

The Homeownership Department

IHDA Commitment / Reservation Manual

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INTRODUCTION:

The *IHDA Commitment / Reservation Manual* is designed to make the reader familiar with the MITAS system. MITAS is a web based application (<https://ilrss.ihda.org/ilrss/>) that allows IHDA's lender network to reserve loans. After completing the manual, you, the reader, should have an understanding of the basic MITAS functions such as logging in, retrieving, reserving, and canceling loans. Throughout the manual you will find "Important Notes". Please pay attention to these; they are designed to make the reservation process easier.

Note: As of 1/1/2015, the ILRS MITAS reservation website will only be available for Reservations between 9:30 am – 5:00 pm CST.

****Important:**

Additionally, unless IHDA advises you that the MITAS website (<https://ilrss.ihda.org/ilrss/>) is down, we will not grant any exceptions to rates. All registrations for all loans you have begun must be completed and a commitment printed. No exceptions. Pay careful attention to the rate you are reserving as it must be what you are disclosing to the borrower(s). You may incur additional reduction(s) to your SRP if loan is closed incorrectly.

****All Incomplete Reservations will be canceled by IHDA daily. It is critical that you complete all reservations you begin. The rate is not locked and finalized with IHDA unless you receive a Commitment Confirmation on the 1st mortgage.**

Should you have questions or need clarification on anything contained in this GUIDE, please feel free to contact the Homeownership Help Line or your IHDA Compliance Specialist:

Homeownership Help Line

Phone

#1-877-456-2656

Email:

AtHomellinois@IHDA.org

LOGIN SCREEN:

Welcome to ilrss.ihda.org Tuesday, January 19, 2010

Please log in:

Web Profile:

Originator:

Branch:

Username:

Password:

Password is case sensitive.

This computer facility is for authorized use only. Any access of this facility must be specifically authorized. If you are not authorized and attempt to gain access to this facility, you may be subject to criminal or civil litigation. All computer resources, user actions, and data, are subject to scrutiny.

Go to <https://ilrss.ihda.org/ilrss/> to reach the MITAS login screen.

Note: For optimal performance, use the Internet Explorer browser instead of other browsers like Google Chrome or Firefox.

This is the first screen you the Lender will see on the IHDA reservation website. You will need to know your IHDA originator number, your branch number, your user name and your initial password. This information can be obtained from your MITAS Systems Administrator at your institution. If you do not know who your administrator is, contact an IHDA representative to direct you further.

If you have used MITAS to reserve your loan, please go to page 8 to start a new loan. Otherwise, turn to the next page.

PASSWORD:

Illinois Housing Development Authority

OP #18003

Your Password has Expired.

Enter your new password and then retype the password for a consistency check.

Password: [masked]

Retype Password: [masked]

Submit

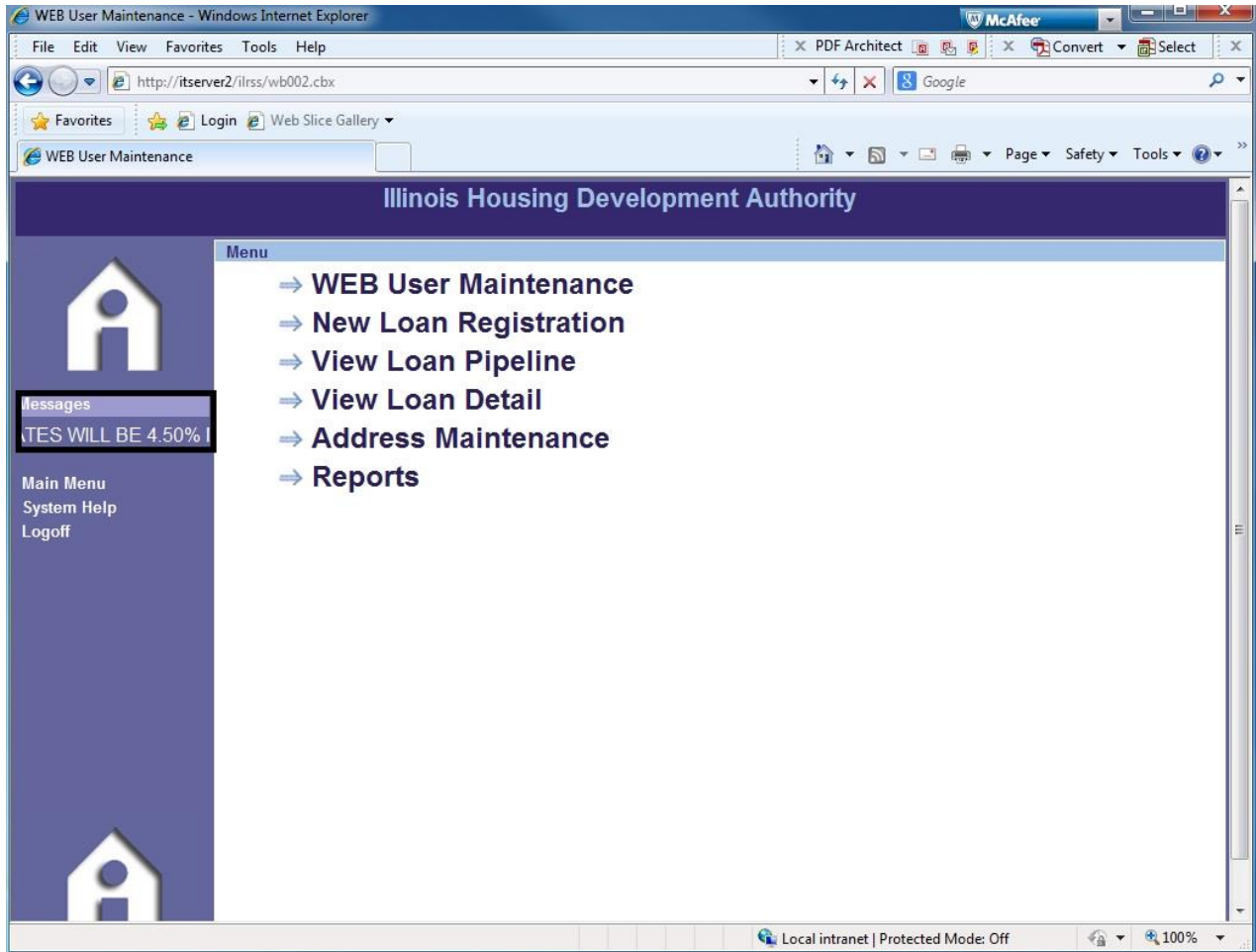
Main Menu
System Help
Screen Help
Logoff

Done Internet

If this is your first time using the MITAS system, you will be prompted to change your password. The minimum password length is eight (8) characters including one (1) upper case letter, one (1) lower case letter and one (1) numeric digit. Be sure you choose a password that is easy to remember.

After you have changed your password, click “Submit” to complete the change. (Be sure to write your password down and keep it in a safe place for future transactions.) After clicking “Submit,” on the left-hand side of the screen, you will be taken to the Main Menu screen. If this is your first time using MITAS, please click on “Address Maintenance” to update or complete contact information.

MAIN MENU:



Above is the Main Menu screen that you will see upon logging in to the Reservation Website. On the left side of the screen there is the Marquee which lists the current up to date information and reminders. Scroll your cursor over the word "Messages" to see a still shot.

*Only System Administrators will see the top link **WEB User Maintenance** which allows them to set up new users and update information on current users including password maintenance and unlocking Users who have been locked out.

ADDRESS MAINTENANCE:

Illinois Housing Development Authority

Address Maintenance

O/P MLW109 Run: 01/19/2010(10:03)

NAME, ADDRESS AND PASSWORD MAINTENANCE

Name: John Doe

Company Name: Bank Mortgage

Address 1: 401 N Michigan

Address 2:

City: Chicago State: IL ZIP: 80611

Phone: 312-123-4567 Extension: 0000

Alternate Phone: 000-000-0000 Extension: 0000

Fax: 000-000-0000

E-mail: John@BankMortgage.Com

Password: *****

Verify Password: *****

Done Internet 100%

If this is your first time using the MITAS system, you will need to access this screen. Please input your contact information including your name, company, address, phone numbers, fax number and e-mail address. You will use this screen to change your password and contact information. Once you have completed this page click "Submit".

IMPORTANT NOTE: Use the Back button in the MITAS system. DO NOT use the back button on your internet browser. Using the back button on your internet browser will take you out of the MITAS system and you will have to start over.

MAIN MENU:



You have now returned to the main menu. **Reminder:** Take note of the message section in the upper left-hand corner of the screen. IHDA announcements for our lenders will be frequently shown as a scrolling message on this page. By putting your mouse on the scrolling message, you can find out about recent news.


Click “New Loan Registration” to reserve a loan.

RESERVATION POLICY - IMPORTANT TO NOTE:

At the time the registration/commitment is made, the *interest rate is locked for 60 days* regardless of future rate changes. Loan must be purchased by IHDA / master servicer by the 60th day. If a loan has not been purchased by the 60th day, a 25 bps reduction in SRP will be made; if a loan has not been purchased by the 90th day though IHDA is under no obligation to purchase the loan(s), you may incur additional SRP reductions.

NEW LOAN REGISTRATION:

Illinois Housing Development Authority




Available Programs
O/P MLW220 Run: 03/30/2015(09:28)

Click on the Back button to return to the main menu , or Click on a Program from the list below, if available.

**IHDA SINGLE FAMILY LOANS
CORPORATE OFFICE**

Program Type	Available Amount	Current Rate
Tornado Relief Fund - 80% AMI	\$977,000.00	
Tornado Relief Fund - 50% AMI	\$810,000.00	
Tornado Relief Fund - 30% AMI	\$491,000.00	
Emergency Repair Program - 80% AMI		
Emergency Repair Program - 50% AMI		
Emergency Repair Program - 30% AMI		
@HOME (No DPA / No MCC) 1st Time HomeBuyer FHA Above 80% AMI	\$1,800,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer FHA Below 80% AMI	\$2,000,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer 203K S Above 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer 203K S Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer USDA Above 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer USDA Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer VA Above 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer VA Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer CONV Above 80% AMI	\$4,725,000.00	3.5000%
@HOME (No DPA / No MCC) 1st Time HomeBuyer CONV Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer FHA Above 80%AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer FHA Below 80%AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer 203K S Above 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer 203K S Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer USDA Above 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer USDA Below 80% AMI	\$4,800,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer VA Above 80% AMI	\$4,920,000.00	3.5000%
@HOME (No DPA / No MCC) Non-1st Time HomeBuyer VA Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA & w/ MCC) 1st Time HomeBuyer FHA Above 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA & w/ MCC) 1st Time HomeBuyer FHA Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA & w/ MCC) 1st Time HomeBuyer 203K S Above 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA & w/ MCC) 1st Time HomeBuyer 203K S Below 80% AMI	\$5,000,000.00	3.5000%
@HOME (No DPA & w/ MCC) 1st Time HomeBuyer USDA Above 80% AMI	\$5,000,000.00	3.5000%



Main Menu
System Help
Logoff

Screens

Available Programs

Options

Back

*Note: The above screen shot may not include all the available programs due to space concerns. When on this page in the Reservation Website, please make sure to scroll down if you do not see the desired program.

This screen lists all of the IHDA programs available to your institution. If you are not ready to make a reservation, but would like to know how much money is remaining in a particular program, you will find that information here. If you do not want to reserve a loan at this time, click "logoff" on the left-hand side of the screen.

Please note that the reservation process is the same for any type of loan program. In this example, a reservation will be made under the @HOME (No DPA / No MCC) 1st Time Homebuyer FHA Above 80% AMI program.

Currently, IHDA offers the following programs:

- @HOME Illinois: The Illinois Housing Development Authority's (IHDA) current program offers a competitive interest rate, along with multiple options including Down Payment Assistance (DPA) and a Mortgage Credit Certificate (MCC)
 - @HOME (No DPA / No MCC) is a 1st mortgage only program for First time and Non-first time homebuyers and is available for FHA, USDA, VA, and Conventional Loans.
 - @HOME (No DPA & w/ MCC) is a 1st mortgage program **for First time homebuyers only** and is available for FHA, USDA, VA, and Conventional Loans.
 - Reservations under this sub-set will have two (2) reservation confirmations (1st and MCC)
 - @HOME (w/ DPA & No MCC) is a 1st mortgage program combined with a 2nd mortgage DPA loan in the amount of \$5,000 for First time and Non-first time homebuyers and is available for FHA, USDA, VA, and Conventional Loans.
 - Reservations under this sub-set will have two (2) reservation confirmations (1st and 2nd)
 - **As of 6/1/2015**, borrowers Above 80% AMI **and** Below 80% AMI will have a 2nd mortgage Amortized over 10 years with a monthly payment of \$41.67.
 - @HOME Trio (w/ DPA & w/ MCC) is a 1st mortgage program combined with a 2nd mortgage DPA loan in the amount of \$5,000, along with a MCC for program **for First time homebuyers only** and is available for FHA, USDA, VA, and Conventional Loans.
 - Reservations under this sub-set will have three (3) reservation confirmations (1st, 2nd and MCC)
 - **As of 6/1/2015**, borrowers Above 80% AMI **and** Below 80% AMI will have a 2nd mortgage Amortized over 10 years with a monthly payment of \$41.67.
 - Lender Paid MI (LPMI) is a **Conventional Only** product that can have a combination of Down Payment Assistance, MCC, both or neither.
 - @HOME Refinance is a refinance option for existing homeowners. There can be no FHA to FHA refinance.

- 1st Home Illinois: The Illinois Housing Development Authority's (IHDA) current program offers a competitive interest rate and \$7,500 Down Payment Assistance (DPA) to **First time homebuyers only** (Veterans and properties located in Targeted Areas are exempt) for properties located **within designated counties** in Illinois.
 - Counties include: Boone, Cook, DeKalb, Fulton, Kane, Marion, McHenry, St. Clair, Will and Winnebago.
 - 30-year fixed rate available as FHA, USDA, VA, and Conventional.
 - No New Construction is allowed
 - Reservations under this program will have two (2) reservation confirmations (1st and 2nd DPA)

For more detailed descriptions of IHDA's current programs, visit <http://www.ihda.org/my-home/buying-a-house/getting-an-ihda-loan/> or contact an IHDA Representative.

LOAN INFORMATION:

Illinois Housing Development Authority

Loan Info
O/P MLW145 Run: 07/18/2013(09:07)

Data Import

LOAN INFORMATION

Mortgagor First Name & MI: Captin Last Name: Kirk Mortgagor SSN: 258741963

Loan Amount: 98,500 Loan Type: FHA Insured
Purchase Price: 100,000 Date of Expected Closing: 08/15/2013 MM/DD/YYYY
+ Improvement Cost: Number in Household: 2
= Acquisition Cost: Number of Wage Earners: 1
Appraised Value: 100,000

Monthly P&I:

Originator Phone: 000 _ 000 _ 0000
Originator Fax: 000 _ 000 _ 0000

Lender 1st Mortgage Loan Number:

Interest Rate

Interest Rate: 4.5000% Term: 360

Done Local intranet | Protected Mode: Off 100%

After selecting one of the available program options, you will be directed to the Loan Info screen. Complete the reservation by continuing through the screens.

IMPORTANT NOTE:

The easiest way to make a reservation is to use the Data Import function located in the upper left-hand corner of the screen. Using this function allows you to upload from your LOS/AUS system so that you will not have to manually enter 1003 data. Once your upload is complete, you will end up at the declarations screen. However, because property information is not included on the 1003, you will need to go back through the first few screens to complete the property information screen and to make sure all data fields are complete.

**If you use an import file, the loan will not be updated with Program information until you click off of the initial "Loan Info" screen.

If you choose to manually enter the information, please note that you will have to complete the Loan Info through the 1003 Details of Transaction screens as noted on the left side of the screen. The rest of the reservation guide will assist you if you choose to manually enter the reservation. After completing this information, click “next” on the left-hand side of the screen to access the property information screen or click directly on the “Property” link.

IMPORTANT NOTE:

Some lenders include their own internal numbers when they are reserving IHDA loans. If you are such a lender, please enter the internal loan number in “Lender First Mortgage Loan Number” field.

IMPORTANT NOTE:

For Conventional Loans going through the ILRS MITAS reservation website, the field “Loan Type Code” must read Fannie-Mae Conventional.

PROPERTY INFORMATION:

Illinois Housing Development Authority

Property
O/P MLW146 Run: 07/18/2013(09:09)

PROPERTY INFORMATION

Street Number and Name: 401 North Michigan Ave
Street Line 2:
City: Chicago State: IL ZIP: 60611
Census Tract: [Lookup](#)

County Code: Cook Division / Area: Urban
Targeted Area: Non-Targeted

CONSTRUCTION INFORMATION

New / Existing: EXISTING Construction Style: CONDOMINIUM
Construction Type: Wood Frame Year Built: 1990
 Attached Structure Lot Size: 6000

Number of Units: 1 Number of Baths: 2
Number of Rooms: 5 Square Foot Residence: 1500
Number of Bedrooms: 2

Screens
Loan Info
Property
Mortgagor
Co-Mortgagor
1003 Details of Trans

Options
Reset
Next

Main Menu
System Help
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Logoff

Local intranet | Protected Mode: Off 100%

Please enter the address of the subject property as well as construction information.

IMPORTANT NOTE: When completing number of units for condos and townhomes, only list the number of units that IHDA is financing, not the total number of units in the association.

Once the information is completed click “next,” which is located on the left-hand side of the screen.

PRIMARY MORTGAGOR INFORMATION:

Illinois Housing Development Authority

Mortgagor
O/P MLW147 Run: 07/18/2013(09:12)

PRIMARY MORTGAGOR INFORMATION

First Name & MI: CAPTIN Last Name: KIRK SSN: 258-74-1963

Prior Home Owner: NO Date of Last Occupancy: MM/DD/YYYY

Current Address:

Address 1: 2581 West Corning Road
Address 2:
City: Quincy
State: IL ZIP: 62301
Home Phone: 555 - 658 - 9874
Work Phone: 555 - 214 - 5418

Ethnicity: White - Not of Hispanic Origin
 Hispanic or Latino

Gender: Female Male
Marital Status: Married
Date of Birth: 05/07/1989 MM/DD/YYYY
Age at Application: 24
Years Schooling: 18
Number of Dependents: 1
Occupation: Government
Years in Profession: 3

Income Type Monthly Income

Base Income	2400.00
Base Income	<input type="text"/>
Base Income	<input type="text"/>
Base Income	<input type="text"/>
Base Income	<input type="text"/>
Base Income	<input type="text"/>

Credit Score: 660

Other Household Income:
(Household Members other than mortgagor or co-mortgagors) 0.00

Local intranet | Protected Mode: Off 100%


Complete all data fields on this screen. If there is a co-mortgagor click “Next” and complete all data fields on following screen. If there is no co-mortgagor, click “1003 Details of Trans” on the left-hand side of the screen to continue the reservation process.

IMPORTANT NOTE:

When updating and inputting Income, you must **use the drop-down options** on the left side under “Income Type” and “Monthly Income.” **Do not use the “Other Household Income” field** on the right side under Credit Score.

CO-MORTGAGOR INFORMATION:

Illinois Housing Development Authority



Screens


- Loan Info
- Property
- Mortgagor
- Co-Mortgagor
- 1003 Details of Trans

Options

- Reset
- Next

Main Menu

- System Help
- Screen Help
- Logoff



Co-Mortgagor

FIRST CO-MORTGAGOR OR OTHER

Co-Mortgagor Name: (ex: John R. Doe) <input style="width: 95%;" type="text"/>	SSN: (Must be Unique Among Co-Mortgagors) <input style="width: 95%;" type="text"/>
Current Address: Address 1: <input style="width: 95%;" type="text" value="2951 S. KING DRIVE"/> Address 2: <input style="width: 95%;" type="text"/> City: <input style="width: 95%;" type="text" value="CHICAGO"/> State: <input style="width: 20px;" type="text" value="IL"/> ZIP: <input style="width: 40px;" type="text" value="60616"/> Home Phone: <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> Work Phone: <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/>	Relationship to Mortgagor: <input style="width: 80px;" type="text" value="Mortgagor"/> Ethnicity: <input style="width: 95%;" type="text" value="*"/> <input type="checkbox"/> Hispanic or Latino Gender: <input type="radio"/> Female <input type="radio"/> Male Marital Status: <input style="width: 80px;" type="text" value="*"/> Date of Birth: <input style="width: 40px;" type="text"/> MM/DD/YYYY Age at Application: <input style="width: 40px;" type="text"/> Years Schooling: <input style="width: 40px;" type="text"/> Number of Dependents: <input style="width: 40px;" type="text"/> Occupation: <input style="width: 80px;" type="text" value="*"/> Years in Profession: <input style="width: 40px;" type="text"/>

Income Type	Monthly Income	Credit Score:
Base Income <input style="width: 20px;" type="text" value="v"/>	<input style="width: 80px;" type="text"/>	<input style="width: 40px;" type="text"/>
Base Income <input style="width: 20px;" type="text" value="v"/>	<input style="width: 80px;" type="text"/>	
Base Income <input style="width: 20px;" type="text" value="v"/>	<input style="width: 80px;" type="text"/>	
Base Income <input style="width: 20px;" type="text" value="v"/>	<input style="width: 80px;" type="text"/>	
Base Income <input style="width: 20px;" type="text" value="v"/>	<input style="width: 80px;" type="text"/>	
Base Income <input style="width: 20px;" type="text" value="v"/>	<input style="width: 80px;" type="text"/>	

SECOND CO-MORTGAGOR OR OTHER

Co-Mortgagor Name: (ex: John R. Doe) <input style="width: 95%;" type="text"/>	SSN: (Must be Unique Among Co-Mortgagors) <input style="width: 95%;" type="text"/>
Current Address: Address 1: <input style="width: 95%;" type="text" value="2951 S. KING DRIVE"/> Address 2: <input style="width: 95%;" type="text"/>	Relationship to Mortgagor: <input style="width: 80px;" type="text" value="Mortgagor"/> Ethnicity: <input style="width: 95%;" type="text" value="*"/> <input type="checkbox"/> Hispanic or Latino

If applicable, fill out the information for any Co-Mortgagors. If you are simply updating information, you can submit here to continue to the Reservation Confirmation. If this is the first time through the loan on a specific borrower, please continue to the “1003 Details of Trans” screen to complete the remaining items for the Reservation.

IMPORTANT NOTE:

When updating and inputting Income, you must **use the drop-down options** on the left side under “Income Type” and “Monthly Income.” **Do not use the “Other Household Income” field** on the right side under Credit Score.

DETAILS OF TRANSACTION:

Illinois Housing Development Authority

1003 Details of Trans

DETAILS OF TRANSACTION	
a. Purchase Price	100,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	1,750
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	101,750.00
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	98,500
n. PMI, MIP, Funding Fee financed	1,750
o. Loan amount (add m & n)	98,250
p. Cash from/to Borrower (subtract j, k, l & o from i)	3,500

Calculate Totals

Local intranet | Protected Mode: Off | 100%

Complete these data fields as per section VII on the 1003. Notice the “Calculate Totals” button at the bottom of the screen. By clicking on “Calculate Totals” the total cash required from borrower will be calculated. Click “Next” on the left-hand side of the screen to continue. **If you are reserving an FHA, VA or USDA loan, please complete “G” and “N” for funding fee/UFMIP. If funding fee is to be waived, insert \$1.00.** If you have completed reserving your loan, click the “Submit” Button on the left side of the screen to go to the Confirmation Reservation screen where you are able to print off your Confirmation.

IMPORTANT NOTE:

Please remember to filling field “m” (Base Loan Amount) during the reservation process. If you receive a missing field error of “Amount”, it is indicative of this field not being put in.

COMMITMENT CONFIRMATION FIRST MORTGAGE:

<i>Commitment Confirmation</i>	
Lender:	IHDA SINGLE FAMILY LOANS
Branch:	CORPORATE OFFICE
User ID:	KNESTLE
Loan Number:	2844959
Lender Loan Number:	
Reservation Date:	03/11/2014
Reservation Expiration Date:	05/10/2014
Mortgagor Last Name:	AMERICAN DREAM
Mortgagor First Name:	FHA ABOVE 80
Social Security Number:	123-21-1114
Loan Amount:	\$91,575.00
Loan Type Codes:	FHA Insured
Interest Rate:	4.0000
Purchase Price:	\$100,000.00
Points:	0.0000
Assistance Amt:	\$.00
Program Type:	American Dream FHA 1st Above
Sub Program:	American Dream FHA 1st w/ DPA
Allocation:	American Dream FHA 1st w/ DPA Above 80% AMI
Final Purchase Date:	99/99/9999
Loan Status:	Reservation
Pool Insurer:	
New or existing:	EXISTING
Targeted Area Status:	Non-Targeted
Property Address:	401 N AVENUE CHICAGO,IL 60611
Contact Information:	ILL. HOUSING DEV. AUTHORITY HOMEOWNERSHIP DEPARTMENT 401 N MICHIGAN AVE STE 700

If you have correctly reserved funds for a first mortgage loan only, you will see the above reservation confirmation page. These programs are not linked to a second loan. To print the information on this screen, click on “printer friendly” and proceed to print.

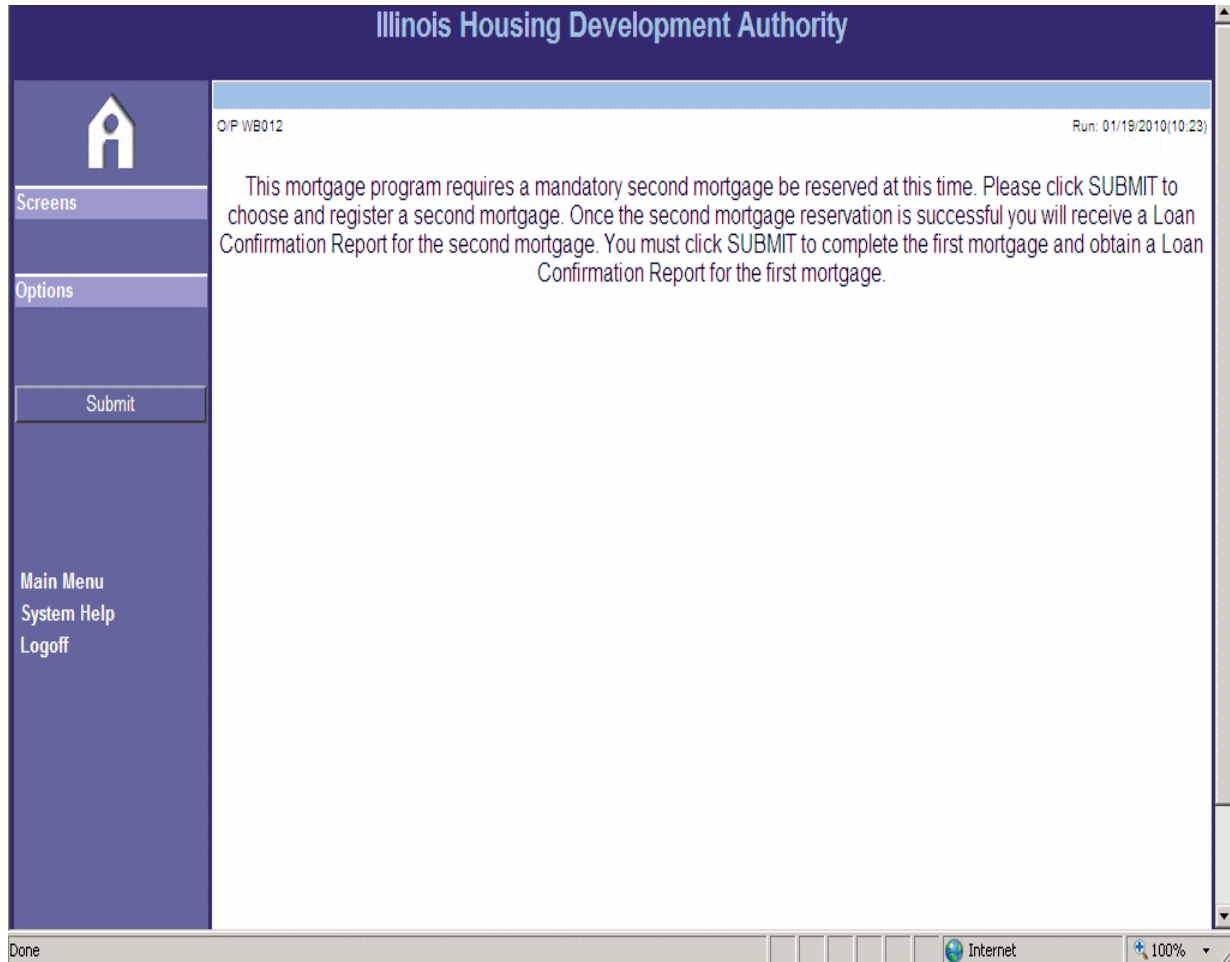
To return to the Loan Detail screen for this loan, click “submit” located in the upper left hand corner of the screen. To print IHDA documents for the loan, in the loan detail page, you will see a print document tab on the top of the page. Clicking this tab will lead to the print document field where you will find the applicable documents for your loan.

If there were any errors in your input, you will see a page that describes those errors. Use the back button in MITAS to correct the errors on the applicable screens. Common errors include:

- Too many units entered in the unit section.
- Yearly income entered instead of monthly income.
- One or more of the 1003 screens in MITAS was not fully completed.
- UFMIP/Funding fee incomplete
- Incorrect First time / Non-First time Homebuyer status

Once the errors have been corrected, click “Submit” to obtain a reservation confirmation.

SECOND MORTGAGE RESERVATION:



The above screen will appear if you have correctly made a reservation under the following programs, which require a reservation for the second loan:

- @HOME Illinois program taking the 2nd Down Payment Assistance
- @HOME Trio option
- Any LPMI option taking the \$5,000 Down Payment Assistance (DPA)
- 1st Home Illinois program

Click "Submit" to complete the reservation for the second mortgage.

Note that if you did not make the reservation correctly, you will receive an error message as discussed on the previous page.

SECOND MORTGAGE ALLOCATION:

@HOME 2nd Mtg 1st Time HomeBuyer FHA Above 80% AMI	\$2,360,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer FHA Below 80% AMI	\$260,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer 203K S Above 80% AMI	\$20,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer 203K S Below 80% AMI	\$20,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer USDA Above 80% AMI	\$950,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer USDA Below 80% AMI	\$100,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer VA Above 80% AMI	\$980,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer VA Below 80% AMI	\$135,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer CONV Above 80% AMI	\$2,230,000.00	0.0000%
@HOME 2nd Mtg 1st Time HomeBuyer CONV Below 80% AMI	\$225,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer FHA Above 80% AMI	\$2,705,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer FHA Below 80% AMI	\$545,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer 203K S Above 80% AMI	\$20,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer 203K S Below 80% AMI	\$20,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer USDA Above 80% AMI	\$980,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer USDA Below 80% AMI	\$135,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer VA Above 80% AMI	\$1,000,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer VA Below 80% AMI	\$135,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Above 80% AMI	\$2,735,000.00	0.0000%
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Below 80% AMI	\$530,000.00	0.0000%
@HOME Mortgage Credit Certificate (MCC) 2014	\$46,034,612.00	

*Note: The above screen shot may not include all the available programs due to space concerns. When on this page in the Reservation Website, please make sure to scroll down if you do not see the desired program.

After clicking “Submit,” on the previous page you will see the above allocation page. Choose the corresponding second mortgage for the program that you chose for the first. For example, if you reserved the first mortgage under the @HOME (w/ DPA & No MCC) 1st Time Homebuyer FHA Above 80% AMI product, then choose, or click on, the @HOME 2nd Mtg First Time Homebuyer FHA Above 80% AMI option.

IMPORTANT NOTE:

Please check the Appendix located at the back of this manual for a list of all programs and any applicable 2nds and MCC options.

LOAN INFORMATION (SECOND MORTGAGE):

The screenshot shows the 'Loan Info' page for a second mortgage. The page title is 'Illinois Housing Development Authority'. The user ID is 'O/P MLW145' and the session time is 'Run: 07/18/2013(09:43)'. The page is titled 'LOAN INFORMATION' and contains the following fields:

Mortgagor First Name & MI: CAPTAIN	Last Name: SPOCK	Mortgagor SSN: 887-74-5959
Loan Amount: 10,000	Loan Type: Fannie Mae - Conventional	Date of Expected Closing: 08/22/2013 MM/DD/YYYY
Purchase Price: 100,000.00	Number in Household: 2	Number of Wage Earners: 1
+ Improvement Cost:		
= Acquisition Cost: 100,000.00		
Appraised Value: 100,000.00		
Monthly P&I:		
Originator Phone:		
Originator Fax:		
Lender 1st Mortgage Loan Number:		
Interest Rate		
Interest Rate: 0.0000% Term: 24		

On the left side, there is a navigation menu with the following items:

- Screens
- Loan Info
- Veterans Information
- Property
- Mortgagor
- Co-Mortgagor
- 1003 Details of Trans

Below the menu are 'Options' (Reset, Next) and 'Main Menu' (System Help, Logoff).

After clicking on the appropriate second loan product, you will be immediately taken to the Loan Information page for the second mortgage. Simply enter the second mortgage amount in the above loan amount field. The rate and term should automatically be filled in.

Note: As of March 1st, 2015, all @HOME Illinois 2nd mortgage reservations, the Down Payment Assistance (DPA) amount is currently a flat \$5,000. As of August 1st, 2015 all 1st Home Illinois 2nd DPA mortgages are \$7,500.

All of the other information carries over from the first mortgage, therefore re-entering the other fields is not necessary.

Once you have completed the loan information page, click “Details of Transaction” on the left side of the screen and then click “Submit” to receive the reservation confirmation for the second mortgage.

COMMITMENT CONFIRMATION (SECOND MORTGAGE):

<i>Commitment Confirmation</i>	
Lender: IHDA SINGLE FAMILY LOANS	
Branch: CORPORATE OFFICE	
User ID: KNESTLE	
Loan Number: 2844959	
Lender Loan Number:	
Reservation Date: 03/11/2014	
Reservation Expiration Date: 05/10/2014	
Mortgagor Last Name: AMERICAN DREAM	
Mortgagor First Name: FHA ABOVE 80	
Social Security Number: 123-21-1114	
Loan Amount: \$91,575.00	
Loan Type Codes: FHA Insured	
Interest Rate: 4.0000	
Purchase Price: \$100,000.00	
Points: 0.0000	
Assistance Amt: \$.00	
Program Type: American Dream FHA 1st Above	
Sub Program: American Dream FHA 1st w/ DPA	
Allocation: American Dream FHA 1st w/ DPA Above 80% AMI	
Final Purchase Date: 99/99/9999	
Loan Status: Reservation	
Pool Insurer:	
New or existing: EXISTING	
Targeted Area Status: Non-Targeted	
Property Address: 401 N AVENUE	
CHICAGO, IL 60611	
Contact Information: ILL. HOUSING DEV. AUTHORITY	
HOMEOWNERSHIP DEPARTMENT	
401 N MICHIGAN AVE STE 700	

This is your confirmation for the 2nd loan. Print the confirmation for your records.

Now that you have the confirmation for the second mortgage, click "Submit" on the left side of the screen and the confirmation for the first mortgage will appear. Print the confirmation for the first mortgage.

If you do not hit the "Submit" button on the left side of the screen, you will only Reserve the 2nd Mortgage and the 1st Mortgage will remain as incomplete, thus not locking in a rate until it is actually "Reserved." Click "Submit" on the left side until you return to the Loan Detail Screen.

You have now completed the reservation for the first and second loans.

MORTGAGE TAX CREDIT CERTIFICATE (MCC) ALLOCATION:

IHDA SINGLE FAMILY LOANS CORPORATE OFFICE	
Program Type	Available Amount
SMART MOVE FHA 1st MORTGAGE ONLY	\$5,756,895.00
SMART MOVE FHA 1ST MTG. DPA PLAN A BELOW 80% AMI	\$18,468,410.00
SMART MOVE FHA 1st MORTGAGE WITH / DPA	\$4,274,744.00
SMART MOVE FHA 2ND MTG. DPA PLAN A BELOW 80% AMI	\$1,093,426.00
SMART MOVE FHA 2nd MORTGAGE WITH / DPA	\$1,510,562.86
SMART MOVE 203K REHAB 1st MORTGAGE ONLY	\$25,000,000.00
SMART MOVE 203K 1ST MTG. DPA PLAN A BELOW 80% AMI	\$14,943,419.00
SMART MOVE 203K REHAB 1st MORTGAGE WITH / DPA	\$30,000,000.00
SMART MOVE 203K REHAB 2ND MTG PLAN A BELOW 80% AMI	\$6,000.00
SMART MOVE 203K REHAB 2ND MORTGAGE	\$10,000,000.00
SMART MOVE CONVENTIONAL MORTGAGE 1st WITH / DPA	\$14,777,410.00
SMART MOVE CONV. MTG. 1ST MTG. DPA PLAN A BELOW 80% AMI	\$6,913,963.00
SMART MOVE CONVENTIONAL MORTGAGE 2nd. WITH / DPA	\$5,603,635.28
SMART MOVE CONV. MTG. 2ND. PLAN A BELOW 80% AMI	\$635,000.00
SMART MOVE USDA 1st MORTGAGE WITH / DPA	\$21,212,715.00
SMART MOVE USDA 1ST MTG DPA PLAN A BELOW 80% AMI	\$18,093,863.00
SMART MOVE USDA 2nd MORTGAGE	\$6,888,756.00
SMART MOVE USDA 2ND MTG PLAN A BELOW 80% AMI	\$171,825.00
SMART MOVE VA 1st MORTGAGE WITH / DPA	\$24,465,038.00
SMART MOVE VA 1ST MTG DPA PLAN A BELOW 80% AMI	\$14,766,424.00
SMART MOVE VA 2nd MORTGAGE	\$2,983,230.00
SMART MOVE VA 2ND MTG PLAN A BELOW 80% AMI	\$18,000.00
W.H.H.P. 1st MTG. BELOW 80% AMI	\$18,600,698.00
W.H.H.P. 1st MTG. ABOVE 80% AMI	\$10,654,092.00
W.H.H.P. CONV. 1st MTG. BELOW 80% AMI	\$11,010,955.00
W.H.H.P. CONV. 1st MTG. ABOVE 80% AMI	\$4,482,092.00
W.H.H.P. MCC TAX CREDIT STATEWIDE PROGRAM 2012	\$64,217,752.00
SMART MOVE TRIO MCC TAX CREDIT STATEWIDE PROGRAM 2013	\$31,893,578.00
W.H.H.P. 2nd MTG. BELOW 80% AMI	\$2,822,000.00
W.H.H.P. 2nd MTG. ABOVE 80% AMI	\$420,500.00

To Reserve an MCC, you must have a program that has the option of an MCC. A list of them includes:

- All @HOME (No DPA & w/ MCC) options
- All @HOME Trio loan programs (Mandatory)
- All LPMI Trio programs (Mandatory)

Return to the Loan Detail Screen for the **1st Mortgage**. This can be done by continuing here after submitting the 1st and the 2nd Mortgages or by retrieving the loan through the loan detail link on the Main Menu. On the Loan Detail screen click on the Reserve a 2nd button on the top of the page. From here you will be taken back to the above list where there is currently one (1) option for MCCs listed below:

- **@HOME Mortgage Credit Certificate (MCC) 2014** – To be used with any @HOME Illinois or LPMI option using a MCC

Note: The @HOME MCC is in the middle of the page between the @HOME Illinois 2nd mortgages and 1st Homellinois 2nd mortgages.

After picking the applicable MCC Tax Credit option (See Above), the loan info page will come up based upon the 1st Mortgage. **The MCC is a complete Mirror of the 1st Mortgage loan.** Enter the same Loan Amount that was on the 1st Mortgage and click on the “1003 Details of Transaction” link on the left side of the screen. Hit the “Submit” button to Reserve the MCC and print out the Reservation Confirmation for the MCC for your records.

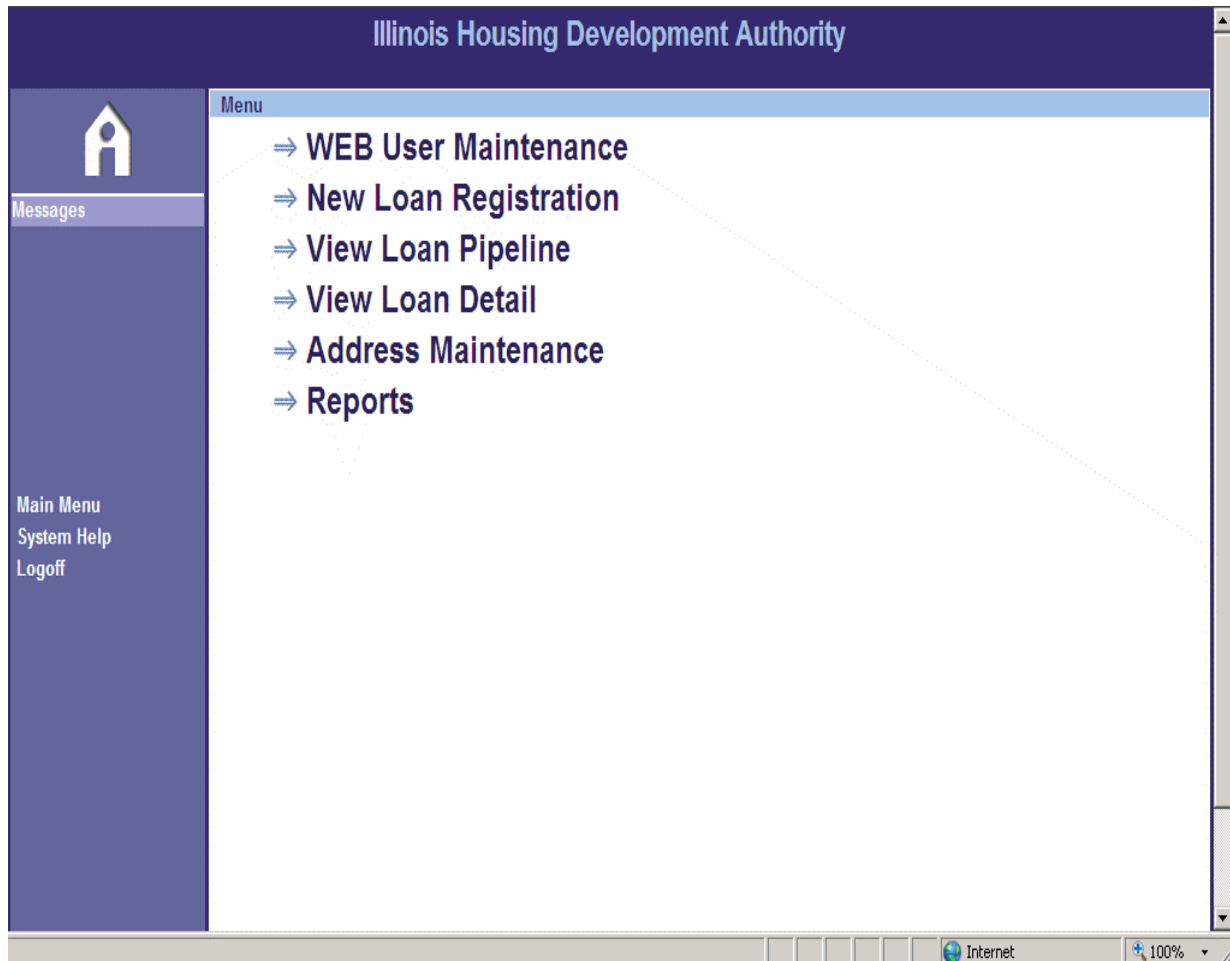
You can log-off, go to the Main Menu or hit the “Submit” button to be taken to the Loan Detail Screen.

You have now completed the Reservation for the first and seconds loans along with the MCC.



**HOW TO:
RETRIEVE LOANS
CANCEL LOANS AND
PRINT DOCUMENTS
IN THE
MITAS RESERVATION SYSTEM**

RETRIEVING A LOAN:



It is necessary to retrieve a loan when the following occurs:

- You are unable to complete a reservation and need to complete it at a later time;
- You need to print the loan reservation confirmation, or
- You need to cancel a loan.

You can retrieve a loan by clicking “View Loan Detail” or “View Loan Pipeline” found on the Main Menu page shown above.

VIEW LOAN DETAIL:

Illinois Housing Development Authority

Loan Detail
O/P MLW123 Run: 09/06/2012

Cross-Reference

Retrieve a Loan:

Servicer Reference Number:

Loan Amount: \$.00
Interest Rate: 0.0000
Purchase Price: \$.00
Program: Unknown
Sub Program: FHA 1st MTG. W.H.H.P. BELOW 80% AMI
Allocation: 1st MTG W.H.H.P. BELOW 80% AMI
Underwriter: *
Closer: *
Originators: Unknown
Originator Branch: CORPORATE OFFICE
Property:

Lock In is Not Accessible

Mortgagor Name	Social Security Number

Loan Status	Date

Unsatisfied Conditions	Requested	Due

Missing Documents	Requested	Due

On the Loan Detail page, enter the IHDA loan number at “Retrieve a Loan,” then click on “Retrieve.” Note that you also have the ability to cross reference, which allows you to retrieve a loan by borrower name.

If you do not know the IHDA loan number, you can retrieve it through the “View Loan Pipeline” function which will be discussed on the next page.

IMPORTANT NOTE:

If applicable, you may use your “Servicer Reference Number” to retrieve your loan.

VIEW LOAN PIPELINE:



On the main menu, click “View Loan Pipeline.”

Once you click “View Loan Pipeline,” you will see a list of IHDA programs that are available to your lending institution. Click the program under which the loan you are trying to retrieve is reserved. For example, if the loan you are trying to retrieve is reserved under @HOME (No DPA / No MCC) 1st Time Homebuyer FHA Above 80% AMI, then click that program to retrieve the loan.

STATUS:



The screenshot shows a web browser window with the Illinois Housing Development Authority logo and navigation menu. The main content area is titled "Status for Program" and displays the program identifier "O/P MLW121" and the run date "Run: 03/30/2015(10:12)". Below this, there is a message: "Listed below are the status summaries of your loan pipeline. Click on a status to see a list of the individual loans." A table follows, showing the following data:

FTHB (No) FHA 1st Above @HOME (No DPA / No MCC) 1st Ti		
Tracking Status	Loan Count	Loan Amount
Reservation	1	\$98,188.00

Once you choose the program, you will find a list of loans listed by status, such as incomplete reservation, reservation, etc. For example, if you are trying to complete a reservation, click “Incomplete Reservation” to find buyers’ names listed under that status. If you are trying to view loans that have been canceled, click “Canceled” to find buyers’ names listed under that status.

Once you find the name of the buyer whose loan reservation you are trying to retrieve, click it to be directed to the “Loan Detail” page.

LOAN DETAIL:

Illinois Housing Development Authority

Loan Detail
O/P MLW123 Run: 01/19/2010(18:04)

Cross-Reference	Print Documents	Loan Application
Cancel Application	Electronic Import	Reserve Second

Retrieve a Loan:

Servicer Reference Number:

Loan Amount: \$101,750.00
 Interest Rate: 5.2500
 Purchase Price: \$12.00
 Reservation Expiration Date: 04/15/2010
 Program: H S 1ST/ DPA PLAN A BELOW 80%
 Sub Program:
 Allocation: HOME START 1ST / DP BELOW
 80% PLAN A - 2009
 Underwriter Carolyn Smith
 Closer: *
 Originators:: IHDA SINGLE FAMILY LOANS
 Originator Branch: 0901 N MICHIGAN AVE
 Property: 123 HOME ROAD
 LA GRANGE PARK, IL 60526

Mortgagor Name	Social Security Number
ROBERT C BENSON	XXX-XX-1919

Loan Status	Date
Incomplete Reservation	01/15/2010
Reservation	01/15/2010

Unsatisfied Conditions	Requested	Due
------------------------	-----------	-----

Regardless of whether you retrieved a loan through “View Loan Detail” or “View Loan Pipeline,” you will eventually end up at the populated loan detail page for your particular loan. At the top of the screen, you will see options available. If you want to print documents such as the reservation confirmation, click “Print Documents.” If you need to complete an incomplete reservation, click “Loan Application” to correct any errors or incomplete data fields. If you need to cancel an application, click “Cancel Application.”

You should now have a basic understanding of how to navigate MITAS to reserve loans, retrieve loans and cancel loans. Remember that your Homeownership team is available to assist, should you have any questions or need clarification.

**HOW TO:
UPLOAD DOCUMENTS
IN THE
MITAS RESERVATION SYSTEM**

DOCUMENT UPLOADING:

Illinois Housing Development Authority

Loan Detail
O/P MLW123 Run: 07/18/2013(15:47)

Cross-Reference	Print Documents	Loan Application
Document Images	Cancel Application	Electronic Import
Reserve Second		

Retrieve a Loan:
Servicer Reference Number:

Loan Amount: \$90,000.00
Interest Rate: 5.0000
Purchase Price: \$100,000.00
Reservation Expiration Date: 11/15/2013
Program: WHHP CONV 1st MTG BELOW 80% AM
Sub Program: CONV. 1st MTG. W.H.H.P. BELOW 80% AMI
Allocation: CONV. 1st MTG. W.H.H.P. BELOW 80% AMI
Underwriter: *
Closer: *
Originator: IHDA SINGLE FAMILY LOANS
Originator Branch: CORPORATE OFFICE
Property: 451 NORTH CHICAGO, IL 60611

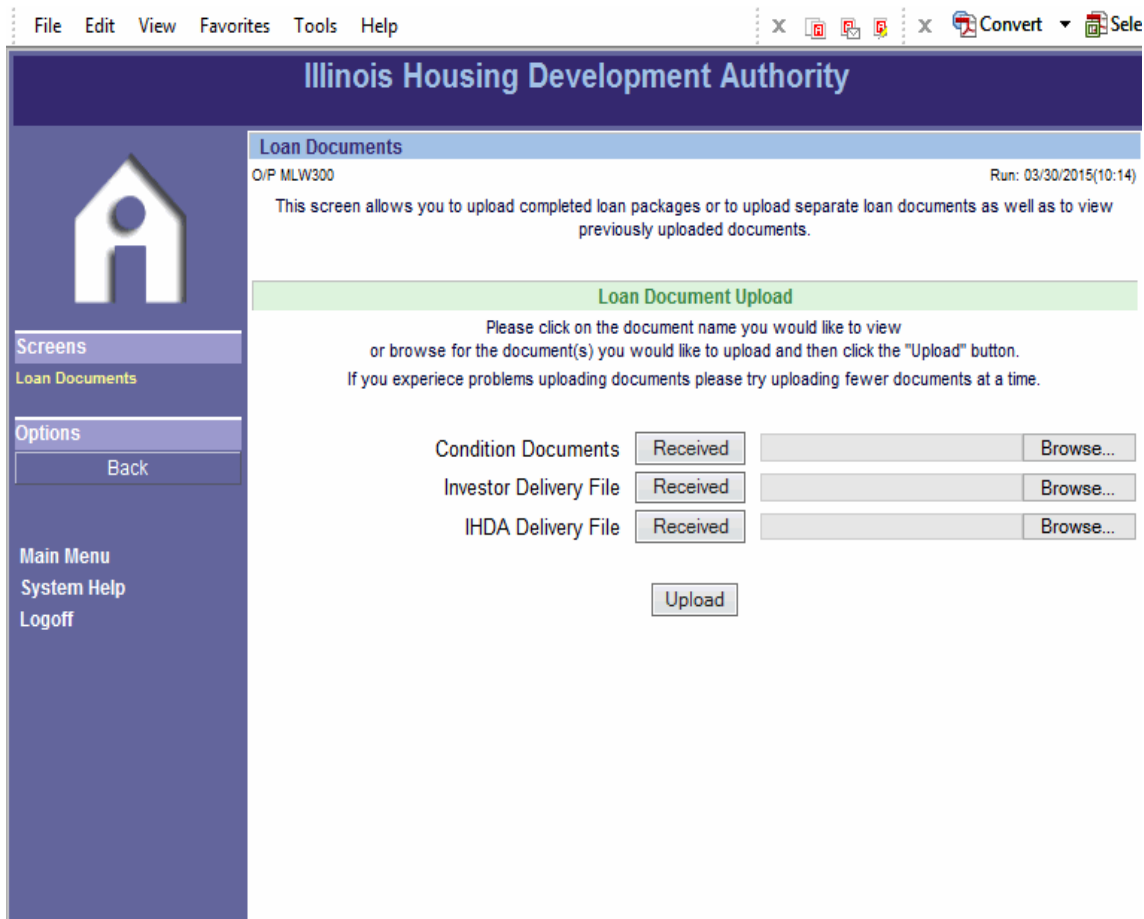
Mortgagor Name	Social Security Number
CAPTAIN SPOCK	XXX-XX-5959

Done Local intranet | Protected Mode: Off

You can upload documents to MITAS through the Reservation website. On the Loan Detail screen of the **1st Mortgage**, there is a table with links on top which allows you to perform various functions.

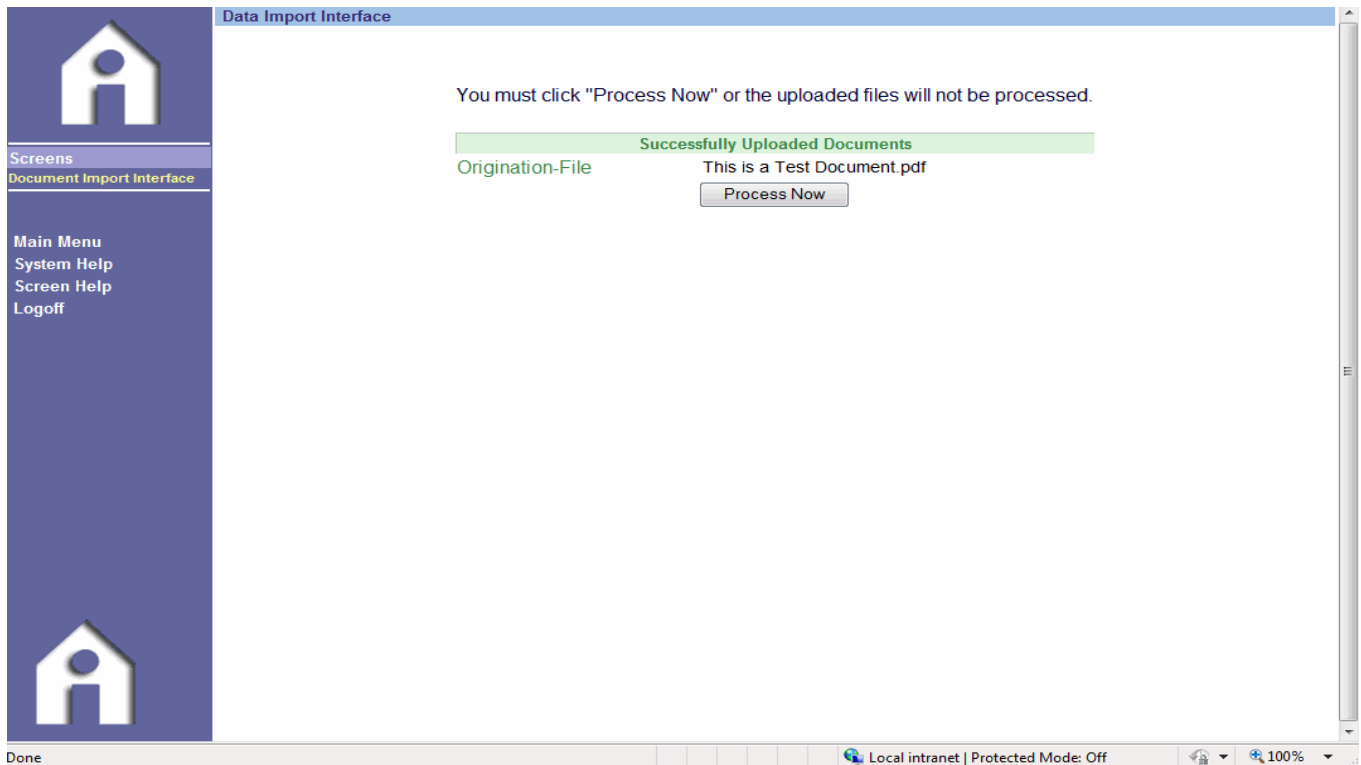
The Loan Detail screen can be found from the Main Menu using either the “View Loan Detail” link or the “View Loan Pipeline” link. To upload documents, click on the **Document Images** button.

Important Note: As of 12/01/2013, the Illinois Housing Development Authority is requiring that all complete files be uploaded through MITAS’s ILRS online website.



Once there, proceed to browse for the document you wish upload. ***Note: All uploaded files must be in .PDF format.** Once you have selected the file you wish to upload, click on the “Upload” button to upload the file to MITAS. A few things to consider:

1. All categories found in **Document Imaging** are subject to change. The process will remain unchanged, but the number of options may change.
2. Each category should only have one set of documents uploaded, which would include all the documents as per IHDA’s Prior Approval Checklist. For example, the entire Prior Approval Checklist set of documents should be in the correct stacking order and in **one** .PDF file. Unless you have a file over 100 MB, you should not have an issue.
 - a. If you have any issues please contact your IHDA Housing Officer
3. You can select one document set in each area per upload. For example, you can upload the IHDA Delivery and the Investor Delivery package simultaneously.
4. The “Received” button in the above picture allows you to view the **last item** uploaded to that category.



Important note: Once uploaded, you must make sure to finalize the upload process by clicking on the “**Process Now**” button. The current Time-out limit is set at 10 minutes and should never be reached unless there is something slowing down the connection.

Your documents are now uploaded to the MITAS system and can be viewed by a Compliance Specialist at IHDA. Even though the documents are immediately uploaded, the housing officers receive notice of all uploads the following day.

Important note: Remember that the data file must be uploaded into the 1st mortgage reservation! Be sure you are in the correct loan when uploading. If the document category options are not there, you may be on the 2nd mortgage or MCC loan.

Using the ILRS to View Loan Level Details

You, the Lender can view many loan level details from the ILRS website used by IHDA. From the Main Menu, you can get to the Loan Detail Screen two ways. First, you can retrieve the specific loan number using the “View Loan Detail” link. Second, you can search by Program using the “View Loan Pipeline” link.

Illinois Housing Development Authority



Loan Detail

Run: 11/07/2013(10:42)

Cross-Reference
Print Documents
Document Images

Retrieve a Loan:

Servicer Reference Number:

Loan Amount: \$97,500.00
 Interest Rate: 5.2500
 Purchase Price: \$100,000.00
 Reservation Expiration Date: 01/14/2014
 Program: SMTRIO FHA 1st w/ DPA Below 80
 Sub Program: Smart Move Trio FHA 1st w/ MCC Below 80%
 Allocation: SMART MOVE TRIO FHA 1st MTG. W/MCC BELOW 80% AMI
 Underwriter: Keith Pryor
 Closer: *
 Originator: IHDA SINGLE FAMILY LOANS
 Originator Branch: CORPORATE OFFICE
 Property: 401 N Michigan Ave Ste
 CHICAGO, IL 606114255

Mortgagor Name	Social Security Number
KYLE NESTLEHUT	XXX-XX-9999

Loan Status	Date
Incomplete Reservation	09/16/2013
Reservation	09/16/2013

Screens

Loan Detail

Options

Back

Main Menu

System Help

Screen Help

Logoff





Reservation Expiration Date: 01/14/2014

Program: SMTRIO FHA 1st w/ DPA Below 80

Sub Program: Smart Move Trio FHA 1st w/ MCC
Below 80%

Allocation: SMART MOVE TRIO FHA 1st MTG.
W/MCC BELOW 80% AMI

Underwriter Keith Pryor

Closer: *

Originator: IHDA SINGLE FAMILY LOANS

Originator Branch: CORPORATE OFFICE

Property: 401 N Michigan Ave Ste
CHICAGO, IL 606114255

Mortgagor Name	Social Security Number
KYLE NESTLEHUT	XXX-XX-9999

Loan Status	Date
Incomplete Reservation	09/16/2013
Reservation	09/16/2013
Received for Underwriting	10/30/2013
Non - Compliance	11/02/2013
Loan Closing	11/05/2013

Unsatisfied Conditions	Requested	Due
1.) This is a Test to show Conditions	11/07/2013	00/00/0000
2.) Another Test		

Missing Documents	Requested	Due

Other Mortgages			
Loan Amount	Interest Rate	Term In Months	Amortization Type
\$.00	0.0000	120	360 Day-Year / 30 Day-Month
\$.00	0.0000	120	360 Day-Year / 30 Day-Month

Once you are on the Loan Detail Screen (shown above), you can view information such as, but not limited to:

1. Loan Amount
2. Interest Rate
3. Program
4. Loan Status
5. Conditions
6. Other attached loans (i.e. 2nd mortgage or MCC)

Once the loan has closed and documents uploaded to IHDA, you, the user, are only able to Retrieve other loans, print past documents, such as the Reservation Confirmation, or upload documents, such as Condition Documents.

IHDA POLICY ON CANCELLATIONS AND RE-RESERVATIONS:

In order to better manage our pipeline and reduce the large number of canceled loans in MITAS, IHDA instituted the following policy:

At the time the registration/commitment is made, the *interest rate is locked for 60 days* regardless of future rate changes. Loan must be purchased by IHDA / master servicer by the 60th day. If a loan has not been purchased by the 60th day, a 25 bps reduction in SRP will be made; if a loan has not been purchased by the 90th day though IHDA is under no obligation to purchase the loan(s), you may incur additional SRP reductions.

Loans Committed 90 days or longer will be cancelled unless the Lender contacts the Managing Director and an explanatory note as to the reason for late delivery is made in MITAS.

A cancellation and re-registration of the same borrower(s) will not be permitted for 60 days unless the borrower has obtained a contract on a different property. It is suggested that you commit the loan when you have received the appraisal and the loan file is fully complete.

There are a number of reasons this policy is being implemented:

- To eliminate the cancellation and re-reservation of the same loan over and over again.
- To allow for better pipeline management and reporting
- To eliminate the possibility of an immediate re-reservation at lower rate
- To eliminate the possibility of re-reservation for the purpose of extending expiration date
- To gain insight into possible lender training gaps with regard to programs, navigation of MITAS, IHDA's rates, etc.
- To eliminate the need for lender to upload data file more than once

FINAL REMINDER:

You, the lender can revise information in MITAS (other than rate or program type) until the loan has been closed and documents uploaded to IHDA.

APPENDIX A
Program List as of September, 2015

1st Homellinois Program (with DPA)

1st Homellinois FHA 1st Mortgage (w/ DPA) Above 80% AMI
1st Homellinois FHA 2nd Mortgage (w/ DPA) Above 80% AMI

1st Homellinois FHA 1st Mortgage (w/ DPA) Below 80% AMI
1st Homellinois FHA 2nd Mortgage (w/ DPA) Below 80% AMI

1st Homellinois USDA 1st Mortgage (w/ DPA) Above 80% AMI
1st Homellinois USDA 2nd Mortgage (w/ DPA) Above 80% AMI

1st Homellinois USDA 1st Mortgage (w/ DPA) Below 80% AMI
1st Homellinois USDA 2nd Mortgage (w/ DPA) Below 80% AMI

1st Homellinois VA 1st Mortgage (w/ DPA) Above 80% AMI
1st Homellinois VA 2nd Mortgage (w/ DPA) Above 80% AMI

1st Homellinois VA 1st Mortgage (w/ DPA) Below 80% AMI
1st Homellinois VA 2nd Mortgage (w/ DPA) Below 80% AMI

1st Homellinois CONV 1st Mortgage (w/ DPA) Above 80% AMI
1st Homellinois CONV 2nd Mortgage (w/ DPA) Above 80% AMI

1st Homellinois CONV 1st Mortgage (w/ DPA) Below 80% AMI
1st Homellinois CONV 2nd Mortgage (w/ DPA) Below 80% AMI

@HOME (No DPA / No MCC) - Web Description

@HOME (No DPA / No MCC) 1st Time HomeBuyer FHA Above 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer FHA Below 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer 203K Above 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer 203K Below 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer USDA Above 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer USDA Below 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer VA Above 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer VA Below 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer CONV Above 80% AMI

@HOME (No DPA / No MCC) 1st Time HomeBuyer CONV Below 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer FHA Above 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer FHA Below 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer 203K S Above 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer 203K S Below 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer USDA Above 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer USDA Below 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer VA Above 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer VA Below 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer CONV Above 80% AMI

@HOME (No DPA / No MCC) Non-1st Time HomeBuyer CONV Below 80% AMI

@HOME (No DPA & w MCC) - Web Description

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer FHA Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer FHA Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer 203K S Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer 203K S Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer USDA Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer USDA Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer VA Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer VA Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer CONV Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (No DPA & w/ MCC) 1st Time HomeBuyer CONV Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME (w/ DPA & No MCC) - Web Description

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer FHA Above 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer FHA Above 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer FHA Below 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer FHA Below 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer 203K S Above 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer 203K S Above 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer 203K S Below 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer 203K S Below 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer USDA Above 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer USDA Above 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer USDA Below 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer USDA Below 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer VA Above 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer VA Above 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer VA Below 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer VA Below 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer CONV Above 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer CONV Above 80% AMI

@HOME (w/ DPA & No MCC) 1st Time HomeBuyer CONV Below 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer CONV Below 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer FHA Above 80% AMI

@HOME 2nd Mtg Non-1st Time HomeBuyer FHA Above 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer FHA Below 80% AMI

@HOME 2nd Mtg Non-1st Time HomeBuyer FHA Below 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer 203K S Above 80% AMI

@HOME 2nd Mtg Non-1st Time HomeBuyer 203K S Above 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer 203K S Below 80% AMI

@HOME 2nd Mtg Non-1st Time HomeBuyer 203K S Below 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer USDA Above 80% AMI
@HOME 2nd Mtg Non-1st Time HomeBuyer USDA Above 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer USDA Below 80% AMI
@HOME 2nd Mtg Non-1st Time HomeBuyer USDA Below 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer VA Above 80% AMI
@HOME 2nd Mtg Non-1st Time HomeBuyer VA Above 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer VA Below 80% AMI
@HOME 2nd Mtg Non-1st Time HomeBuyer VA Below 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer CONV Above 80% AMI
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Above 80% AMI

@HOME (w/ DPA & No MCC) Non-1st Time HomeBuyer CONV Below 80% AMI
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Below 80% AMI

@HOME Trio (w/ DPA & w/ MCC) - Web Description

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer FHA Above 80% AMI
@HOME 2nd Mtg 1st Time HomeBuyer FHA Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer FHA Below 80% AMI
@HOME 2nd Mtg 1st Time HomeBuyer FHA Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer 203K S Above 80% AMI
@HOME 2nd Mtg 1st Time HomeBuyer 203K S Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer 203K S Below 80% AMI
@HOME 2nd Mtg 1st Time HomeBuyer 203K S Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer USDA Above 80% AMI
@HOME 2nd Mtg 1st Time HomeBuyer USDA Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer USDA Below 80% AMI
@HOME 2nd Mtg 1st Time HomeBuyer USDA Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer VA Above 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer VA Above 80% AMI

@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer VA Below 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer VA Below 80% AMI

@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer CONV Above 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer CONV Above 80% AMI

@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer CONV Below 80% AMI

@HOME 2nd Mtg 1st Time HomeBuyer CONV Below 80% AMI

@HOME Mortgage Credit Certificate (MCC) 2014

@HOME Refinance - Web Description

@HOME Refinance FHA

@HOME Refinance VA

@HOME Refinance Conventional (1 Unit)

@HOME Refinance Conventional (2 Units)

Lender Paid MI (No DPA / No MCC) – Web Description

LPMI (No DPA / No MCC) 1st Time HomeBuyer CONV Above 80% AMI (90.01% - 97.00% LTV)

LPMI (No DPA / No MCC) 1st Time HomeBuyer CONV Above 80% AMI (80.01% - 90.00% LTV)

LPMI (No DPA / No MCC) 1st Time HomeBuyer CONV Below 80% AMI (90.01% - 97.00% LTV)

LPMI (No DPA / No MCC) 1st Time HomeBuyer CONV Below 80% AMI (80.01% - 90.00% LTV)

LPMI (No DPA / No MCC) Non-1st Time HomeBuyer CONV Above 80% AMI (90.01% - 97.00% LTV)

LPMI (No DPA / No MCC) Non-1st Time HomeBuyer CONV Above 80% AMI (80.01% - 90.00% LTV)

LPMI (No DPA / No MCC) Non-1st Time HomeBuyer CONV Below 80% AMI (90.01% - 97.00% LTV)

Lender Paid MI (No DPA & w/ MCC) – Web Description

LPMI (No DPA & w/ MCC) 1st Time HomeBuyer CONV Above 80% AMI (90.01% - 97.00% LTV)
@HOME Mortgage Credit Certificate (MCC) 2014

LPMI (No DPA & w/ MCC) 1st Time HomeBuyer CONV Above 80% AMI (80.01% - 90.00% LTV)
@HOME Mortgage Credit Certificate (MCC) 2014

LPMI (No DPA & w/ MCC) 1st Time HomeBuyer CONV Below 80% AMI (90.01% - 97.00% LTV)
@HOME Mortgage Credit Certificate (MCC) 2014

LPMI (No DPA & w/ MCC) 1st Time HomeBuyer CONV Below 80% AMI (80.01% - 90.00% LTV)
@HOME Mortgage Credit Certificate (MCC) 2014

Lender Paid MI (w/ DPA & No MCC) – Web Description

LPMI (w/ DPA & No MCC) 1st Time HomeBuyer CONV Above 80% AMI (90.01% - 97.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Above 80% AMI

LPMI (w/ DPA & No MCC) 1st Time HomeBuyer CONV Above 80% AMI (80.01% - 90.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Above 80% AMI

LPMI (w/ DPA & No MCC) 1st Time HomeBuyer CONV Below 80% AMI (90.01% - 97.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Below 80% AMI

LPMI (w/ DPA & No MCC) 1st Time HomeBuyer CONV Below 80% AMI (80.01% - 90.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Below 80% AMI

LPMI (w/ DPA & No MCC) Non-1st Time HomeBuyer CONV Above 80% AMI (90.01% - 97.00% LTV)
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Above 80% AMI

LPMI (w/ DPA & No MCC) Non-1st Time HomeBuyer CONV Above 80% AMI (80.01% - 90.00% LTV)
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Above 80% AMI

LPMI (w/ DPA & No MCC) Non-1st Time HomeBuyer CONV Below 80% AMI (90.01% - 97.00% LTV)
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Below 80% AMI

LPMI (w/ DPA & No MCC) Non-1st Time HomeBuyer CONV Below 80% AMI (80.01% - 90.00% LTV)
@HOME 2nd Mtg Non-1st Time HomeBuyer CONV Below 80% AMI

Lender Paid MI Trio (w/ DPA & w/ MCC) – Web Description

LPMI Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer CONV Above 80% AMI (90.01% - 97.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

LPMI Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer CONV Above 80% AMI (80.01% - 90.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Above 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

LPMI Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer CONV Below 80% AMI (90.01% - 97.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

LPMI Trio (w/ DPA & w/ MCC) 1st Time HomeBuyer CONV Below 80% AMI (80.01% - 90.00% LTV)
@HOME 2nd Mtg 1st Time HomeBuyer CONV Below 80% AMI
@HOME Mortgage Credit Certificate (MCC) 2014

APPENDIX B

Quick Fixes for Common Errors on ILRSS website

- If you get the error LOAN TYPE 7 RESTRICITON (CONV).
 - o Change the “Loan Type Code” field on the Loan Info screen (1st page of application) to **Fannie-Mae Conventional**.
- If you get the error Base Loan Amount – 1003 Details
 - o Enter in the Base Loan Amount in field “m” of the 1003 Details of Trans screen
- If you get the error PMI-FUNDING-FEE
 - o Enter the PMI Funding fee in **both** field “g” and field “n” on the Details of Trans screen

Quick Tips for the ILRSS (MITAS) website

- Please carefully read the 1st Mortgage program when selecting it.
 - o This determines Interest Rate, Income Limits and more.
- Please ensure you get all Commitment Confirmations.
 - o 1st Mortgage, 2nd Mortgage (if applicable), & MCC (if applicable)
- Please upload correct Document Order in correct Upload Categories
 - o As of 3/1/2015 we are using **IHDA Delivery Package & Investor Delivery Package**.
- Please remember to cancel all loans if the loan is no longer a valid IHDA loan (1st, 2nd, and MCC if applicable).
- Please remember to update the Income in the system prior to requesting an AMI change. We will request you to do so!
 - o Do not use the “Other Household Income” field under the credit score as it does not take. Use the Drop-Downs on the left.
- Please double check the loan information (loan amount, address, purchase price, etc.) prior to sending the loan in to IHDA for post-closing review.
 - o This can prevent delays in Funding from US Bank!
- Please remember to use the **Internet Explorer** browser