



MISSISSIPPI HOME CORPORATION

# CLOSER/POST- CLOSING

TRAINING



MISSISSIPPI HOME CORPORATION

About MHC ▾

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Resources ▾

Contact Us



Homebuyers

Lenders/Realtors

Developers

Property Managers

Federal Grants

## Partners for a Mission

Our mission is simple - to finance safe, decent, affordable housing and help working families build wealth. We do this by partnering with lenders and real estate professionals who are motivated by the same mission.

Our programs help make home ownership affordable for home buyers by offering competitive financing and down payment assistance. We could not accomplish our mission without the lenders who work with us.

Whether you are already a participating lender or are a newcomer to our programs, we welcome the opportunity to work with you and help you grow your business.

Lender Login

Pay Program Fee

Look Up Today's Rates and Funds

### Resources

[MRB7 Lender Resources](#)

[Mortgage Credit Certificate Lender Resources](#)

[Smart6 Lender Resources](#)

[Housing Assistance For Teachers Resources](#)

[Online Reservation Users Guide](#)

Lender Trainings

Lender FAQs

# Lenders Resource Page

## You will find:

- Lender Guidelines
- Trainings
- Marketing Materials
- Income Limits
- Lender FAQs
- MITAS Login
- Etc.

# MHomeCorp.com

# MHC PROGRAMS



Housing Assistance  
for Teachers (HAT)\*



Mortgage Revenue  
Bond 7 (MRB7)

*30-year 1<sup>st</sup> Mortgage with a  
Forgivable 2<sup>nd</sup> Mortgage*



Mortgage Credit  
Certificate (MCC)+

*Federal Tax Credit*



Smart6

*30-year 1<sup>st</sup> Mortgage with a  
30-year Non-Forgivable 2<sup>nd</sup>  
Mortgage*

+ Available: Stand Alone  
and/or with Smart 6

\* Available: Stand Alone  
and/or with Smart 6, MRB7, or MCC

# MHC FEES

- **MRB7/SMART6 Fees**

- Lenders can charge up to 1.5% Origination Fee + Regular Standard Fees
  - No discount points allowed

- **MCC Fee**

- \$300 Non-Refundable Reservation Fee
  - Fee is paid online via MHC website. Lender must upload the receipt to the MHC Loan documents (fee receipt header).
    - Fee is applicable if using with Smart6

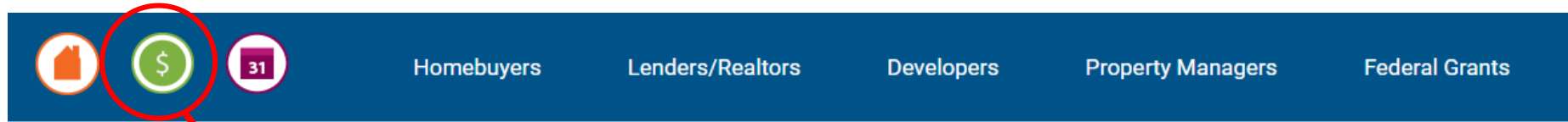
# MHC COMPLIANCE:

## *Review Process*

### **MRB7, SMART6, HAT, MCC REQUIRE A COMPLIANCE REVIEW:**

- Programs with household income limits and homebuyer status
  - ✓ Income must be verified and approved prior closing for all household members
- MHC Pre-Closing Review
  - ✓ Checklist & Checklist items must be reviewed and approved
- Once Loan File has been approved, closing documents and MHC approval letters (Conditional Commitment) can be downloaded from Lender Portal and no changes can be made to loan data

# MHC Daily Rates



## Today's Rates

Please note - Mortgage Revenue Bond 7 and Smart6 rates are subject to change depending on market volatility.

### Mortgage Revenue Bond 7

Government	6.290%
Conventional	6.490%

### Smart6

Government	7.240%
Conventional	7.440%

### Funds Available

Mortgage Revenue Bond	\$26,824,802
Mortgage Credit Certificate	\$29,568,987
Housing Assistance for Teachers	\$68,000
Smart6	\$7,152,913

*Disclaimer- Numbers represented above are only for EXAMPLE and not to be used.  
Mortgage Revenue Bond 7 and Smart6 rates are subject to change depending on market volatility.*

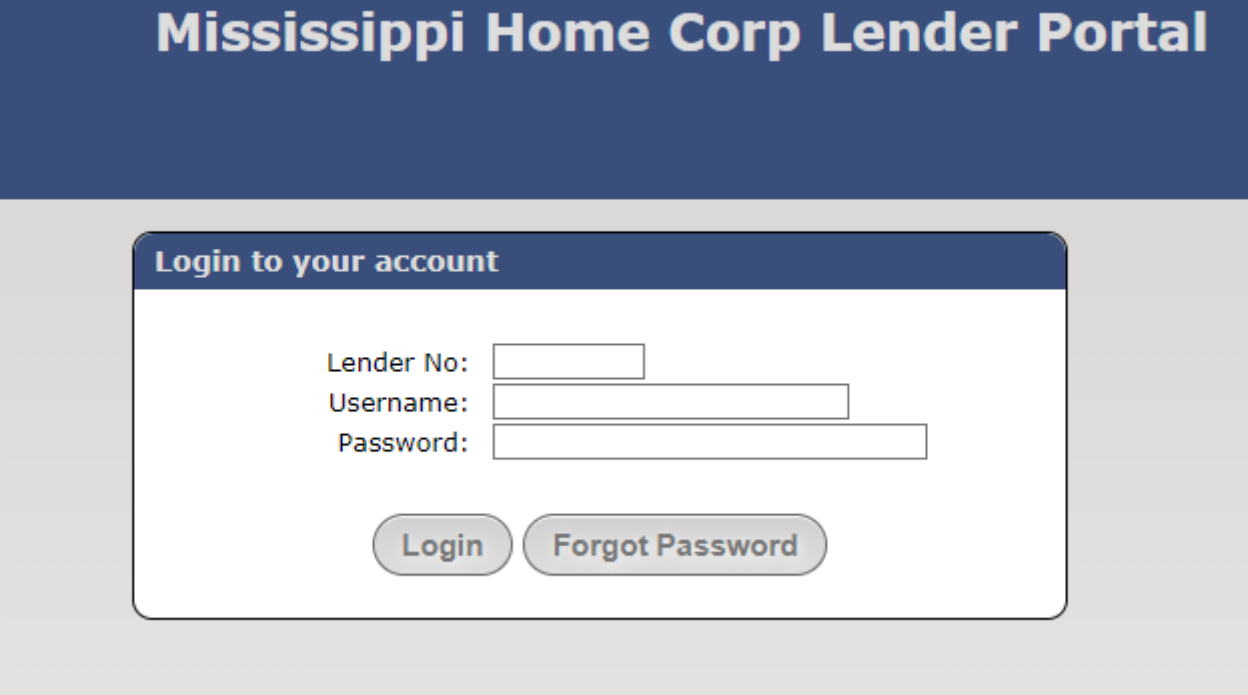
# LENDER PORTAL:

## *Login Information*

[archivemhc.com/mitaslive](http://archivemhc.com/mitaslive)

### Enter Credentials:

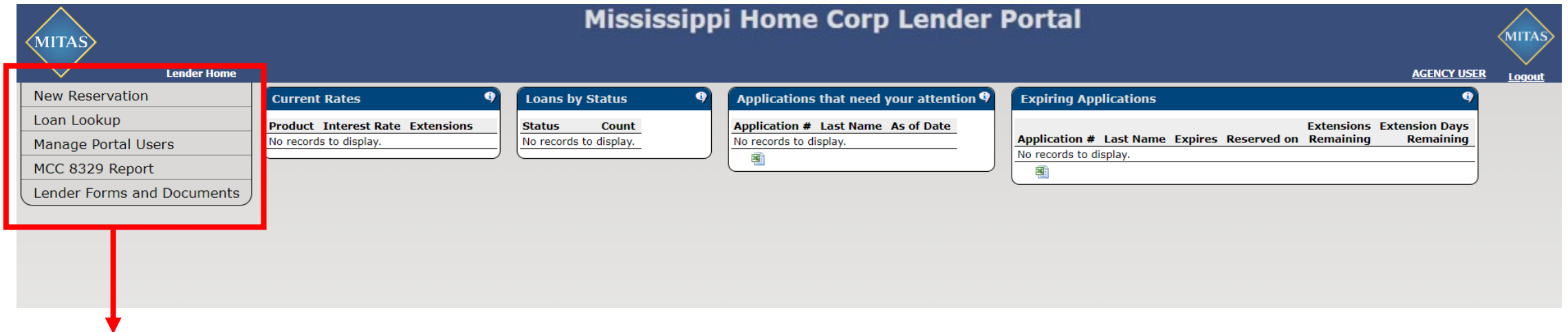
- Lender No. (MHC Assigned – same as old originator no. for current users)
- Username (ALL CAPS)
- Password (case sensitive)
- MHC doesn't have access to User's Passwords
- There are multiple Administrators assigned per company! Contact MHC if you're unsure who the admins are.
- Click the "FORGOT PASSWORD" (Passwords must be reset every 90-days)



The screenshot shows the login interface for the Mississippi Home Corp Lender Portal. At the top, a dark blue header contains the text "Mississippi Home Corp Lender Portal" in white. Below this is a light gray background area. In the center, there is a white box with a dark blue header that says "Login to your account". Inside this box, there are three input fields: "Lender No:" with a short text box, "Username:" with a longer text box, and "Password:" with a text box. Below the input fields are two buttons: a "Login" button and a "Forgot Password" button, both with rounded corners and a light gray background.

# MODIFICATIONS OPTIONS:

## *Modify Reservations or Lookup a Loan*

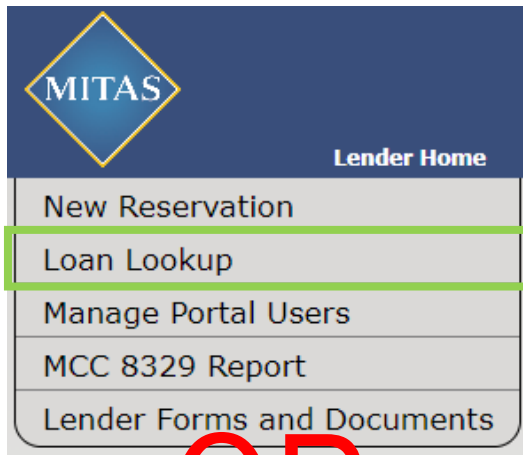


- Main Menu:**
- New Reservation - Make a new loan reservation
  - Loan Lookup - Find a loan to upload documents, clear conditions, etc.
  - Manage Portal Users (Administrator's Only)
  - MCC 8329 Reports (Administrator's Only)
  - Lender Forms and Documents - Use "Loan Lookup" and find specific loan file in order to upload documents.



# MODIFICATIONS OPTIONS:

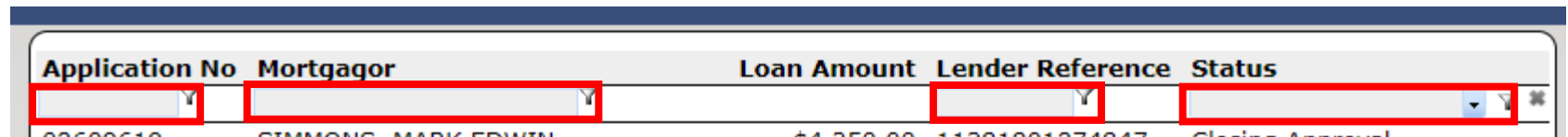
*How to find a Loan Reservation, two ways:*



MITAS Lender Home

- New Reservation
- Loan Lookup
- Manage Portal Users
- MCC 8329 Report
- Lender Forms and Documents

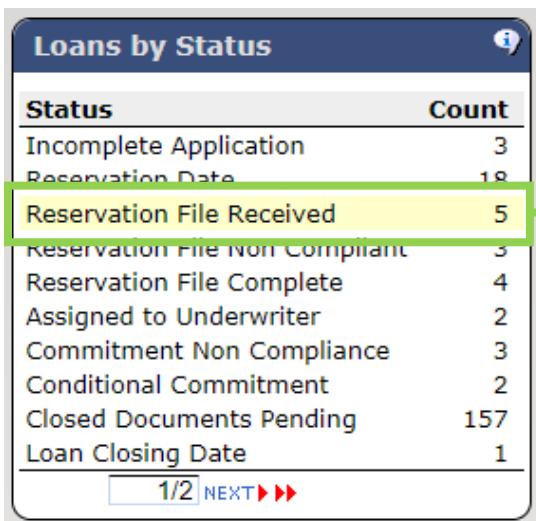
Look up by any of the following...



Application No	Mortgagor	Loan Amount	Lender Reference	Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

OR

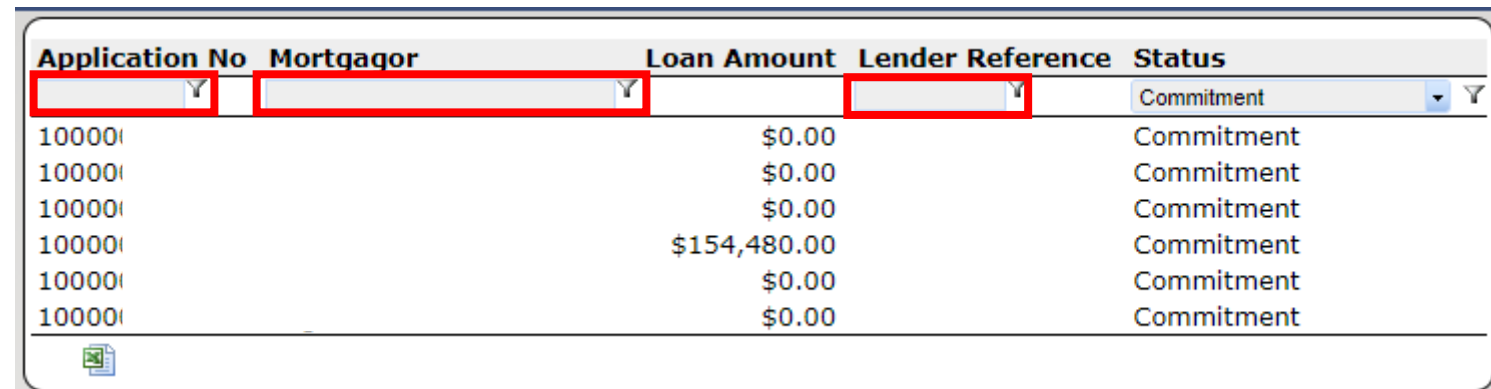
All the loans under this "Status" will display based on the searching parameters...



Loans by Status

Status	Count
Incomplete Application	3
Reservation Date	18
Reservation File Received	5
Reservation File Non Compliant	3
Reservation File Complete	4
Assigned to Underwriter	2
Commitment Non Compliance	3
Conditional Commitment	2
Closed Documents Pending	157
Loan Closing Date	1

1/2 NEXT >>>



Application No	Mortgagor	Loan Amount	Lender Reference	Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Commitment
10000i		\$0.00		Commitment
10000i		\$0.00		Commitment
10000i		\$0.00		Commitment
10000i		\$154,480.00		Commitment
10000i		\$0.00		Commitment
10000i		\$0.00		Commitment

# RESERVATION SCREEN:

*Always make sure all information entered is correct*

Modify Reservation

Print Forms

Manage Documents

Cancel Reservation

Loan Information

**Application Number:** 41

**Reservation Expires on:** 12/15/2022

**Mortgagor Last Name:** TESTS6MCC

**Lender:** CADENCE BANK

**Loan Officer:** AgencyUser

**Lender Reference Number:** 77788

**Product Group:** Smart6

**Product Type:** Smart6 Government Loan

**Program Type:** Smart6

**Loan Amount:** \$160,000.00

**Interest Rate:** 3.9000%

**Term:** 360 Payments

**Property Address**

**Street Address:** 313 NO NAME STREET

**Unit Number:**

**City:** JACKSON

**State:** MS **Zip:**39202-

First Name	Last Name	
BETTY	TESTS6MCC	Primary Mortgagor

Additional Finance Layers

Program Type	Amount	Rate
Smart6 second	\$6,000.00	0.0000%
MCC	\$64,000.00	40.0000%
Housing Assistance for Teacher	\$6,000.00	0.0000%

Loan Status History

10/31/2022	Incomplete Application
10/31/2022	Reservation Date
10/31/2022	Reservation File Received
11/2/2022	Compliance Package Uploaded
11/2/2022	Reservation File Non Compliant
11/2/2022	Reservation File Complete
11/2/2022	Commitment File Received
11/2/2022	Compliance Package Uploaded
11/2/2022	Conditional Commitment
11/2/2022	Closed Documents Pending

Outstanding Conditions

Type	No.		Created	Due By
S6 Delq. Doc Condition	7	Upload S6 Checklist	11/2/2022	12/2/2022
S6 Delq. Doc Condition	8	Upload executed CD's 1st, 2nd & Seller	11/2/2022	12/2/2022
S6 Delq. Doc Condition	9	Upload copy of recorded S6 2nd Mtg DOT	11/2/2022	12/2/2022
S6 Delq. Doc Condition	10	Upload Lender Wiring Instructions	11/2/2022	12/2/2022
S6 Delq. Doc Condition	11	Mail Original S6 2nd Mtg Note Mail to MHC to Attn: Single Family	11/2/2022	12/2/2022
S6 Delq. Doc Condition	12	Mail S6 Orig recorded 2nd mtg DOT Mail to MHC Attn: Single Family	11/2/2022	12/2/2022

Reservation History

Outstanding Conditions: MHC Communication Window to the Lender

1<sup>st</sup> Mortgage Reservation Confirmation

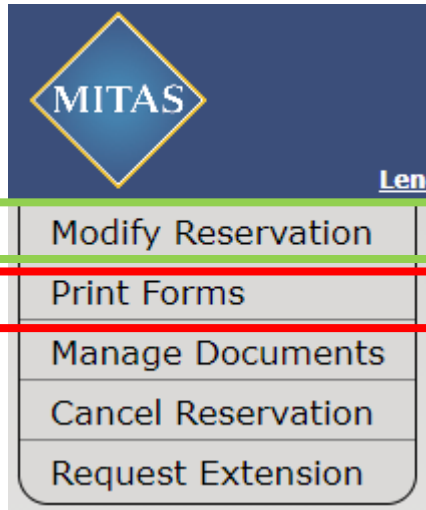
2<sup>nd</sup> Mortgage Reservation Confirmation

Main Menu

10

# RESERVATION OPTIONS:

## *Modify a Reservation & Print Forms*



MITAS Lender

- Modify Reservation
- Print Forms
- Manage Documents
- Cancel Reservation
- Request Extension

**Property**

Reservation Number: 36  
Lender Reference Number: \_\_\_\_\_

Purchase Price: \$205,000.00  
Appraised Value: \$200,000.00  
Street Number: 123  
Street Name: ABC  
Additional Street Info: \_\_\_\_\_  
Unit Number: \_\_\_\_\_  
City: Jackson  
State: Mississippi Zip: 39202  
County: HINDS (25)  
Census Tract: 2.0  
Home in Targeted Area: ☐ Yes ☒ No  
Year Built: 7  
Number of Units: ☒ One ☐ Two ☐ Three ☐ Four  
Property Type: Single Family Detach.  
Builder: \* (0)  
Construction: Existing Construction  
Loan Purpose: Purchase  
Number in Household: 2  
☐ Check if any household member that is not on the mortgage had homeownership interest in last 3 years?

**Mortgagors**

First Name	Last Name	SSN	First Name	Middle Name	Last Name	Suffix	SSN	Relationship
Dill	Pickle	987-52-6398	Dill		Pickle		987-52-6398	Primary Mortgagor

☐ Has had ownership interest in property in last 3 years  
Present Residence: Rent No. Years: 6  
Prior Residence: No. Years: 0  
Credit Score: 680  
Marital Status: Married (1)  
Date of Birth: 7/20/1985  
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  
☐ Borrower is same as builder  
☒ Completed Homebuyer Education within last 12 months  
☐ Attended Workshop in Person  
☐ Completed Web-Based Workshop  
☐ Provided by HUD Approved Agency  
Agency ID#: \_\_\_\_\_  
Agency Name: \_\_\_\_\_  
Certificate No: \_\_\_\_\_  
Date of Completion: \_\_\_\_\_  
☐ Completed Housing Counseling within last 12 months

**CAN'T CHANGE LOAN TYPE**  
After submitting a reservation, no modifications can be made

### 2nd Mortgage Docs

### MCC Documents

### HAT Documents

**PRINT**  
Required or  
Needed Forms

**Smart6**

Form Name	Download
S6 Document Set	<a href="#">Download</a>
Reservation Confirmation	<a href="#">Download</a>
S6 Reservation of Funds/Rate Commitment Form	<a href="#">Download</a>
S6 Transmittal Checklist	<a href="#">Download</a>
S6 2nd Mortgage Application	<a href="#">Download</a>
S6 Income Calc Worksheet	<a href="#">Download</a>
S6 Notice to Borrower- 2nd MTG	<a href="#">Download</a>
S6 Occupancy Statement	<a href="#">Download</a>
S6 Income Tax Statement	<a href="#">Download</a>
S6 Full-time Student Statement	<a href="#">Download</a>
S6 Employment/Income Statement	<a href="#">Download</a>
S6 Co-Signer/Non-Occupant Statement	<a href="#">Download</a>
S6 Child Support Statement	<a href="#">Download</a>
S6 Non-Borrower Statement	<a href="#">Download</a>
S6 MHC Letter of Explanation	<a href="#">Download</a>
S6 Attorney Info. Form	<a href="#">Download</a>
S6 Notification of Change Form	<a href="#">Download</a>
S6 Promissory Note	<a href="#">Download</a>
S6 Deed Of Trust	<a href="#">Download</a>

**MCC**

Form Name	Download
MCC Transmittal Checklist	<a href="#">Download</a>
MCC Document Set	<a href="#">Download</a>
MCC Reservation Confirmation	<a href="#">Download</a>
MCC Disclosure	<a href="#">Download</a>
MCC Commitment Application and Certification	<a href="#">Download</a>
MCC Non-Borrower Certification	<a href="#">Download</a>
MCC Child Support Statement	<a href="#">Download</a>
MCC Income Calculation Worksheet	<a href="#">Download</a>
MCC Worksheet	<a href="#">Download</a>
Attorney Information Form	<a href="#">Download</a>
S6 MHC Letter of Explanation	<a href="#">Download</a>
MCC Notification of Change Form	<a href="#">Download</a>

**Housing Assistance for Teacher**

Form Name	Download
HAT Reservation Form	<a href="#">Download</a>
HAT Checklist	<a href="#">Download</a>
HAT Application Form	<a href="#">Download</a>
HAT Attorney Information Form	<a href="#">Download</a>
Notification of Change Form	<a href="#">Download</a>
Reservation Confirmation	<a href="#">Download</a>

# POST-CLOSING

## *MHC DOCUMENT DELIVERY INSTRUCTIONS BY PROGRAM*

### CLOSERS TO PRINT

- **MRB7**
  - MRB 2<sup>nd</sup> Mortgage Note
  - MRB 2<sup>nd</sup> Mortgage Deed of Trust
  - MRB Borrower Affidavit
- **Smart6**
  - S6 2<sup>nd</sup> Mortgage Deed of Trust
  - S6 2<sup>nd</sup> Mortgage Promissory Note
- **MCC**
  - MCC Borrowers Closing Affidavit

# POST-CLOSING

## ***MHC DOCUMENT DELIVERY INSTRUCTIONS BY PROGRAM***

*(See program checklist for instructions on 2nd Mortgage)*



- **Print for Lender File and/or Post-Closing Servicer Purchase Package**

- S6 Conditional Commitment
- S6 Purchase Certification
  - Print once PC Status is updated by MHC
- MRB Purchase Certificate
  - Print once PC Status is updated by MHC
- MCC Conditional Commitment
- HAT Conditional Commitment

*NOTE: Reservations made prior to the MITAS system conversion will have conditional commitments for each loan. For example, if you have a Smart6 loan paired with MCC/HAT then you will need to print the conditional commitment for each loan. Reservations made 11/07/2022 and after will only have one conditional commitment for any loans that are paired together.*

# OUTSTANDING CONDITIONS

## *POST-CLOSING*

Outstanding Conditions				
Type	No.		Created	Due By
S6 Delq. Doc Condition	7	Upload S6 Checklist	11/2/2022	12/2/2022
S6 Delq. Doc Condition	8	Upload executed CD's 1st, 2nd & Seller	11/2/2022	12/2/2022
S6 Delq. Doc Condition	9	Upload copy of recorded S6 2nd Mtg DOT	11/2/2022	12/2/2022
S6 Delq. Doc Condition	10	Upload Lender Wiring Instructions	11/2/2022	12/2/2022
S6 Delq. Doc Condition	11	Mail Original S6 2nd Mtg Note <i>Mail to MHC to Attn: Single Family</i>	11/2/2022	12/2/2022
S6 Delq. Doc Condition	12	Mail S6 Orig recorded 2nd mtg DOT <i>Mail to MHC Attn: Single Family</i>	11/2/2022	12/2/2022
 				

# RESERVATION SCREEN:

*Main Menu Screen: Go to Loan Look up*

Modify Reservation

Print Forms

Manage Documents

Cancel Reservation

**Loan Information**

**Application Number:** 41

**Reservation Expires on:** 12/15/2022

**Mortgagor Last Name:** TESTS6MCC

**Lender:** CADENCE BANK

**Loan Officer:** AgencyUser

**Lender Reference Number:** 77788

**Product Group:** Smart6

**Product Type:** Smart6 Government Loan

**Program Type:** Smart6

**Loan Amount:** \$160,000.00

**Interest Rate:** 3.9000%

**Term:** 360 Payments

**Property Address**

**Street Address:** 313 NO NAME STREET

**Unit Number:**

**City:** JACKSON

**State:** MS **Zip:**39202-

First Name	Last Name
BETTY	TESTS6MCC Primary Mortgagor

**Additional Finance Layers**

Program Type	Amount	Rate
Smart6 second	\$6,000.00	0.0000%
MCC	\$64,000.00	40.0000%
Housing Assistance for Teacher	\$6,000.00	0.0000%

**Loan Status History**

10/31/2022	Incomplete Application
10/31/2022	Reservation Date
10/31/2022	Reservation File Received
11/2/2022	Compliance Package Uploaded
11/2/2022	Reservation File Non Compliant
11/2/2022	Reservation File Complete
11/2/2022	Commitment File Received
11/2/2022	Compliance Package Uploaded
11/2/2022	Conditional Commitment
11/2/2022	Closed Documents Pending

**Outstanding Conditions**

Type	No.		Created	Due By
S6 Delq. Doc Condition	7	Upload S6 Checklist	11/2/2022	12/2/2022
S6 Delq. Doc Condition	8	Upload executed CD's 1st, 2nd & Seller	11/2/2022	12/2/2022
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S6 Delq. Doc Condition	12	Mail S6 Orig recorded 2nd mtg DOT Mail to MHC Attn: Single Family	11/2/2022	12/2/2022

↓


Main Menu

↓

Outstanding Conditions: MHC  
Communication Window to the Lender

# MANAGE DOCUMENTS:

## *Clearing Outstanding Conditions!*

**Len**

Modify Reservation

Print Forms

Manage Documents

Cancel Reservation

Request Extension

**Loan Information**  
**Application Number:** 41  
**Reservation Expires on:** 12/15/2022  
**Mortgagor Last Name:** TESTS6MCC  
**Lender:** CADENCE BANK  
**Loan Officer:** AgencyUser  
**Lender Reference Number:** 77788  
**Product Group:** Smart6  
**Product Type:** Smart6 Government Loan  
**Program Type:** Smart6  
**Loan Amount:** \$160,000.00  
**Interest Rate:** 3.9000%  
**Term:** 360 Payments


**Loan Status History**  
10/31/2022 Incomplete Application  
10/31/2022 Reservation Date  
10/31/2022 Reservation File Received  
11/2/2022 Compliance Package Uploaded  
11/2/2022 Reservation File Non Compliant  
11/2/2022 Reservation File Complete  
11/2/2022 Commitment File Received  
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11/2/2022 Closed Documents Pending

**Outstanding Conditions**

Type	No.		Created	Due By
S6 Delq. Doc Condition	7	Upload S6 Checklist	11/2/2022	12/2/2022
S6 Delq. Doc Condition	8	Upload executed CD's 1st, 2nd & Seller	11/2/2022	12/2/2022
S6 Delq. Doc Condition	9	Upload copy of recorded S6 2nd Mtg DOT	11/2/2022	12/2/2022
S6 Delq. Doc Condition	10	Upload Lender Wiring Instructions	11/2/2022	12/2/2022
S6 Delq. Doc Condition	11	Mail Original S6 2nd Mtg Note <i>Mail to MHC to Attn: Single Family</i>	11/2/2022	12/2/2022
S6 Delq. Doc Condition	12	Mail S6 Orig recorded 2nd mtg DOT <i>Mail to MHC Attn: Single Family</i>	11/2/2022	12/2/2022

**Outstanding Conditions**

Type	No.		Created	Due By
S6 Delq. Doc Condition	7	Upload S6 Checklist	11/2/2022	12/2/2022
S6 Delq. Doc Condition	8	Upload executed CD's 1st, 2nd & Seller	11/2/2022	12/2/2022
S6 Delq. Doc Condition	9	Upload copy of recorded S6 2nd Mtg DOT	11/2/2022	12/2/2022
S6 Delq. Doc Condition	10	Upload Lender Wiring Instructions	11/2/2022	12/2/2022
S6 Delq. Doc Condition	11	Mail Original S6 2nd Mtg Note <i>Mail to MHC to Attn: Single Family</i>	11/2/2022	12/2/2022
S6 Delq. Doc Condition	12	Mail S6 Orig recorded 2nd mtg DOT <i>Mail to MHC Attn: Single Family</i>	11/2/2022	12/2/2022



You can download  
the Conditions List



# MANAGE DOCUMENTS:

## *Uploading Documents*



Look up what was uploaded previously

This screenshot shows the 'Smart6' Manage Documents interface. A red arrow points from the 'Manage Documents' menu item to this page. Another red arrow points from the 'Latest' link in the 'Reservation of Funds/Rate Commitment' row to the 'Upload' button in the 'S6 Transmittal Checklist' row. A third red arrow points from a green checkmark in the 'Upload' column of the 'S6 Transmittal Checklist' row to the 'Look for the Checkmark' text.

Document Name	Download	Upload	Index Sheet
Upload Index File: <a href="#">Select</a>			<a href="#">Download Index Sheets</a>
Reservation Confirmation	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Reservation of Funds/Rate Commitment	<a href="#">Latest</a>	<input checked="" type="checkbox"/> Upload <a href="#">Add Page</a>	<input type="checkbox"/> Download
S6 Transmittal Checklist	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Lenders Application	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Sales Contract	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
S6 2nd Mortgage Application	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
S6 Income calc worksheet	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
VOE/Paystubs	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
IRS Tax Return/Transcript	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Fraud Guard or Equivalent	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Credit Report	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
S6 Notice to Borrower	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download

This screenshot shows another view of the 'Smart6' Manage Documents interface. A yellow box highlights the 'Upload' button for 'Reservation Confirmation'. A yellow arrow points from this button to the 'S6 Transmittal Checklist' row in the table below.

Document Name	Download	Upload	Index Sheet
Upload Index File: <a href="#">Select</a>			<a href="#">Download Index Sheets</a>
Reservation Confirmation	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Reservation of Funds/Rate Commitment	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
S6 Transmittal Checklist	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Lenders Application	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
ge Application	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
c worksheet	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
/Transcript	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
- Equivalent	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
orrower	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download
Statement	[No Documents]	<a href="#">Upload</a>	<input type="checkbox"/> Download

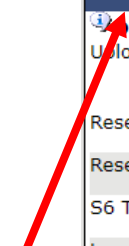
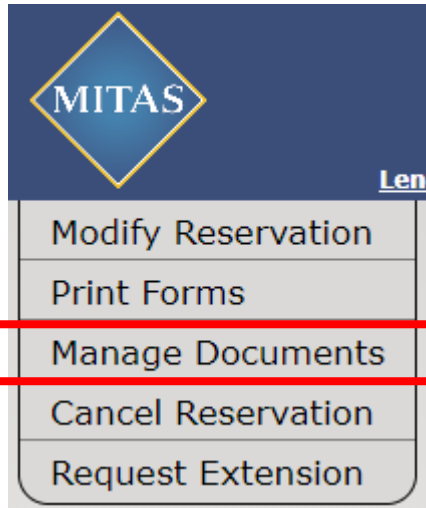
Look for the Checkmark

Once done, click:

[Back](#)

# MANAGE DOCUMENTS:

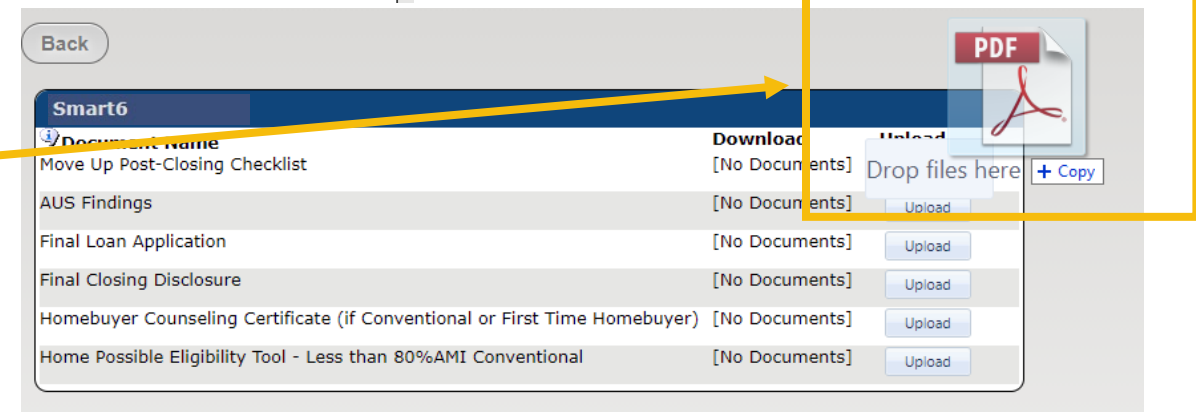
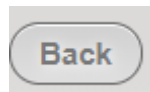
## *Uploading Documents*



Document Name	Download	Upload	Index Sheet
Upload Index File: <input type="button" value="Select"/>			<a href="#">Download Index Sheets</a>
			<a href="#">Select All</a>
Reservation Confirmation	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Reservation of Funds/Rate Commitment	<a href="#">Latest</a>	<input checked="" type="button" value="Upload"/> <input type="button" value="Add Page"/>	<input type="checkbox"/> Download
S6 Transmittal Checklist	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Lenders Application	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Sales Contract	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
S6 2nd Mortgage Application	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
S6 Income calc worksheet	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download

ALSO, you will be able to drag files to and drop them on top of the “UPLOAD” box to get them upload.

Once done, click:



# POST-CLOSING CHECKLIST:

## *Mortgage Revenue Bond 7*



MRB7 PROGRAM CHECKLIST	
Borrower (s)	MRB Reservation Number
<u>RESERVATION PACKAGE</u>	
<input type="checkbox"/> 1. Reservation Form (MRB 001)	
<input type="checkbox"/> 2. Reservation Confirmation	
<input type="checkbox"/> 3. Mortgage Revenue Bond Checklist (MRB 002)	
<input type="checkbox"/> 4. Copy of Executed Sales Contract or HUD Property Disp. Form 9548 or VA Res. Purch. /Sale Agr. Form VRM SC	
<input type="checkbox"/> 5. Copy of Complete Executed Loan Application	
<input type="checkbox"/> 6. Executed Potential Recapture Tax Form	
<input type="checkbox"/> 7. Notice to Borrower – Second Mortgage (MRB 016)	
<input type="checkbox"/> 8. Copy of Homebuyer Education Certificate	
<input type="checkbox"/> 9. Teacher/School District Executed HAT Loan Agreement, if applicable, upload copy & Mail Original to MHC Attn: Single-Family	
MHC must receive the uploaded Reservation package documents within 10 calendar days of receiving the reservation confirmation.	
<u>COMPLIANCE PACKAGE</u>	
<input type="checkbox"/> 1. Mortgage Revenue Bond Checklist (MRB 002)	
<input type="checkbox"/> 2. FHA Transmittal or VA Loan Analysis or Fannie Mae 1008	
<input type="checkbox"/> 3. Verification of Employment (s) and pay stub (s) ( <u>All Applicable Household Members</u> )	
<input type="checkbox"/> 4. MHC Income Calculation Worksheet	
<input type="checkbox"/> 5. Automated Underwriting Findings (DU/DO/LP/FHA Total Scorecard for FHA; DU or LP only for conventional)	
<input type="checkbox"/> 6. Copy of most recent year's IRS tax transcript or signed copy of 1040 & schedules, if applicable, including any occupants 18 years old and older if not a full-time student. If working with self-employed household occupants, then two (2) years tax transcripts/1040's will be required.	
<input type="checkbox"/> 7. Copy of Credit Report for all Borrowers	
<input type="checkbox"/> 8. Copy of Fraud Guard or equivalent Report with Ownership/Occupancy module for all Borrowers	
<input type="checkbox"/> 9. Executed Borrower Certification (MRB 003)	
<input type="checkbox"/> 10. Executed Non-Borrower Certification (MRB014, if applicable)	
<input type="checkbox"/> 11. Child Support Statement (MRB015, if applicable)	
<input type="checkbox"/> 12. Copy of Appraisal (URAR or Conditional CRV)	
<input type="checkbox"/> 13. Notification of Change Form (MRB 011, if applicable)	
<input type="checkbox"/> 14. Attorney Information Form (MRB 010)	
<input type="checkbox"/> 15. Exception Documentation (if applicable)	
<input type="checkbox"/> 16. MHC Letter of Explanation Form (if applicable)	
<input type="checkbox"/> 17. Copy of Buydown Agreement (if applicable)	
<input type="checkbox"/> 18. 203(k) Maximum Mortgage Worksheet (if applicable)	
<input type="checkbox"/> 19. Copy of Preliminary Closing Disclosure (HAT Only)	
MHC requires 3 business days for compliance review. An email will be sent to confirm the Conditional Commitment approval or to provide a list of conditions.	
<u>PURCHASE CERTIFICATION (PC) PACKAGE UPLOAD ONLINE</u>	
<input type="checkbox"/> 1. Mortgage Revenue Bond Checklist (MRB 002)	
<input type="checkbox"/> 2. Executed Borrower Affidavit (MRB 007)	
<input type="checkbox"/> 3. Copy of Final Executed Closing Disclosures (1 <sup>st</sup> & 2 <sup>nd</sup> Mortgage, including Seller CD)	
<input type="checkbox"/> 4. Copy of Recorded 2 <sup>nd</sup> Mortgage Deed of Trust	
<input type="checkbox"/> 5. Lender Wiring Instructions	
<input type="checkbox"/> 6. Copy of Executed 1 <sup>st</sup> Mortgage Note (HAT Only)	
<input type="checkbox"/> 7. Copy of Executed 1 <sup>st</sup> Mortgage Deed of Trust (HAT Only)	
<u>SECOND MORTGAGE FINAL DOCUMENTS – MAIL TO MHC ATTN: SINGLE FAMILY – 735 RIVERSIDE DR., JACKSON, MS 39202</u>	
<input type="checkbox"/> 1. Original Executed Second Mortgage Note	
<input type="checkbox"/> 2. Original Executed Recorded Second Mortgage Deed of Trust	
Upon receipt of 1-5 & 6- 7, if applicable, from the first list & item #1 from the second list above, MHC will update the loan status to Purchase Certification (PC) & will then reimburse the \$7,000 to the Lender within 2-business days after the loan status change. Once updated to a PC status, lender must print the PC & deliver it with the first mortgage loan to the 1 <sup>st</sup> Mortgage Servicer.	
MRB 002 Rev. 9/2/2022	

### Automatically Fillable Checklist and Document information, but must:

- Make sure **all information is correct**
- Make sure to have all items in list while submitting **all at once and submit checklist also!**

1. Mortgage Revenue Bond Checklist (MRB 002)
2. Executed Borrower Affidavit (MRB 007)
3. Copy of Final Executed Closing Disclosures (1st & 2nd Mortgage, including Seller CD)
4. Copy of Recorded 2nd Mortgage Deed of Trust
5. Lender Wiring Instructions
6. Copy of Executed 1st Mortgage Note (HAT Only)
7. Copy of Executed 1st Mortgage Deed of Trust (HAT Only)
8. Insurance Binder to MHC as 2nd Mortgage Mortgagee Clause:

Mississippi Home Corporation  
735 Riverside Drive  
Jackson, MS 39202

# POST-CLOSING CHECKLIST:

Smart6



## Automatically Fillable Checklist information, but must:

- Make sure **all information is correct**
- Make sure to have all items in list while submitting **all at once and submit checklist also!**

1. Smart6 Transmittal Checklist
2. Copy of Final Executed Closing Disclosures (1st and 2nd Mortgage, including Seller CD)
3. Copy of Recorded 2nd Mortgage Deed of Trust
4. Lender Wiring Instructions
5. Copy of Executed 1st Mortgage Note (HAT Only)
6. Copy of Executed 1st Mortgage Deed of Trust (HAT Only)
7. Insurance Binder to MHC as 2nd Mortgage Mortgagee Clause:

### SMART 6 TRANSMITTAL CHECKLIST

Lender: [REDACTED] MHC Reservation #: [REDACTED]  
Contact Name: [REDACTED]  
Lender Phone #: [REDACTED]  
Mortgagor(s): [REDACTED]

#### STEP 1 — Reservation Package (Upload Online to MHC within 10-calendar days of reservation)

- Reservation Confirmation
- Reservation of Funds/Rate Commitment (Form 1)

#### STEP 2 — Request for Smart 6 Conditional Commitment (Upload to MHC – 72-hour turnaround)

- Smart 6 Transmittal Checklist (Form 2)
- Copy of Executed Loan Application
- Copy of Executed Complete Sales Contract
- Smart 6 2nd Mortgage Application (Form 3)
- Smart 6 Executed Income Calculation Worksheet (Form 4)
- Copy of written Verification of Employment AND one current pay stub (both dated within 30 days of submission)
- Copy of Verbal Verification of Employment, if applicable when using ALT DOC
- Copy of most recent year's IRS tax transcript or signed copy of 1040, including any occupants 18 years old and older if not a full-time student. Two (2) years required on self-employed occupants.
- Copy of Fraud Guard or equivalent Report with Ownership/Occupancy module for all Borrowers
- Notice to Borrower – Second Mortgage
- Copy of pay stub(s) dated within 30 days of submission AND W-2 for current two years, if using ALT DOC (All occupants)
- Occupancy Statement (Form 7)
- Income Tax Statement (Form 8), if applicable
- Full-Time Student Statement (Form 9), if applicable
- Employment / Income Statement (Form 10), if applicable
- Co-Signer/Non-Occupant Statement (Form 11), if applicable
- Child Support Statement (Form 12), if applicable
- Non-Borrower Statement (Form 14), if applicable
- Copy of FHA Loan Underwriting and Transmittal Summary (92900-LT for FHA; 1008 for conventional)
- Automated Underwriting Findings (DU/DOLP/FHA Total Scorecard for FHA)
- Copy of credit report for all occupying borrowers.
- Copy of Appraisal
- Copy of Homebuyers' Education Certificate
- Exception Documentation, if applicable
- MHC Letter of Explanation (Form 18), if applicable
- Attorney Information Form (Form 21)
- Notification of Change (Form 26), if applicable

#### STEP 3 — PURCHASE CERTIFICATION (PC) PACKAGE UPLOAD ONLINE

- 1. Smart 6 Transmittal Checklist (Form 2)
- 2. Copy of Final Executed Closing Disclosures (1st & 2nd Mortgage, including Seller CD)
- 3. Copy of Recorded 2nd Mortgage Deed of Trust
- 4. Lender Wiring Instructions
- 5. Copy of Executed 1st Mortgage Note (HAT Only)
- 6. Copy of Executed 1st Mortgage Deed of Trust (HAT Only)

#### SECOND MORTGAGE FINAL DOCUMENTS – MAIL TO MHC ATTN: SINGLE FAMILY – 735 RIVERSIDE DR., JACKSON, MS 39202

- 1. Original Executed Second Mortgage Note
- 2. Original Executed Recorded Second Mortgage Deed of Trust

Upon receipt of 1-4 & 5-6, if applicable, from the first list & item #1 from the second list above, MHC will update the loan status to Purchase Certification (PC) & will then reimburse the \$6,000 to the Lender within 2-business days after the loan status change. Once updated to a PC status, lender must print the PC & deliver it with the first mortgage loan to the 1st Mortgage Servicer.

Mississippi Home Corporation  
735 Riverside Drive  
Jackson, MS 39202

# POST-CLOSING CHECKLIST:

## *Mortgage Credit Certificate*



EXHIBIT O

### MISSISSIPPI HOME CORPORATION MORTGAGE CREDIT CERTIFICATE CHECKLIST

Borrower: \_\_\_\_\_  
MCC Reservation #: \_\_\_\_\_  
Co-Borrower: \_\_\_\_\_

#### STEP 1 -- RESERVATION PACKAGE:

- ☐ MCC Reservation Confirmation
- ☐ MCC Checklist (Exhibit O)
- ☐ MCC Reservation Form (MCC 000)
- ☐ MCC Non-refundable \$300 Reservation Fee & Fee Receipt
- ☐ Copy of executed Loan Application
- ☐ Copy of executed Sales Contract or for HUD Repo's the HUD Property Disposition Form 9548 or for VA Repo's the Res. Purch. & Sale Agr. Form VRM SC
- ☐ Executed Potential Recapture Disclosure Form (Exhibit P)
- ☐ Copy of Home Buyer Education Certificate
- ☐ Copy of HAT Loan Agreement & Preliminary Closing Disclosure (HAT Only-Mail original to MHC Attn: Single Family)

MHC must receive the uploaded Reservation Package documents & Reservation Fee (paid online) within 10 calendar days from the date of reservation.

#### STEP 2 -- CONDITIONAL COMMITMENT PACKAGE:

- ☐ MCC Checklist (Exhibit O)
- ☐ FHA Transmittal or VA Loan Analysis or Fannie Mae 1008, whichever is applicable
- ☐ Executed MCC Disclosure (MCC 001)
- ☐ Executed Commitment Application and Certification (MCC 002, Parts I and II)
- ☐ Copy of most recent Federal Tax return/Transcripts or signed 1040's with schedules, for all applicable Household Members (Target Counties and Veterans exempt from 1st time home buyer rule but tax return is still required.)
- ☐ Automated Underwriting Findings
- ☐ Copy of Credit Report for all Borrowers
- ☐ Copy of Fraud Guard or equivalent Report with Ownership/Occupancy module for all Borrowers
- ☐ Non-Borrower Certification (MCC 011, if applicable)
- ☐ Child Support Statement (MCC 012, if applicable)
- ☐ Verification of Employment & current pay stub(s)
- ☐ Copy of Veteran's DD2-14 if discharged (if applicable)
- ☐ Income Calculation Worksheet (MCC 008)
- ☐ Appraisal (URAR & Conditional CRV), [Conventional Single Family]
- ☐ Copy of Deed and Invoice (Manufactured Housing, if applicable)
- ☐ Mortgage Credit Certificate Worksheet (MCC 004)
- ☐ Attorney Information Form (MCC 010)
- ☐ Exception Documentation
- ☐ MHC Letter of Explanation, if applicable
- ☐ Notification of Change Form (MCC 009)
- ☐ 203(k) Maximum Mortgage Worksheet (if applicable)

MHC must receive the uploaded Conditional Commitment Package documents within at least 3 business days prior to closing.

#### STEP 3 -- CLOSING PACKAGE:

- ☐ MCC Checklist (Exhibit O)
- ☐ Executed Borrower's Closing Affidavit (MCC 005)
- ☐ Copy of Executed Note
- ☐ Copy of Executed Deed of Trust
- ☐ Copy of Final Complete Executed Closing Disclosure (Buyer and Seller)

MHC must receive uploaded Closing Package documents within 30 days from loan closing date.

Rev. 10/21/2022

## Automatically Fillable Checklist and Document information, but must:

- Make sure **all information is correct**
- Make sure to have all items in list while submitting **all at once and submit checklist also!**

1. MCC Checklist
2. Executed Borrower's Closing Affidavit (MCC 005)
3. Copy of Executed Note
4. Copy of Executed Deed of Trust
5. Copy of Final Complete Executed Closing Disclosure (Buyer and Seller)

# MHC Training:

## MHC Single Family Training Guidelines

### MHC Single Family Lender Trainings

Please click on the box below to take advantage of the training courses for MHC's Single Family programs. You have the option of choosing from MRB, MCC & Smart6. Once your training is submitted to MHC, you will be set up to begin originating under that program. You can revisit any of the training courses at any time. If you have questions after the training, please contact [Betty Temple](#).

### New MITAS System Trainings

Reservation System (Lender Training)

Administrator Training

Closer/Post Closer Training (Coming Soon)



The following webinar trainings are designed for any new participating lender who needs the required training to start originating under MHC's programs or lenders who just need

**Start** press Enter ↵

# CONTACT INFORMATION

## Single-Family Division Contacts:

Nedra Patton  
VP of Single-Family  
SF Underwriter  
[nedra.patton@mshc.com](mailto:nedra.patton@mshc.com)  
601.718.4651

Deidre Smith  
Assistant Vice-President  
SF Underwriter  
[deidre.smith@mshc.com](mailto:deidre.smith@mshc.com)  
601.718.4629

Cassie Arender  
SF Underwriter/ HAT Admin  
[cassandra.arenders@mshc.com](mailto:cassandra.arenders@mshc.com)  
601.718.4627

Tess Ricks  
SF Underwriter  
[tristesse.ricks@mshc.com](mailto:tristesse.ricks@mshc.com)  
601.718.4631

Joyalyn Thompson  
Loan Processing Specialist  
[joyalyn.thompson@mshc.com](mailto:joyalyn.thompson@mshc.com)  
601.718.4645

Sherrida Brown  
SF Loan Clerk  
[sherrida.brown@mshc.com](mailto:sherrida.brown@mshc.com)  
601.718.4686

Brittany Jackson  
Post Closing Specialist  
[brittany.jackson@mshc.com](mailto:brittany.jackson@mshc.com)  
601.718.4664

## Marketing Division Contacts:

Macie Carney  
VP of Marketing & Communication  
[macie.carney@mshc.com](mailto:macie.carney@mshc.com)  
601.718.4616



MISSISSIPPI HOME CORPORATION

735 Riverside Drive  
Jackson, MS 39202  
601.718.4642  
[mshomecorp.com](http://mshomecorp.com)