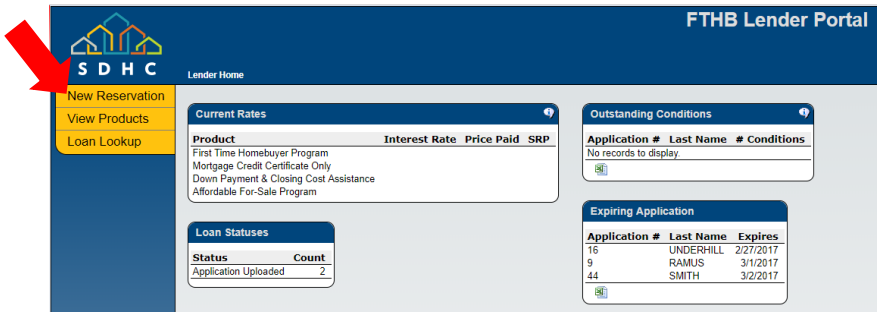
FIRST TIME HOMEBUYER PROGRAM LENDER SUBMISSION GUIDE

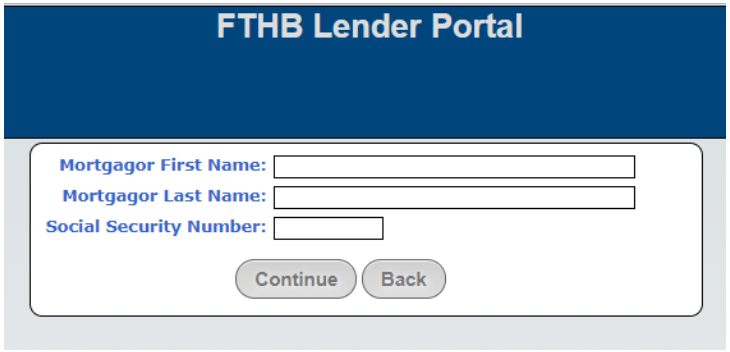
SDHC Lender Portal: https://sdhc.mitas.com/fthb Need help logging in? Email FTHB@sdhc.org

NEW RESERVATION

1) Select **"New Reservation"**

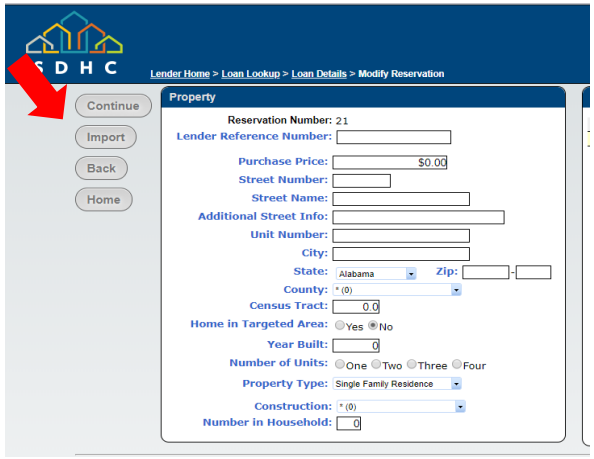


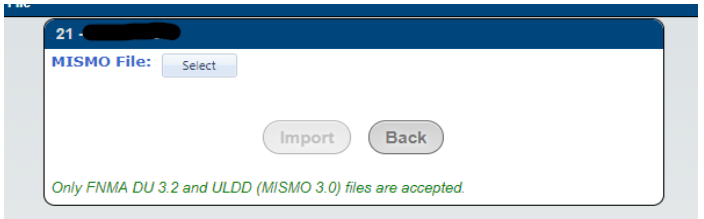
2) Enter First Name, Last Name and Social Security Number for the primary borrower



3) Select **"Import"** from the menu to import an FNMA 3.2 file.

NOTE: If a FNMA DU 3.2 file is not available, data can be keyed in manually.





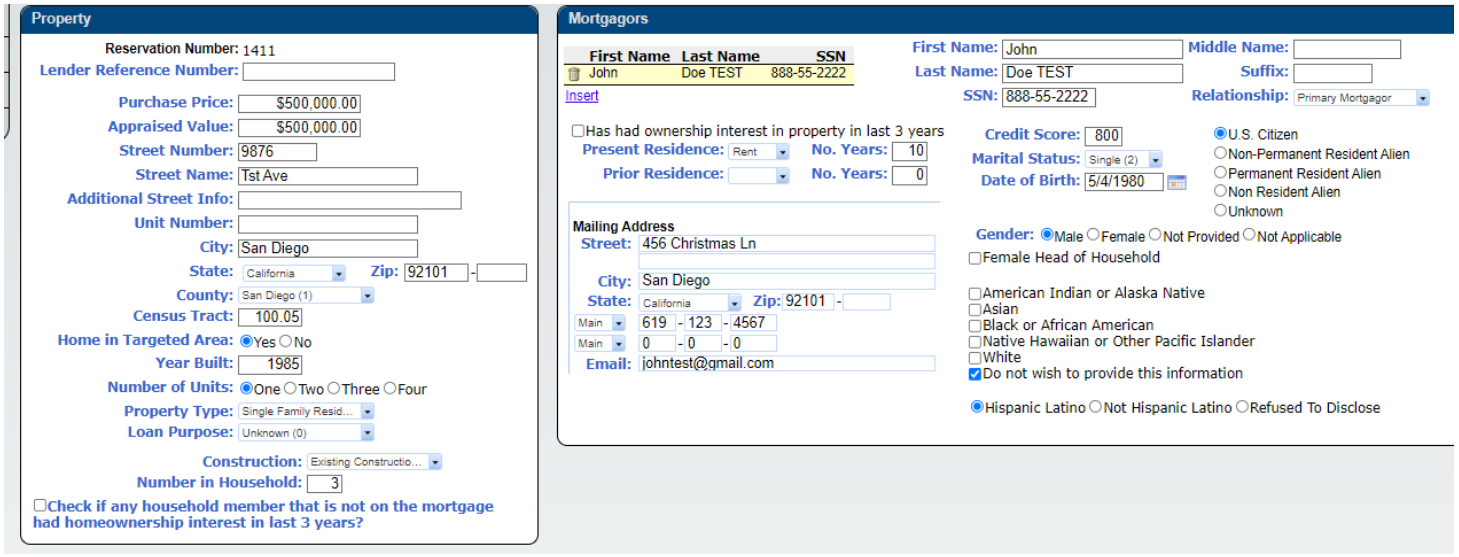
4) Verify all data imported from FNMA DU 3.2 files is accurate and fill in missing fields.

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”

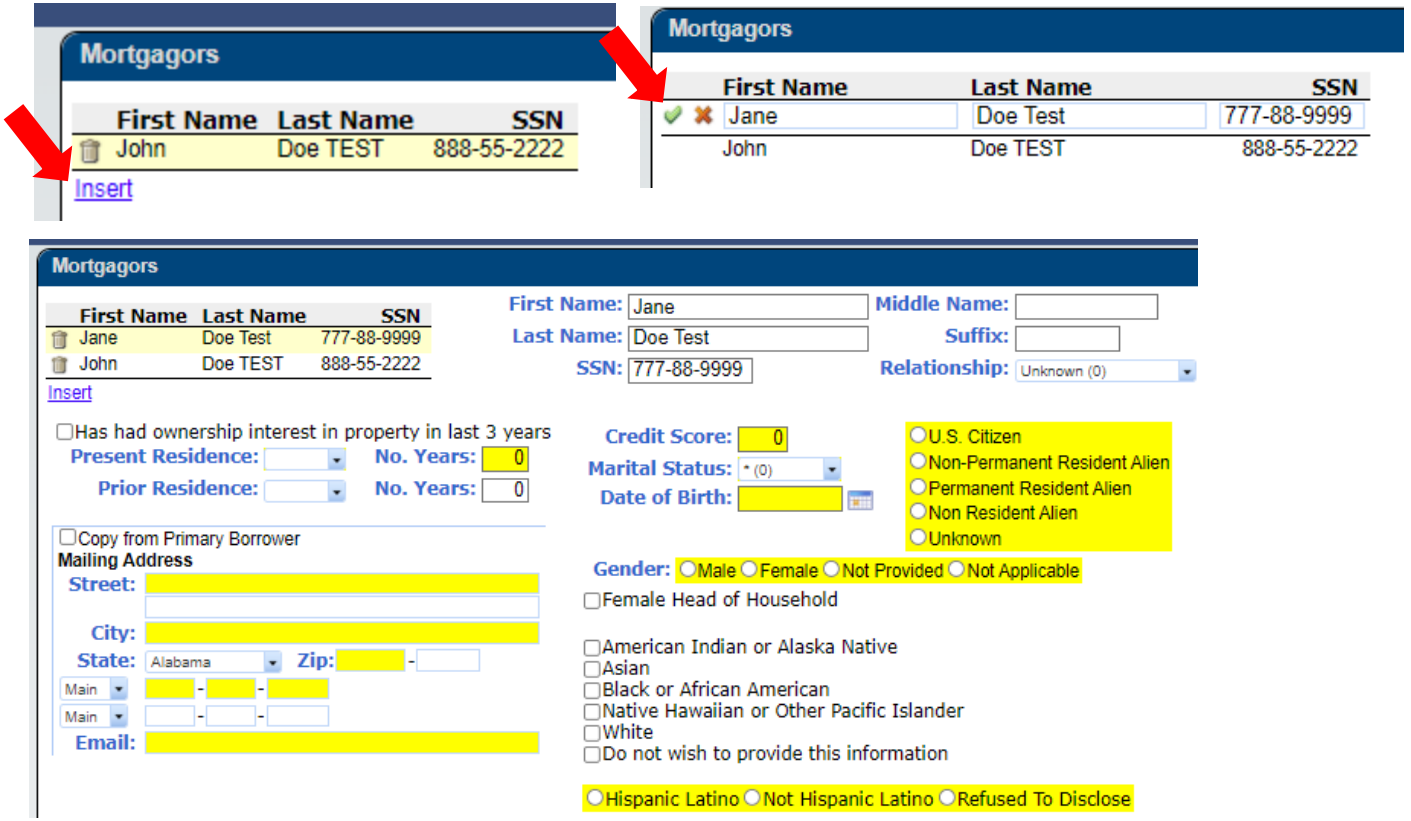


5) **Insert** ALL adult household members even if they will not be on the 1st mortgage, under the **“Mortgagors”**.

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

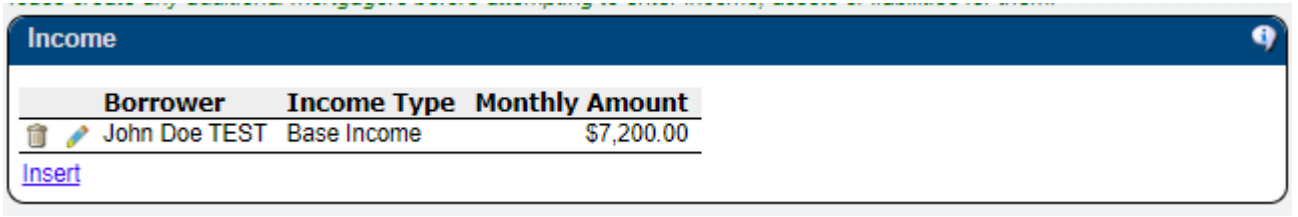
Fill in all required fields on the mortgagors screen for the new household member added.

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.



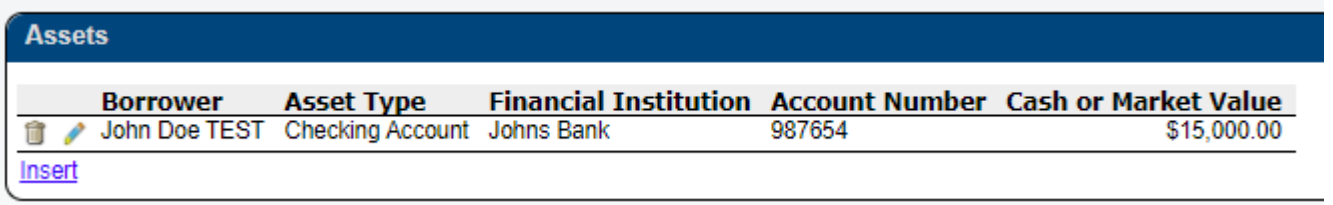
6) **Insert** ALL INCOME.

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



7) **Insert** ALL ASSETS.

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

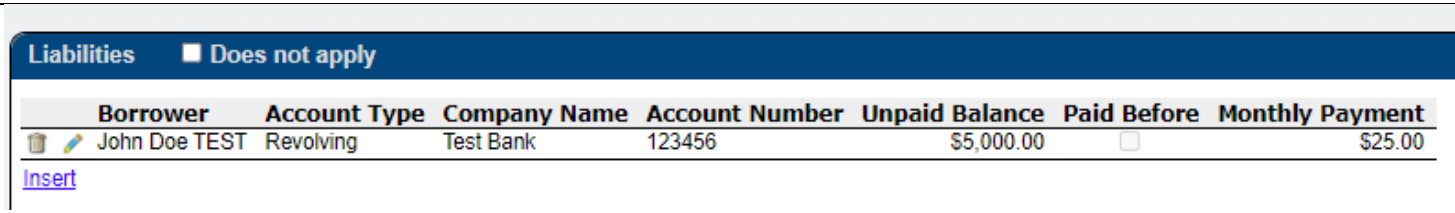


8) **Insert** LIABILITIES

Add liabilities for all borrowers and any non-borrowing spouse.

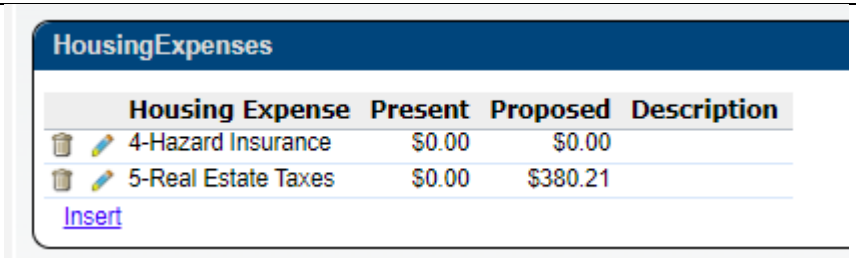
Liabilities of non-borrowing household members are not required.

If no debt, check “Does not apply”



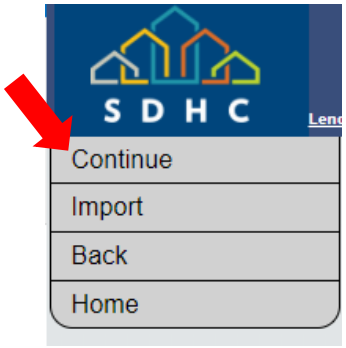
9) **Insert** HOUSING EXPENSES

- 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.



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.*



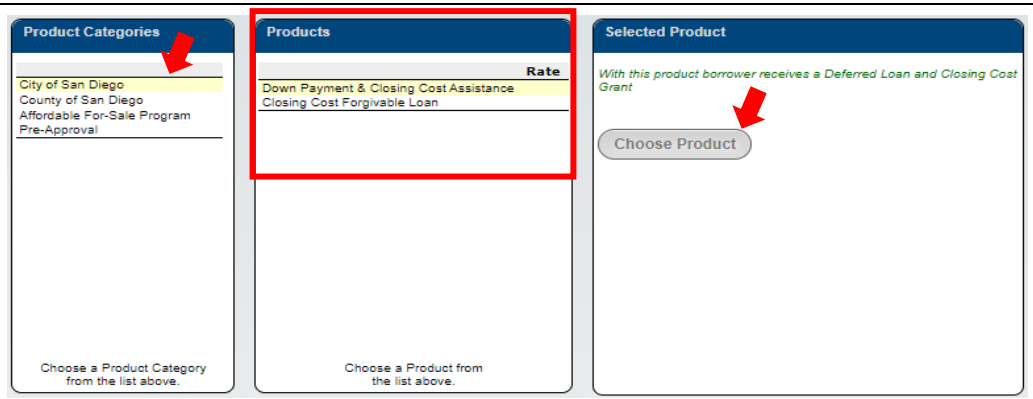
NOTE: System will give an error message if any of the following required fields are not filled in.

- 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.

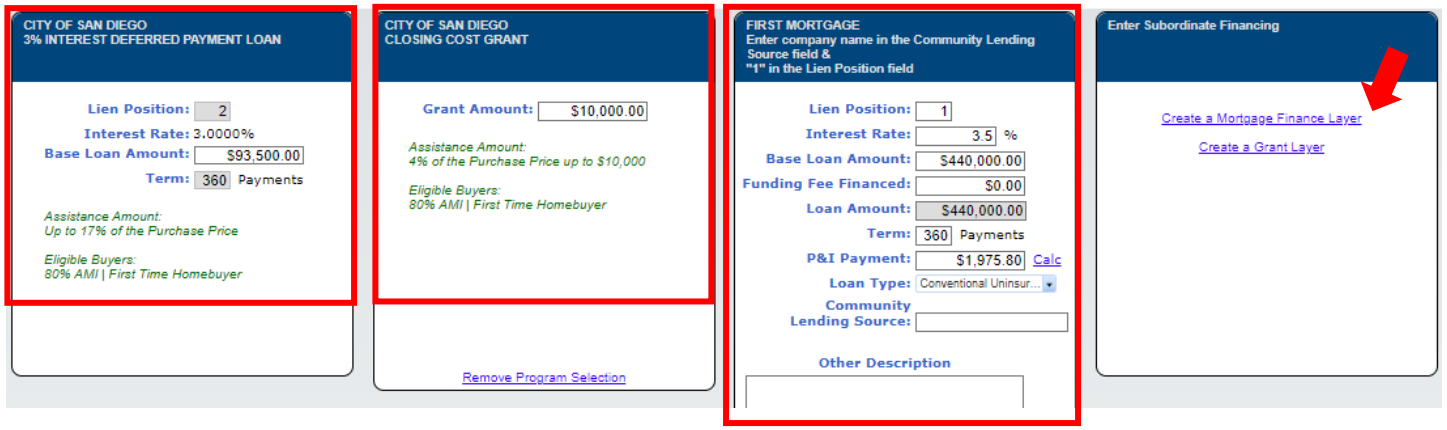
Then select the “Choose Product” button



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

For the 1st Mortgage:
- Lien Position field = 1
- Community Lending Source field = Name of 1st Lender

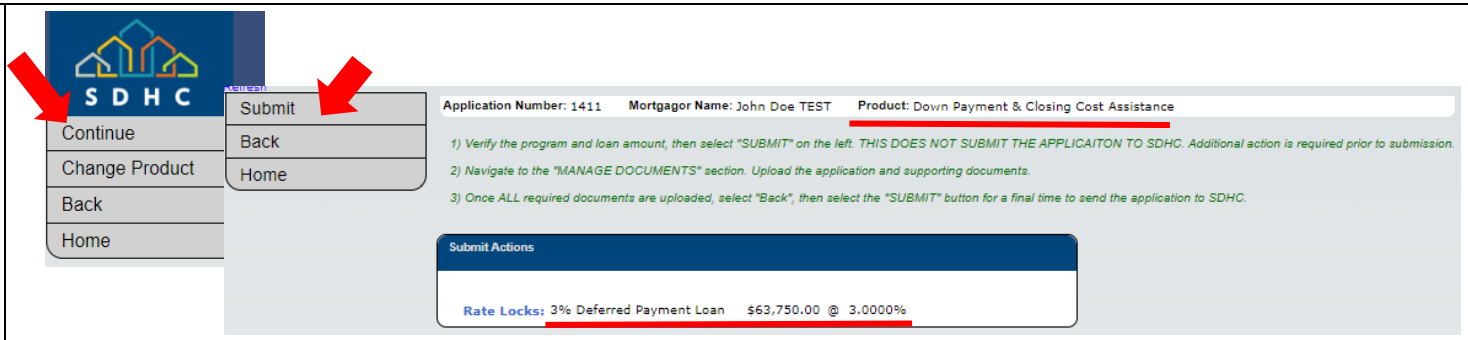
If buyer will receive additional financial assistance for down payment or closing costs, select “Create a Mortgage Finance Layer”. **Do not use the “Create a Grant Layer” option.**



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.



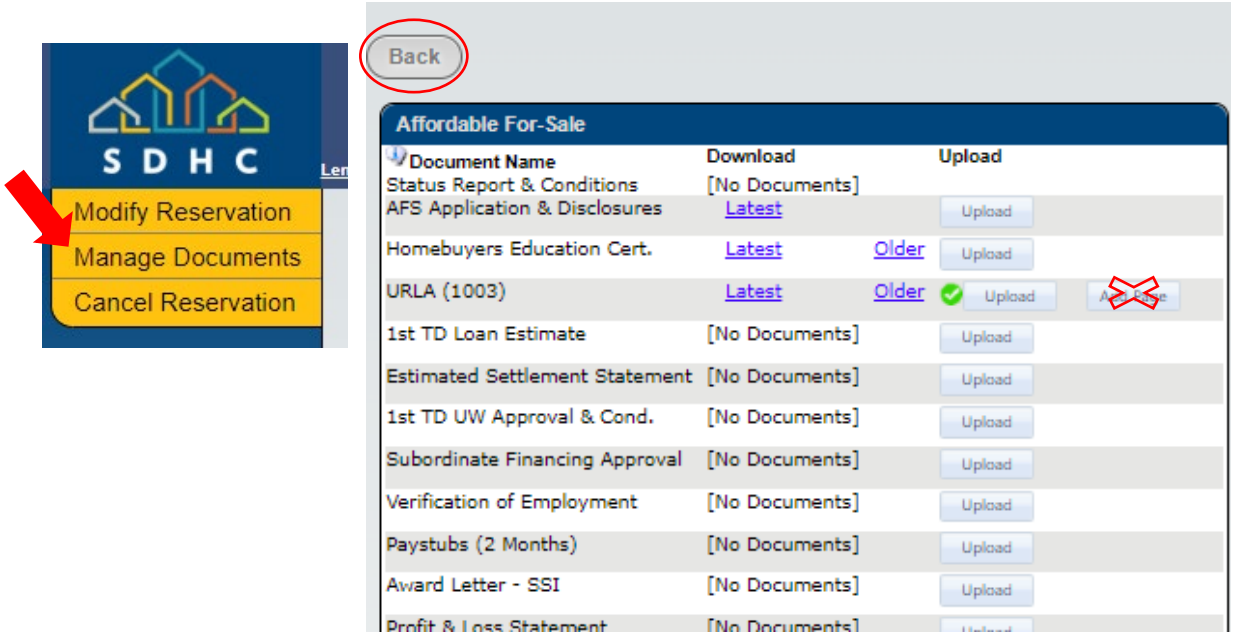
14) Upload all application documents on the **“Manage Documents”** screen.

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.

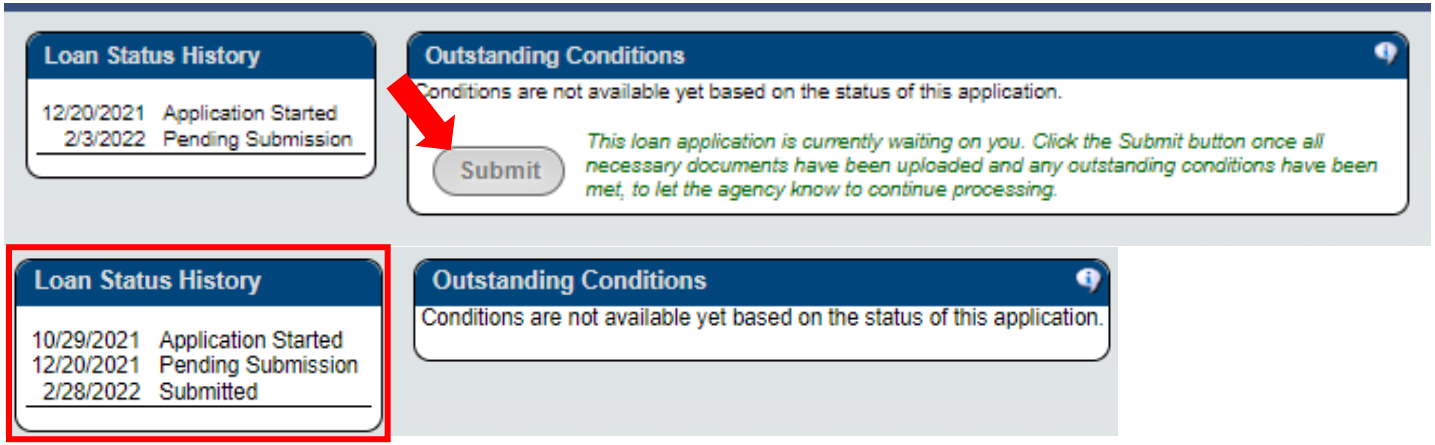
✕Do not use the Add Page function.

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.

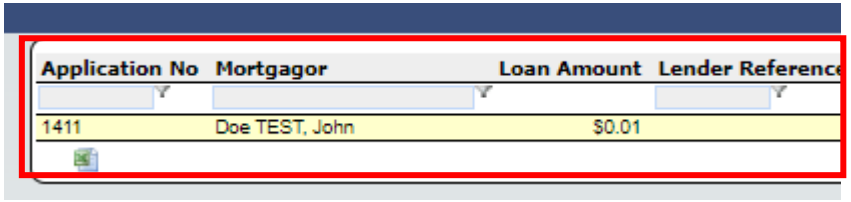


VIEW & SUBMIT CONDITIONS

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"

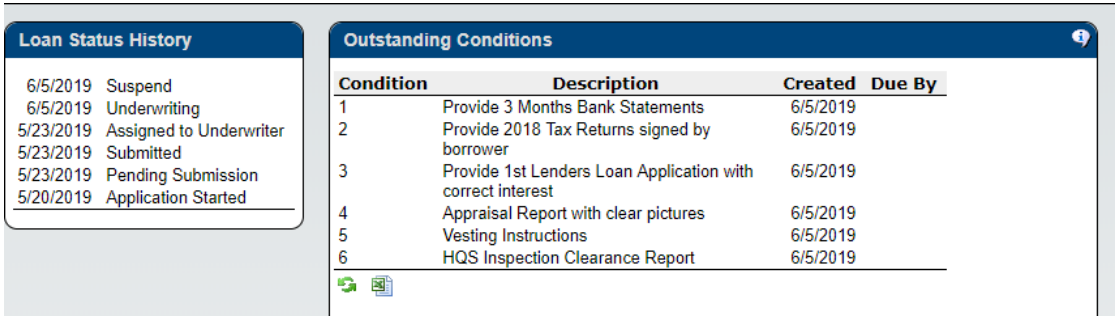
   Then, select your loan from the list.



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.

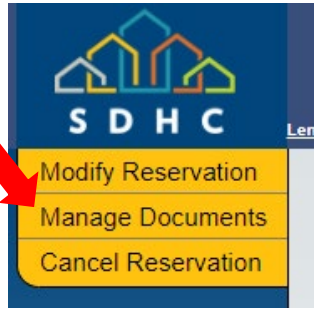
   The outstanding conditions will display under "Outstanding Conditions"

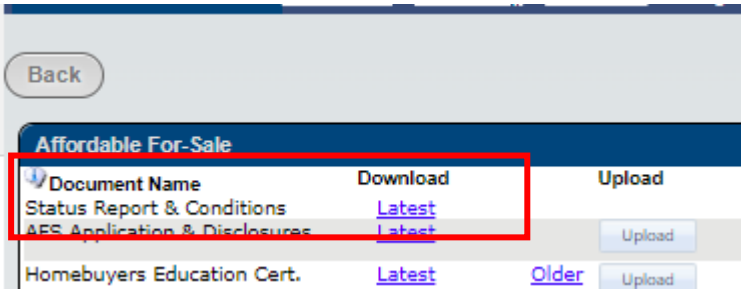


3) Navigate to the **"Manage Documents"** screen.

   Download the Latest "Status Report & Conditions" from the Manage Documents screen.

   This is the 1st document on the list.





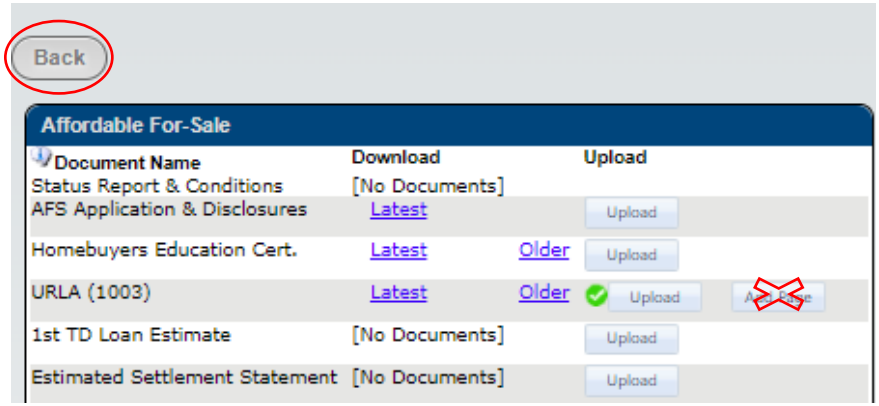
4) Upload condition on the “Manage Documents” screen.

There are 2 methods to upload documents:

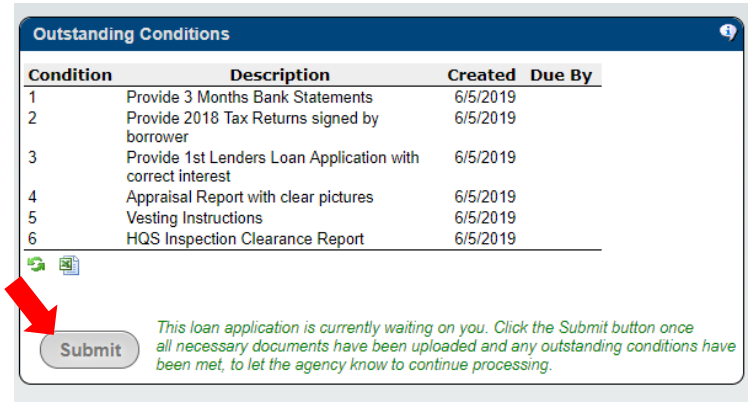
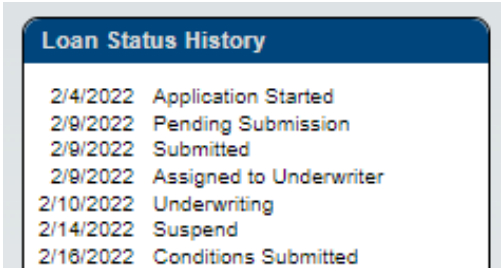
- ✓ Drag and Drop the documents onto the “Upload” button for the applicable document; or
- ✓ Select “Upload” and search for the document in your local computer.

✕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.

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