock Exp. Rate 5.125%

Term 360

PI Payment \$447.59

LTV 96.709%

CLTV 96.709%

DTI 27.265

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Add DAP Loan



Home Dashboard

- Workflow
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### Product/Pricing Lock

Product Pricing Section

**Product Filter**

**Product List**

Compare Code	Grade Description	Is Valid
<b>30 Year</b>		
<input type="checkbox"/> 2MK FHA30WDAP	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> 2MK RHS30WDAP	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Valid
<input type="checkbox"/> <a href="#">Apply</a> 2MK VA30WDAP	GOVERNMENT SECONDARY MARKET	Valid
<input type="checkbox"/> <a href="#">Apply</a> MRB FHA30WDAP	GOVERNMENT MRB FHA 30 YEAR FI	Valid
<input type="checkbox"/> <a href="#">Apply</a> MRB RHS30WDAP	GOVERNMENT MRB RHS 30 YEAR FI	Valid
<input type="checkbox"/> <a href="#">Apply</a> MRB VA30WDAP	GOVERNMENT MRB VA 30 YEAR FIX	Valid
<input type="checkbox"/> <a href="#">Apply</a> 2MK FHA30	GOVERNMENT SECONDARY MARKET F	Invalid
<input type="checkbox"/> <a href="#">Apply</a> 2MK RHS30	GOVERNMENT SECONDARY MARKET R 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> 2MK VA30	GOVERNMENT SECONDARY MARKET VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> 2MK CONV30	CONVENTION SECONDARY MARKET CONV 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> 2MK CONV30WDAP	CONVENTION SECONDARY MARKET CONV 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid

**Pricing List**

[Close Window](#)

The Product highlighted in green is the one chosen. If correct click "Close Window"

**Status**

**Loan Information**

KHC Res. Num. 189033  
 Associated Loan Number  
 DAP Amount  
 Borrower Name NEW LOAN  
 Total Loan Amount \$83,880.61  
 Closing Date  
 Lock Exp.  
 Rate 5.125%  
 Term 360  
 PI Payment \$456.72  
 LTV 98.683%  
 CLTV 98.683%  
 DTI 28.993  
 Credit Score 650  
 Escrows Waived False  
 Address ANYWHERE STREET  
 Product 2MK RHS30WDAP  
 Pipeline Status Imported  
 Lender Name KENTUCKY HOUSING CORPORATION  
 Business Channel THIRD PARTY ORIGINATORS  
 MCC No

[Add DAP Loan](#)



Home Dashboard

Workflow

- Loans
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### Product/Pricing Lock

Product Pricing Section

Product

Lock Expiration Date

Lock Loan

Lock Expiration Date

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

Extension Fee due at Closing

IsHighCost	IsHighPrice

#### Status

Loan Information

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name NEW LOAN

Total Loan

Amount \$83,641.00

Closing Date

Lock Exp.

Rate

Term 360

PI Payment \$455.42

LTV 96.709%

CLTV 96.709%

DTI 33.017

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product 2MK FHA30WDAP

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Add DAP Loan



Home Dashboard

- Workflow
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### Product/Pricing Lock

Product Pricing Section

**Product Pricing** ✕

Current Product:

**Pricing Adjustments**

No adjustments were found.

**Pricing Options**

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin	
(Internal)	45Days	NONE	4.500	0.000	0.000	0.000	<a href="#">Apply</a>

[Close Window](#)

Click on "Apply"

Status

**Loan Information**

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	
Rate	5.125%
Term	360
PI Payment	\$455.42
LTV	96.709%
CLTV	96.709%
DTI	33.017
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

[Add DAP Loan](#)



Home Dashboard

- Workflow
  - Loans
    - Loan: NEW LOAN
    - Loan Review
    - Additional Loan Info
    - Rate Lock
    - Document Printing
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    - Exit Loan
  - Tools
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### Product/Pricing Lock

Product Pricing Section

**Product Pricing** ✕

Current Product:

**Pricing Adjustments**

No adjustments were found.

**Pricing Options**

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin
(Internal)	45Days	NONE	4.500	0.000	0.000	0.000

[Close Window](#)

The interest rate highlighted in green is the one chosen. If correct click "Close Window"

**Status**

**Loan Information**

KHC Res. Num. 189033  
 Associated Loan Number  
 DAP Amount  
 Borrower Name NEW LOAN  
 Total Loan \$83,641.00  
 Amount  
 Closing Date  
 Lock Exp.  
 Rate 5.125%  
 Term 360  
 PI Payment \$455.42  
 LTV 96.709%  
 CLTV 96.709%  
 DTI 33.017  
 Credit Score 650  
 Escrows Waived False  
 Address ANYWHERE STREET  
 Product 2MK FHA30WDAP  
 Pipeline Status Imported  
 Lender Name KENTUCKY HOUSING CORPORATION  
 Business Channel THIRD PARTY ORIGINATORS  
 MCC No

[Add DAP Loan](#)



Kentucky Housing Corporation Investing in quality housing solutions.



Home Dashboard

**Workflow**

- Loans
  - Loan: NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
  - Document Printing
  - Post Closing
  - Exit Loan
- Tools
- Administration

### Product/Pricing Lock

Product Pricing Section

Product

Rate  Lock Term  Lock Expiration Date

Lock Loan

Lock Expiration Date

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation (Select Reason)

Extension Fee due at Closing

**Status**

**Loan Information**

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	96.709%
DTI	31.189
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



The loan is NOT Locked yet until you **CLICK** on "Lock Loan"



Kentucky Housing Corporation Investing in quality housing solutions.



Home Dashboard

**Workflow**

- Loans
  - NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
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  - Exit Loan
- Tools
- Administration

## Product/Pricing Lock

**Product Pricing Section**

**Select Product** Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

**Select Pricing** Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

**Lock Loan**

Lock Expiration Date: 10/12/2014

IsHighCost:  IsHighPrice:

Message from webpage

This loan has been successfully locked.

**NOW the Loan is LOCKED!**  
 See Lock Expiration Date.  
 Click "OK"

**Status is changed to Reserved**

**Status**

**Loan Information**

KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	96.709%
DTI	31.189
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STRE
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No



Home Dashboard

**Workflow**

- Loans
  - NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
  - Document Printing
  - Post Closing
  - Exit Loan
- Tools
- Administration

### Product/Pricing Lock

**Product Pricing Section**

**Select Product** Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

**Select Pricing** Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

**Lock Loan**

**Lock Loan** Lock Expiration Date: 10/12/2014

IsHighCost	IsHighPrice
PASS	PASS

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Extension Fee due at Closing: \$0.00

**Extend Lock** **Cancel Lock** Reason for Cancellation: (Select Reason) **Lock History**

**Status**

**Loan Information**

- KHC Res. Num. 189033
- Associated Loan Number
- DAP Amount
- Borrower Name NEW LOAN
- Total Loan Amount \$83,641.00
- Closing Date
- Lock Exp. 10/12/2014
- Rate 4.5000%
- Term 360
- PI Payment \$423.80
- LTV 96.709%
- CLTV 96.709%
- DTI 31.189
- Credit Score 650
- Escrows Waived False
- Address ANYWHERE STREET
- Product 2MK FHA30WDAP
- Pipeline Status Reserved
- Lender Name KENTUCKY HOUSING CORPORATION
- Business Channel THIRD PARTY ORIGINATORS
- MCC No

**Add DAP Loan**

Since this loan has a DAP then you will need to click on "Add DAP Loan"





Home Dashboard

Workflow

- Loans
  - Loan: NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
  - Document Printing
  - Post Closing
  - Exit Loan
- Tools
- Administration

### Product/Pricing Lock

**Product Pricing Section**

Select Product: Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

Select Pricing: Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

**Lock Loan**

Lock Loan    Extend Lock    Cancel Lock

Lock Expiration Date: 10/12/2014

IsHighCost	IsHighPrice
PASS	PASS

Reason for Cancellation (Select Reason)

Lock History

Status

**Loan Information**

KHC Res. Num. 189033

Associated Loan Number

DAP Amount

Borrower Name NEW LOAN

Total Loan Amount \$83,641.00

Closing Date

Lock Exp. 10/12/2014

Rate 4.500%

Term 360

PI Payment \$423.80

LTV 96.709%

CLTV 96.709%

DTI 31.189

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product ZMK FHA30WDAP

Pipeline Status Reserved

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Add DAP Loan

**Create Associated Loan**

Create with Borrower Assigned

OK    Cancel

Click "OK" and 1003 data from First Mortgage will automatically upload!



Home Dashboard

**Workflow**

- Loans
  - Loan: NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
  - Document Printing
  - Post Closing
  - Exit Loan
- Tools
- Administration

### Product/Pricing Lock

**Product Pricing Section**

**Select Product** Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

**Select Pricing** Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

**Lock Loan**

Lock Loan      **Extend Lock**      **Cancel Lock**

Lock Expiration Date: 10/12/2014

IsHighCost	IsHighP
PASS	PAS

**Status**

**Loan Information**

- KHC Res. Num. 189033
- Associated Loan Number
- DAP Amount
- Borrower Name NEW LOAN
- Total Loan Amount \$83,641.00
- Closing Date
- Lock Exp. 10/12/2014
- Rate 4.500%
- Term 360
- PI Payment \$423.80
- LTV 96.709%
- CLTV 96.709%
- DTI 31.189
- Credit Score 650
- Escrows Waived False
- Address ANYWHERE STREET
- Product 2MK FHA30WDAP
- Pipeline Status Reserved
- Lender Name KENTUCKY HOUSING CORPORATION
- Business Channel THIRD PARTY ORIGINAL
- MCC No

**Add DAP Loan**

Message from webpage

Are you sure you would like to create a NEW loan that will be associated to this one?

OK      Cancel

Click "OK" unless you do NOT need the DAP



Workflow

- Loans
  - NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
  - Document Printing
  - Post Closing
  - Exit Loan
- Tools
- Administration

An associated loan (LoanID=93021) has been created [Close](#)

### Product/Pricing Lock

#### Product Pricing Section

[Select Product](#) Product:

[Select Pricing](#) Rate:  Lock Term:  Lock Expiration Date:

#### Lock Loan

Lock Expiration Date:

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation (Select Reason)

Extension Fee due at Closing:

IsHighCost	IsHighPrice
PASS	PASS

Status

Loan Information	
KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$0.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	96.709%
DTI	31.189
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No
<a href="#">Add DAP Loan</a>	
<a href="#">Switch Loans</a>	



Since a second loan (DAP) has been created you now need to click on "Switch Loan"

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Document Printing

Exit Loan

Tools

Administration

### Product/Pricing Lock

Enter DAP Loan Amount

Loan Amount

Select Product

Product

Select Pricing

Rate

Lock Term

Lock Expiration Date

#### Lock Loan

Lock Loan

Extend Lock

Cancel Lock

Lock Expiration Date

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

(Select Reason)

Lock History

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Extension Fee due at Closing

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$0.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	360
PI Payment	\$0.00
LTV	0.000%
CLTV	96.709%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Switch Loans

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Document Printing

Exit Loan

Tools

Administration

# Product/Pricing Lock

## Product Pricing Section

Loan Amount

Product

Rate

Lock Term

Lock Expiration Date

## Lock Loan

Lock Expiration Date

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

Extension Fee due at Closing

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Click on  
"Select Product"

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	360
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

# Product/Pricing Lock

## Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	360
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE ST
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING DEVELOPMENT CORPORATION
Business Channel	THIRD PARTY ORIGINATOR
MCC	No

Switch Loans

### Product Pricing Section

Loan Amount \$6,000.00

Select Product

Product /

**Product Filter**

**Product List**

Compare Code	Grade Description	Is Valid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MRB RHS30</a>	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MRB VA30</a>	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MRB CONV30</a>	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MRB FHA30WDAP</a>	GOVERNMENT MRB FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MRB RHS30WDAP</a>	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MRB VA30WDAP</a>	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MRB CONV30WDAP</a>	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">2MK FHA30REFI</a>	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE REFINANCE	Invalid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">MCC (NON KHC 1ST MTG)</a>	MCC MORTGAGE CREDIT CERTIFICATE - ONLY FOR NON KHC FIRST MORTGAGE	Invalid
<b>10 Year</b>		
<input checked="" type="checkbox"/> <a href="#">Apply</a> <a href="#">REGULAR DAP</a>	2ND MORT REGULAR DAP SECOND MORTGAGE	Valid
<input type="checkbox"/> <a href="#">Apply</a> <a href="#">AFFORDABLE DAP</a>	2ND MORT AFFORDABLE DAP SECOND MORTGAGE	Invalid

**Pricing List**

Close Window

Check Product and click on "Apply"

# Product/Pricing Lock

## Product Pricing Section

Loan Amount

\$6,000.00

Select Product

Product

/



### Product Filter

### Product List

Compare Code	Grade Description	Is Valid
<input type="checkbox"/> <a href="#">Apply MRB RHS30</a>	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply MRB VA30</a>	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply MRB CONV30</a>	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE	Invalid
<input type="checkbox"/> <a href="#">Apply MRB FHA30WDAP</a>	GOVERNMENT MRB FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply MRB RHS30WDAP</a>	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply MRB VA30WDAP</a>	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply MRB CONV30WDAP</a>	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <a href="#">Apply 2MK FHA30REFI</a>	GOVERNMENT SECONDARY MORTGAGE	Invalid
<input type="checkbox"/> <a href="#">Apply MCC (NON KHC 1ST MTG)</a>	MCC MORTGAGE	Invalid
<b>10 Year</b>		
<input checked="" type="checkbox"/> REGULAR DAP	2ND MORT REGULAR DAP SECOND MORTGAGE	Valid
<input type="checkbox"/> <a href="#">Apply AFFORDABLE DAP</a>	2ND MORT AFFORDABLE DAP SECOND MORTGAGE	Invalid

### Pricing List

Close Window

The Product highlighted in green is the one chosen. If correct click "Close Window"

KHC Res. Num. 93021

Associated Loan Number 189033

DAP Amount \$82,203.00

Borrower Name NEW LOAN

Total Loan Amount \$6,000.00

Closing Date

Lock Exp.

Rate 0.000%

Term 360

PI Payment \$0.00

LTV 7.059%

CLTV 103.768%

DTI 25.892

Credit Score 0

Escrows Waived False

Address ANYWHERE STREET

Product

Pipeline Status Imported

Lender Name KENTUCKY HOUSING

G CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Switch Loans

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Document Printing

Exit Loan

Tools

Administration

# Product/Pricing Lock

## Product Pricing Section

Loan Amount

Select Product

Product

Select Pricing

Rate

Lock Term

Lock Expiration Date

## Lock Loan

Lock Loan

Lock

Cancel Lock

Lock Expiration Date

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

(Select Reason)

Lock History

Extension Fee due at Closing

IsHighCost	IsHighPrice
<input type="text"/>	<input type="text"/>

Click on "Select Pricing"

Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	120
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Switch Loans

Workflow

Loans

Loan: NEW LOAN

Rate Lock

Set Closing

Document Printing

Exit Loan

Tools

Administration

# Product/Pricing Lock

## Product Pricing Section

Loan Amount

Select Product

Product

Select Pricing

Rate

Lock Term

Lock Expiration Date

### Product Pricing

Current Product:

#### Pricing Adjustments

No adjustments were found.

#### Pricing Options

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin	
(Internal)	45Days	NONE	5.500	0.000	0.000	0.000	<a href="#">Apply</a>

Click on "Apply"

Close Window

## Status

### Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	0.000%
Term	120
PI Payment	\$0.00
LTV	7.059%
CLTV	103.768%
DTI	25.892
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

[Switch Loans](#)

**Workflow**

Loans

Loan: NEW LOAN

**Rate Lock**

Set Closing

Document Printing

Exit Loan

**Tools**

Administration

## Product/Pricing Lock

Product Pricing Section

Loan Amount: \$6,000.00

Select Product: Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

Select Pricing: Rate: 0.0000% Lock Term: Lock Expiration Date: / /

Product Pricing

Current Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

**Pricing Adjustments**

No adjustments were found.

**Pricing Options**

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin
(Internal)	45Days	NONE	5.500	0.000	0.000	0.000

### Status

**Loan Information**

KHC Res. Num. 93021

Associated Loan Number 189033

DAP Amount \$82,203.00

Borrower Name NEW LOAN

Total Loan Amount \$6,000.00

Closing Date

Lock Exp.

Rate 0.000%

Term 120

PI Payment \$0.00

LTV 7.059%

CLTV 103.768%

DTI 25.892

Credit Score 0

Escrows Waived False

Address ANYWHERE STREET

Product REGULAR DAP

Pipeline Status Imported

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

Switch Loans

The interest rate highlighted in green is the one chosen. If correct click "Close Window"

Close Window

**Workflow**

- Loans
- Loan: NEW LOAN
- Rate Lock
- Fees
- Document Printing
- Exit Loan

**Tools**

- Administration

## Product/Pricing Lock

Product Pricing Section

Loan Amount:

Product:

Rate:  Lock Term:  Lock Expiration Date:

Lock Loan

Lock Expiration Date:  Select a Choice:

15-Day For .25%  2nd 15-Day for .25%  30-Day for .50%

Extension Fee due at Closing:

Reason for Cancellation:

**Status**

**Loan Information**

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	5.500%
Term	120
PI Payment	\$65.12
LTV	7.059%
CLTV	103.768%
DTI	29.649
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No


 The loan is NOT Locked yet until you **CLICK** on "Lock Loan"

**Workflow**

Loans

Loan: NEW LOAN

Rate Lock

Fees

Document Printing

Exit Loan

**Tools**

Administration

## Product/Pricing Lock

**Product Pricing Section**

Loan Amount: \$6,000.00

**Select Product** Product: REGULAR DAP SECOND MORTGAGE / 2ND MORT

**Select Pricing** Rate: 5.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

**Lock Loan**

Lock Expiration Date: 10/12/2014

IsHighCost:  IsHighPrice:

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Lock (Select Reason):

**Lock Loan** **Extend Lock** **Cancel Lock**

**Status**

**Loan Information**

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	10/12/2014
Rate	5.500%
Term	120
PI Payment	\$65.12
LTV	7.059%
CLTV	103.768%
DTI	29.649
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

**Switch Loans**

Message from webpage

 This loan has been successfully locked.

OK

**NOW the Loan is LOCKED!**  
Click "OK"

**Status is changed to Reserved**

- Loans
- Rate Lock**
- Document Printing
- Fees
- TRID Documents Printing
- Change Circumstance
- Exit Loan

- Tools
- Administration

## Product Pricing Section

Loan Amount:  DAP loan amounts must be in \$100 increments

Product:

Rate:  Lock Term:  Lock Expiration Date:

## Lock Loan

**Once the DAP Rate is Locked then click on Fees**

Lock Expiration Date:

IsHighCost:  IsHighPrice:

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation:

Extension Fee due at Closing:

Rate Lock

Document Printing

**Fees**

TRID Documents Printing

Change Circumstance

Exit Loan

Tools

Administration

### Loan Information

Closing Costs Scenario:  Loan Amount:  Number of Payments:  Amortizing Term:

Estimated Date of Closing:  Financed Fees:   Payments per Year:  Interest Only Term:

Date of Disbursement:  Total Loan Amount:   Waive All Escrows? Addl. TRID Fin. Fees:

Date of First Payment:  Interest Rate:   Initial  Final Disclosure

### Buckets

Bucket Filter:

HUD Number	Description	Total Amount	Borrower Amount
1109	Title Services	\$50.00	\$50.00

**Title Services  
in Bucket B**

The DAP Fees auto-populate:  
 \$50 Title Services – Bucket B  
 \$26 Estimated Recording Fee – Bucket E  
 Take into account the Assignment

**THESE** are the ONLY fees allowable on a  
 DAP Loan

### - Items Payable in Connection with the Loan

- 900 - Items Paid in Advance
- 1000 - Reserves
- 1100 - Title Charges
- 1200 - Government Recording
- 1300 - Additional Charges
- 200 - Paid By Or On Behalf Of Borrower
- 1400 - Totals
- Cash to Close

# Fees

## Loan Information

Closing Costs Scenario:  Loan Amount:  Number of Payments:  Amortizing Term:   
Estimated Date of Closing:  Financed Fees:   Payments per Year:  Interest Only Term:   
Date of Disbursement:  Total Loan Amount:   Waive All Escrows?  
Date of First Payment:  Interest Rate:   Initial  Final Disclosure

## Buckets

Bucket Filter:

HUD Number	Description	Total Amount	Borrower Amount
1202	Recording Fees	\$26.00	\$26.00
1204	Assignment Recording Fee	\$0.00	\$0.00

Recording and Assignment Fee in Bucket E



Must enter the \$13 manually for Assignment Fee

The DAP Fees auto-populate: \$50 Title Services -- Bucket B \$26 Recording Fee – Bucket E

Workflow

Loans

Loan: [Redacted]

Rate Lock

Document Printing

TRID Doc Printing

Document Upload

TILA-RESPA

URLA 1

Fees

Post Closing

Seller Information

Real Estate Agents

Change Circumstance

Exit Loan

Tools

Administration

### Workflow

Loans

Loan: [Redacted]

Rate Lock

Document Printing

TRID Doc Printing

Document Upload

A-RESPA

URLA 1

Fees

Once complete then click on TRID Documents Printing

Change Circumstance

Exit Loan

Tools

Administration

## Fees

### Loan Information

Closing Costs Scenario:  Loan Amount:  Number of Payments:  Amortizing Term:

Estimated Date of Closing:  Financed Fees:   Payments per Year:  Interest Only Term:

Date of Disbursement:  Total Loan Amount:   Waive All Escrows?

Date of First Payment:  Interest Rate:   Initial  Final Disclosure

### Buckets

Bucket Filter:

	HUD Number	Description	Total Amount	Borrower Amount
	1202	Recording Fees	\$26.00	\$26.00
	1204	Assignment Recording Fee	\$0.00	\$0.00

### 800 - Items Payable in Connection with the Loan

#### 900 - Items Paid in Advance

#### 1000 - Reserves

#### 1100 - Title Charges

#### 1200 - Government Recording

#### 1300 - Additional Charges

### 200 - Paid By Or On Behalf Of Borrower

#### 1400 - Totals

#### Cash to Close

Workflow

- Loans
- Rate Lock
- Document Printing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan
- Tools
- Administration

# Expere Documents

Document Package:

TRID Application Forms

Search:

List Package D

**FIRST:**  
Make sure in  
DRAFT Mode

Get Package Docs

Search Available

Search Returned

Returned

Draft  Final

Get Selected Docs ->

**SECOND:**  
Click "Get Package  
Docs" to generate  
DRAFT-TRID DAP  
Documents

Proof Sheet

View/Print

Email

Workflow

Loans

Rate Lock

Document Printing

TRID Fees

TRID Documents  
Printing

Change Circumstance

Exit Loan

Tools

Administration

# Expere Documents

Document Package:

TRID Application Forms

Search:

List Package Docs

Get Package Docs

Search Available

Search Returned

Available

Returned

Draft  Final

Get Selected Docs ->

All Documents Merged into a Single PDF  
Notice of Intent to Proceed  
Loan Estimate  
Loan Estimate Addendum

Lender may select all documents or view/print/email a particular document



Proof Sheet

View/Print

Email

- Loans
- Rate Lock
- Document Printing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan
- Tools
- Administration

Document Package:

TRID Application Forms

Search:

List Package Docs

Get Package Docs



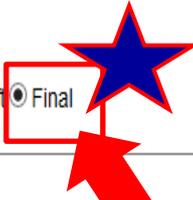
Search Available

Search Returned

Available

Returned

Draft



Final

Get Selected Docs ->

**SECOND:**  
Click "Get Package Docs" to generate FINAL-TRID Documents

**FIRST:**  
When ready to FINALIZE:  
Be sure all fees are correct, because once the mode is changed to FINAL the fees are locked down unless a change of circumstance occurs.

File PDF

- Notice of Intent to Proceed
- Loan Estimate
- Loan Estimate Addendum

Proof Sheet

View/Print

Email

Workflow

- Loans
- Rate Lock
- Document Printing
- TRID Fees
- TRID Documents Printing**
- Change Circumstance
- Exit Loan

- Tools
- Administration

# Expere Documents

Document Package:

TRID Application Forms

Search:

List Package Docs

Get Package Docs

Search Available

Search Returned

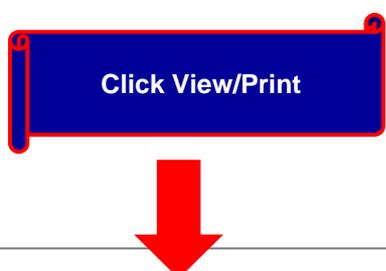
Available

Returned

Draft  Final

Get Selected Docs ->

All Documents Merged into a Single PDF  
Notice of Intent to Proceed  
Loan Estimate  
Loan Estimate Addendum



Proof Sheet

View/Print

Email

**Workflow**

Loans

Loan: NEW LOAN

**Rate Lock**

Fees

Document Printing

Exit Loan

**Tools**

Administration

## Product/Pricing Lock

Product Pricing Section

Loan Amount:

Product:

Rate:  Lock Term:  Lock Expiration Date:

Lock Loan

Lock Expiration Date:

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation:

Extension Fee due at Closing:

IsHighCost	IsHighPrice

### Status

Loan Information

KHC Res. Num.	93021
Associated Loan Number	189033
DAP Amount	\$82,203.00
Borrower Name	NEW LOAN
Total Loan Amount	\$6,000.00
Closing Date	
Lock Exp.	
Rate	5.500%
Term	120
PI Payment	\$65.12
LTV	7.059%
CLTV	103.768%
DTI	29.649
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	REGULAR DAP
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

Click on "SWITCH LOAN" to go back to the first mortgage



Home Dashboard

**Workflow**

- Loans
  - Loan: NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
  - Fees
  - Document Printing**
  - Post Closing
  - Exit Loan
- Tools
- Administration

### Document Printing

Document Set:

Select/Deselect All

	Description	Borrower(s)
<input type="checkbox"/>	KHC Underwriting Checklist	[REDACTED]
<input type="checkbox"/>	KHC Reservation Confirmation	[REDACTED]
<input type="checkbox"/>	Child Support Certification	[REDACTED]
<input type="checkbox"/>	Change of Circumstance Form	[REDACTED]

Document Packages

Document Set:

Select/Deselect All

	Description	Borrower(s)

**Status**

**Loan Information**

KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$6,000.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	103.768%
DTI	34.945
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGI
MCC	No

Click on Document Printing for the First Mortgage



All documents will populate to be printed: Reservation Confirmation Underwriting File Upload Checklist

Once printing is completed then Exit Loan click on "Log Out"



Home Dashboard

**Workflow**

- Loans
  - Loan: NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
  - Fees
  - Document Printing**
  - Post Closing
  - Exit Loan
- Tools
- Administration

## Document Printing

Document Set: KHC FORMS Print

---

Select/Deselect All

	Description	Borrower(s)
<input type="checkbox"/>	KHC Underwriting Checklist	[REDACTED]
<input type="checkbox"/>	KHC Reservation Confirmation	[REDACTED]
<input type="checkbox"/>	Child Support Certification	[REDACTED]
<input type="checkbox"/>	Change of Circumstance Form	[REDACTED]

---

Document Set: KHC FORMS Print

Select/Deselect All

	Description	Borrower(s)

### Status

**Loan Information**

- KHC Res. Num. 189033
- Associated Loan Number 93021
- DAP Amount \$6,000.00
- Borrower Name NEW LOAN
- Total Loan Amount \$83,641.00
- Closing Date
- Lock Exp. 10/12/2014
- Rate 4.500%
- Term 360
- PI Payment \$423.80
- LTV 96.709%
- CLTV 103.768%
- DTI 34.945
- Credit Score 650
- Escrows Waived False
- Address ANYWHERE STREET
- Product 2MK FHA30WDAP
- Pipeline Status Reserved
- Lender Name KENTUCKY HOUSING CORPORATION
- Business Channel THIRD PARTY ORIGINATORS
- MCC No

Add DAP Loan Switch Loans

Once printing is completed then click on "Exit Loan"

# Changes to Loan Reservation





## Log In

### Account Information

Broker ID:

User Name:

Password:

Most changes to the reservation can be made by the lender

Once you enter Broker ID, User Name and Password click on “Log In”

Import Loan

Search Clear

Layout: Name, Status, and Property Address

Select Filter

KHC #	FIRST NAME	LAST NAME	STATUS	STREET ADDRESS	PRODUCT	EXPIRATION DATE	LENDER
189033	NEW	LOAN	Reserved	ANYWHERE STREET	2MK FHA30WDAP	10/12/2014	STATEWIDE MORTGAGE, LLC

Choose applicable loan

Workflow

- Loans
- Loan: NEW LOAN
- Loan Review**
- Additional Loan Info
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

Tools Administration

# Loan Review

## Borrower Information

Borrower Information

Select Application:

---

**Borrower**

First:  Middle:

Last:  Suffix:

SSN:  Citizenship:

## Property Information

Address Line 1:

Address Line 2:

City:

State:  Zip:

County:

Property Type:

Sales Price:  Appraised Value:

## Application Information

Loan Contacts

Loan Purpose:

Base Loan Amount:

Loan Term:  months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Credit Score:

Occupancy:

Total Loan Amount:

HCLTV:

Total Debt Ratio:

## Status

### Loan Information

KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$6,000.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/12/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	103.768%
DTI	34.945
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

To make changes to the Expiration Date click on "RATE LOCK"

**Workflow**

Loans

Loan: NEW LOAN

Loan Review

Additional Loan Info

Rate Lock

Document Printing

Post Closing

Exit Loan

Tools

Administration

## Product/Pricing Lock

**Product Pricing Section**

**Select Product** Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

**Select Pricing** Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/12/2014

**Lock Loan**

Lock Loan      **Extend Lock**      Cancel Lock

Lock Expiration Date: 10/12/2014      Select a Choice      Reason for Cancellation: (Select Reason)

15-Day For .25%  
 2nd 15-Day for .25%  
 30-Day for .50%

Extension Fee due at Closing: \$0.00

IsHighCost	IsHighPrice
PASS	PASS

**Lock History**

**You can extend for a total of 30 days (15 day intervals or all at once)—see applicable fees**

**Status**

**Loan Information**

KHC Res. Num. 189033

Associated Loan Number 93021

DAP Amount \$6,000.00

Borrower Name NEW LOAN

Total Loan Amount \$83,641.00

**Closing Date**

Lock Exp. 10/12/2014

Rate 4.500%

Term 360

PI Payment \$423.80

LTV 96.709%

CLTV 103.768%

DTI 34.945

Credit Score 650

Escrows Waived False

Address ANYWHERE STREET

Product 2MK FHA30WDAP

Pipeline Status Reserved

Lender Name KENTUCKY HOUSING CORPORATION

Business Channel THIRD PARTY ORIGINATORS

MCC No

**Add DAP Loan**

**Switch Loans**

**Workflow**

- Loans
  - NEW LOAN
  - Loan Review
  - Additional Loan Info
  - Rate Lock
- Document Printing
- Post Closing
- Exit Loan

**Tools**

- Administration

## Product/Pricing Lock

**Product Pricing Section**

**Select Product** Product: SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERNMENT

**Select Pricing** Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/27/2014

**Lock Loan**

Lock Loan      **Extend Lock**      **Cancel Lock**

Lock Expiration Date: 10/27/2014      Select a Choice      Reason for Cancellation: (Select Reason)

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

IsHighCost: PASS      IsHighPrice: PASS      **Lock History**

**Status**

**Loan Information**

KHC Res. Num. 189033  
 Associated Loan Number 93021  
 DAP Amount \$6,000.00  
 Borrower Name NEW LOAN  
 Total Loan Amount \$83,641.00  
 Closing Date  
 Lock Exp. 10/27/2014  
 Rate 4.5000%  
 Term 360  
 PI Payment \$423.80  
 LTV 96.709%  
 CLTV 103.768%  
 DTI 34.945  
 Credit Score 650  
 Escrows Waived False  
 Address ANYWHERE STREET  
 Product 2MK FHA30WDAP  
 Pipeline Status Reserved  
 Lender Name KENTUCKY HOUSING CORPORATION  
 Business Channel THIRD PARTY ORIGINATORS  
 MCC No

**Add DAP Loan**  
**Switch Loans**

Message from webpage

 The lock has been successfully extended for the loan.

OK

The confirmation of the loan being extended for both the First Mortgage and DAP if applicable

**Workflow**

- Loans
- Loan: NEW LOAN
- Loan Review
- Additional Loan Info
- Rate Lock
- Document Printing
- Post Closing
- Exit Loan

**Tools**

- Administration

## Product/Pricing Lock

Product Pricing Section

**Select Product**    Product:

**Select Pricing**    Rate:     Lock Term:     Lock Expiration Date:

Lock Loan

Lock Expiration Date:

IsHighCost	IsHighPrice
PASS	PASS

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation:

Extension Fee due at Closing:

### Status

Loan Information

KHC Res. Num.	189033
Associated Loan Number	93021
DAP Amount	\$6,000.00
Borrower Name	NEW LOAN
Total Loan Amount	\$83,641.00
Closing Date	
Lock Exp.	10/27/2014
Rate	4.500%
Term	360
PI Payment	\$423.80
LTV	96.709%
CLTV	103.768%
DTI	34.945
Credit Score	650
Escrows Waived	False
Address	ANYWHERE STREET
Product	2MK FHA30WDAP
Pipeline Status	Reserved
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

It will then populate the Extension Fee amount & new Lock Expiration Date

You have the option to cancel loan. If a loan is **NOT** a viable deal promptly **CANCEL**.

# Change/Extend/Cancel



- 30 days maximum extension (.50%)
  - 15 days at .25%
- Change loan amount or purchase price
- Email KHC to change any of the following
  - Address
  - Social Security Number
  - First Mortgage Loan Type
  - Addition/Deletion of DAP
  - Worse Case Pricing after 30 day extension

[khcuw@kyhousing.org](mailto:khcuw@kyhousing.org)  
502-564-7630 ext. 291

# Electronic Upload



## **KHC'S RESERVATION SYSTEM**

# Document Upload



- For Multi-Function Devices and scanners the below settings will need to be made standard so that the quality of scanned files is optimal:
  - 300 dpi
  - Black & White (not grayscale as that will create significantly larger image files)
  - Auto-Sense Page Size
  - No Page Scaling
  - Don't Compress or Zip Files
- If you have questions please contact your technical support staff.

# Document Upload

Only one “BUNDLE” PDF File



- “BUNDLE” checklist of items needed prints when reservation is made
- Correspondent Lenders: Upload:
  - Underwriting File
  - Appraisal – separate upload from Underwriting File
  - Underwriting Pend Conditions
  - Closed Loan File
  - Post Closing Trailing Documents

# Document Upload

Only one “BUNDLE” PDF File



- Security Documents must be ORIGINALS and mailed to KHC’s Single Family Closing and Quality Review Team:
  - 1231 Louisville Road, Frankfort, Kentucky 40601.
  - This would include: Recorded Mortgage, First and Second Mortgage Note, Title Policy and any Affidavit of Mortgage Addendum (AOMA)

# Electronic Upload



**UNDERWRITING FILE**

**Workflow**

- Loans
- Loan Review**
  - Additional Loan Info
  - Rate Lock
  - FHA Case Number
  - Document Printing
  - Document Upload
  - Post Closing
  - Exit Loan
- Tools
- Administration

# Loan Review

## Borrower Information

Borrower Information

Select Application

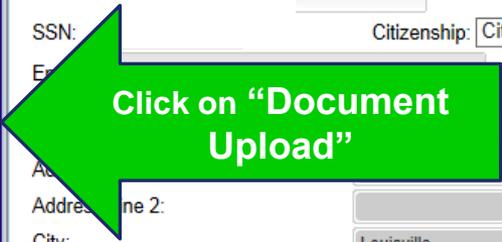
### Borrower

Non Purchasing Individual

First:  Middle:

Last:  Suffix:

SSN:  Citizenship:



## Property Information

Address Line 1:

Address Line 2:

City:

State:  Zip:

County:

Property Type:

Sales Price:  Appraised Value:

## Application Information

Loan Contacts

Loan Purpose:

Base Loan Amount:

Loan Term:  months

Subordinate Financing:

LTV:

CLTV:

Intended Loan Type:

Credit Score:

Occupancy:

Total Loan Amount:

HCLTV:

Total Debt Ratio:

## Status

### Loan Information

- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waived
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property County
- Agency Case #
- Property type

Add DAP Loan

Switch Loans

Click Here to Expand Header

**Workflow**

Loans

- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload**
- Post Closing
- Exit Loan

Tools

Administration

# Document Upload

## Document Upload

Task: **Select Task**

Borrower: **Pend Conditions**  
**Underwriting File**  
**Closed Loan File**

**Select Underwriting File** (File size is 40 MB)

**Appraisal**  
**MCC Documents**

**Appraisal needs to be uploaded separately from Underwriting File**

Task	Date Created	Login Name

**Status**

**Loan Information**

KHC Res. Num. 101000  
 Associated Loan Number  
 DAP Amount  
 Borrower Name  
 Total Loan Amount  
 Closing Date  
 Lock Exp. Rate  
 PI Payment  
 LTV  
 CLTV  
 DTI  
 Credit Score  
 Escrows Waive  
 Address  
 Product  
 Product Status  
 Pipeline Status  
 Lender Name  
 Business Channel  
 MCC  
 Property County  
 Agency Case #  
 Property type

**Add DAP Loan**

**Switch Loans**

### Workflow

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload**
- Post Closing
- Exit Loan

- Tools
- Administration

## Document Upload

### Document Upload

Task:

Borrower:

**Important: Only PDF file format may be uploaded – maximum file size is 40 MB**

**Click on "Select File"**

**File needs to be ONE "BUNDLE" PDF file**

<u>Task</u>	<u>Date Created</u>	<u>Login Name</u>

### Status

#### Loan Information

- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waived
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property
- County
- Agency Case #
- Property type

Choose File to Upload

Desktop

Search Desktop

Organize New folder

- ★ Favorites
  - Desktop
  - Downloads
  - Recent Places
- Libraries
  - Documents
  - Music
  - Pictures
  - Videos
- Computer
- Network

TPO Lender LIST  
Microsoft Excel Worksheet  
10.9 KB

TPO Lenders - Audit  
Microsoft Excel Worksheet  
15.6 KB

TPO Lenders  
Microsoft Excel Worksheet  
15.3 KB

TPOs for FHA  
Microsoft Word Document  
14.1 KB

**Underwriting File**  
Adobe Acrobat Document  
80.6 KB

VirPack Login  
Internet Shortcut  
263 bytes

File name: Underwriting File

All Files (\*.\*)

Open Cancel

CHRISTOPHER LUNDERGA...

Status

Loan Information

KHC Res. Num. 191039

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp.

Rate

PI Payment

LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property

County

Agency Case #

Property type

Add D

Switch Loans

Maximum file size is 40 MB

Login Name

Workflow

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload**
- Expere Documents
- Post Closing
- Exit Loan
- Tools
- Administration

# Document Upload

Task: Underwriting File

Borrower: MICKEY MOUSE

**Important: Only PDF files may be uploaded.**

Select File 1 file(s) in queue.

UNDERWRITING FILE.pdf (pending) Remove

**Upload**

**Once file has been selected then click on "UPLOAD" button**

Category	File Name	Date Created	Loqin Name

**Email Selected Document**

Status

- Loan Information
- KHC Res. Num
- Associated Lo
- Number
- DAP Amount
- Borrower Nam
- Total Loan
- Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waiv
- Address
- Product
- Product Statu
- Pipeline Statu
- Lender Name
- Business Chan
- MCC
- Property Coun
- Agency Case #
- Property type

**Workflow**

- Loans
- Loan Review
- Additional Loan Info
- Rate Lock
- FHA Case Number
- Document Printing
- Document Upload**
- Post Closing
- Exit Loan

**Tools**

- Administration

## Document Upload

**Document Upload**

Task:

Borrower:

**Important: Only PDF file format may be uploaded – maximum file size is 40 MB**

[Select File](#)

**File Uploaded Successfully**

FileName: Underwriting File  
File Size: 80.61 KB

Once the UW File is listed under Task then file has been successfully uploaded!

	Task	Date Created	Login Name
<input checked="" type="checkbox"/>	Underwriting File	4/23/2015 10:11:03 AM	0048_pdesurne

**Status**

**Loan Information**

- KHC Res. Num.
- Associated Loan Number
- DAP Amount
- Borrower Name
- Total Loan Amount
- Closing Date
- Lock Exp.
- Rate
- PI Payment
- LTV
- CLTV
- DTI
- Credit Score
- Escrows Waived
- Address
- Product
- Product Status
- Pipeline Status
- Lender Name
- Business Channel
- MCC
- Property County
- Agency Case #
- Property type

[Add DAP Loan](#)  
[Switch Loans](#)

# Electronic Upload



## **APPRAISAL**

**Workflow**

Loans

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Document Printing

**Document Upload**

Post Closing

Exit Loan

Tools

Administration

# Document Upload

## Document Upload

Task:

Borrower:

Important: Only PDF file format. File size is 40 MB

Select File

Select Appraisal

Correspondent Lenders will upload ALL Appraisals

Task	Date Created	Login Name

## Status

Loan Information

KHC Res. Num.

Associated Loan Number

DAP Amount

Borrower Name

Total Loan Amount

Closing Date

Lock Exp.

Rate

PI Payment

LTV

CLTV

DTI

Credit Score

Escrows Waived

Address

Product

Product Status

Pipeline Status

Lender Name

Business Channel

MCC

Property

County

Agency Case #

Property type

Add DAP Loan

Switch Loans

# Workflow



## **KHC UNDERWRITING**

# KHC Underwriting



- Compliance Underwrite
  - FHA, VA and RHS
- Credit and Compliance Underwrite
  - Conventional
- Typically 3-4 business day turn-time

If item(s) are left out of initial electronic Underwriting File upload AND the file has not been underwritten by KHC then send those items to [khcuw@kyhousing.org](mailto:khcuw@kyhousing.org)

# Loan Status Changes



- After initial underwriting review Loan Officer and Loan Processor (the ones selected in Additional Data Screen) will receive email notification
  - “The status on the above referenced loan has been changed, please log into KHC website for details”
  - Lender will go to Document Printing to print the Pend Letter, Approved Letter or Denial Letter

# Clearing Pend Conditions



- Electronically Upload the Underwriting Pend Conditions of specific loan in KHC's Loan Reservation System

# Approved Loan – Schedule Closing



## **KHC'S COMMITMENT LETTER**



## Log In

### Account Information

Broker ID:

User Name:

Password:

Once you enter Broker ID,  
User Name and Password  
click on “Log In”

Import Loan

Search

Clear

Layout: Name, Status, and Property A

Select Filter

KHC #	FIRST NAME	LAST NAME	STATUS	STREET ADDRESS	PRODUCT	EXPIRATION DATE	LENDER
 189050	APRIL	SWINDLER	Approved	566 LESSENBERRY RD	2MK RHS30WDAP	10/31/2014	MORTGAGE SUPPLIERS INC



Choose the applicable Approved Loan by clicking on the pencil/tablet to the left of name

Workflow

Loans

Loan: APRIL LEE SWINDLER

Rate Lock

FHA Case Number

Set Closing

Submit For Purchase

Document Printing

Post Closing

Exit Loan

Tools

Administration

# Product/Pricing Lock

Will open on Rate Lock Page

## Product Pricing Section

Select Product

Product: SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE WITH DAP / GOVERN

Select Pricing

Rate: 4.5000% Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/31/2014

## Lock Loan

Lock Loan

Extend Lock

Cancel Lock

Lock Expiration Date: 10/31/2014

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

(Select Reason)

Lock History

IsHighCost	IsHighPrice
PASS	PASS

Extension Fee due at Closing

\$0.00

## Status

### Loan Information

KHC Res. Num.	189050
Associated Loan Number	93043
DAP Amount	\$6,000.00
Borrower Name	APRIL LEE SWINDLER
Total Loan Amount	\$84,649.80
Closing Date	
Lock Exp.	10/31/2014
Rate	4.500%
Term	360
PI Payment	\$428.91
LTV	97.299%
CLTV	104.195%
DTI	20.377
Credit Score	750
Escrows Waived	False
Address	566 LESSENBERRY RD
Product	2MK RHS30WDAP
Product Status	Valid
Pipeline Status	Approved
Lender Name	MORTGAGE SUPPLIERS INC
Business Channel	CORRESPONDENT
MCC	No

Add DAP Loan

Switch Loans

Click on "Set Closing"

Workflow

- Loans
- Rate Lock
- FHA Case Number
- Set Closing**
- Submit For Purchase
- Document Printing
- Post Closing
- Exit Loan

- Tools
- Administration

# Set Closing

## Loan Information

**Submit** KHC Reservation Number 189050

First Name APRIL Middle Name LEE Last Name SWINDLER

Property Address 566 LESSENBERRY RD City CAVE CITY State KY Zip Code 42127 County BARREN

First Mortgage Amount \$84,649.80 Interest Rate 4.5000% Term 360 months

## Closing Information

Closing Date \*

Closing Time \* 00:00 AM

FHAVA/RHS/CONV Case Number \*

First Mortgage P & I Payment \* \$428.91  Override Payment

Closing Agent \* 360 AMERICAN TITLE SERVICES, 2400 CHAMBER CENTER I Warehouse Lender\* (none)

Post Closer ANDREA RICHARDSON

First Payment Date\*

MERS MIN # \*

## KHC DAP Information

KHC DAP Reservation 93043

Second Mortgage Product REGULAR DAP SECON

Second Mortgage Amount \$6,000.00 Second Mortgage Term 120 Second Mortgage Rate 5.5000%

Second Mortgage Payment \$65.12

**Choose the Closing Date & Time, Closing Agent, MERS MIN # and Warehouse Lender**

**The KHC DAP Section will not show up unless the loan is reserved with a DAP**

**If DAP is applicable then required to get DAP closing documents**

## Status

Loan Information	
KHC Res. Num.	189050
Associated Loan Number	93043
DAP Amount	\$6,000.00
Borrower Name	APRIL LEE SWINDLER
Total Loan Amount	\$84,649.80
Closing Date	
Lock Exp.	10/31/2014
Rate	4.5000%
Term	360
PI Payment	\$428.91
LTV	97.299%
CLTV	104.195%
DTI	20.377
Credit Score	750
Escrows Waived	False
Address	566 LESSENBERRY RD
Product	2MK RHS30WDAP
Product Status	Valid
Pipeline Status	Approved
Lender Name	MORTGAGE SUPPLIERS INC
Business Channel	CORRESPONDENT
MCC	No

**Add DAP Loan**

**Switch Loans**



Workflow

- Loans
- Loan: APRIL LEE SWINDLER
- Rate Lock
- FHA Case Number
- Set Closing**
- Submit For Purchase
- Document Printing
- Post Closing
- Exit Loan

Tools

Administration

# Set Closing

## Loan Information

**Submit** KHC Reservation Number 189050

First Name APRIL Middle Name LEE Last Name SWINDLER

Property Address 566 LESSENBERRY RD City CAVE CITY State KY Zip Code 42127 County BARREN

First Mortgage Amount \$84,649.80 Interest Rate 4.5000% Term 360 months

## Closing Information

Closing Date \* 09/24/2014

Closing Time \* 02:00 PM

FHA/VA/RHS/CONV Case Number \* 12121212

First Mortgage P & I Payment \* \$428.91  Override Payment

Closing Agent \* AMERICAN TITLE COMPANY, 5135 DIXIE HIGHWAY SUITE 2

Post Closer ANDREA RICHARDSON

First Payment Date \* 11/01/2014

MERS MIN # \* 1001156

Warehouse Lender \* MORTGAGE SUPP

## KHC DAP Information

KHC DAP Reservation 93043

Second Mortgage Product REGULAR DAP SECON

Second Mortgage Amount \$6,000.00 Second Mortgage Term 120 Second Mortgage Rate 5.5000%

Second Mortgage Payment \$65.12

## Status

### Loan Information

KHC Res. Num.	189050
Associated Loan Number	93043
DAP Amount	\$6,000.00
Borrower Name	APRIL LEE SWINDLER
Total Loan Amount	\$84,649.80
Closing Date	9/24/2014
Lock Exp.	10/31/2014
Rate	4.500%
Term	360
PI Payment	\$428.91
LTV	97.299%
CLTV	104.195%
DTI	20.377
Credit Score	750
Escrows Waived	False
Address	566 LESSENBERRY RD
Product	2MK RHS30WDAP
Product Status	Valid
Pipeline Status	Approved
Lender Name	MORTGAGE SUPPL IERS INC
Business Channel	CORRESPONDENT
MCC	S

Add DAP Loan

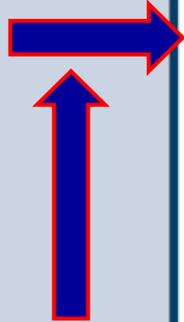
Switch Loans

Once you choose a Date and Time the First Payment Date will populate

Post Closer ANDREA RICHARDSON

Whoever is setting the closing is choosing the Post Closer in the drop down box. This person is who will get an email in regards to missing 10 day documents once the 10 day package is reviewed.

Verify First Mortgage and DAP Payment are the same month and 1st day



# System Administrators Role

- Post Closers ideally will all have a generic Post Closing Email listed so ALL Post closers will receive the email notification.
- The other option is to add multiple emails to every post closer so if Jane Doe is chosen that Joe Doe will also receive the email notification

# User Administration

Active

User Category: LOAN OFFICER  
LOAN PROCESSOR  
LOCK DEPARTMENT  
POST CLOSING >>> <<<

First Name: POST Middle Name: Login Name: PCLOSER  
Last Name: CLOSER Password:  
Phone:  (502) 666-6999  Reset Password  
Fax:   
Email: POSTCLOSING @anywhere.com  
Address Line 1:  
Address Line 2:  
City: FRANKFORT  
State: KY Zip: 40601-\_\_\_\_  
OK Cancel



When setting up Post Closers add generic email for all Post closers or add multiple individuals emails with a ; between each email address

Workflow

Loans

Loan: APRIL LEE SWINDLER

Rate Lock

FHA Case Number

Set Closing

Submit For Purchase

Document Printing

Post Closing

Exit Loan

Tools

Administration

# Set Closing

## Loan Information

**Submit** Click on "SUBMIT"

KHC Reservation Number

First Name  Middle Name  Last Name

Property Address  City  State  Zip Code  County

First Mortgage Amount  Interest Rate  Term  months

## Closing Information

Closing Date \*

Closing Time \*

FHA/VA/RHS/CONV Case Number \*

First Mortgage P & I Payment \*   Override Payment

Closing Agent \*

Post Closer

First Payment Date \*

MERS MIN # \*

Warehouse Lender \*

## KHC DAP Information

KHC DAP Reservation

Second Mortgage Product

Second Mortgage Amount  Second Mortgage Term  Second Mortgage Rate

Second Mortgage Payment

## Status

### Loan Information

KHC Res. Num.	189050
Associated Loan Number	93043
DAP Amount	\$6,000.00
Borrower Name	APRIL LEE SWINDLER
Total Loan Amount	\$84,649.80
Closing Date	9/24/2014
Lock Exp.	10/31/2014
Rate	4.500%
Term	360
PI Payment	\$428.91
LTV	97.299%
CLTV	104.195%
DTI	20.377
Credit Score	750
Escrows Waived	False
Address	566 LESSENBERRY RD
Product	2MK RHS30WDAP
Product Status	Valid
Pipeline Status	Approved
Lender Name	MORTGAGE SUPPLIERS INC
Business Channel	CORRESPONDENTS
MCC	No

Add DAP Loan

Switch Loans

Click Here to Expand Header

Workflow

- Loans
- Loan: APRIL LEE SWINDLER
- Rate Lock
- FHA Case Number
- Set Closing**
- Submit For Purchase
- Document Printing
- Post Closing
- Exit Loan

- Tools
- Administration

# Set Closing

## Loan Information

KHC Reservation Number

First Name  Middle Name  Last Name

Property Address  City  State  Zip Code  County

First Mortgage Amount  Interest Rate  Term  months

## Closing Information

Closing Date \*

Closing Time \*

FHA/VA/RHS/CONV Case Number \*

First Mortgage P & I Payment \*

Closing Agent \*

Post Closer

First Payment Date \*

MERS MIN # \*

Warehouse Lender \*

KHC DAP Reservation

Second Mortgage Product

Second Mortgage Amount  Second Mortgage Term  Second Mortgage Rate

Second Mortgage Payment

## Status

Loan Information	
KHC Res. Num.	189050
Associated Loan Number	93043
DAP Amount	\$6,000.00
Borrower Name	APRIL LEE SWINDLER
Total Loan Amount	\$84,649.80
Closing Date	9/24/2014
Lock Exp.	10/31/2014
Rate	4.500%
Term	360
PI Payment	\$428.91
LTV	97.299%
CLTV	104.195%
DTI	20.377
Credit Score	750
Escrows Waived	False
Address	566 LESSENBERRY RD
Product	2MK RHS30WDAP
Product Status	Valid
Pipeline Status	Approved
Lender Name	MORTGAGE SUPPLY
Business Channel	CORRESPONDENT
MCC	No

Message from webpage

Your loan has been submitted.

Once you submit loan then Click on "Document Printing"

Workflow

Loans

Loan: APRIL LEE SWINDLER

Rate Lock

FHA Case Number

Set Closing

Submit For Purchase

Document Printing

Post Closing

Exit Loan

Tools

Administration

# Document Printing

Select/Deselect All

	Name	Description	Vendor	Borrower(s)
<input type="checkbox"/>	k_commltr	KHC Commitment Letter	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_taxinfo	KHC Tax Information Certification	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_survcert	KHC Survey Certification	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_extnaff	Name Affidavit	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_extcbnaff	Co-Borrower Name Affidavit	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_gdbyeltr	Notice of Transfer (Example of Lender Goodbye Letter)	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_rvsnag	KHC Revision Agreement	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_temppaycpn	Temporary Payment Coupons	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_termwvr	KHC Termite Waiver Form	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_closedcklist	KHC Closed Loan Checklist	V	APRIL L SWINDLER / DAVID M SWINDLER
<input type="checkbox"/>	k_purchadv	Purchase Advice	V	APRIL L SWINDLER / DAVID M SWINDLER

Document Set:

[Print](#)

Select/Deselect All

Description	Name	Vendor	Borrower(s)	File Name

Status

Loan Information

KHC Res. Num.	189050
Associated Loan Number	93043
DAP Amount	\$6,000.00
Borrower Name	APRIL LEE SWINDLER
Total Loan Amount	\$84,649.80
Closing Date	9/24/2014
Lock Exp.	10/31/2014
Rate	4.500%
Term	360
PI Payment	\$428.91
LTV	97.299%
CLTV	104.195%
DTI	20.377
Credit Score	750
Escrows Waived	False
Address	566 LESSENBERY RD
Product	2MK RHS30WDAP
Product Status	Valid
Pipeline Status	FundingRec
Lender Name	MORTGAGE SUPPLIERS INC
Business Channel	CORRESPONDENTS
MCC	No

[Add DAP Loan](#)

[Switch Loans](#)

Print all applicable First Mortgage Closing Documents

When finished printing First Mortgage Documents need to Click on "SWITCH LOANS" in order to print DAP Documents

Workflow

Loans

Loan: APRIL LEE SWINDLER

Rate Lock

Document Printing

Exit Loan

Tools

Administration

# Product/Pricing Lock

## Product Pricing Section

Loan Amount

Select Product

Product

Select Pricing

Rate  Lock Term  Lock Expiration Date

## Lock Loan

Lock Loan

Extend Lock

Cancel Lock

Lock Expiration Date

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

Lock History

IsHighCost	IsHighPrice
PASS	PASS

Extension Fee due at Closing

## Status

Loan Information

KHC Res. Num.	93043
Associated Loan Number	189050
DAP Amount	\$6,000.00
Borrower Name	APRIL LEE SWINDLER
Total Loan Amount	\$84,649.80
Closing Date	
Lock Exp.	10/31/2014
Rate	5.500%
Term	120
PI Payment	\$65.12
LTV	6.977%
CLTV	105.407%
DTI	19.563
Credit Score	750
Escrows Waived	False
Address	566 LESSENBERRY RD
Product	REGULAR DAP
Product Status	Valid
Pipeline Status	PurchasReq
Lender Name	MORTGAGE SUPPLIERS INC
Business Channel	CORRESPONDENT S
MCC	No

Switch Loans

Click on "DOCUMENT PRINTING"

# Closing Disclosure for DAP



- Lender selects *Document Printing* to print the Note, Mortgage, and Temporary Payment Coupons
  - Prints in the Lender's name
  - DAP Endorsement on last page of note
    - ✦ Sign over to KHC
  - Print and complete the Mortgage Assignment
    - ✦ Record immediately behind the DAP Mortgage
    - ✦ DAP Mortgages are not registered in the Mortgage Electronic Registration System (MERS).
    - ✦ The recording cost of the DAP Mortgage increases by the cost of the assignment.

Workflow

- Loans
- Loan: Conor Oberst
- Rate Lock
- Document Printing**
- Approval Conditions
- Fees
- TILA-RESPA
- TRID Documents Printing
- Change Circumstance
- Seller Info
- Real Estate Agents
- Exit Loan

Tools

# Document Printing

## Documents

Select/Deselect All

		Description	Borrower(s)
<input type="checkbox"/>		DAP Payment Coupons	Conor Oberst /
<input type="checkbox"/>		KHC DAP Closed Loan Checklist	Conor Oberst /
<input type="checkbox"/>		DAP Funding Transmittal	Conor Oberst /
<input type="checkbox"/>		Sample DAP HUD-1	Conor Oberst /
<input type="checkbox"/>		KHC DAP Note w/Endorsement	Conor Oberst /
<input type="checkbox"/>		KHC DAP Mortgage - Correspondent	Conor Oberst /
<input type="checkbox"/>		KHC DAP Mortgage Assignment	Conor Oberst /



**Print all applicable DAP Documents**

**Then Click on "TILA-RESPA" Tab**

## Document Packages

Document Set: KHC FORMS

**Print**

Select/Deselect All

		Description	Borrower(s)

## Document History

- Loan Review
- Additional Loan Info
- Rate Lock
- Loan Contacts
- Document Printing
- TRID Doc Printing
- Document Upload
- TILA RESPA
- Loan Comments
- FHA Case Number
- Underwriting General
- URL 1
- URL 2
- URL 3
- URL 4
- Loan Conditions
- Schedule Closing
- Fees
- Fee Tracking
- Internal Closing
- Set Closing

Lock Expires: 05/06/2016 Time: 05:00 PM Time Zone: Eastern Daylight Time TILA Purpose: Purchase  
 Closing Cost Expires: 04/05/2016  Override time and time zone TILA Product: FIXED PAYMENT

**Additional Loan Information** Click on Arrow to Expand

Prepayment Penalty:  No  Yes As high as: \$0.00 Prepayment Penalty Term: 0 Prepayment Penalty %: 0.0000%  
 Assumption: If you sell or transfer this property to another person, your lender ...  Will allow assumptions  Will not allow assumptions  
 This loan requires homeowner's insurance  Insurance is available through the lender

Late Payment If your payment is more than 15 days late we will charge a late fee of:  
 the lesser of  the greater of  an amount equal to  \$0.00 OR  4  
 of the principal and interest past due  
 Your Late Charge will never be greater than \$0.00 or less than \$0.00

Servicing: We intend  to service your loan  to transfer servicing of your loan **Click on Transfer servicing of your loan**  
 Demand Feature: Your loan  has a demand feature  does not have a demand feature  
 Loan Estimate Signature Required  Waive Appraisal Timing Requirement  
 Intent to Proceed:  Settlement Agent File #:

**Closing Disclosure**

Initial CD Date Issued: Add Initial CD date issued  Last Date CD Issued:   
 Presumed Delivery Date:  Reissue Date:  By:   
 CD Acknowledgement Date:  Last CD Delivery Method: (none)  
 Earliest Close Date:  CD Acknowledgement Delivery Method: (none)

**Partial Payments**

may accept payments that are less than the full amount due (partial payment)  
 may hold them in a separate account

Once complete then click on TRID Doc Printing

- Loans
- Loan: Conor Oberst
- Rate Lock
- Document Printing
- Approval Conditions
- Fees
- TILA-RESPA
- TRID Documents Printing**
- Change Circumstance
- Seller Info
- Real Estate Agents
- Exit Loan
- Tools

Document Package:

TRID Closing Forms

Search:

Get Package Docs

Search Available

Search Returned

**FIRST:**  
Make sure in  
DRAFT Mode

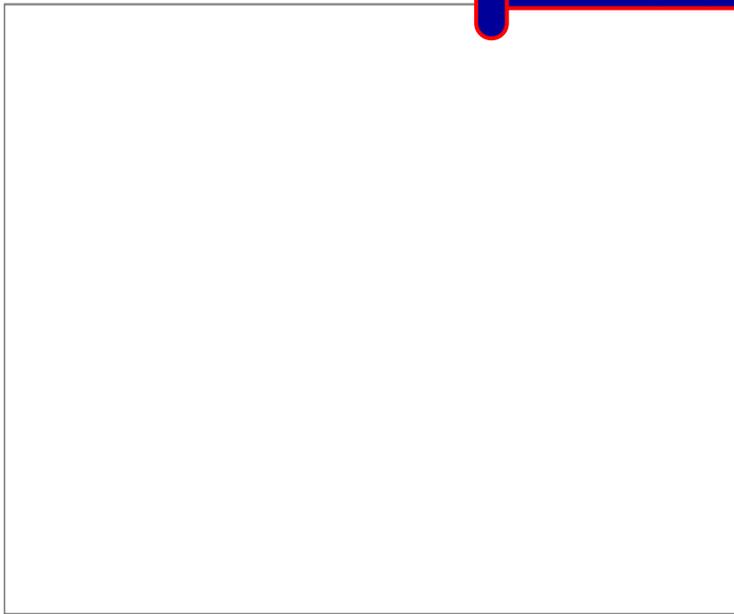
Available

**SECOND:**  
Click "Get Package  
Docs" to generate  
DRAFT-TRID Closing  
Forms

Returned

Draft  Final

Get S



All Documents Merged into a Single PDF

- Closing Disclosure - Seller Only
- Closing Disclosure - Borrower Only - Conor Oberst
- Closing Disclosure - Borrower Only -
- Closing Disclosure - Borrower Only - Addendum - Conor Oberst
- Closing Disclosure - Borrower Only - Addendum -

Lender may select all documents or view/print/email a particular document



Proof Sheet

View/Print

Email

Workflow

- Loans
- Loan: Conor Oberst
- Rate Lock
- Document Printing
- Approval Conditions
- Fees
- TILA-RESPA
- TRID Documents Printing**
- Change Circumstance
- Seller Info
- Real Estate Agents
- Exit Loan

Tools

Once complete then Exit Loan

# Expere Documents

Document Package:

TRID Closing Forms

Search:

To generate finalized version click on **Final**

Get Package Docs

Search Available

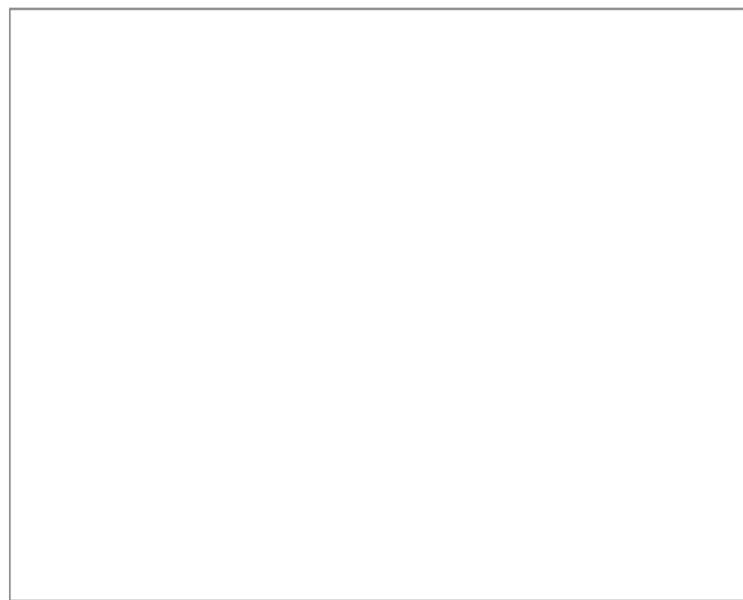
Search Returned

Available

Returned

Draft  Final

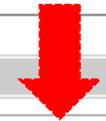
Get Selected Docs ->



All Documents Merged into a Single PDF

- Closing Disclosure - Seller Only
- Closing Disclosure - Borrower Only - Conor Oberst
- Closing Disclosure - Borrower Only -
- Closing Disclosure - Borrower Only - Addendum - Conor Oberst
- Closing Disclosure - Borrower Only - Addendum -

Lender may select all documents or view/print/email a particular document



Proof Sheet

View/Print

Email

# Loan Closes

- After the actual loan closing
  - ▣ Upload the 10 Day Closed Loan Package
  - ▣ Mail Original Note (First Mortgage and DAP) within 10 Calendar Days of NOTE Date to:
    - KHC Single Family Closing & Quality Review
    - 1231 Louisville Road
    - Frankfort, Kentucky 40601
  - ▣ Do NOT send check for Principal Reduction
  - ▣ Insure Endorsement or Allonge completed
  - ▣ Failure to provide closed loan file to KHC within ten calendar days may result in a penalty being issued to the lender.
- \*\*\*The 20<sup>th</sup> of the month is the deadline for upload & original note – will not be purchased after the 25<sup>th</sup>\*\*\*

Deliver 10 calendar days or less *after* closing as one pdf document. KHC requires legible documents.

Borrower Last Name: \_\_\_\_\_ KHC Loan# \_\_\_\_\_ Closing Date: \_\_\_\_\_

- Original Note and completed endorsement or executed Allonge to note (See KHC program guides for proper execution)
- Initial and Final Closing Disclosure
- Final Loan Estimate
- Hazard Insurance Policy with paid receipt
- Notification Letter from Lender to Hazard Insurance Company regarding Change in Mortgagee Clause, if applicable (Mortgagee Clause: Kentucky Housing Corporation, ISAOA, P.O. Box 4150, Frankfort, KY 40604-4150)
- Flood Insurance Application with paid receipt, if applicable
- Notification letter from Lender to Insurance Company (Flood Insurance) regarding change in Mortgagee Clause, if applicable
- Standard Flood Hazard Determination FEMA Form 81-93 with Life of Loan protection
- Notification Letter from Lender to Flood Zone Certification Provider to list Kentucky Housing Corporation as Lender
- Unrecorded Mortgage with MOM language (original recorded mortgage due with final docs) and any other applicable riders, per loan type (i.e. Condo Rider, PUD Rider, VA Rider, etc.)
- Unrecorded Deed
- Title Commitment (see KHC Program Guides for proper Name of Insured and date requirements); original short form title policy due with
- Final Documents within 90 days from closing date
- Final Typed Uniform Residential Loan Application (URLA/1003)
- KHC's Survey Certification Form OR Survey with Surveyor's Seal and signature
- W-9 Form for each borrower
- Clear Termite Report for Existing or Soil Treatment Certification for New Construction (NPCA-99A & B) or Termite Waiver (Termite Waiver cannot be used on VA loans)
- Completed Tax Certification Sheet
- Annual Escrow Account Disclosure Statement (REG X)
- KHC's Loan Servicing Notice with Temporary Coupons and Itemization of Monthly Payment
- KHC's Same Name Affidavit for each person associated with signing the mortgage/deed
- KHC's Notice of Transfer Form (either KHC's form or Lender form is acceptable)
- KHC's Closing Certificate, Revision & Quality Control Agreement Form
- KHC's Commitment Letter (or DL Lender's company approval/commitment letter)
- Proof of Satisfaction of Underwriter Closing Conditions were met (any documents related thereto)
- Clear Final Inspection, if applicable
- **Complete Credit Package, per credit package checklist, and Appraisal \*\*DL CORRESPONDENTS ONLY\*\***
- **\*\* Complete credit package and closed loan package should not be excessive. Do not send duplicates!\*\***

**Manufactured Home, if applicable:**

- Affidavit of Conversion to Real Estate (AOC/RE) and voided Certificate of Title

**RHS Loans:**

- RHS Conditional Commitment Letter

**Conventional Loans:**

- Private Mortgage Insurance Disclosure (if applicable)
- Amortization Schedule (Conventional Loans with PMI Only)
- Successful Summary Report (SSR) - reflecting *Successful* status
- 1 year IRS Tax Transcripts (Required for pre-purchase QC of Conventional Loans)
- DU Underwriting Findings: Must reflect *HFA Preferred Risk Sharing* or *HFA Preferred* (Required for pre-purchase QC of Conventional Loans)
- Verbal VOE completed within 10 business days *prior* to note date (Required for pre-purchase QC of Conventional Loans)
- Copy of executed sales contract & addendums (Required for pre-purchase QC of Conventional Loans)

**Regular or Affordable DAP, if applicable:**

- DAP second mortgage Note, closed in Lender's name
- Unrecorded DAP second mortgage, closed in Lender's name (original recorded mortgage due within 90 days) \*This mortgage must be recorded separately as a stand-alone document, not recorded with first mortgage
- DAP Initial and Final Closing Disclosure
- Unrecorded DAP Assignment of Mortgage to KHC
- Kentucky Housing Corporation's Servicing Notice and Temporary Payment Coupons for DAP loan

**HHF DAP, if applicable:**

- HHF DAP second mortgage Note, closed in KHC's name
- Unrecorded HHF DAP second mortgage, closed in KHC's name (original recorded mortgage due within 90 days) \*This mortgage must be recorded separately as a stand-alone document, not recorded with first mortgage
- *GFE, TIL and HUD-1 and Final TIL*
- Homebuyer pre-purchasing counseling certification for all borrowers
- 3 Years Federal Tax Returns
- Dodd Frank Certification

**MRB or Special Funding ONLY:**

- KHC Tax Exempt Financing Rider
- 3 Years Federal Tax Returns in Non-Targeted County
- KHC Notice to Buyer (Form 34)
- Mortgagee's Certification Form
- Seller's Certification Form

**MCC, if applicable:**

- Closing Certification (MCC-006)
- Copy of Closing Disclosure
- Copy of Lender's Approval of First Mortgage Loan
- Copy of Executed Note
- Full MCC Credit Package (DL/Correspondent Lender)
- Check made payable to Kentucky Housing Corporation

**\*\*See full MCC requirements in KHC program guide\*\***



## Log In

### Account Information

Broker ID:

User Name:

Password:

Once you enter Broker ID,  
User Name and Password  
click on “Log In”

Import Loan

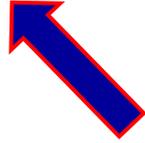
Layout: Name, Status, and Property Address

Select Filter

Search

Clear

KHC #	FIRST NAME	LAST NAME	STATUS	STREET ADDRESS	PRODUCT	EXPIRATION DATE	LENDER
189050	APRIL	SWINDLER	Closing	566 LESSENBERRY RD	2MK RHS30WDAP	10/31/2014	MORTGAGE SUPPLIERS INC



Choose the applicable "Closing" Loan to Submit for Purchase

Cindy Israel  
Tide Stick  
Does anyone have a Tide std: I could use? Thanks! CIN  
Cindy Israel

# Document Upload

- Loans
- Loan: STEVEN R HARDY
- Loan Review
- Additional Loan Info
- Rate Lock
- Loan Contacts
- Document Printing
- TRID Doc Printing
- Document Upload**
- TILA-RESPA
- Loan Comments
- FHA Case Number
- Underwriting General
- Alt Credit
- URLA 1
- URLA 2
- URLA 3
- URLA 4
- Schedule Closing

Task: (All)

Borrower: (none)

**Important: Only PDF files may be uploaded.**

2. Choose "Closed Loan File" and upload one PDF Bundle  
 This will trigger KHC to purchase the loan.  
 \*\*\*Trailing Documents are a separate upload\*\*\*

Select File Please select file(s) to upload.

3. Be sure to overnight the Original Note for First Mortgage and DAP

Category	File Name	Date Created	Login Name

1. Select "Document Upload"

Email Selected Documents to Closing Agent

# Purchase

- KHC Purchases loan

- Emails the Warehouse Lender/Contact of Purchase

- Purchase Advice is available upon purchase

- Retrieve copy in KHC's Reservation System under Document Printing Tab

**Ensure “Post Closing” contact is correct in order to receive notice of outstanding items**

**Transfer MERS Servicing Rights to 1005950 – Kentucky Housing Corporation 48 hours after purchase**

# Legal Documents

- Security Documents must be ORIGINALS and mailed to KHC's Single Family Closing and Quality Review Team:  
1231 Louisville Road  
Frankfort, Kentucky 40601
- Recorded Mortgage, First and Second Mortgage Note (should be part of the 10 Day Closing Package), Title Policy and any Affidavit of Mortgage Addendum (AOMA)
- Failure to provide within 90 days of closing could result in Penalties
- Repeated failure to provide closing & post closing docs in a timely manner could result in penalties, suspension of reservations or purchases, & even repurchase of loan.

# Post Closing Reports

Import Loan Export to Excel Reports



Search input field

Search Clear

Layout: Name, Status, and Property Address

All Loans My Loans

Select Filter

Advanced Search

Click on "REPORTS"

KHC #	FIRST NAME	LAST NAME	STATUS	PROPERTY ADDRESS	PRODUCT	EXPIRATION DATE	LENDER ID	LENDER TYPE	LENDER NAME
195119	Melissa	Riddle	Complete	1079 Bicknell Ave	2MK FHA30WDAP	03/05/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
194544	Victoria	Travelstead	To Post Cl	1212 Hollendale Way	2MK FHA30WDAP	03/04/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195032	Candi	Back	Complete	5505 Taylor Mill Rd	2MK FHA30WDAP	03/05/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195116	Jamie	Jaggers	To Post Cl	9402 CLUBVIEW DR UNIT 101	2MK VA30WDAP	03/05/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195312	Jonathon	Campbell	To Post Cl	3812 Stony Brook Dr.	2MK FHA30WDAP	04/01/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195350	Amanda	Burba	To Post Cl	10502 Southern Meadows Dr #304	2MK FHA30WDAP	04/04/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195617	Grady	McCay	Res Cancel	1820 Apple Cider Dr	2MK FHA30WDAP		0099-02	CORRESPOND	INTERLINC MORTGAGE SERVICES
195566	Timothy	Andello	To Post Cl	127 Cornell Village Pkwy	2MK CONV WITH MI 30WDAP	04/23/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195572	Mario	Martin	Res Cancel	4432 Jennymac Drive	2MK FHA30WDAP	04/23/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195573	William	Wilson	To Post Cl	5009 Oak Park Dr	2MK FHA30WDAP	04/23/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195836	Jay	Rankin	To Post Cl	223 Hill Terrace Dr	2MK FHA30WDAP	05/14/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
195873	Andrew	Thompson	To Post Cl	9204 Weissinger Ct	2MK FHA30WDAP	05/15/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
196029	Logan	Abbott	To Post Cl	3702 Hillcreek Rd	2MK CONV WITH MI 30WDAP	05/28/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
196047	Brittany	Patterson	To Post Cl	7706 BLUEBONNET RD	2MK FHA30WDAP	05/28/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC
196061	Lateron	Hargrove	To Post Cl	1615 E Rockford LN	2MK FHA30WDAP	05/29/2016	0099-01	CORRESPOND	INTERLINC MORTGAGE SERVICES LLC

General

- [All Post Closing Issues Report \(Internal\)](#)
- [All Post Closing Issues Report \(External\)](#)
- [Closing Report](#)
- [Closing Report - DAP](#)
- [Closing Report - MCC](#)
- [FNMA PrePurchase QC Findings Report](#)
- [FNMA TPO PreClosing Findings Report](#)
- [FNMA TPO Prefunding QR Report](#)
- [FNMA TPO Prefunding QC Monthly Report](#)
- [FHA TPO Prefunding QR Report](#)
- [Purchase Advice Report](#)
- [Trustee Report - DAP](#)
- [Trustee Report - KHC Funding](#)
- [Trustee Report - Purchases](#)



**Click on "All Post Closing Issues Report (External)"**

Enter From Date



Enter To Date



Enter Broker ID



View Report

**Enter Date Range and Broker ID #  
Then click on View Report**

Enter From Date 1/1/2015

Enter To Date 7/31/2016

Enter Broker ID

1 of 2 ? 100% Find | Next

## Kentucky Housing Corporation

## All Post Closing Issues Report

Date Range: 1/1/2015 to 7/31/2016

Closing Date	KHC Resv. #	Borrower Information	Condition Type	Post Closing Issues	Date Due
08/10/2015	192770	3709 Hillcross Dr Louisville, KY 40229	Other	PC:7/9/16 JHS UPDATED 12/28/2015 JGS... NEED COPY OF CHANGE ENDORSEMENT LETTER TO FLOOD CERTIFICATION COMPANY LISTING LENTUCKY HOUSING CORPORATION AS FIRST MORTGAGEE.	
08/14/2015	192756	6504 Manassas Dr Pewee Valley, KY 40056	Other	PC:7/8/16 JHS 6/14/16...PER UW CONDITIONS NEED FINAL APPLICATION SIGNED AND DATED BY LENDER	
09/21/2015	193087	2124 Dogoon Dr Louisville, KY 40223	Post Closing	5/3/16...DAP HUD-1 TO BE SIGNED and DATED BY BORROWER(S) AND CLOSING ATTORNEY.	10/21/2015
			Post Closing	7/8/16 JHS 5/3/16...NEED COPY OF CHANGE ENDORSEMENT LETTER TO FLOOD CERTIFICATION COMPANY LISTING KENTUCKY HOUSING CORPORATION AS FIRST MORTGAGEE.	10/21/2015
			Post Closing	7/8/16 JHS 5/3/16...NEED TERMITE WAIVER.	10/21/2015
09/28/2015	193233	6802 Rock Forest Dr Louisville, KY 40219	Post Closing	7/8/16 JHS Updated 12/09/2015 jgs...PROVIDE UPDATED TITLE COMMITMENT, ONE IS FILE IS OVER 30 DAYS OLD	10/28/2015
			Other	PC:7/8/16 JHS Update 12/09/15... LENDER TO SIGN & DATE FINAL APPLICATION	
			Legal	7/8/16 JHS 12/09/15...NEED ENDORSEMENT/CORRECTION TO TITLE POLICY. NAME OF INSURED MUST READ:VAN DYKE MORTGAGE AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR THE LENDER, ITS SUCCESSORS AND ASSIGNS, AS THEIR INTEREST MAY APPEAR.	12/27/2015

Enter From Date 1/1/2015 Enter To Date 7/31/2016

View Report

Enter Broker ID 0094

Print out and clear up conditions— you will notice dates of multiple contacts to get these documents

1 of 2 ? 100% Find | Next

### Kentucky Housing Corporation All Post Closing Issues Report

Date Range: 1/1/2015 to 7/31/2016

- XML file with report data
- CSV (comma delimited)
- PDF**
- MHTML (web archive)
- Excel
- TIFF file
- Word



Closing Date	KHC Resv. #	Borrower Information	Condition Type	Closing Issues	Date Due
08/10/2015	192770	3709 Hillcross Dr Louisville, KY 40229	Other	PC:7/9/16 JHS UPDATED 12/28/2015 JGS... NEED COPY OF CHANGE ENDORSEMENT LETTER TO FLOOD CERTIFICATION COMPANY LISTING LENTUCKY HOUSING CORPORATION AS FIRST MORTGAGEE.	
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## Helpful Tips for Successful Purchase and Post Closing Review

**SYSTEM Administrators:** Maintain current contacts for Purchasing, Post Closing, Legal outstanding conditions within the system to ensure good channels of communication.

### Purchase concerns:

Receipt of ORIGINAL First Mortgage and DAP Note

Complete and accurate endorsements or Original Allonge required on DAP Notes if in Lender Name

DAP CD/DAP HUD...incorrect use of CD vs HUD based on type of DAP funds (Regular & Affordable DAP = CD HHF DAP=HUD)

Principle Reductions withheld from wire, do not send check

### Post-Closing Concerns:

#### **Title Commitment and Final Policy**

##### **Name of Insured:**

Naming as the insured, "(originating Lender) and Mortgage Electronic Registration Systems, INC. solely as nominee for the Lender, its successors and assigns, as their interests may appear."

Title Commitment must be dated within 30 days prior to the note date.

##### **Date of Policy**

Date of recording OR Date of closing plus verbiage "or date of recording of insured mortgage, whichever is later."

ORIGINAL DAP Note must be received by KHC prior to purchase of first/second mortgage. Please submit with Original first Note to ensure timely purchase.

LE/CD required for all Regular and Affordable DAP notes prior to KHC purchase...Must be executed by borrower and uploaded with closed loan package.

GFE/HUD required for all HHF DAP notes prior to KHC purchase...Must be executed by borrower and uploaded with closed loan package.

Closing Disclosure with initial disclosure date 3 days prior to closing as well as final CD acknowledged by borrower are both required with uploaded closed loan package to ensure compliance with TRID.

Change endorsement letter for both Hazard Insurance Policy and Flood Cert required with uploaded closed loan package.

Loan officer and borrower signatures required on Final 1003 and FHA addendum to 1003 (92900 A)

Protect My KY Home Disclosure uploaded with closed loan package.

Fair Credit Reporting Act Disclosure uploaded with closed loan package.

# Closing & Quality Review Contact Information

Questions regarding Purchases, Schedule Closings, Funding, DAP Funds, Wires and MERS should be directed to:

**Julie Key:** [jkey@kyhousing.org](mailto:jkey@kyhousing.org) or 502-564-7630 ext. 402

Questions regarding Post Closing (10-Day Docs) Review, MCC Review, or Outstanding Docs should be directed to:

**Denise Stucker:** [dstucker@kyhousing.org](mailto:dstucker@kyhousing.org) or 502-564-7630 ext. 322

Questions regarding Post Closing (10-Day Docs) Review, Mail Received by Email, Fax or USPS should be directed to:

**Cindy Israel:** [cisrael@kyhousing.org](mailto:cisrael@kyhousing.org) or 502-564-7630 ext. 294

Questions regarding Security Documents (90-Day Docs) review, Outstanding Docs or Penalties should be directed to:

**Julie Nopper:** [jnopper@kyhousing.org](mailto:jnopper@kyhousing.org) or 502-564-7630 ext. 397

**Manager of Closing and Quality Review**

**Christie Fry:** [chfry@kyhousing.org](mailto:chfry@kyhousing.org) or 502-564-7630 ext. 340

[khcpc@kyhousing.org](mailto:khcpc@kyhousing.org)

### My Account



- Make A Payment
- Frequently Asked Questions (FAQs)
- Resources
- Taxes, Insurance, and Other Info

>> More

### Home Buyers



- Home Buyer Education
- Home Buying Guide
- Loan Programs
- Down Payment and Closing Cost Assistance

>> More

### Rental



- Assisted Rental Housing Reports
- Kentucky Rents
- Housing Assistance Payments (HAP)

>> More

### Development



- Multifamily
- Guidelines and Qualified Allocation Plan (QAP)
- Single-Family
- Single-Family Resources

>> More

### Specialized Hsg



- Program Descriptions
- Community Resource Guide
- KY Homeless Management Information System (KYHMIS)

>> More

### Lenders



- KHC Approved Lenders
- Lender Resources
- Loan Reservation
- KHC Top Lenders

>> More

## Quick Links

#### UNEMPLOYED?

**WE CAN PAY YOUR MORTGAGE.**



- > [Make a Payment](#)
- > [Asset Mgmt](#)
- > [Compliance](#)
- > [Fair Housing](#)
- > [KY Green](#)
- > [Universal Funding Application](#)
- > [Universal Draw](#)
- > [CA WebTRACS](#)
- > [Rental Portals](#)
- > [Contact Us](#)

**Sign up for eGram**

## What's New...

Please plan to join KHC for the next Kentucky Affordable Housing Conference, Wednesday and Thursday, April 8-9, 2015, at the Lexington Convention Center.

[RFQ for Environmental Compliance Services](#)

**>>More News**

## Today's Rates



## Registration

Thanks for your interest in joining our mailing list. Please complete the information below and click Sign Up.

\* Email Address

\* First Name

\* Last Name

Phone Number

Address

Select a state/province



Zip Code

Company

Email Lists

Appraisers (Homeownership Department)

General Kentucky Housing Information

Homeless and Support Services (Specialized Housing Resources Department)

Housing Production (Housing Finance, Construction, Compliance, and Program Funding)

KY Home Performance

Lenders (Homeownership Department)

Master Commissioner Sales List

Project-Based Rental Department

Real Estate Agents (Homeownership Department)

Weatherization

Choose  
"Lenders" Email  
List

Security Check

# Questions / Comments



# KHC Contacts



- **KHC Underwriting Mailbox**
  - [khcuw@kyhousing.org](mailto:khcuw@kyhousing.org)
- **Homeownership Hotline**
  - 502-564-7630 EXT. 291
- **Jamie Swindler, Mortgage Production Administrator**
  - [jswindler@kyhousing.org](mailto:jswindler@kyhousing.org)
  - 502-564-7630 ext. 329
- **Cindy Bradley, Mortgage Production Administrator**
  - [cbradley@kyhousing.org](mailto:cbradley@kyhousing.org)
  - 502-564-7630 ext. 347

# Thank You

