

Missouri Housing Development Commission

EDOCS – Paperless File Submission

Certified Lender Training



Paperless File Submission eDocs

- What is eDocs?
- How to get started
- Step by step procedures
- Checking your file status
- What does each stage represent?
- Helpful "Do" and "Don't" reminders



What Is eDocs?

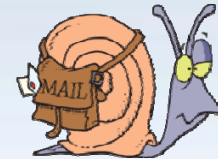
- eDocs stands for Electronic Documents.
- eDocs is a way that lenders can submit their compliance files to MHDC electronically using Lender Online.
- eDocs will eliminate paper files being sent to MHDC. This will help reduce cost of shipping.
- eDocs will also eliminate the need for originals and live signatures on MHDC documents. This should cut down on deficiencies.

What you need to utilize eDocs

- You must have access to Lender Online (LOL).
- You must have a username and password.
- You must have adobe reader.
- You must be able to scan documents.

How will submitting files change?

- The MHDC file itself will not change
- Form #505 should continue to be used as your guide to file stacking order
- Prepare your package just as you have in the past with all required forms and signatures
- Instead of mailing MHDC your package....



you can now simply scan your file
and upload it onto Lender Online!

Step by Step Process

Preparing your package:

- Prepare your package using form #505 Stacking Sheet as your guide.
- The file MUST be in order before scanning.
NOTE: Electronic signatures are not yet allowed. All MHDC documents must be signed by the appropriate parties.
- Once the package is complete and ready for submission, scan the entire package as a PDF file and save to your designated folder.

Step by Step Process

UPLOADING TO LENDER ONLINE STEP ONE:

- Click on **Loan Status** tab

The screenshot displays the Missouri Housing Development Commission Lender Online interface. At the top, the logo features a house icon with puzzle pieces and the text "Lender Online For All Your Clients' Needs". The main navigation bar includes tabs for "NEW RESERVATION", "AVAILABLE FUNDS", "PRE-QUALIFICATIONS", "LOAN STATUS" (circled in red), "REPORTS", and "USER ACCOUNTS". Below the navigation bar, the current lender is identified as "AOD TEST". A search bar allows users to search by "Lender Name" with a "Query Value" field and a "Go" button. The "Participating Lenders/Branches" section lists several lenders, including "Access Capital Funding, LLC", "American Portfolio Mortgage Corp." (with branches in Kansas City and Palatine), "AOD TEST", and "Arvest Mortgage Co." (with a branch in Anderson). A sidebar on the left provides instructions on how to select a lender/branch and click the "Continue" button. A "View Latest News!" link is located at the bottom right.

Step by Step Process

STEP TWO:

- Choose your reservation and click on the “eDocs” icon .

NEW RESERVATION | AVAILABLE FUNDS | PRE-QUALIFICATIONS | LOAN STATUS | REPORTS | USER ACCOUNT

Lender: AOD TEST

Quick Search | **Advanced Search**

Reservation No. **Go**
12 characters

Reserved by Lender: AOD TEST
 Lender Loan No:
 Borrower Name/SSN: SSN:
 Co-Borrower Name/SSN: SSN: **Go**

Loans | Show Active Loans | Show Archived Loans

Results for Lender: AOD TEST
Reset Search

Actions	Reservation	Lender Loan No.	Borrower Name	Co
View Reprint PDF Docs eDocs Delete	134666003602		RINEY, SASHA L	
View Reprint PDF Docs eDocs Delete	134666003638		MAUE, MICHAEL T	
View Reprint PDF Docs eDocs Delete	134666003639		Saturley, Chad R	Saturley, Hollie
View Reprint PDF Docs eDocs Delete	134666003563		DOE, JON 123-45-6780	
View Reprint PDF Docs eDocs Delete	134666003572		DAVIS, RACHEL R 000-11-2222	
View Reprint PDF Docs eDocs Delete	134666003574		BROWN, BEVERLY A 456-74-8911	
View Reprint PDF Docs eDocs Delete	134666003568		TESTINE, TINA T 444-55-4444	
View Reprint PDF Docs eDocs Delete	134666003631		STRONG, SONYA C 427-41-3936	PRATER, EDV 123-33-3333
View Reprint PDF Docs eDocs Delete	134666003354		TESTER, CHESTER 123-45-6789	

Step by Step Process

STEP THREE:

- Upload your pre-scanned file by clicking on “Add New”

The screenshot displays the Missouri Housing Development Commission Lender Online interface. At the top, the logo features a house icon made of puzzle pieces, with the text "Lender Online For All Your Clients' Needs" and "Missouri Housing Development Commission". Below the logo is a navigation bar with buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "PRE-QUALIFICATIONS", "LOAN STATUS", and "REPO". A status bar indicates "Lender: AOD TEST". The main content area is titled "e-MortgageDocs" and includes options for "Comments", "Printable", and "Close". Below this, a section titled "PACKAGES FOR LOAN NO. 134666003354" shows a "Submission Package" with an "Add New" button circled in red, a "Submit" button, and a timestamp "Package Submitted: 03/26/2015 01:35 PM". A section titled "Uploaded Documents (0)" contains a message: "No e-Mortgage documents have been uploaded for this package."

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Step by Step Process

- Name your document and note any special comments
- Click [Click Here](#) when you are ready to upload your file

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Lender Online
For All Your Clients' Needs

NEW RESERVATION | AVAILABLE FUNDS | PRE-QUALIFICATIONS | LOAN STATUS | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: AOD TEST

Loan Status ?

eMortgage Document For Loan No. 134666003354

* denotes a required field.

To add/modify an eMortgage document fill out the required fields and then click on the "Save" button. If you don't wish to save your changes click on the "Cancel" button.

Notes:
Please make sure that the document that you upload is a valid document. Ex: .pdf, .doc, .xls, .gif, .jpeg, .png, .txt, etc
The 'Login Name' and 'Password' fields are **case sensitive**.

* **Package:**

Please [Click Here](#) to upload a document.

* **Select a document name from the predefined list**

or

* **Enter a customized document name.**

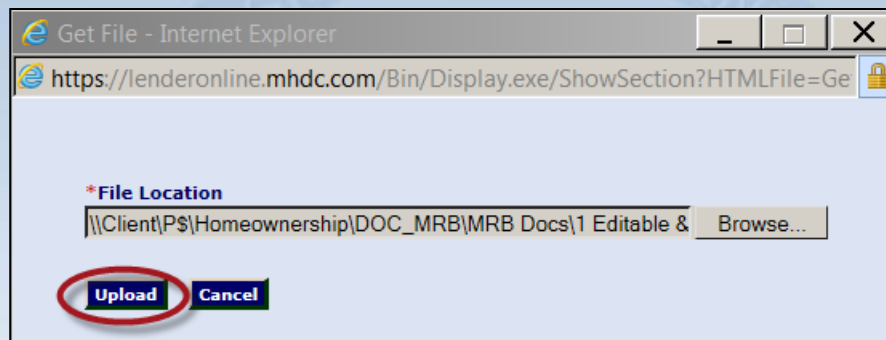
Enter additional comments about this document

Enter what type of package submitted

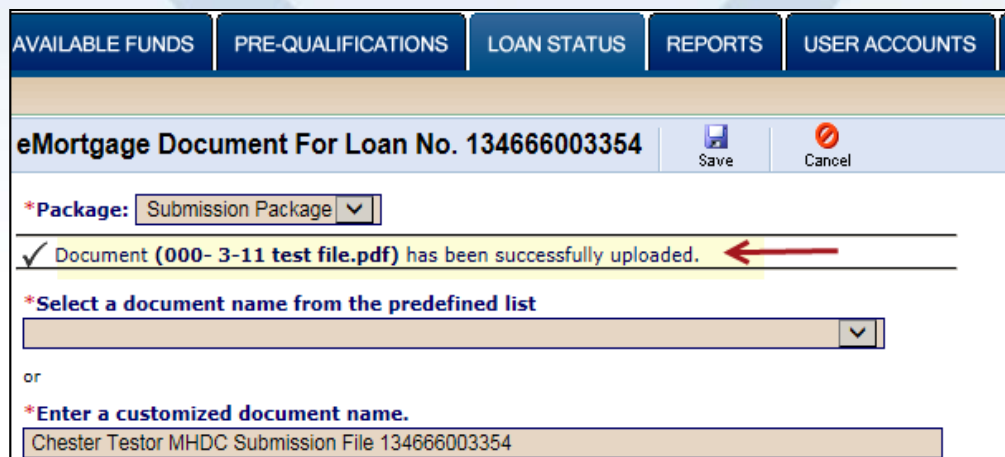
Enter additional comments about the package

Step by Step Process

- Locate the pre-scanned package in your folders.
- Click **Upload** when you are ready to upload your file.



- **Save**
- It will indicate if the file was successfully uploaded.



Step by Step Process

STEP FOUR:

- Your file is now uploaded onto Lender On Line.
- Click on "Submit" when you are ready to submit your completed file to MHDC.

The screenshot displays the Lender On Line interface for AOD TEST. The navigation menu includes: NEW RESERVATION, AVAILABLE FUNDS, PRE-QUALIFICATIONS, LOAN STATUS, REPORTS, and USER ACCO. The main content area shows 'e-MortgageDocs' with options for Comments, Comments, Printable, and Close. Below this, it displays 'PACKAGES FOR LOAN NO. 134666003354'. A 'Submission Package' section includes an 'Add New' button and a 'Submit' button, which is circled in red. The 'Submit' button is accompanied by the text 'Package Submitted: 03/26/2015 01:35 PM'. Below the submission package, there is a table of 'Uploaded Documents (1)'. The table has columns for 'Actions', 'Last Date Modified', and 'Initial Submitted Date & Time'. The document listed is 'Chester Testor MHDC Submission File 134666003354' with a 'Comments...' link. The 'Last Date Modified' is '03/30/2015'.

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
Chester Testor MHDC Submission File 134666003354 Comments...		03/30/2015	

Step by Step Process

- You will be given a confirmation of the date and time the file was submitted to MHDC.

The screenshot displays the Lender Online interface for the Missouri Housing Development Commission. The header includes the logo and the text "Lender Online For All Your Clients' Needs" and "Missouri Housing Development Commission". A navigation bar contains buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "PRE-QUALIFICATIONS", "LOAN STATUS", "REPORTS", "USER ACCOUNTS", and "ADMINISTRATION". Below this, the user is identified as "Lender: AOD TEST". The main content area features an "e-MortgageDocs" section with icons for "Comments", "Printable", and "Close". A prominent yellow message box states: "PACKAGE SUBMISSION SUCCESSFULL! The e-MortgageDocs Submission Package For Loan No. 134666003354 has been received by our agency." Below the message, a section titled "PACKAGES FOR LOAN NO. 134666003354" shows a "Submission Package" with "Add New" and "Submit" buttons, and a timestamp "Package Submitted: 03/26/2015 01:35 PM". A table lists the "Uploaded Documents (1)" with columns for "Actions", "Last Date Modified", and "Initial Submitted Date & Time".

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
Chester Tester submission package 134666003354 Comments...		03/26/2015	03/26/2015 01:35 PM

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Step by Step Process

The status section in Loan Status will show your file has now been received by MHDC.






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Lender Online
For All Your Clients' Needs

NEW RESERVATION | AVAILABLE FUNDS | PRE-QUALIFICATIONS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: AOD TEST

Loan/Reservation Status Details      Last Updated on Thursday, March 26, 2015, at 01:45 PM

[← Back](#) [Cancel Loan](#)

GENERAL INFORMATION

Lender Loan No:	Lender ID No: 666
Reservation/Loan No: 134666003354	Lender Name: AOD TEST
Application Accepted On: 11/05/2014	Branch Name:
Reservation Expires:	Servicer Loan No:
Commitment Expires: 12/20/2014	Loan Officer: , [MLS ID: 000000000000]
Closing Date:	Submitted by: Clubine, Tina
Borrower Name: TESTER, CHESTER	Real Estate Company:
Social Security No: 123-45-6789	Real Estate Agent Name:

FIRST MORTGAGE

Program: 2014C Bond Issue - TARGETED - CAP

Loan Type: FHA

Loan Amount: \$100,000

Term: 360 months

Interest Rate: 4.2500%

SECOND MORTGAGE

Program:

Loan No:

Loan Type:

Loan Amount: \$0

Term: 0 months

Interest Rate: 0.0000%

PROPERTY ADDRESS

1022 PIKE STREET
St.Charles, MO 633010000
County: ST CHARLES

STAGE/STATUS/DATE

• File Rec'd / Approved on 03/26/2015	←
• Reserved / Approved on 11/05/2014	

Lender Online Status Stages

How do I know if it's been approved?
What are the different stages in LOL?



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Lender Online Status Stages

- Lenders are able to check the status of their files on Lender Online under the Loan Status tab.
- There are seven stages to each reservation/loan:
 1. **Reserved** – you have made your reservation
 2. **File Rec'd** – MHDC has received the file
 3. **File Assigned** – the file has been checked out for review
 4. **File Review** – the file is in the process of being reviewed
 5. **Committed** – the file has been approved by MHDC
 6. **Purchased** – ServiSolutions has purchased the loan
 7. **Funded** –MHDC has pooled the loan

Lender Online Status Stages

NEW RESERVATION	AVAILABLE FUNDS	PRE-QUALIFICATIONS	LOAN STATUS	REPORTS	USER ACCOUNTS	ADMINISTRATION
------------------------	------------------------	---------------------------	--------------------	----------------	----------------------	-----------------------

Lender: **AOD TEST**

Loan/Reservation Status Details

[Edit](#) [Reprint](#) [PDF Docs](#) [eDocs](#) [Printable](#) Last Updated on M

[← Back](#) [Cancel Loan](#)

Loan Cancellations are **NOT ALLOWED** at this stage.

GENERAL INFORMATION

Lender Loan No: 10289306	Lender ID No:
Reservation/Loan No: 133074000047	Lender Name: Mortgage Company
Application Accepted On: 02/20/2015	Branch Name:
Reservation Expires:	Servicer Loan No:
Commitment Expires: 04/06/2015	Loan Officer: [MLS ID: 0000004
Closing Date: 03/20/2015	Submitted by:
Borrower Name:	Real Estate Company:
Social Security No:	Real Estate Agent Name:

<h4>FIRST MORTGAGE</h4> <p>Program: MCC Issue (Stand Alone) - MCC I</p> <p>Loan Type: FHA</p> <p>Loan Amount: \$101,624</p> <p>Term: 360 months</p> <p>Interest Rate: 3.7500%</p> <p>MCC Rate: 25.0000</p>	<h4>SECOND MORTGAGE</h4> <p>Program:</p> <p>Loan No:</p> <p>Loan Type:</p> <p>Loan Amount: \$0</p> <p>Term: 0 months</p> <p>Interest Rate: 0.0000%</p>
--	---

<h4>PROPERTY ADDRESS</h4> <p>St.Louis, MO 631393609</p> <p>County: ST LOUIS CITY</p>	<h4>STAGE/STATUS/DATE</h4> <ul style="list-style-type: none">Funded / Approved on 03/30/2015Purchased on 03/30/2015Committed / Approved on 03/30/2015File Review / Approved on 02/26/2015File Assigned / Approved on 02/26/2015
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<h4>HFA's CONDITIONS/EXCEPTIONS</h4>	<h4>REJECTION REASONS</h4>
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Lender Online Status Stages

Example:

This file has been received by MHDC.

It has not been reviewed or approved, however.

STAGE/STATUS/DATE
• File Rec'd Approved on 01/20/2015
• Reserved / Approved on 01/09/2015

The status after each stage reflects the status for that stage. Must say **Committed/Approved** before you can expect to see an approval.

Receiving a Deficiency Notice

- Should the file contain a deficiency, the contact listed for the file will be notified via email.
- The “File Review” stage will show **Pending**.
- The conditions to clear the file will be at the bottom left of the screen.

PROPERTY ADDRESS

205 SAINT MAURICE LN
Florissant, MO 630310000
County: ST LOUIS

STAGE/STATUS/DATE

- File Review / Pending on 03/20/2015
- File Assigned / Approved on 03/20/2015
- File Rec'd / Approved on 03/19/2015
- Reserved / Approved on 01/26/2015

HFA's CONDITIONS/EXCEPTIONS

1. Proof of Marias Pension Income
2. HUD-1 overcharged the settlement fee refund seller \$45.00

REJECTION REASONS

Receiving a Deficiency Notice

- **Submitting a missing document:**
 - Scan the missing information and save to folder.
 - Upload just as you did your file package.
 - Don't forget to "Submit" the uploaded document to MHDC.

e-MortgageDocs | Comments | Comments | Printable | Close

PACKAGES FOR LOAN NO. 134666003354

Submission Package | Add New | **Submit** | Package Submitted: 03/26/2015 01:35 PM

Uploaded Documents (2)		Actions	Last Date Modified	Initial Submitted Date & Time
Chester Tester submission package 134666003354	Comments...		03/26/2015	03/26/2015 01:35 PM
Missing tax returns for TESTER			03/27/2015	


- **DO NOT** resubmit the entire file package.

Loan File Approval

- Your approval will be sent via email to the contact noted on the Lender's Certificate Form #520.
- Be sure to note the person who should be receiving deficiency notices and the final approval.

Missouri Housing Development Commission		Form #520
Lender's Certificate		
<u>LENDER CONTACT INFORMATION:</u>		
Lender Name: _____ _____ _____	File Contact-For Approval & Defi. Notices: _____	Email: _____ Phone #: _____
<u>RESERVATION DATA:</u> MHDC Reservation #: _____ Reservation Date: _____		
Borrower's Name: _____		SS#: _____
Co Borrower's Name: _____		Co- SS#: _____
Property Address: _____	City: _____	MO _____

Loan File Approval

- The Loan Status on Lender Online will also reflect when a loan has been approved by the reviewer.
- Find your reservation and click on View 
- The Stage Status section will show the most current stage on top.

STAGE/STATUS/DATE
• Funded / Approved on 03/30/2015
• Purchased on 03/30/2015
• Committed / Approved on 03/30/2015
• File Review / Approved on 02/26/2015
• File Assigned / Approved on 02/26/2015

- In this example, the file has also been purchased by ServiSolutions and funded by MHDC.

Loan File Approval

- You also have the option of printing off your own approval by clicking on PDF Docs at the top of the screen.

The screenshot displays the 'Lender Online' interface for the Missouri Housing Development Commission. At the top, there is a navigation bar with buttons for 'NEW RESERVATION', 'AVAILABLE FUNDS', 'PRE-QUALIFICATIONS', 'LOAN STATUS', 'REPORTS', and 'USER ACCOUNTS'. Below this, the user is logged in as 'Lender: AOD TEST'. The main section is titled 'Loan/Reservation Status Details' and includes a toolbar with icons for 'Edit', 'Reprint', 'PDF Docs' (circled in red), 'eDocs', and 'Printable'. There are also '<< Back' and 'Cancel Loan' buttons. The page is divided into sections: 'GENERAL INFORMATION', 'FIRST MORTGAGE', and 'SECOND MORTGAGE'. The 'GENERAL INFORMATION' section contains fields for Lender Loan No, Reservation/Loan No, Application Accepted On, Reservation Expires, Commitment Expires, Closing Date, Borrower Name, Social Security No, Lender ID No, Lender Name, Branch Name, Servicer Loan No, Loan Officer, Submitted by, Real Estate Company, and Real Estate Agent Name. The 'FIRST MORTGAGE' section shows Program: 2014C Bond Issue - TARGETED - CAP, Loan Type: FHA, Loan Amount: \$100,000, Term: 360 months, and Interest Rate: 4.2500%. The 'SECOND MORTGAGE' section shows Program, Loan No, Loan Type, Loan Amount: \$0, Term: 0 months, and Interest Rate: 0.0000%.

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Lender Online
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NEW RESERVATION AVAILABLE FUNDS PRE-QUALIFICATIONS **LOAN STATUS** REPORTS USER ACCOUNTS

Lender: AOD TEST

Loan/Reservation Status Details Edit Reprint **PDF Docs** eDocs Printable

<< Back Cancel Loan

GENERAL INFORMATION

Lender Loan No:		Lender ID No:	666
Reservation/Loan No:	134666003354	Lender Name:	AOD
Application Accepted On:	11/05/2014	Branch Name:	
Reservation Expires:		Servicer Loan No:	
Commitment Expires:	12/20/2014	Loan Officer:	, [M
Closing Date:		Submitted by:	Clu
Borrower Name:	TESTER, CHESTER	Real Estate Company:	
Social Security No:	123-45-6789	Real Estate Agent Name:	

FIRST MORTGAGE

Program: 2014C Bond Issue - TARGETED - CAP

Loan Type: FHA

Loan Amount: \$100,000

Term: 360 months

Interest Rate: 4.2500%

SECOND MORTGAGE

Program:

Loan No:

Loan Type:

Loan Amount: \$0

Term: 0 months

Interest Rate: 0.0000%

Loan File Approval

- Click on Form #195 – Commitment Letter
(If it does not show, the file has not been approved.)
- Then click on Generate Documents

The screenshot displays a web application interface for loan management. At the top, there is a navigation bar with buttons for 'NEW RESERVATION', 'AVAILABLE FUNDS', 'PRE-QUALIFICATIONS', 'LOAN STATUS', 'REPORTS', and 'USER ACCOUNTS'. Below this, the user is identified as 'AOD TEST'. The main area is titled 'Select Documents' and shows a list of documents for 'Reservation/Loan No: 133074000047 - MOORE, KENNETH'. The document 'Form #195 - Commitment Letter [Commitment Letter]' is selected with a checkmark. Other documents include Form #530, Form #545, Form #323, Form #315, Form #385, Form #375, Form #345, Form #330, Form #340, Form #350-1 and #350-2, and Form #322. A 'Generate Documents' button is highlighted in yellow, and a 'Cancel' button is also visible. The status 'Showing 1-16 of 16' is displayed at the bottom right.

NEW RESERVATION AVAILABLE FUNDS PRE-QUALIFICATIONS LOAN STATUS REPORTS USER ACCOUNTS

Order: AOD TEST

Status ?

Generate a document with the pending loan information, at least one document in the list and then click on "Generate Documents". If you don't wish to generate a document, click on the "Cancel" button.

You will need Adobe Acrobat Reader to view and/or print the document(s). The software is available for download at www.adobe.com.

Select Documents

Reservation/Loan No: 133074000047 - MOORE, KENNETH

<input type="checkbox"/>	Document Name
<input type="checkbox"/>	Form #530 - Certification of Cost
<input type="checkbox"/>	Form #545 - Mortgage Interest Exception
<input checked="" type="checkbox"/>	Form #195 - Commitment Letter [Commitment Letter]
<input type="checkbox"/>	Form #323 - MCC Certification of Zero Income for Child
<input type="checkbox"/>	Form #315 - MCC Application Affidavit
<input type="checkbox"/>	Form #385 - MCC Mobile Home Certification
<input type="checkbox"/>	Form #375 - Co-Signor Affidavit
<input type="checkbox"/>	Form #345 - MCC Home Mortgage Interest Exception
<input type="checkbox"/>	Form #330 - MCC Certification of Cost
<input type="checkbox"/>	Form #340 - MCC Non-Filing Status
<input type="checkbox"/>	Form #350-1 and #350-2 - Marital Waivers
<input type="checkbox"/>	Form #322 - MCC Certification of Zero Income for Adult

Showing 1-16 of 16

Generate Documents Cancel

Do's and Don't to Remember

DO

- Make sure the file is in order before scanning. Follow the file stacking worksheet #505.
- Remember to click on "**submit**" after uploading the file.
- Maintain a dedicated folder for file scans for easier uploading.

DON'T

- Upload the file one document at a time. The entire, complete package should be scanned and submitted in its entirety.
- Send **MHDC** documents with electronic signatures. They are not allowable at this time.
- Email files. Files must be submitted through LOL.

MHDC HOMEOWNERSHIP STAFF

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