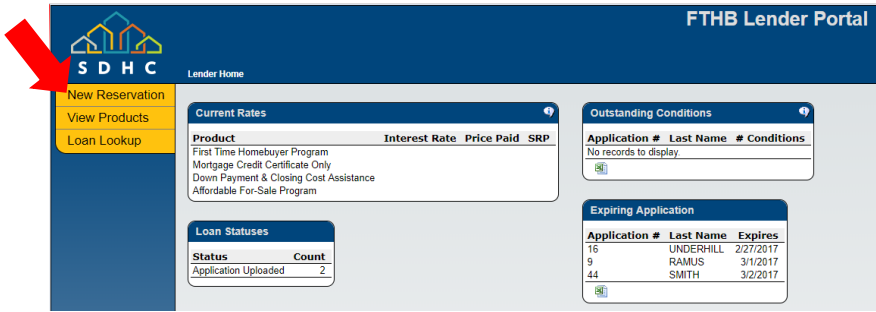
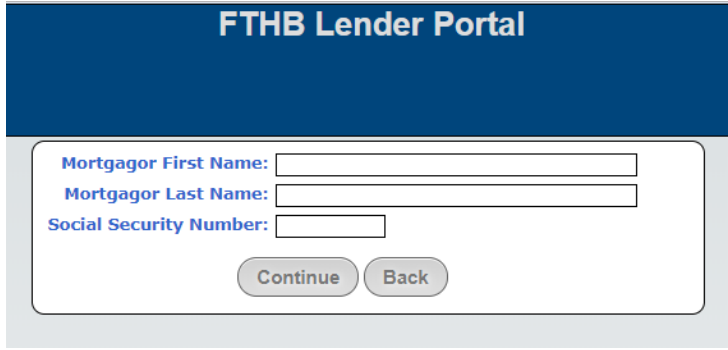
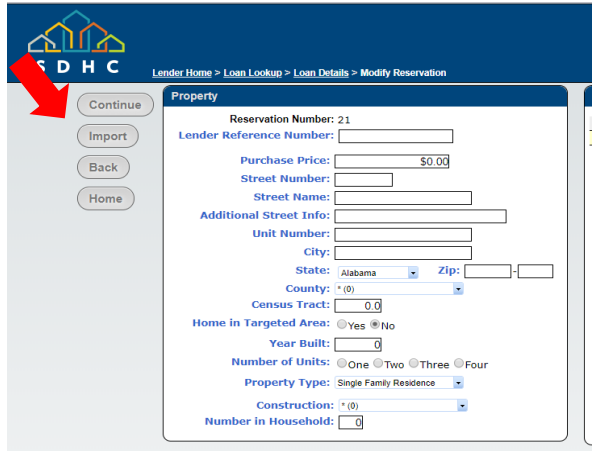
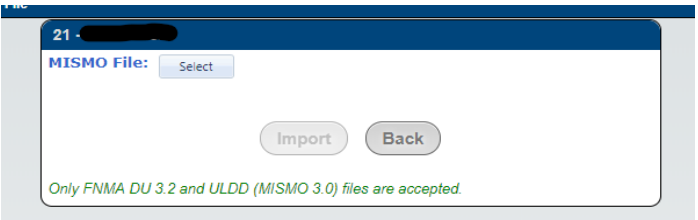


## FIRST TIME HOMEBUYER PROGRAM LENDER SUBMISSION GUIDE

SDHC Lender Portal: <https://sdhc.mitas.com/ftbh> Need help logging in? Email [FTHB@sdhc.org](mailto:FTHB@sdhc.org)

<b>NEW RESERVATION</b>	
<p>1) Select “New Reservation”</p>	
<p>2) Enter First Name, Last Name and Social Security Number for the primary borrower</p>	
<p>3) Select “Import” from the menu to import an FNMA 3.2 file.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 5px; margin-top: 10px;"> <p><b>NOTE:</b> If a FNMA DU 3.2 file is not available, data can be keyed in manually.</p> </div>	<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;">  </div> <div style="width: 48%;">  </div> </div>

4) Verify all data imported from FNMA DU 3.2 files is accurate and fill in missing fields.

**OR**

Key in all fields manually

**For Pre-Approvals**

- In the Street Number & Street name, enter "TBD"
- In the Census Tract, enter "1000"
- In the Year Built, enter "9999"

5) **Insert** ALL adult household members even if they will not be on the 1st mortgage, under the "Mortgagors".

Save by selecting the **green check mark**.

Fill in all required fields on the mortgagors screen for the new household member added.

**For the Relationship dropdown, use only "Primary Mortgagor", "Co-Mortgagor" or "Resident Not On Mortgage". Do not use any of the other options or the system will not use their income for calculating DTI.**

6) **Insert** ALL INCOME.

Add ALL taxable and non-taxable income, including income not counted by the 1<sup>st</sup> lender for the buyer(s) and for ALL non-borrowing household members.

Income			
Borrower	Income Type	Monthly Amount	
John Doe TEST	Base Income	\$7,200.00	
<a href="#">Insert</a>			

7) **Insert** ALL ASSETS.

Add ALL assets including assets not counted by the 1<sup>st</sup> lender for the buyer(s) and for ALL non-borrowing household members.

Assets					
Borrower	Asset Type	Financial Institution	Account Number	Cash or Market Value	
John Doe TEST	Checking Account	Johns Bank	987654	\$15,000.00	
<a href="#">Insert</a>					

8) **Insert** LIABILITIES

Add liabilities for all borrowers and any non-borrowing spouse.  
  
Liabilities of non-borrowing household members are not required.  
  
If no debt, check "Does not apply"

Liabilities <input type="checkbox"/> Does not apply							
Borrower	Account Type	Company Name	Account Number	Unpaid Balance	Paid Before	Monthly Payment	
John Doe TEST	Revolving	Test Bank	123456	\$5,000.00	<input type="checkbox"/>	\$25.00	
<a href="#">Insert</a>							

9) **Insert** HOUSING EXPENSES

- P&I for 1st Mortgage
- Monthly Hazard Insurance
- HOA Dues if applicable
- The Property Taxes will auto calculate based on 1.25% of the sales price.

HousingExpenses			
Housing Expense	Present	Proposed	Description
4-Hazard Insurance	\$0.00	\$0.00	
5-Real Estate Taxes	\$0.00	\$380.21	
<a href="#">Insert</a>			

10) Select "Continue"

If you receive an error message, there are required fields missing in the application data. **Read the error message for the list of missing fields.**



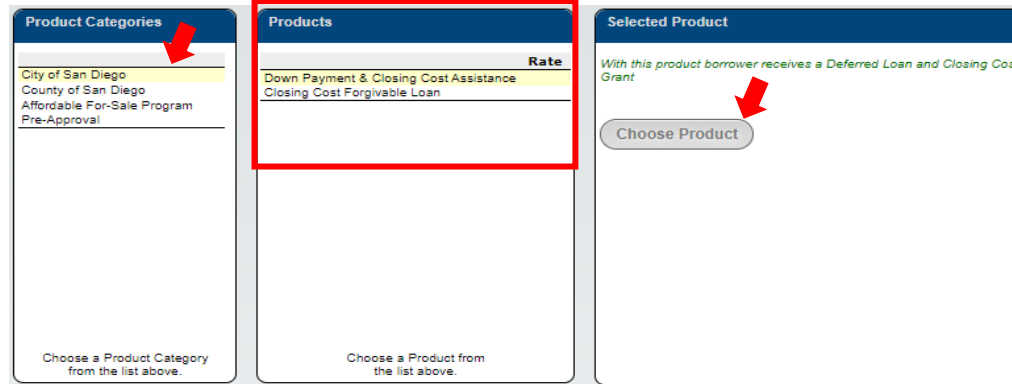
**NOTE:** System will give an error message if any of the following required fields are not filled in.

- Purchase Price
- Property Address
- Census Tract
- Year Built
- Number of units
- Constructions type (New or Existing)
- Number in Household
- Present residence (rent or own) + number of years
- Mailing Address
- Credit Score
- Marital Status
- Date of Birth
- Citizenship
- Demographics
- Income
- Liabilities
  - Mark "Does Not Apply" if borrower has no debt
- Assets

11) From the Product Categories, select either Pre-Approval (use for TBD properties only), or select the applicable program area.

From the Products, select the applicable program.

Then select the "Choose Product" button

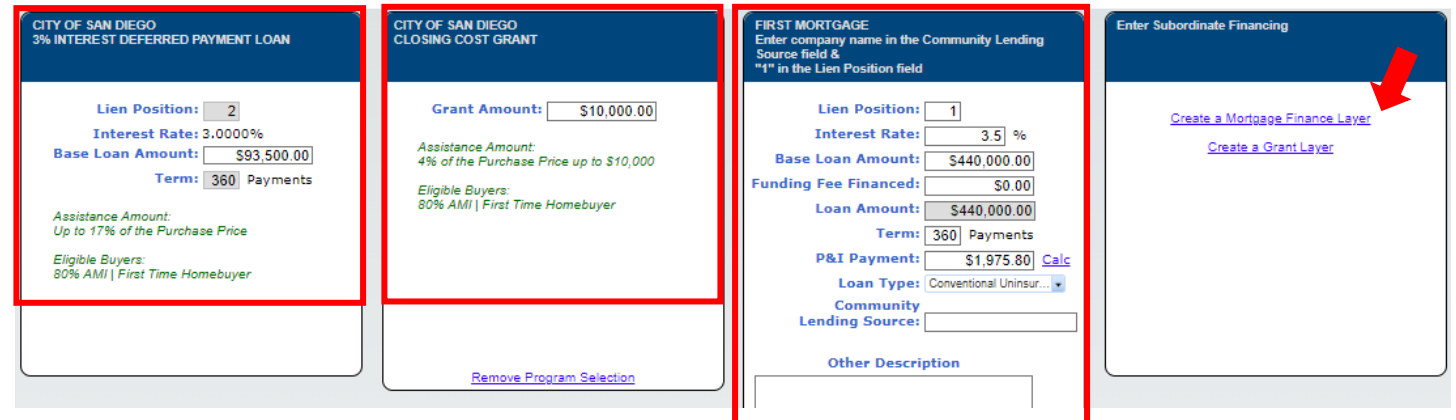


12) Enter the requested FTHB LOAN amount, CLOSING COST ASSISTANCE amount & FIRST MORTGAGE loan information.

For the 1<sup>st</sup> Mortgage:

- Lien Position field = 1
- Community Lending Source field = Name of 1<sup>st</sup> Lender

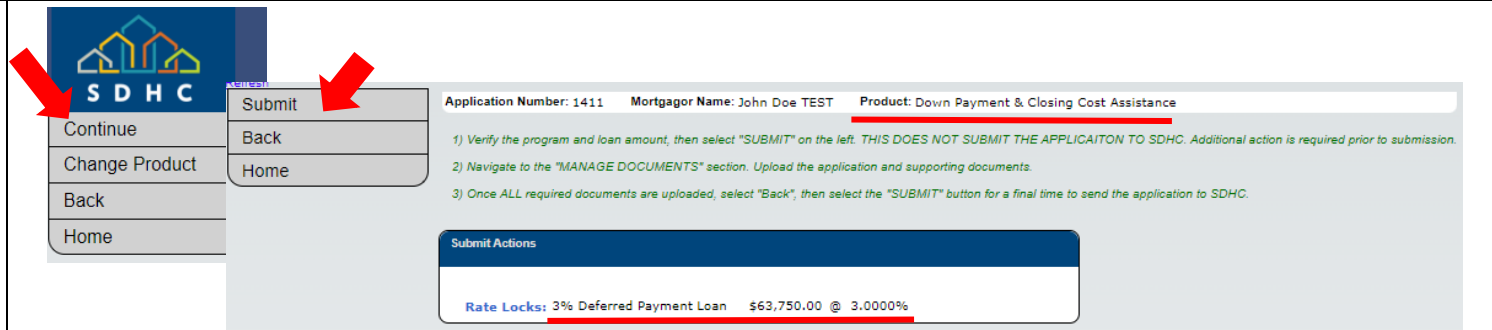
If buyer will receive additional financial assistance for down payment or closing costs, select "Create a Mortgage Finance Layer". **Do not use the "Create a Grant Layer" option.**



13) Select "Continue". This will take you to a screen where you verify the selected product and the FTHB loan amount.

Select "Submit".

**THIS DOES NOT SUBMIT THE APPLICATION TO SDHC. SEE STEPS 14 & 15.**



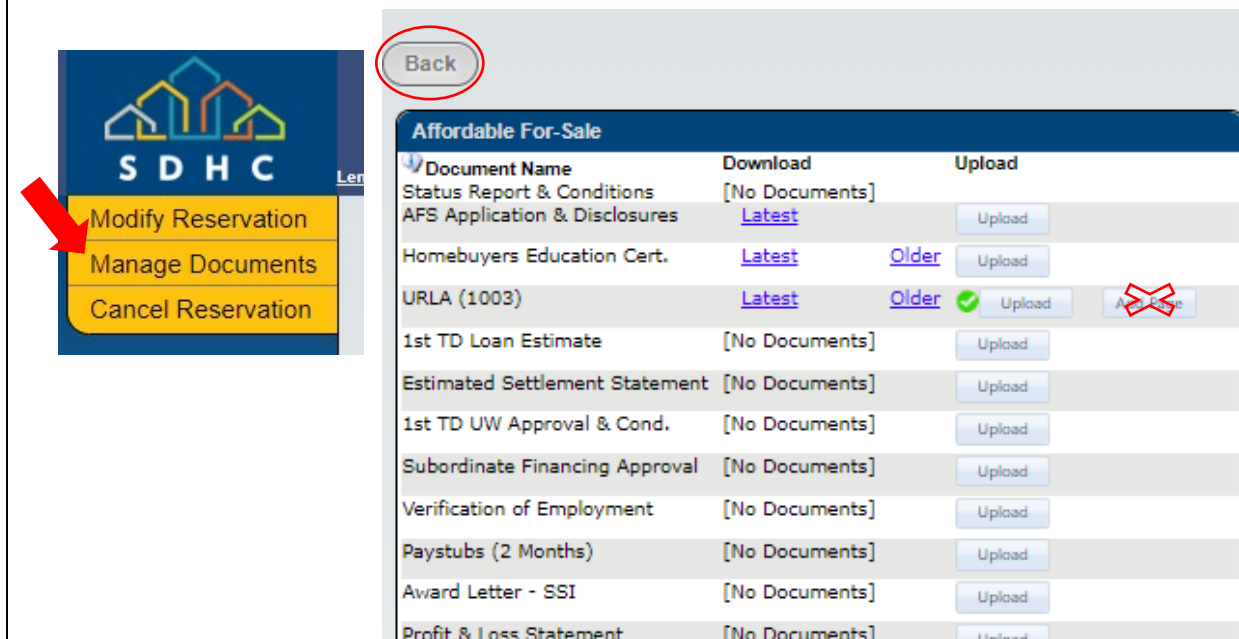
14) Upload all application documents on the "Manage Documents" screen.

There are 2 methods to upload documents:

- ✓ Drag and Drop the documents onto the "Upload" button for the applicable document; or
- ✓ Select "Upload" and search for the document in your local computer.

✗ Do not use the Add Page function.

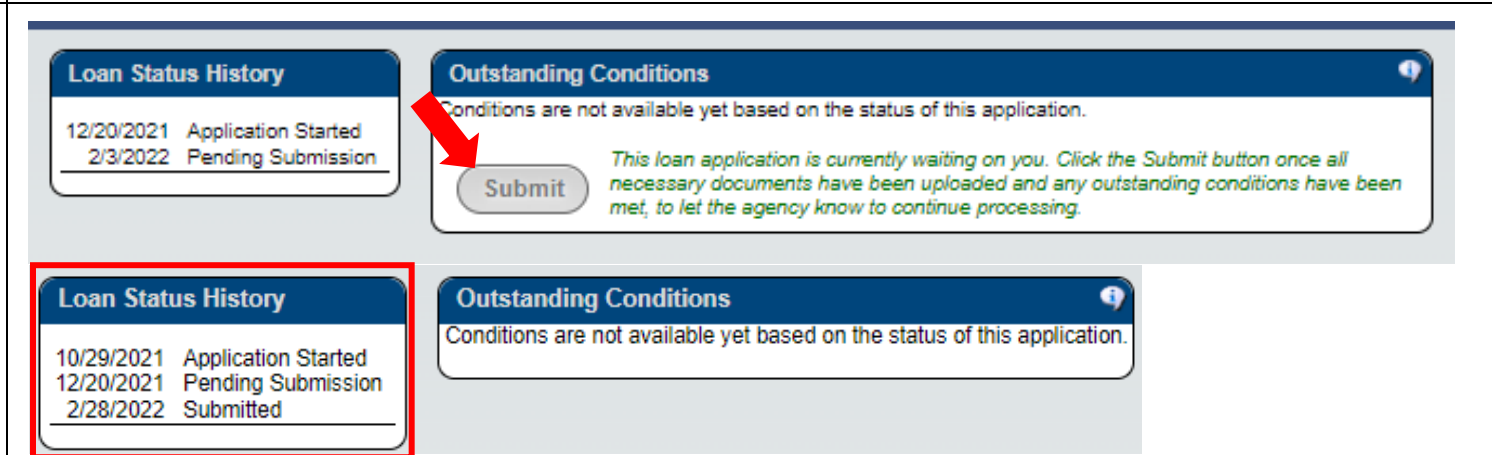
Once ALL documents are uploaded, select "Back" to return to the previous screen.



15) Select "Submit" to send the application to SDHC for underwriting.

When successfully submitted, the Submit button will disappear and the Loan Status History will show the date Submitted.

**NOTE: You can upload trailing documents at any time, even if the Submit button is not available.**



## VIEW & SUBMIT CONDITIONS

Once the application is underwritten, the loan officer will be notified via email that the underwriting has been completed

- 1) To find the loan, select "Loan Lookup"  
Then, select your loan from the list.

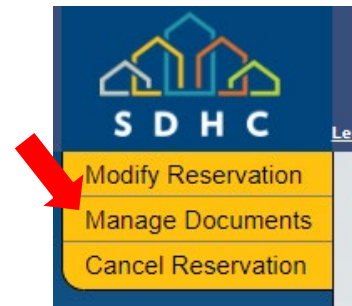


Application No	Mortgagor	Loan Amount	Lender Reference
1411	Doe TEST, John	\$0.01	

- 2) The "Loan Status History" will show the current status (i.e. "Suspend" or "Approved")
- Note:** Suspend = Additional Documents / Information Needed. It does not necessarily mean the loan is in jeopardy. The underwriting decision email will include issues/concerns that may make the loan not approvable.
- The outstanding conditions will display under "Outstanding Conditions"

Loan Status History		Outstanding Conditions	
6/5/2019	Suspend	<b>Condition</b>	<b>Description</b>
6/5/2019	Underwriting	1	Provide 3 Months Bank Statements
5/23/2019	Assigned to Underwriter	2	Provide 2018 Tax Returns signed by borrower
5/23/2019	Submitted	3	Provide 1st Lenders Loan Application with correct interest
5/23/2019	Pending Submission	4	Appraisal Report with clear pictures
5/20/2019	Application Started	5	Vesting Instructions
		6	HQS Inspection Clearance Report
			<b>Created</b>
			<b>Due By</b>

- 3) Navigate to the "Manage Documents" screen.
- Download the [Latest](#) "Status Report & Conditions" from the Manage Documents screen.
- This is the 1<sup>st</sup> document on the list.



Document Name	Download	Upload
Status Report & Conditions	<a href="#">Latest</a>	
AES Application & Disclosures	<a href="#">Latest</a>	<input type="button" value="Upload"/>
Homebuyers Education Cert.	<a href="#">Latest</a>	<a href="#">Older</a> <input type="button" value="Upload"/>

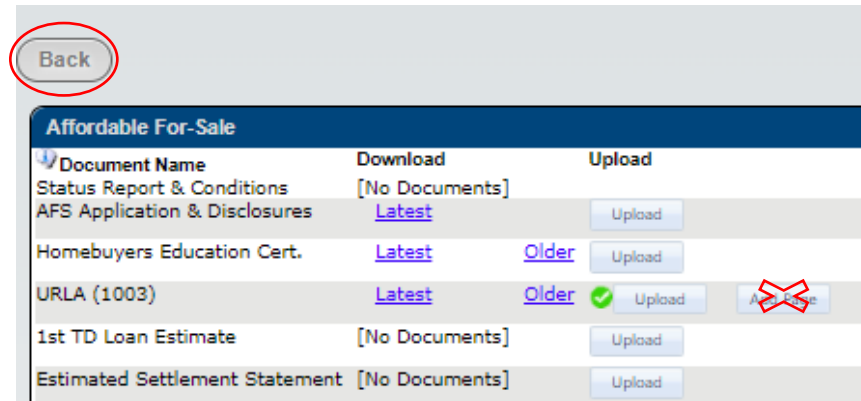
4) Upload condition on the “Manage Documents” screen.

There are 2 methods to upload documents:

- ✓ Drag and Drop the documents onto the “Upload” button for the applicable document; or
- ✓ Select “Upload” and search for the document in your local computer.

✗ Do not use the Add Page function.

**When submitting for Approval, ensure ALL Prior to Approval conditions are uploaded, then select “Back” to return to the previous screen.**



5) Select “Submit” to submit the conditions to SDHC for review.

When successfully submitted, the Submit button will disappear and the Loan Status History will show the date Submitted.

NOTE: You can upload trailing documents at any time, even if the Submit button is not available.

