



MISSISSIPPI HOME CORPORATION

RESERVATION SYSTEM

LENDER TRAINING



MISSISSIPPI HOME CORPORATION

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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

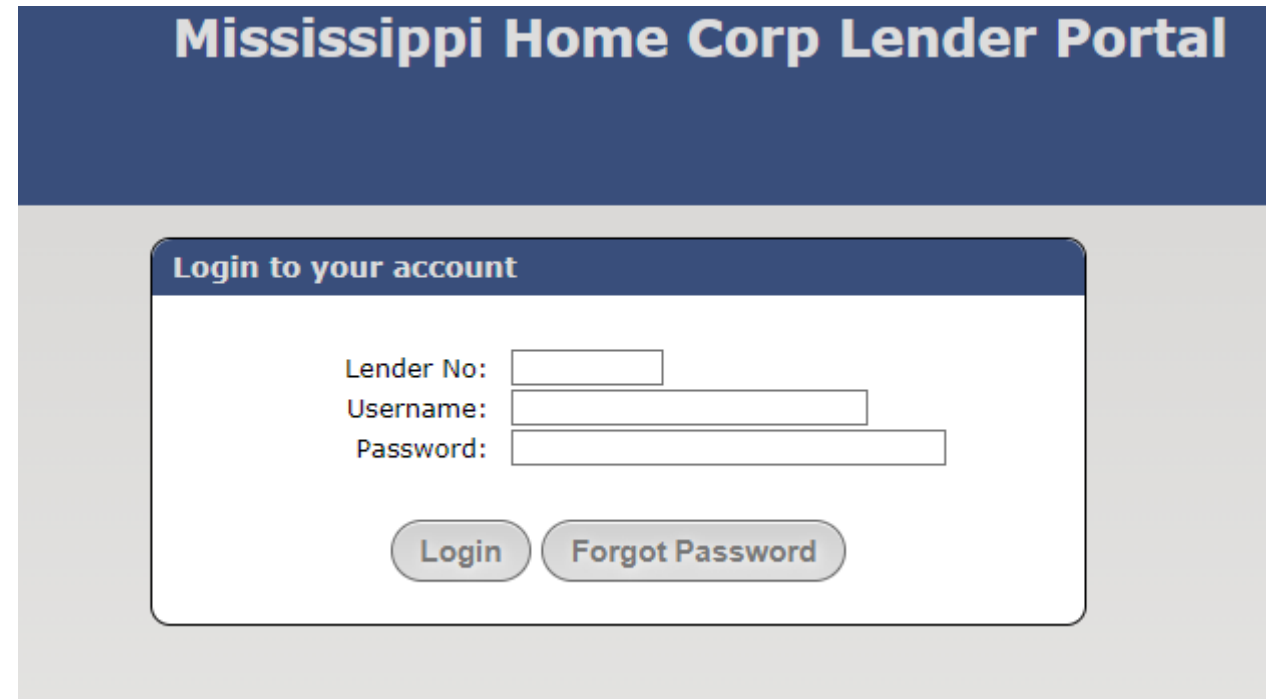
LENDER PORTAL:

Login Information

archivemhc.com/mitaslive

Enter Credentials:

- Lender No. (MHC Assigned – same as old originator no. for current users)
 - *You no longer need a branch #*
- Username (ALL CAPS)
- Password (case sensitive)
 - *Same password you have been using*
- 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 that has a small eye icon to its right. Below the input fields are two buttons: a "Login" button and a "Forgot Password" button, both with rounded corners and a light gray background.

MAKING A RESERVATION: *Main Menu Navigation*

Outstanding Conditions:

Waiting on Lender

Mississippi Home Corp Lender Portal

Loan Status: Active Pipeline

Main Menu: Navigation Options

- New Reservation
- Loan Lookup
- Manage Portal Users
- MCC 8329 Report

Daily Rates

Product	Interest Rate	Extensions
MRB 7 Conventional Non Targeted		
MRB 7 Conventional Targeted		
MRB 7 Government Non Targeted		
MRB 7 Government Targeted		
MCC Targeted		
MCC Non-Target		
Smart6 Conventional Loan		
Smart6 Government Loan		

Loans by Status

Status	Count
Incomplete Application	3
Reservation Date	14
Reservation File Received	3
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 >>>

Outstanding Conditions

Application #	Last Name	# Conditions
	WILSON	1
	GRACE	1
	HUNT	1
	MOORE	1
	STODDARD	1
	MORRIS	1
	BRADLEY II	1
	PINSON	1
	BENNETT	1
	ROSS	1

1/8 NEXT >>>

Expiring Applications

Application #	Last Name	Expires	Reserved on	Extensions Remaining	Extension Days Remaining
30		10/15/2022	8/31/2022	0	-50
29		9/16/2022	8/2/2022	999	920
28		9/4/2022	7/21/2022	999	908
27		9/3/2022	7/20/2022	999	907

Clicking on any status will open loan applications tied to status

Expiring Applications: Lender Attention Required

HOW TO LOG IN: *MITAS* Reservation System

1

Enter Primary Mortgagor Information & SSN

Mortgagor First Name:

Mortgagor Last Name:

Social Security Number:

Main Navigation Menu

Import Function
Still available

Property Information

Must enter ALL applicable fields

Income Information
Monthly

2

Property, Mortgagor, Income, and Assets

Mississippi Home Corp Lender Portal

Lender Home > Loan Lookup > Loan Details > Modify Reservation

Property

Reservation Number: 38
Lender Reference Number: 444777

Purchase Price: \$150,000.00
Appraised Value: \$151,000.00
Street Number: 735
Street Name: NO NAME
Additional Street Info:
Unit Number:
City: JACKSON
State: Mississippi Zip: 39202
County: MADISON (45)
Census Tract: 10
Home in Targeted Area: ☒ Yes ☐ No
Year Built: 2000
Number of Units: ☒ One ☐ Two ☐ Three ☐ Four
Property Type: Single Family Detac...
Builder: (5)
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: JASON Middle Name:
Last Name: TEST Suffix:
SSN: 552-52-5252 Relationship: Primary Mortgagor

☐ Has had ownership interest in property in last 3 years
Present Residence: Rent No. Years: 5
Prior Residence: No. Years: 0
Credit Score: 840
Marital Status: Married (1)
Date of Birth: 12/28/1983
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: Freddie Mac
Certificate No: 44444
Date of Completion: 10/15/2022
☐ Completed Housing Counseling within last 12 months

Mailing Address

Street: 444
NO NAME STREET
City: JACKSON
State: Mississippi Zip: 39202
Main: 601 - 718 - 4642
Main: 0 - 0 - 0
Email: jtest@yahoo.com

Income

Borrower	Income Type	Monthly Amount
JASON TEST	Base Income	\$5,000.00

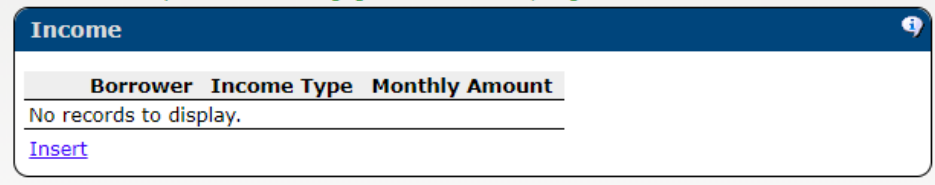
Mortgagors Information
Must enter ALL applicable fields

HOW TO MAKE A RESERVATION:

Mortgagor(s) Income Section

3 Enter MONTHLY Income, by CLICKING “Insert”

Please create any additional mortgagors before attempting to enter income, assets or liabilities.

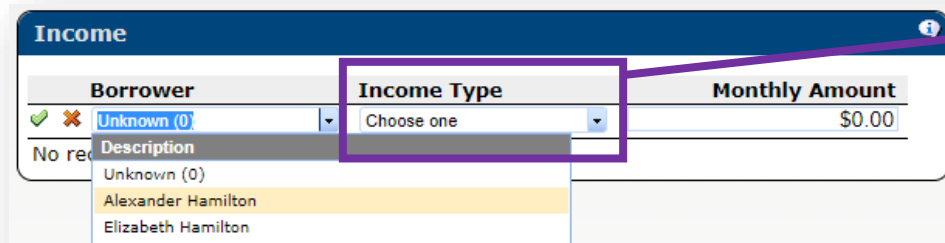


Borrower	Income Type	Monthly Amount
No records to display.		

[Insert](#)

5 Answer ALL fields to ensure a **COMPLETE RESERVATION**.
Once completed CLICK “Continue” on the MAIN MENU on the left, this step will save all the information entered.

4 SELECT Borrower Name to enter INCOME TYPE and MONTHLY AMOUNT, **CLICK** green arrow when done.



Borrower	Income Type	Monthly Amount
Unknown (0)	Choose one	\$0.00

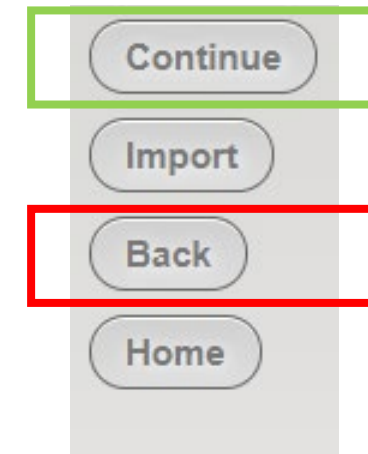
Description

Unknown (0)

Alexander Hamilton

Elizabeth Hamilton

Base Income
Bonus
Overtime
Commissions
Other



Continue

Import

Back

Home

Go Back

HOW TO MAKE A RESERVATION:

MHC Program(s) Selection

6 Select one program under **Product Categories** then select the product (working left to right)

7 Once a program is selected by the **YELLOW BAR**, CLICK on **"Choose Product"**

- Government
- Conventional

The screenshot displays a web application interface for selecting a mortgage program. At the top, there are navigation links for 'Back' and 'Home'. The header area shows 'Application Number: 39' and 'Mortgagor Name: Macie Test'. The main content is divided into three panels: 'Product Categories', 'Products', and 'Selected Product'. In the 'Product Categories' panel, a list includes 'MRB 7', 'Mortgage Credit Certificate', 'Housing Assistance for Teachers', and 'Smart6', with 'Smart6' highlighted by a yellow bar and a red arrow. The 'Products' panel shows a table with two columns: 'Product' and 'Rate'. It lists 'Smart6 Conventional Loan' with a rate of 5.2500 and 'Smart6 Government Loan' with a rate of 3.9000, with the latter highlighted by a yellow bar and a red arrow. A red arrow also points from the 'Smart6' category to the 'Smart6 Government Loan' product. The 'Selected Product' panel is currently empty and contains a 'Choose Product' button. At the bottom of each panel, there is a prompt: 'Choose a Product Category from the list above.', 'Choose a Product from the list above.', and an empty space for the selected product.

Product Categories
MRB 7
Mortgage Credit Certificate
Housing Assistance for Teachers
Smart6

Products	Rate
Smart6 Conventional Loan	5.2500
Smart6 Government Loan	3.9000

Choose Product

HOW TO MAKE A RESERVATION: *MHC Program(s) Selection*

8

Enter ALL information,
then **CLICK** on "[Calc](#)"
obtain "P&I Payment"



Lien Position:

Interest Rate: 3.9000%

Base Loan Amount:

Funding Fee Financed:

Loan Amount:

Term: Payments

P&I Payment: [Calc](#)

Loan Type:

First mortgage with a non-forgivable 30-year 0% 2nd mortgage of \$6,000. 2nd mtg. is repayable to MHC on 1st mortgage refi., due-on-sale, non-owner occupied or paid-in-full.

HOW TO MAKE A RESERVATION:

Adding An Additional Product

9 SELECT additional product that you want to add.

Continue
Change Product
Back
Home

Application Number: 33 Mortgagor Name: Test Cat Product: Smart6 Government Loan

Lien Position: 1
Interest Rate: 3.9000%
Base Loan Amount: \$200,000.00
Funding Fee Financed: \$0.00
Loan Amount: \$200,000.00
Term: 360 Payments
P&I Payment: \$943.34 [Calc](#)
Loan Type: (Select One) ▼

First mortgage with a non-forgivable 30-year 0% 2nd mortgage of \$6,000. 2nd mtg. is repayable to MHC on 1st mortgage refi., due-on-sale, non-owner occupied or paid-in-full.

Lien Position: 2
Interest Rate: 0.0000%
Base Loan Amount: \$6,000.00
Term: 360 Payments
\$6,000 0% due at sale.
[Remove Program Selection](#)

Select MCC Program below if desired

You may optionally select a program from the list.

Program	Rate
MCC	

You may optionally select a program from the list.

Program	Rate
Housing Assistance for Teacher	

If there are any additional grants or mortgages that are not coming from MHC, please select from the list below and enter the requested information.

[Create a Mortgage Finance Layer](#)
[Create a Grant Layer](#)

10 CLICK "Continue" to make this reservation

HOW TO MAKE A RESERVATION:

Co-Mortgagor(s) Information Section

1 CLICK on **Insert** to add a Co-Mortgagor & ENTER all the Co-Mortgagor Information.

2 CLICK the green arrow

First Name	Last Name	SSN
Elizabeth	Hamilton	111-16-6667
Alexander	Hamilton	111-16-6666

3 **YELLOW BAR** indicates what borrower's information is being selected, and enter **ALL**, including **phone & email**! Don't forget to select:

Relationship: Unknown (0)

Mortgagors

First Name	Last Name	SSN
Alexander	Hamilton	111-16-6666

Insert

☐ Has had ownership interest in property in last 3 years

Present Residence: Rent **No. Years:** 5

Prior Residence: **No. Years:** 0

Credit Score: 680

Marital Status: * (0)

Date of Birth:

Relationship: Primary Mortgagor

☒ U.S. Citizen

☐ Non-Permanent Resident Alien

☐ Permanent Resident Alien

☐ Non Resident Alien

☐ Unknown

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

☒ Completed Homebuyer Education in with last 12 months

☐ Completed Housing Counseling in with last 12 months

Mailing Address

Street:

City:

State: Alabama **Zip:**

Main

Main

Email:

CREDIT SCORE &
OTHER

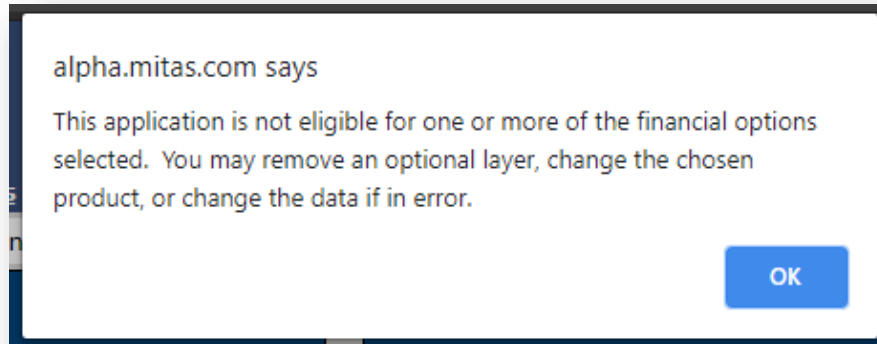
DEMOGRAPHICS INFORMATION SECTION

RESERVATION ERRORS:

"Not Currently Eligible" Message

"Warning Window" will appear cautioning of a non eligible reservation:

- Exceeding Program Income Limits
- Exceeding Maximum Loan To Value
- Exceeding Acquisition Limits, if applicable
- Etc.



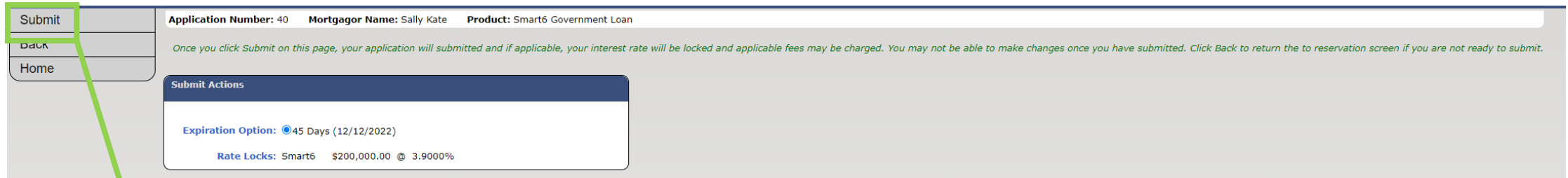
A form titled "Government loan to be security securitized" with a blue header. It contains various input fields and labels: "Lien Position: 1", "Interest Rate: 3.5000%", "Base Loan Amount: \$200,000.00", "Funding Fee Financed: \$2,050.00", "Loan Amount: \$202,050.00", "Term: 360 Payments", "P&I Payment: \$929.75 Calc", and "Loan Type: SF-FHA INSURED-EXIS". Below these fields, green text reads: "First Lien (Purchase Only) - 30-Year Fixed-Rate Mortgage Program. Maximum Borrower(s) Qualifying Income Limit is \$137,000." At the bottom, there is a black header "Not Currently Eligible" and a table with three columns: "Description", "Data", and "Restriction". The table has one row: "Max LTV" with values "98.56" and "97".

Description	Data	Restriction
Max LTV	98.56	97

A form titled "Mortgage Certificate Program" with a blue header. It contains input fields for "MCC Percent: 50.0 %" and "Amount: \$91,025.00". Below these fields, green text reads: "Mortgage Certificate Program provides a dollar for dollar tax credit." At the bottom, there is a black header "Not Currently Eligible" and a table with three columns: "Description", "Data", and "Restriction". The table has one row: "County Federal Income Limit" with values "\$63,600.00" and "\$52,500.00". Below the table is a blue link "Remove Program Selection".

Description	Data	Restriction
County Federal Income Limit	\$63,600.00	\$52,500.00

SUBMITTING RESERVATION



Submit

Back

Home

Application Number: 40 Mortgagor Name: Sally Kate Product: Smart6 Government Loan

Once you click Submit on this page, your application will be submitted and if applicable, your interest rate will be locked and applicable fees may be charged. You may not be able to make changes once you have submitted. Click Back to return to the reservation screen if you are not ready to submit.

Submit Actions

Expiration Option: ☒ 45 Days (12/12/2022)

Rate Locks: Smart6 \$200,000.00 3.9000%

Once submitted, no modifications can be made by User. User must upload Notification of Change Form for MHC to modify record.

RESERVATION SCREEN:

Main Menu Screen

Modify Reservation

Print Forms

Manage Documents

Cancel Reservation

Loan Information

Application Number: 39

Reservation Expires on: 12/8/2022

Mortgagor Last Name: Test

Lender: CADENCE BANK

Loan Officer: Macie Carney

Lender Reference Number:

Product Group: Smart6

Product Type: Smart6 Government Loan

Program Type: Smart6

Loan Amount: \$165,300.00

Interest Rate: 3.9000%

Term 360 Payments

Property Address

Street Address: 867 Jenny Lane

Unit Number:

City: Jackson

State: MS Zip:39202-

First Name	Last Name	
Macie	Test	Primary Mortgagor

Loan Status History

10/24/2022	Incomplete Application
10/24/2022	Reservation Date

Outstanding Conditions

Type	No.	Created	Due By
There are no outstanding conditions.			

Submit

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.

Additional Finance Layers

Program Type	Amount	Rate
Smart6 second	\$6,000.00	0.0000%
MCC	\$66,120.00	40.0000%

Reservation History

1st Mortgage Reservation Confirmation

2nd Mortgage Reservation Confirmation

Outstanding Conditions: MHC Communication Window to the Lender

Main Menu

RESERVATION SCREEN:

Main Menu Screen

After MHC has received the Reservation and Compliance Package the file will be assigned to an MHC underwriter for review as seen below.

Modify Reservation

Print Forms

Manage Documents

Cancel Reservation

Loan Information

Application Number: 51

Reservation Expires on: 1/28/2023

Mortgagor Last Name: TESTNEW

Lender: CADENCE BANK

Loan Officer: AgencyUser

Lender Reference Number: 5555

Product Group: MRB 7

Product Type: MRB 7 Government Non Targeted

Program Type: MRB7

Loan Amount: \$105,000.00

Interest Rate: 3.3400%

Term: 360 Payments

Property Address

Street Address: 735 NO NAME STREET

Unit Number:

City: JACKSON

State: MS Zip:39202-

First Name	Last Name	
BETTY	TESTNEW	Primary Mortgagor

Agency Underwriter

Underwriter: Betty Temple

Email: betty.temple@mshc.com

Phone Number: (0) 0-0

Loan Status History

12/14/2022	Incomplete Application
12/14/2022	Reservation Date
12/14/2022	Reservation File Received

Additional Finance Layers

Program Type	Amount	Rate
MRB Second Mortgage	\$7,000.00	0.0000%

Outstanding Conditions

Type	No.	Created	Due By
Initial Application Conditions	1	Upload Reservation Package	12/14/2022
Upload all required reservation package documents and then click submit once you have finished.			

Reservation History

1st Mortgage Reservation Confirmation

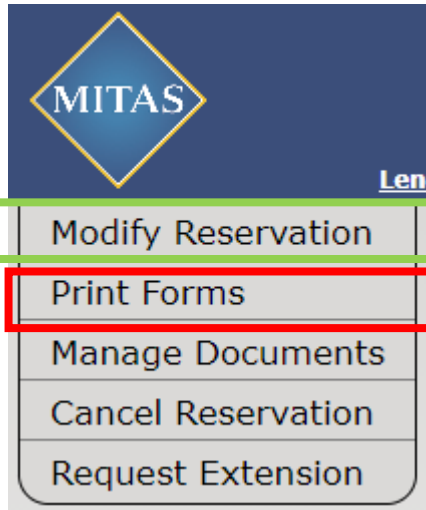
Outstanding Conditions: MHC Communication Window to the Lender

2nd Mortgage Reservation Confirmation

16

RESERVATION OPTIONS:

Modify Reservation & Print Forms



MITAS Lender

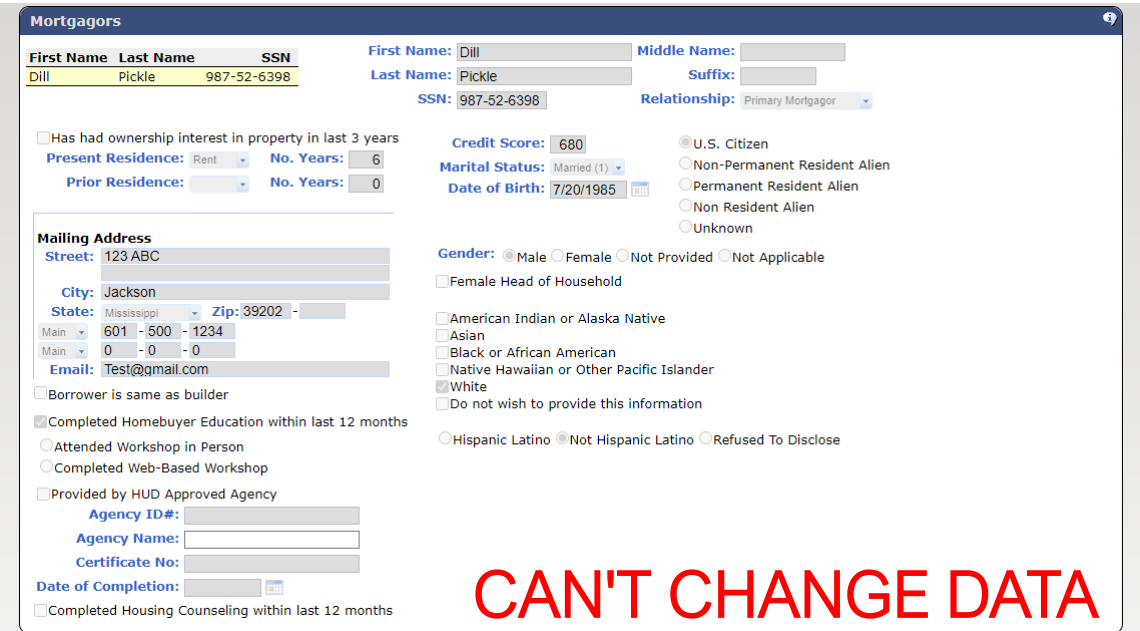
- Modify Reservation
- Print Forms
- Manage Documents
- Cancel Reservation
- Request Extension



Property

Reservation Number: 36
Lender Reference Number: [text box]

Purchase Price: \$205,000.00
Appraised Value: \$200,000.00
Street Name: 123 [text box]
Additional Street Info: [text box]
Unit Number: [text box]
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 Detac...
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
Dill	Pickle	987-52-6398	Dill		Pickle	

SSN: 987-52-6398 Relationship: 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
☐ Hispanic Latino ☒ Not Hispanic Latino ☐ Refused To Disclose

☐ 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#: [text box]
Agency Name: [text box]
Certificate No: [text box]
Date of Completion: [text box]
☐ Completed Housing Counseling within last 12 months

Mailing Address
Street: 123 ABC
City: Jackson
State: Mississippi Zip: 39202
Main: 601 - 500 - 1234
Main: 0 - 0 - 0
Email: Test@gmail.com

CAN'T CHANGE DATA
After Reservation Submission

Modify before submitting
(System no longer
generates automatically)



MRB

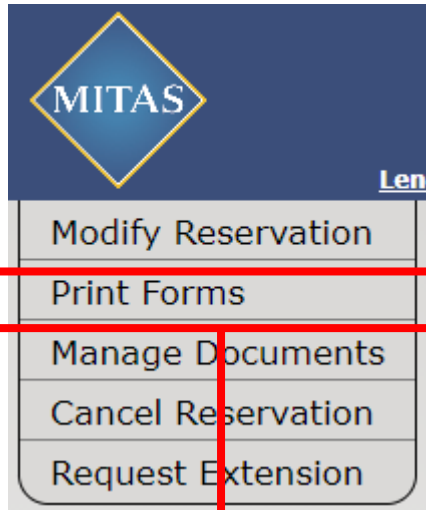
Form Name	Download
MRB7 Document Set	Download
MRB Checklist	Download
Reservation Confirmation	Download
MRB Reservation Form	Download
MRB Recapture Form	Download
MRB Income Calc. Worksheet	Download
MRB Borrower Certification	Download
MRB Non-Borrower Certification	Download
MRB Child Support Statement	Download
MRB Notice to Borrower - Second Mortgage	Download
MRB Notification of Change Form	Download
MRB Attorney Info. Form	Download
MHC Letter of Explanation	Download

PRINT
Reservation
Confirmation

MRB7 and MCC Programs
Lender must print the
Recapture form separately. It
is not generated within the
Document Sets.

RESERVATION OPTIONS:

Printing Forms: Checklist



Smart6		
Form Name		
S6 Document Set		Download
Reservation Confirmation		Download
S6 Reservation of Funds/Rate Commitment Form		Download
S6 Transmittal Checklist		Download
S6 2nd Mortgage Application		Download
S6 Income Calc Worksheet		Download
S6 Notice to Borrower- 2nd MTG		Download
S6 Occupancy Statement		Download
S6 Income Tax Statement		Download
S6 Full-time Student Statement		Download
S6 Employment/Income Statement		Download
S6 Co-Signer/Non-Occupant Statement		Download
S6 Child Support Statement		Download
S6 Non-Borrower Statement		Download
MHC Letter of Explanation		Download
S6 Attorney Info. Form		Download
S6 Notification of Change Form		Download
S6 Promissory Note		Download
S6 Deed Of Trust		Download



SMART 6 TRANSMITTAL CHECKLIST

Lender: _____ MHC Reservation #: _____

Contact Name: _____

Lender Phone #: _____

Mortgagor(s): _____

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 (S2900-LT for FHA; 1008 for conventional)
- Automated Underwriting Findings (DU/DOL/R/FHA Total Scorecard for FHA)
- Copy of credit report for all occupying borrowers.
- Copy of Appraisal
- Copy of Homebuyer's Education Certificate
- Exception Documentation, if applicable
- MHC Letter of Explanation (Form 16), 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

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.

FORM 2 – Rev. 11/7/2022



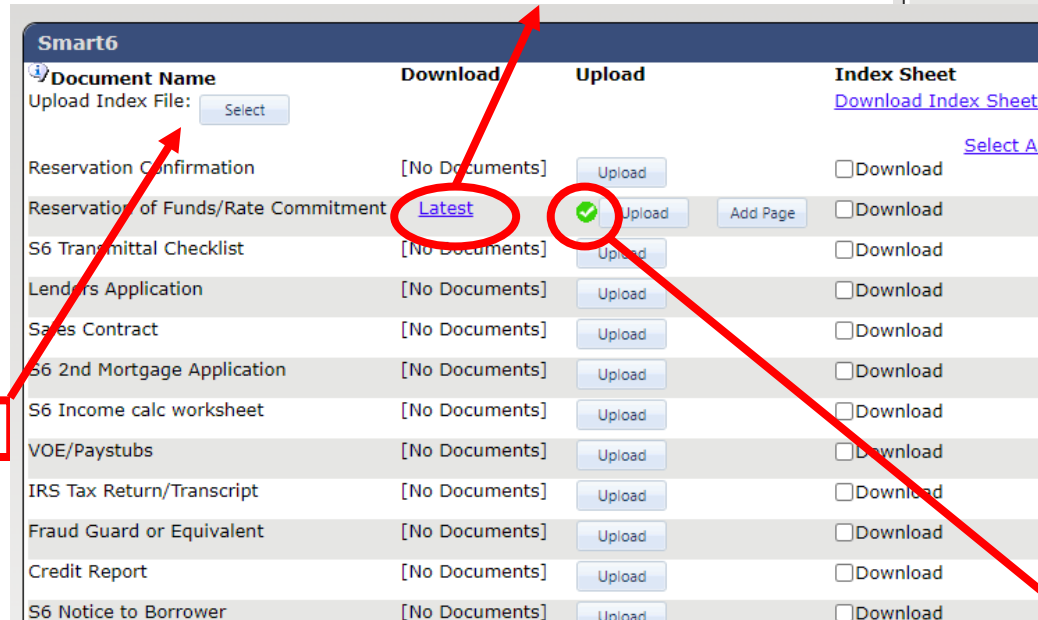
Make sure to complete all **CHECKLIST *entirely for all programs, based on date and time noted below each section***

- Any missing information could trigger an Outstanding Condition
- All package items on CHECKLIST should be uploaded at the same time
- Before UPLOADING an item make sure that the reservation information is all correct

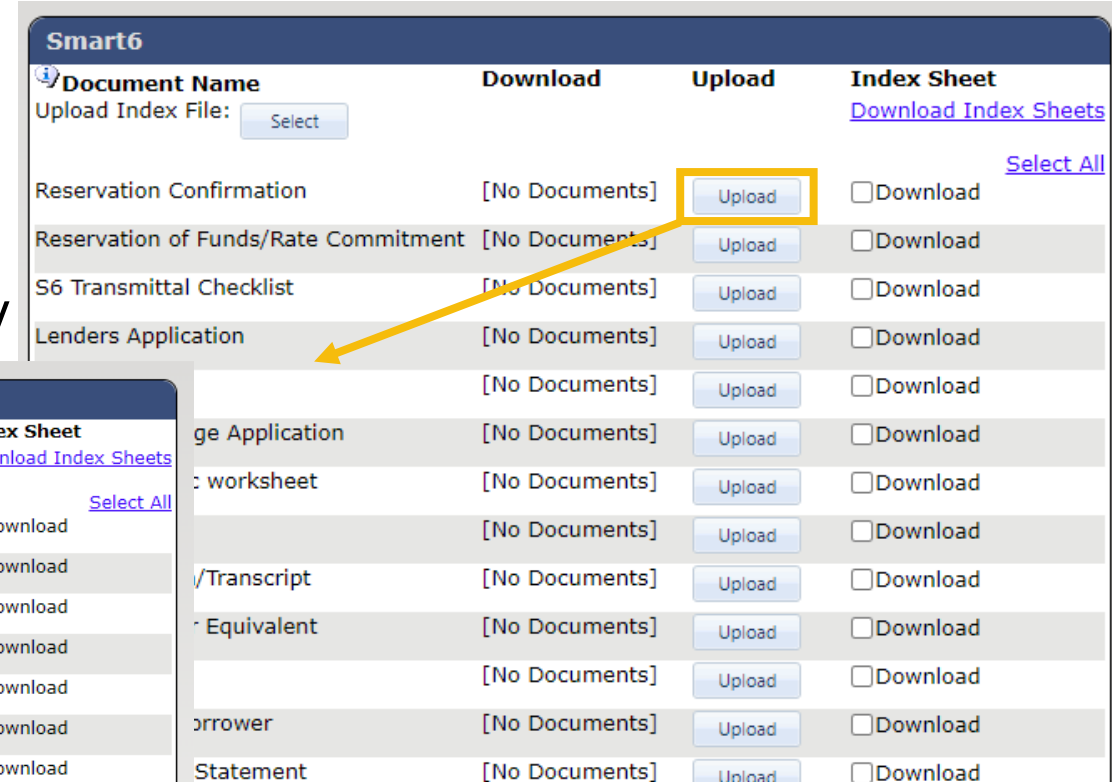
MANAGE DOCUMENTS:

Uploading Documents

Look up what was uploaded previously



Document Name	Download	Upload	Index Sheet
Upload Index File: <input type="button" value="Select"/>			Download Index Sheets
Reservation Confirmation	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Reservation of Funds/Rate Commitment	Latest	<input checked="" type="checkbox"/> 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
VOE/Paystubs	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
IRS Tax Return/Transcript	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Fraud Guard or Equivalent	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Credit Report	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
S6 Notice to Borrower	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download



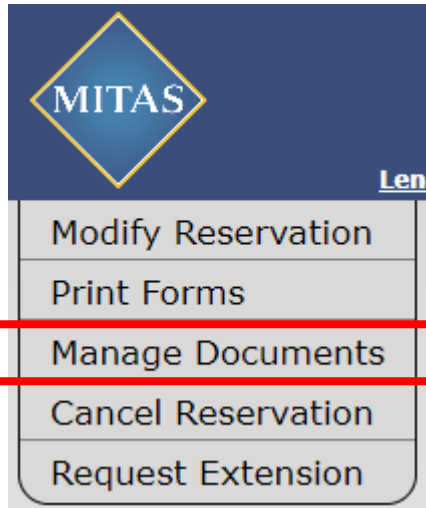
Document Name	Download	Upload	Index Sheet
Upload Index File: <input type="button" value="Select"/>			Download Index Sheets
Reservation Confirmation	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Reservation of Funds/Rate Commitment	[No Documents]	<input type="button"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

Look for the Checkmark

Once done, click:

MANAGE DOCUMENTS:

Uploading Documents

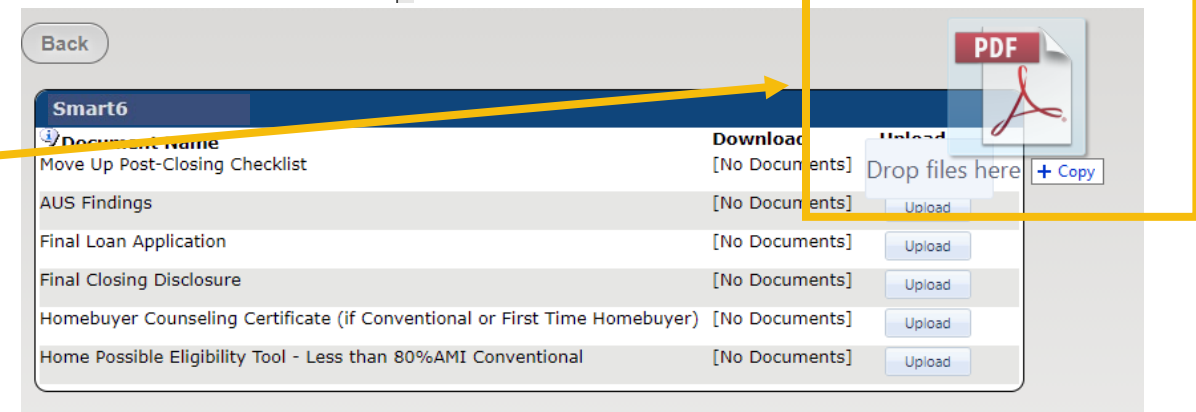
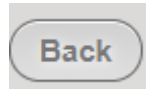


A screenshot of the Smart6 document management interface. It shows a table with columns for Document Name, Download, Upload, and Index Sheet. A red arrow points from the 'Manage Documents' menu item to the 'Upload' column header.

Document Name	Download	Upload	Index Sheet
Upload Index File: <input type="button" value="Select"/>			Download Index Sheets
Reservation Confirmation	[No Documents]	<input type="button" value="Upload"/>	<input type="checkbox"/> Download
Reservation of Funds/Rate Commitment	Latest	<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:




MANAGE DOCUMENTS:

Clearing Outstanding Conditions!



Len

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



Mississippi Home Corp Lender Portal

Generic Agency User for Testin Logout

Lender Home > Loan Lookup > Loan Details

Modify Reservation

Print Forms

Manage Documents

Cancel Reservation

Request Extension

Loan Information

Application Number: 100000076

Reservation Expires on:

Mortgagor Last Name: Washington

Lender: BANK OF LITTLE ROCK MORTGAGE

Loan Officer: Generic Agency User for Testin

Lender Reference Number:

Product Group: ADFA Products

Product Type: ADFA Move Up Government Loan

Program Type: ADFA Move-Up

Loan Status History

3/3/2021	Incomplete Reservation
3/3/2021	Reservation
3/3/2021	Closing File Received
3/3/2021	File Received
3/3/2021	In Underwriting

Outstanding Conditions

Type	No.	Created	Due By
Post Closing Conditions	2	Need Move Up Closing Disclosure	3/3/2021 3/8/2021
Missing Closing Disclosure from upload. Please upload final Move Up Closing Disclosure for review.			

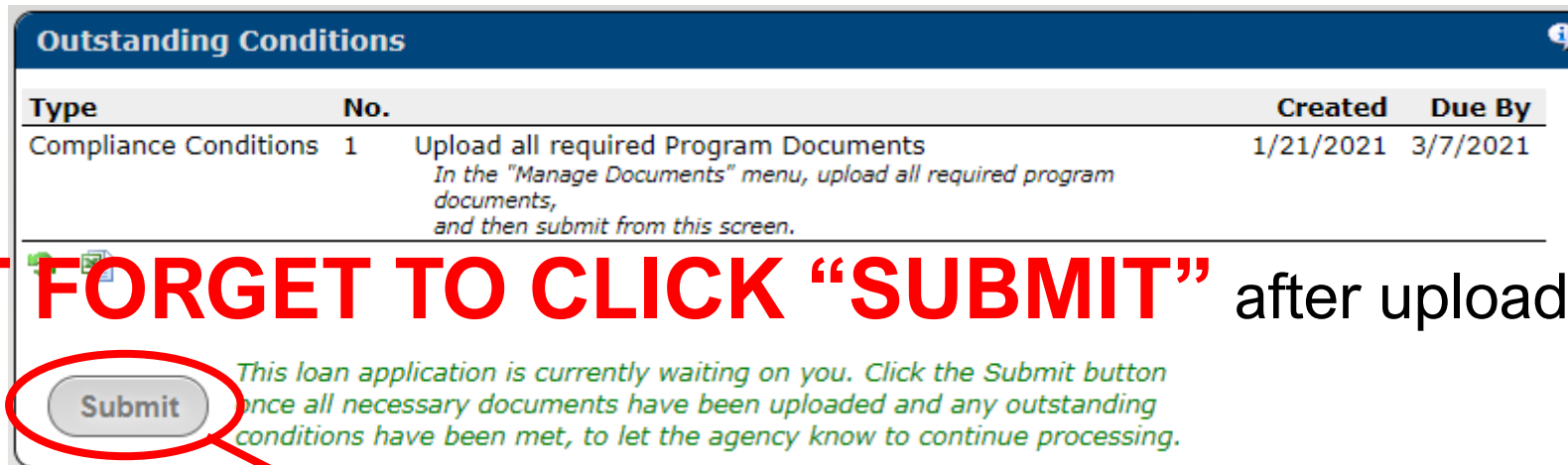
Outstanding Conditions

Type	No.	Created	Due By
Compliance Conditions	9	Missing my extortion payment	4/20/2022 4/23/2022
		Where is my \$1,0000	
Compliance Conditions	8	Upload a correct Program Checklist	4/20/2022 4/23/2022
Compliance Conditions	5	Upload DU/AUS Findings	4/20/2022 4/23/2022
		Must have a approve status, and DTI & credit score must meet servicer requirement	
Compliance Conditions	6	Upload Exception documentation	4/20/2022 4/23/2022
Compliance Conditions	7	If applicable, is the Notification of Change form uploaded?	4/20/2022 4/23/2022
Compliance Conditions	10	S6 Income Calculation Worksheet missing	4/20/2022 4/23/2022
Compliance Conditions	11	S6 Self Employed Income Statement missing	4/20/2022 4/23/2022
Compliance Conditions	12	S6 Chlid Support Statement missing	4/20/2022 4/23/2022

MANAGE DOCUMENTS:

Uploading Documents

Once *all the documents* have been uploaded, make sure to click SUBMIT, under the “Loan Details” screen, in order to complete the process and your file will be assigned to one of MHC Underwriters.



The screenshot shows a window titled "Outstanding Conditions" with a table and a "Submit" button. The table has four columns: "Type", "No.", "Created", and "Due By". It contains one row for "Compliance Conditions" with the number "1". The description of the condition is "Upload all required Program Documents" followed by instructions: "In the 'Manage Documents' menu, upload all required program documents, and then submit from this screen." The "Created" date is "1/21/2021" and the "Due By" date is "3/7/2021". Below the table, there is a "Submit" button circled in red. To the right of the button, a green message states: "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."

Type	No.		Created	Due By
Compliance Conditions	1	Upload all required Program Documents <i>In the "Manage Documents" menu, upload all required program documents, and then submit from this screen.</i>	1/21/2021	3/7/2021

Submit

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.

DO NOT FORGET TO CLICK “SUBMIT” after uploading documents

This will complete the uploading process, and it will place your loan file on the queue. Once submitted the message will disappear, and the “Submit” button.

MHC FEES:

- **MCC Reservation Fee**

- Applicable to MCC Standalone and MCC with Smart6

- **Extension Fee**

- Applicable to ALL MHC programs. No limits to number of extensions
- Paid online at mshomecorp.com – Lender/Realtors – Lender Resources

Pay Program Fee

No restriction on who pays the fee and fee receipt must be uploaded to the loan record under the Fee Receipt header & complete/upload the Notification of Change form to its header requesting program extension & new closing date.

CONDITIONS: *Most Avoidable Mistakes*

- **MRB7, MCC, Smart6, HAT MHC Loan Approval**

- Following applicable program Checklist & Purchase Certification/Closing Pkg. Instructions
- Changing loan amounts after MHC Approval (Conditional Commitment)
- Not indicating # of Dependents on 1003 and if none, putting 0 in that field
- If using E-sign, uploading of the Lender E-sign authorization under “Exception Documentation”. **E-sign not allowed on LOE, 1040's or P&Ls (wet signature required)**
- Uploading documents to incorrect headers
- Updating Closing Date on Attorney Information Form prior to uploading
- Sales Contract closing date expired. Addendum to contract is required prior to MHC's approval.
- MHC LOE form not used and must contain a wet signature

CONDITIONS: *Most Avoidable Mistakes*

- **Income Verification**

- Not providing current VOE/Pa-Stub(s). Must be dated within 30-days of MHC's receipt.
- Providing previous VOE if household occupant had previous employment during current tax year (Jan.-Dec. 31)
- MS State Tax Returns not required. Federal Tax return/transcript required for all household occupants, if applicable.

- **MRB7 & Smart6 Second Mortgage Deed of Trust**

- MRB7 2nd Incorrect Maturity date – Must be mos./day & 10-years from date of closing.
- Smart6 2nd Incorrect Maturity date – Must be lenders 1st mortgage 30-year maturity date.

- **Purchase Certification of Closing Document Package**

- Not following instructions for delivery of documents to MHC
- MRB7 program – Lender not having the Tax-Exempt Financing Riders recorded with the 1st Mortgage Deed of Trust. Not applicable to Smart6 program.

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