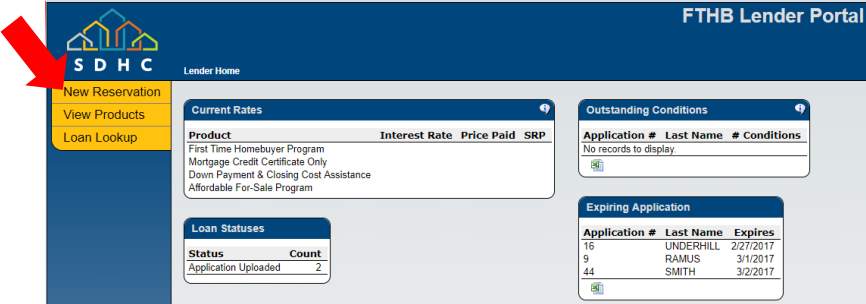
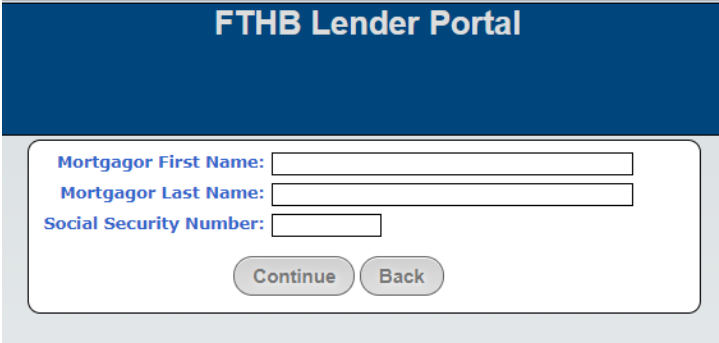
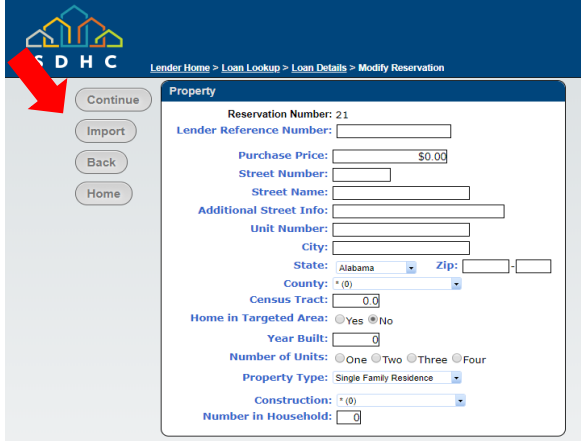
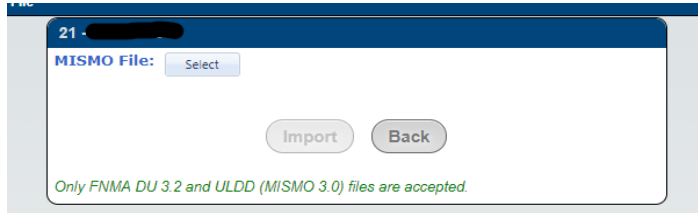


FIRST TIME HOMEBUYER PROGRAM LENDER SUBMISSION GUIDE

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

NEW RESERVATION	
<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: #e0f0ff; padding: 5px; margin-top: 10px;"> <p>NOTE: 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"

Property

Reservation Number: 1411

Lender Reference Number:

Purchase Price:

Appraised Value:

Street Number:

Street Name:

Additional Street Info:

Unit Number:

City:

State: Zip:

County:

Census Tract:

Home in Targeted Area: Yes No

Year Built:

Number of Units: One Two Three Four

Property Type:

Loan Purpose:

Construction:

Number in Household:

Check if any household member that is not on the mortgage had homeownership interest in last 3 years?

Mortgagors

First Name	Last Name	SSN
John	Doe TEST	888-55-2222

[Insert](#)

Has had ownership interest in property in last 3 years

Present Residence: No. Years:

Prior Residence: No. Years:

Credit Score:

Marital Status:

Date of Birth:

Relationship:

Gender: Male Female Not Provided Not Applicable

Female Head of Household

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Do not wish to provide this information

Hispanic Latino Not Hispanic Latino Refused To Disclose

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 option.

Mortgagors

First Name	Last Name	SSN
<input checked="" type="checkbox"/> John	Doe TEST	888-55-2222
<input checked="" type="checkbox"/> Jane	Doe Test	777-88-9999

[Insert](#)

Has had ownership interest in property in last 3 years

Present Residence: No. Years:

Prior Residence: No. Years:

Credit Score:

Marital Status:

Date of Birth:

Relationship:

Gender: Male Female Not Provided Not Applicable

Female Head of Household

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Do not wish to provide this information

Hispanic Latino Not Hispanic Latino Refused To Disclose

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.

Income		
Borrower	Income Type	Monthly Amount
John Doe TEST	Base Income	\$7,200.00
Insert		

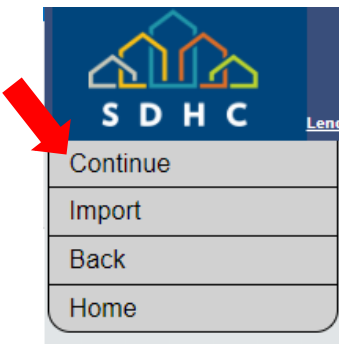
7) **Insert** ALL ASSETS.
 Add ALL assets including assets not counted by the 1st lender for the buyer(s) and for ALL non-borrowing household members.

Assets				
Borrower	Asset Type	Financial Institution	Account Number	Cash or Market Value
John Doe TEST	Checking Account	Johns Bank	987654	\$15,000.00
Insert				

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
Insert						

9) 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

10) 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

11) 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.

12) 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 13 & 14.

13) 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.

Document Name	Download	Upload
Status Report & Conditions	[No Documents]	Upload
AFS Application & Disclosures	Latest	Upload
Homebuyers Education Cert.	Latest Older	Upload
URLA (1003)	Latest Older	Upload
1st TD Loan Estimate	[No Documents]	Upload
Estimated Settlement Statement	[No Documents]	Upload
1st TD UW Approval & Cond.	[No Documents]	Upload
Subordinate Financing Approval	[No Documents]	Upload
Verification of Employment	[No Documents]	Upload
Paystubs (2 Months)	[No Documents]	Upload
Award Letter - SSI	[No Documents]	Upload
Profit & Loss Statement	[No Documents]	Upload

14) 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.

Loan Status History	
12/20/2021	Application Started
2/3/2022	Pending Submission

Submit

Outstanding Conditions
Conditions are not available yet based on the status of this application.

This loan application is currently waiting on you. Click the Submit button once all necessary documents have been uploaded and any outstanding conditions have been met, to let the agency know to continue processing.

Loan Status History	
10/29/2021	Application Started
12/20/2021	Pending Submission
2/28/2022	Submitted

Outstanding Conditions
Conditions are not available yet based on the status of this application.

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.

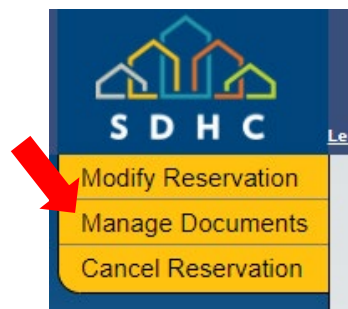


Application No	Mortgagor	Loan Amount	Lender Reference
1411	Doe TEST, John	\$0.01	

- 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	1	Provide 3 Months Bank Statements
6/5/2019	Underwriting	2	Provide 2018 Tax Returns signed by borrower
5/23/2019	Assigned to Underwriter	3	Provide 1st Lenders Loan Application with correct interest
5/23/2019	Submitted	4	Appraisal Report with clear pictures
5/23/2019	Pending Submission	5	Vesting Instructions
5/20/2019	Application Started	6	HQS Inspection Clearance Report

- 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.



Document Name	Download	Upload
Status Report & Conditions	Latest	Upload
AES Application & Disclosures	Latest	Upload
Homebuyers Education Cert.	Latest	Older Upload

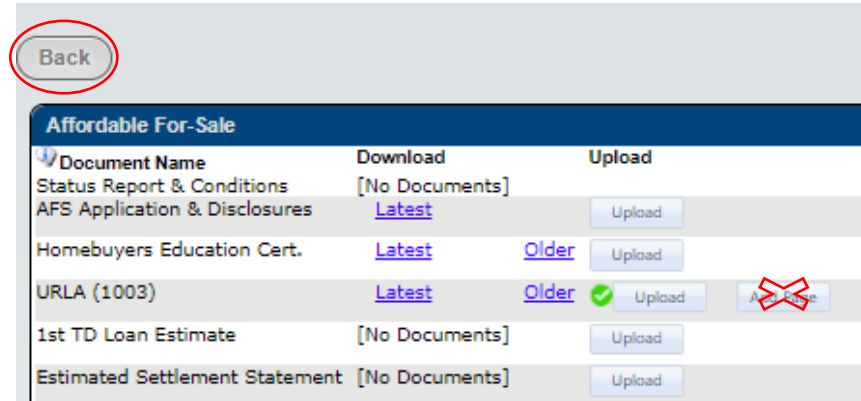
4) Upload condition on the “Manage Documents” screen.

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.

