



LENDER PORTAL BEST PRACTICES & HOW-TO GUIDE

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DOCUMENT UPLOAD STANDARDS

Please adhere to these document upload standards. Taking time to properly organize your file to meet these standards before uploading to our portal will help us to process your application faster.

NOTE: Documents not uploaded with these standards will be returned to the loan officer to fix and re-upload.

- ✓ Group the FTHB Application and Disclosures into **one PDF**. Please do not upload as separate pages.
 - ✓ Group similar documents as **one PDF**. For example:
 - Organize all paystubs for borrower 1 in order newest to oldest and upload the complete two months as **one PDF**. Repeat for borrower 2, 3, 4 etc. Please do not mix paystubs from different borrowers into one PDF. Do not upload each pay stub separately.
 - Organize bank statements in order newest to oldest and upload as **one PDF**. **If there is more than one bank account, group each account separately.** Do not mix accounts into one PDF, do not upload each month separately.
 - Group Tax Returns for all 3 years into **one PDF**. Organize them newest to oldest. **Be sure they are signed before uploading.**
 - Group the 2 years W2s into **one PDF** for borrower1. Repeat for borrower 2, 3, 4 etc.
 - ✓ Name each PDF document on your local computer before uploading. **Give the document a relevant name** i.e. John's Paystubs 2/1/26 – 3/30/26 or Chase Acct. #1234 Jan. – Mar. or LOE Deposits to acct #1234
 - ✓ **Prior to uploading**, review the PDF document to **be sure all pages are right side up**. Fix the rotation before uploading.
 - ✓ **Prior to uploading**, review the PDF document to **be sure all pages are legible and no text has been cut off** during scanning. Obtain clear copies from the borrower before uploading.
 - ✓ **Do not upload duplicates**. If you are unsure if you have already uploaded a document, download the documents already in the Lender Portal first.
 - ✓ **Upload documents in the appropriate document category.**
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PROPERLY DOCUMENTING THE FILE

All documents listed on the Application Checklist must be included in the application. Below are some important requirements to follow. Submitting incomplete applications will result in file rejection and delays in closing. See the City of San Diego Program Guidelines for full details on all documentation requirements.

Income Documents

- ✓ 2 months consecutive pay stubs dated within 1 month of approval, 2 Years W2s, and 3 Years Tax Returns required for **ALL adult household members** (age 18+).
- ✓ If an adult household member does not have income, be sure to **include a Declaration of No Income** (SDHC form)

- ✓ Provide most recent Social Security, Disability, VA Benefits, Child Support, Alimony documentation as applicable.
- ✓ Obtain WVOEs for all employment held within the last 2 years for **ALL adult household members**.

Assets

- ✓ 3 months consecutive bank statements **for ALL accounts for ALL adult household members**.
- ✓ Before submitting the application, **review the bank statements** for non-payroll deposits and to see if there are transfers to any accounts for which statements were not provided.
- ✓ If transfers are to an account that does not belong to the borrower, provide back up to show the account is not the borrowers.
- ✓ Provide an **LOE and supporting documentation for all non-payroll deposits**.
- ✓ If any adult household member does not have a bank account **provide a sign LOE from that person**.

Household Members

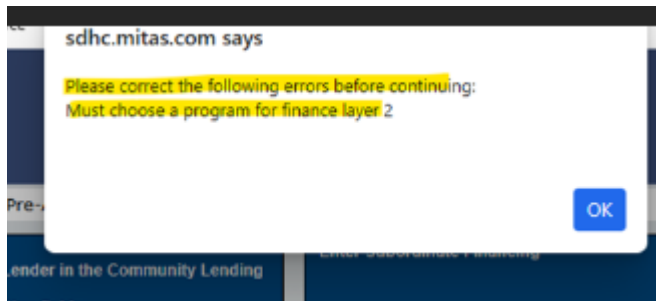
- ✓ During your meeting with the borrower, **request the names and ages of all people who live with them and will live in the subject property**. List those people on the FTHB application.
- ✓ **Review borrowers tax returns**. If there are people listed on the tax returns who the borrower did not list as a household member, request clarification.
 - Request proof of residence for that person.
 - If the proof of residence shows they do indeed live with the borrower, Income (paystubs, W2s & taxes) and Assets must be provided
- ✓ Provide supporting documentation to show non-borrowing household members (other than borrower's minor children) live with the borrower. Required even if the person is listed on the borrowers' taxes.
 - Borrower's adult children who attend college outside San Diego County or who live on campus cannot be included in the household.
- ✓ If anyone who currently lives with the borrower will not live in the subject property, provide supporting documentation.

30-DAY CLOSING. SUCCESSFULLY CLOSING DEALS ON TIME

With proper preparation and timely submittals, down payment and closing cost assistance loans and grants can close within 30 days. SDHC relies on the loan officer to submit complete applications and to provide requested conditions. We do not work with the borrowers directly. These are some ways you can help get your deal closed on time.

- Submit a complete well documented application **within 5 days of opening escrow**. See the Application Checklist found in the program application packet on the SDHC website. ALL items listed under Prior to Approval need to be in the initial submission packet. See the [Properly Documenting the File](#) and [Document Upload Standards](#) sections below.
- Applications can initially be submitted without: 1st TD Approval, Appraisal, HQD Inspection, Termite Inspection, Preliminary Title Report, Escrow Instructions. Do not wait for these documents to be available before submitting. Upload these items as you receive them. No need to wait for a condition list.
- After the conditions are issued by SDHC, upload conditions **within 3 – 5 days**. **A prompt response to conditions helps keep the application moving forward**.
- When re-submitting conditions, *be sure ALL Prior to Approval conditions are uploaded*. **Not including ALL Prior to Approval conditions requires the loan to be placed back in suspense and will create delays in closing**.
- If you are unsure what documentation to provide for a condition, please discuss with the SDHC underwriter.

ERROR MESSAGE ON FINANCE LAYER SCREEN – HOW TO RESET THE FINANCE LAYERS



If you receive the above error, you may have inadvertently deleted the layer where the details for the 1st mortgage need to be input. You will need to reset the financing. Log into the system, locate your loan then take these steps.

<p>1. Select Modify Reservation</p>	
<p>2. Select Continue</p>	
<p>3. Select Change Product</p>	
<p>4. Select a different Product, then select choose product. It doesn't matter which product, just not the same product you selected initially. This example uses the County DCCA Program.</p>	
<p>5. You will get a pop-up notification that says all current finance layers will be deleted... Hit "ok"</p>	
<p>6. New finance layers will open up. STOP do not fill them in. Repeat Steps 1 – 5 and re-select the correct Product. This will get you back on track to the end of step 12 of the lender portal submission guide.</p>	