INTERNET ONLINE RESERVATION USER'S GUIDE

MCC

Smart Solution

MRB

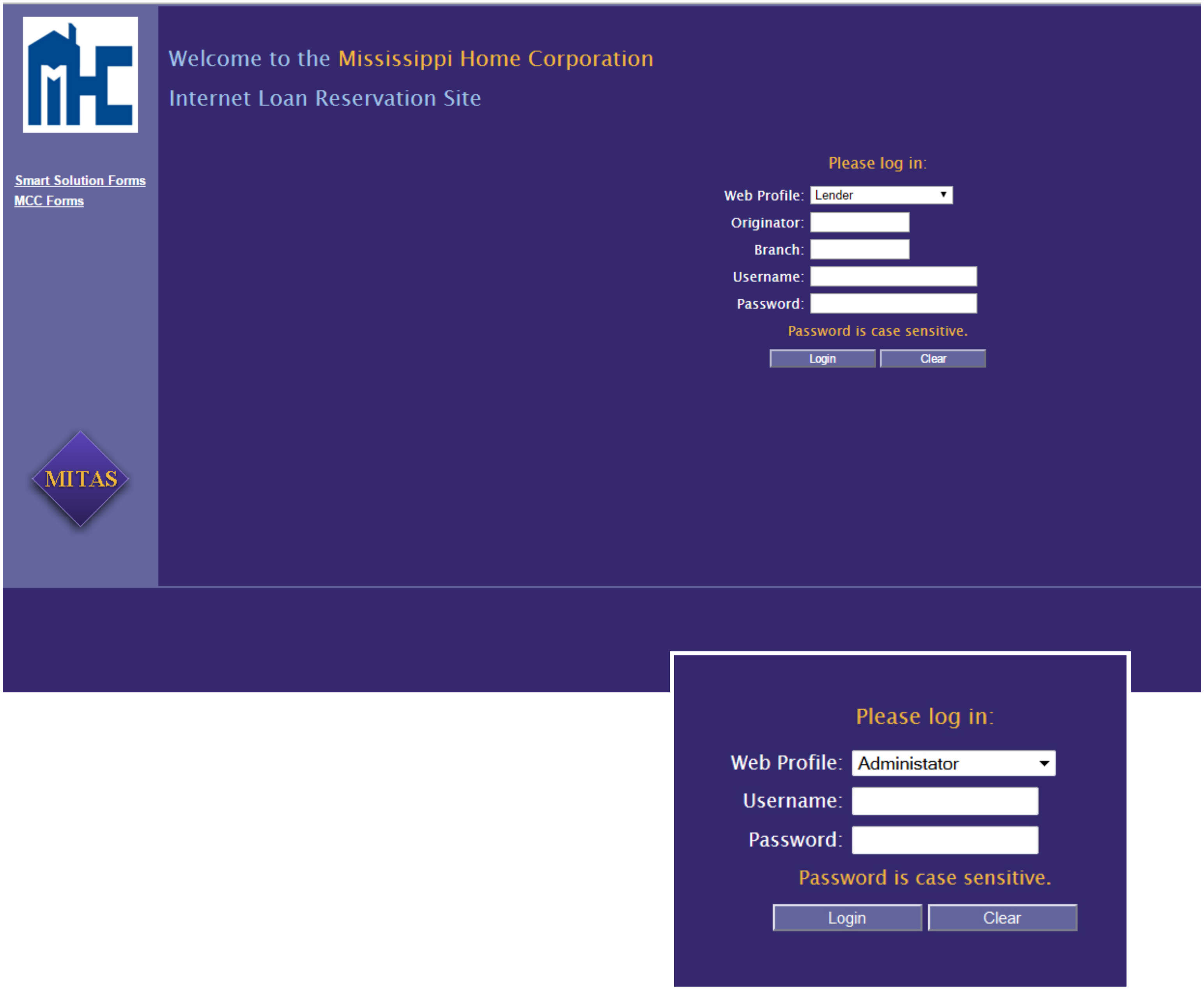
EQUAL HOUSING OPPORTUNITY

MITAS

MHC

Mississippi Home Corporation

Log In Screen

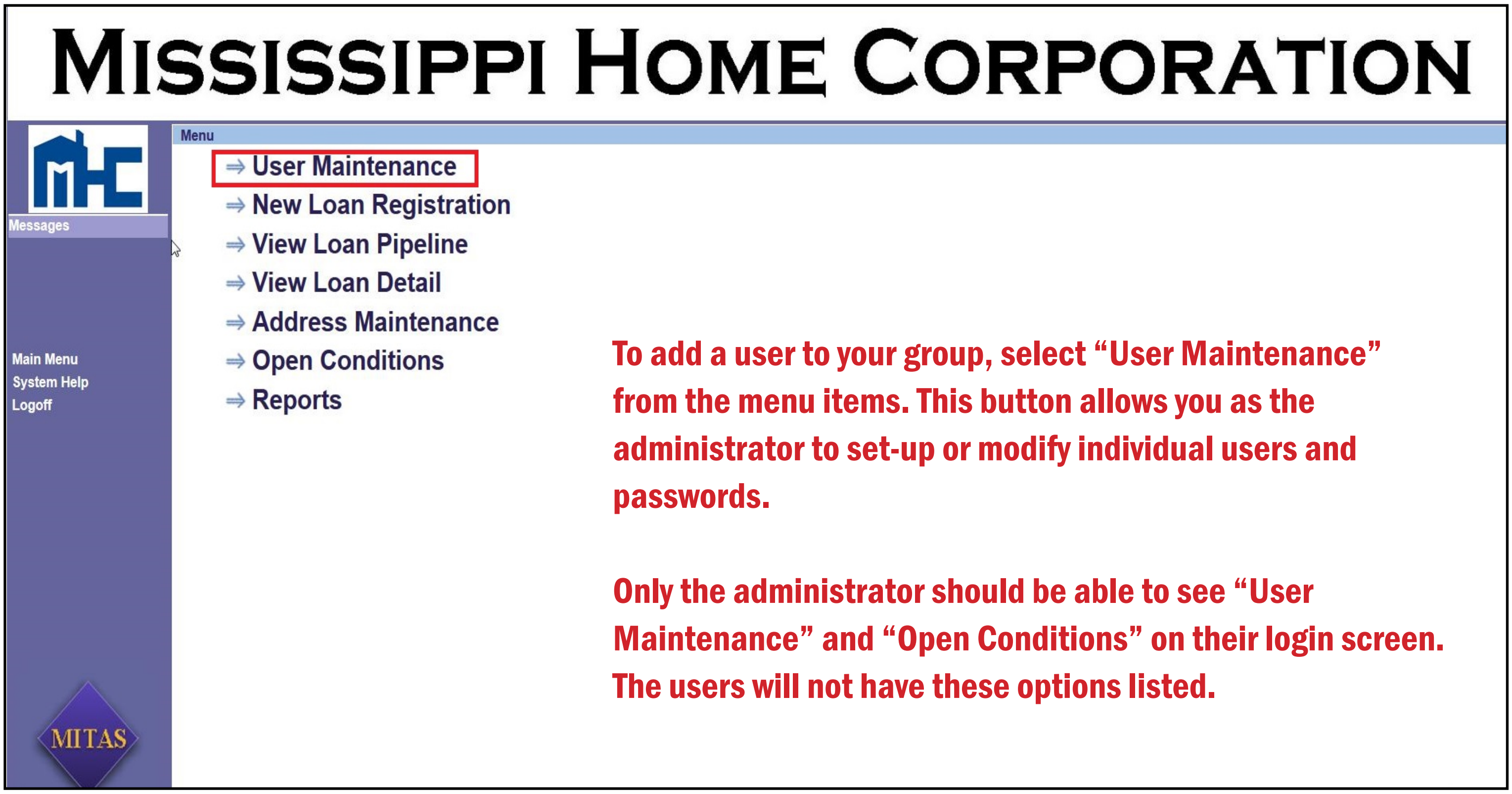


1. Select "Administrator" or "Lender" in the "Web Profile" drop down field.
2. Type your originator number (assigned by MHC OR your admin) in the "Originator" field. If you are logging in as an administrator, you will not see this field.
3. Type your branch number (assigned by MHC OR your admin) in the "Branch" field. If you are logging in as an administrator, you will not see this field.
4. Enter your user name and password (assigned by MHC OR your admin).
5. Select the "Login" button to continue.

INTERNET ONLINE RESERVATION
USER'S GUIDE

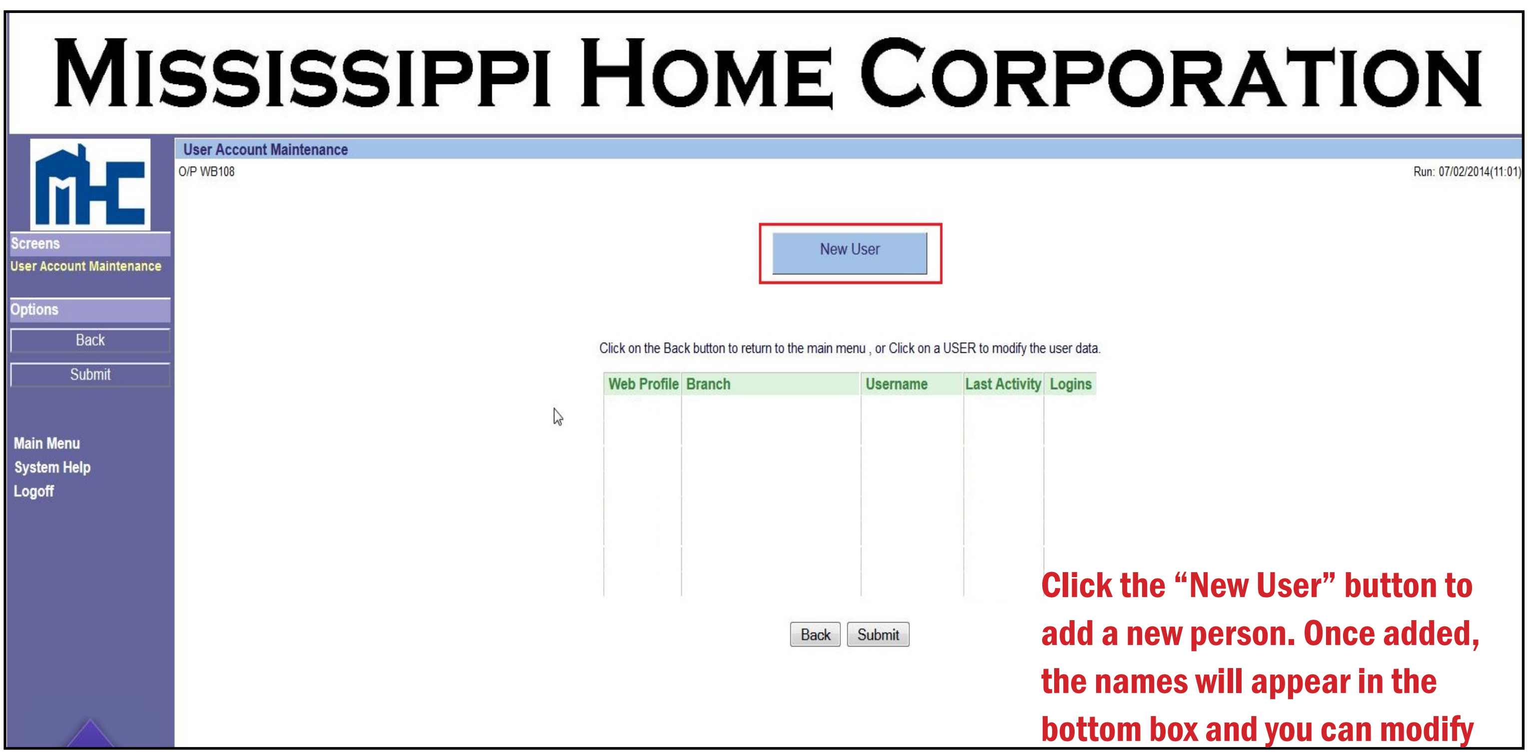
User Maintenance And Set Up (For Group Administrator)

Mississippi Home Corporation

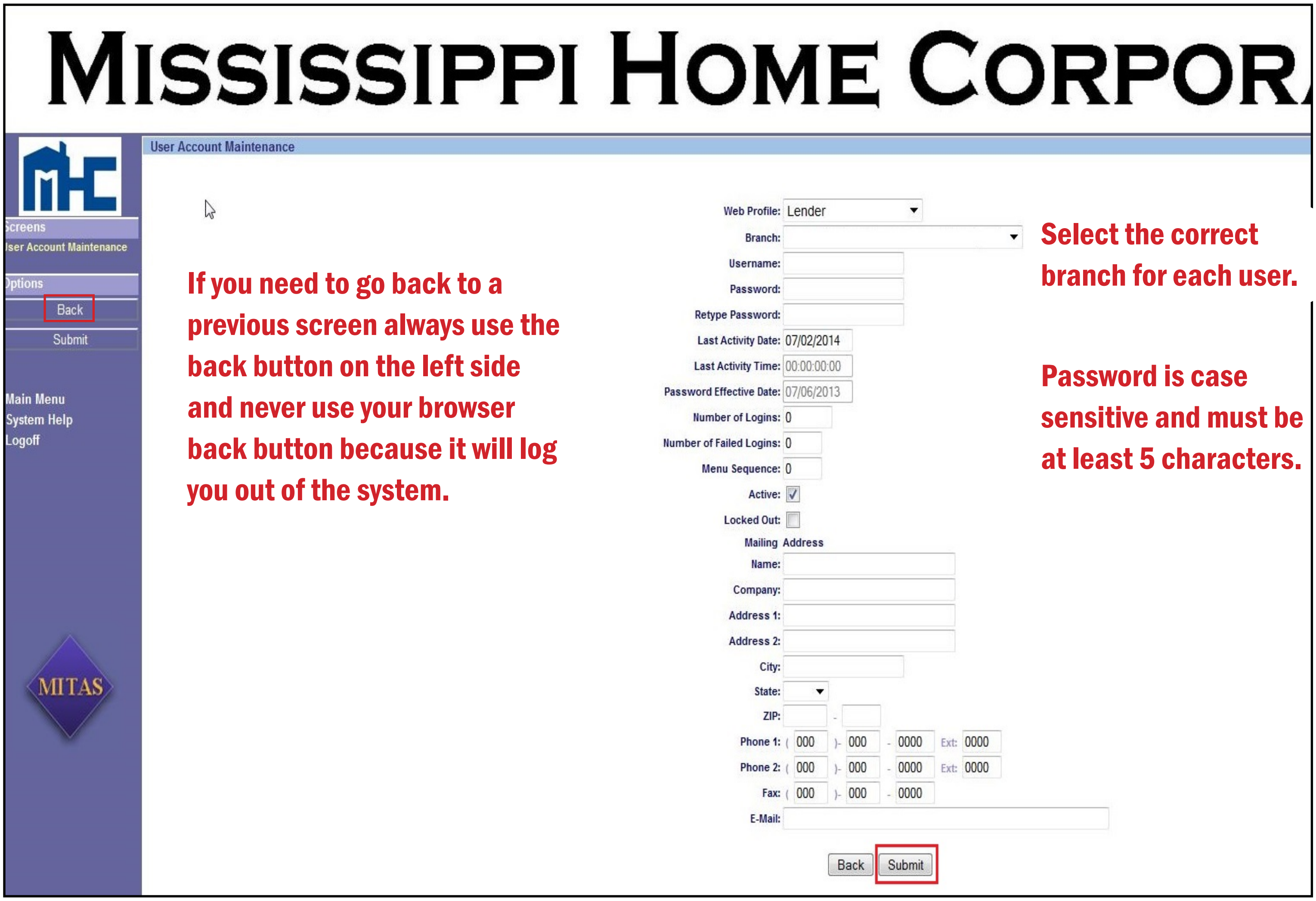


To add a user to your group, select "User Maintenance" from the menu items. This button allows you as the administrator to set-up or modify individual users and passwords.

Only the administrator should be able to see "User Maintenance" and "Open Conditions" on their login screen. The users will not have these options listed.



Click the "New User" button to add a new person. Once added, the names will appear in the bottom box and you can modify user information by selecting the user's name.

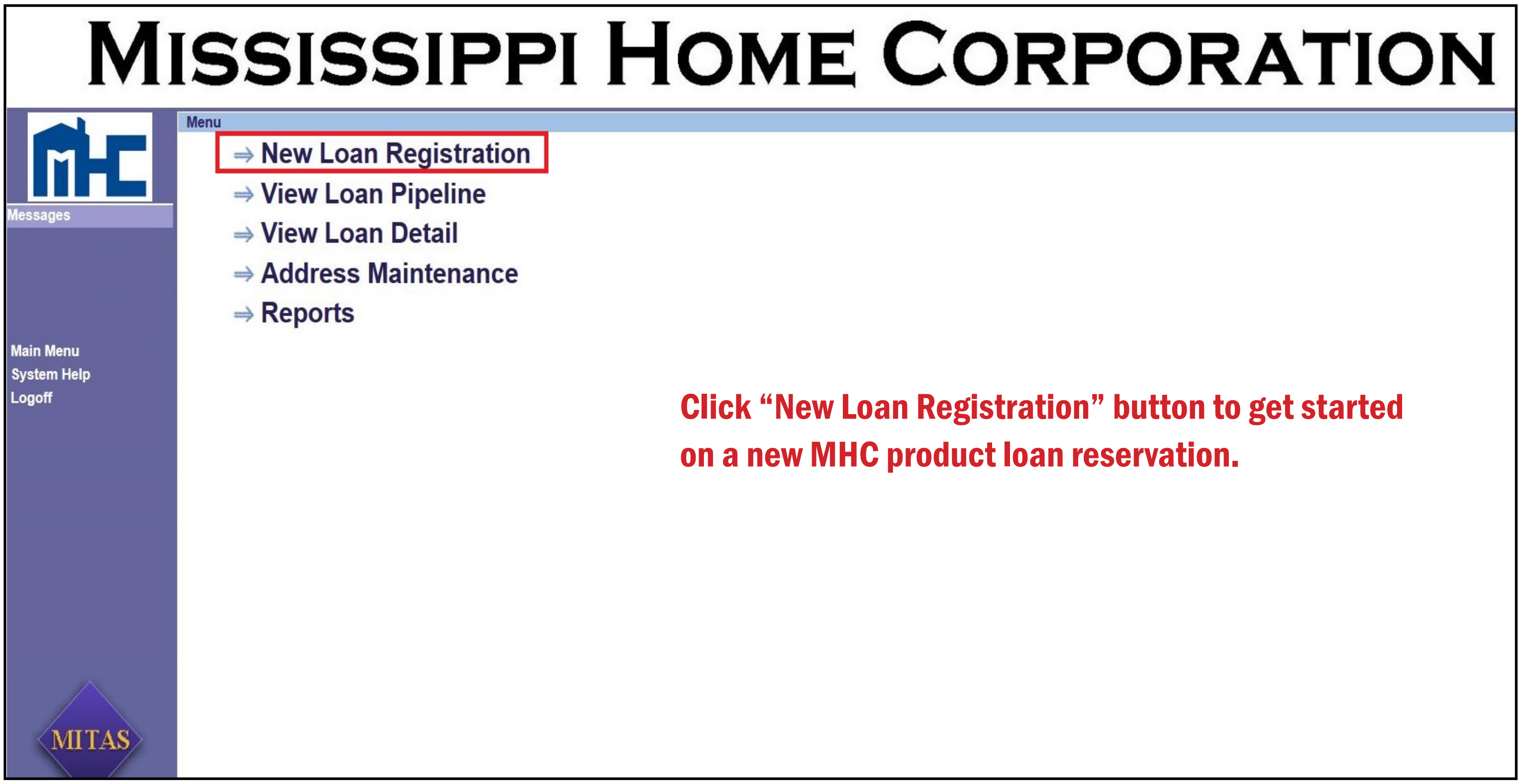


1. Select “Lender” in the “Web Profile” drop down field.
2. Select the appropriate branch in the drop down “Branch” field.
3. Create a user name and password for the new lender that is being added to your group.
4. Fill in all of the fields for the new user being added to your group.
5. Click “Submit” to proceed to the next screen.

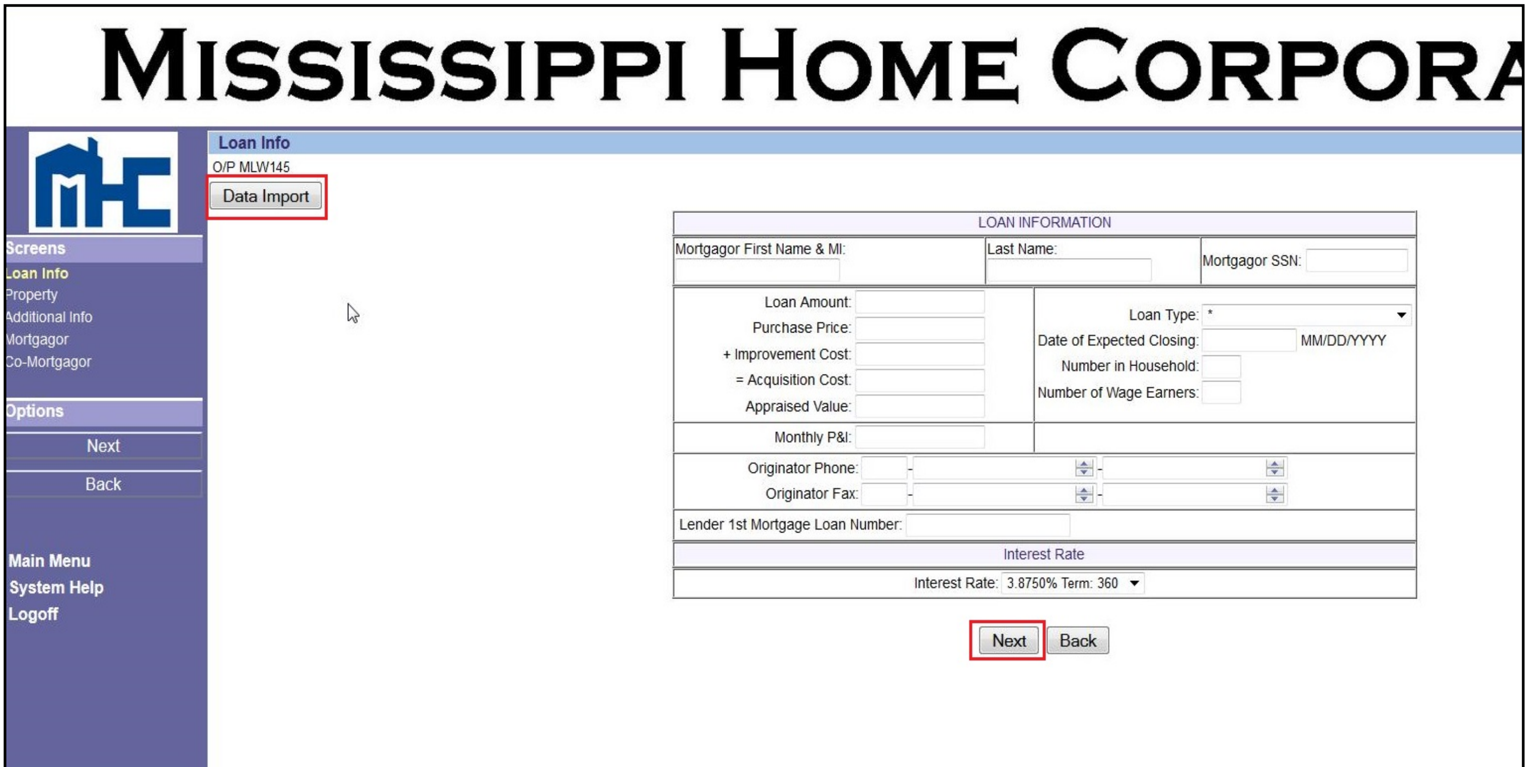
INTERNET ONLINE RESERVATION USER'S GUIDE

Loan Registration

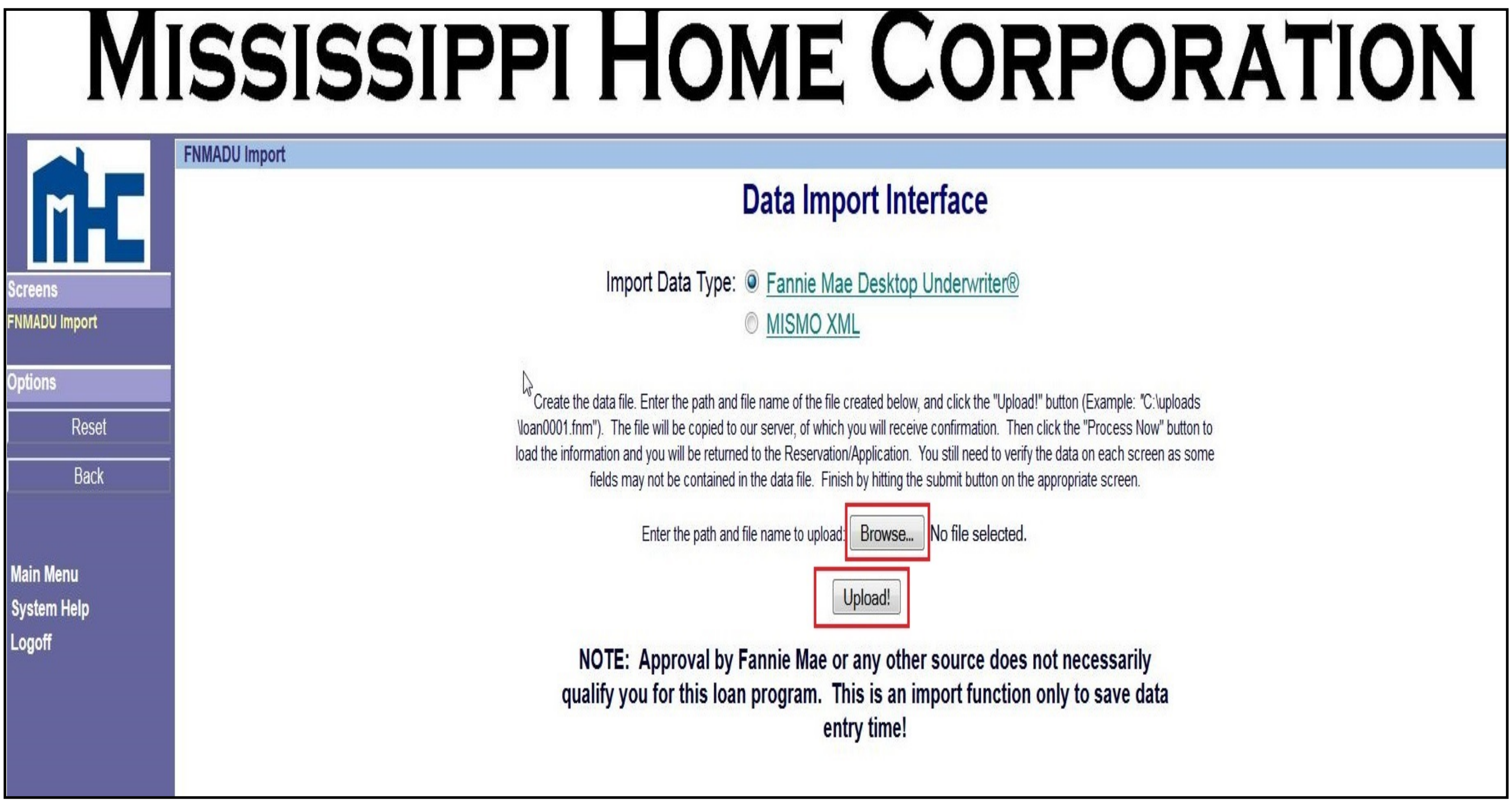
Mississippi Home Corporation

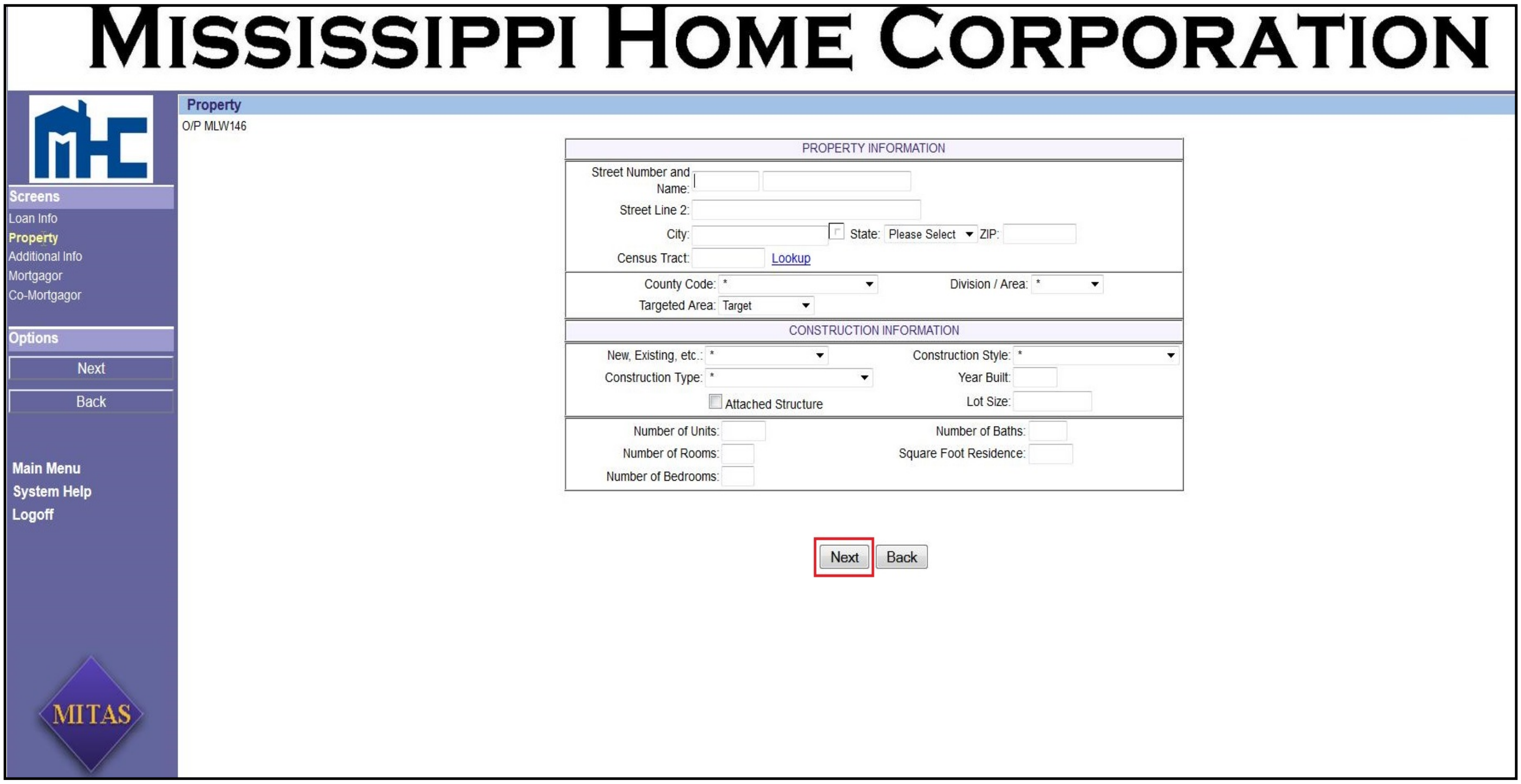

Mississippi Home Corporation
Menu
Messages
New Loan Registration
View Loan Pipeline
View Loan Detail
Address Maintenance
Reports
Main Menu
System Help
Logoff
Click "New Loan Registration" button to get started on a new MHC product loan reservation.
MITAS


Mississippi Home Corporation
Available Programs
O/P MLW220
Screens
Available Programs
Options
Back
Main Menu
System Help
Logoff
Click on the Back button to return to the main menu , or Click on a Program from the list below, if available.
MHC
MHC-SF USE ONLY
Program Type
Available Amount
Current Rate
Smart Solution Mortgage Program
$397,196,990.00
Smart Solution Conv 30-Day
4.3750%
Smart Solution Govt 30-Day
3.8750%
Select the type of MHC product loan you would like to reserve a loan.
MITAS



1. Click the "Data Import" button to upload the loan application from your system.
2. Click browse to find the appropriate file to upload and then click the upload button. The fields should auto-populate.
3. Review the application and complete any missing information.
4. Click "Next" to advance to the next page of the online reservation.

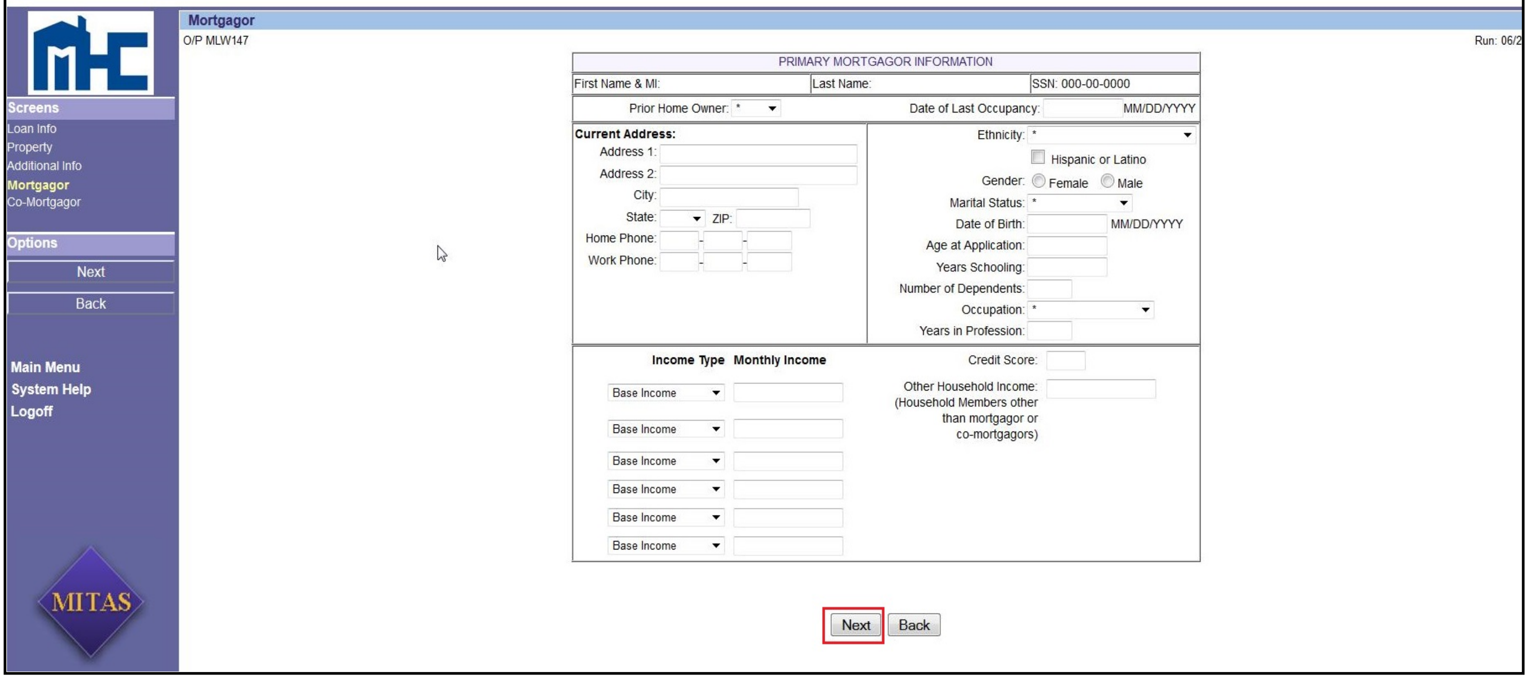




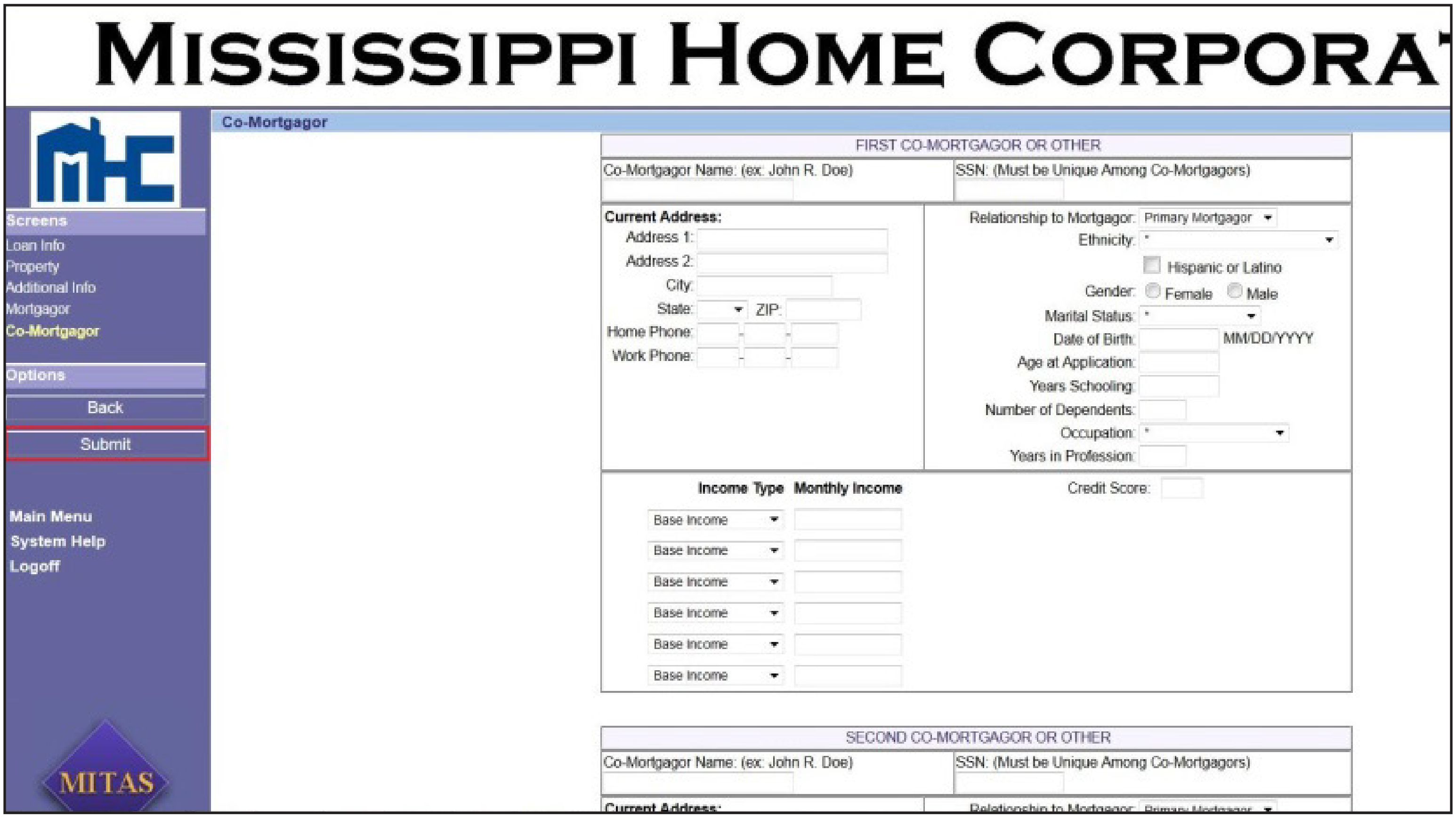
1. Review the property information page and complete any missing information.
2. Click "Next" to advance to the next page of the online reservation.

1. Continue through the rest of the application pages completing any missing information.
2. Click "Next" to advance to the next page of the online reservation.

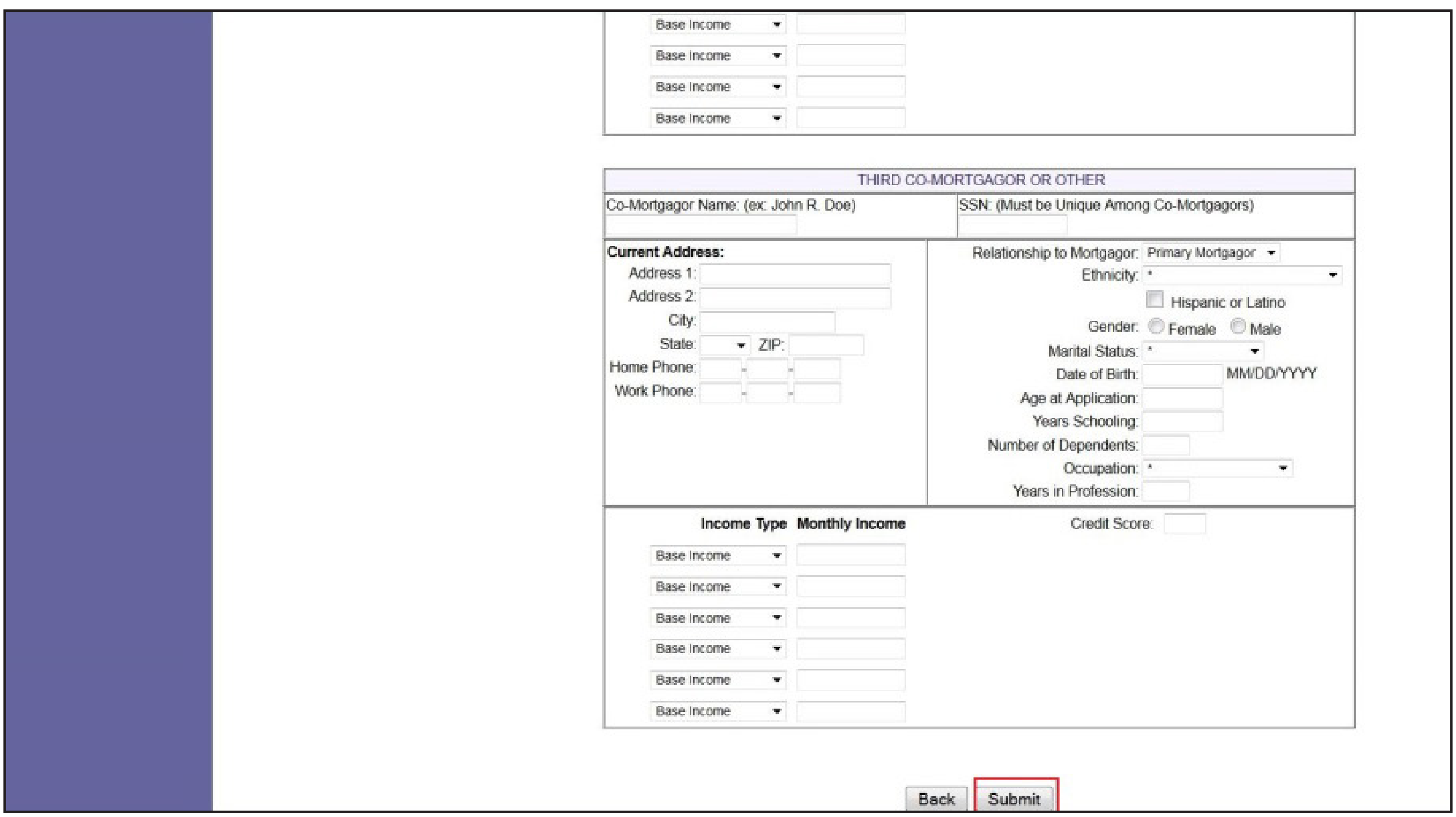
MISSISSIPPI HOME CORPORATION



1. Continue through the rest of the application pages completing any missing information.
2. Click “Next” to advance to the next page of the online reservation.



1. Continue through the rest of the application pages completing any missing information.
2. Click "Submit" to finish the online reservation.



Commitment Confirmation

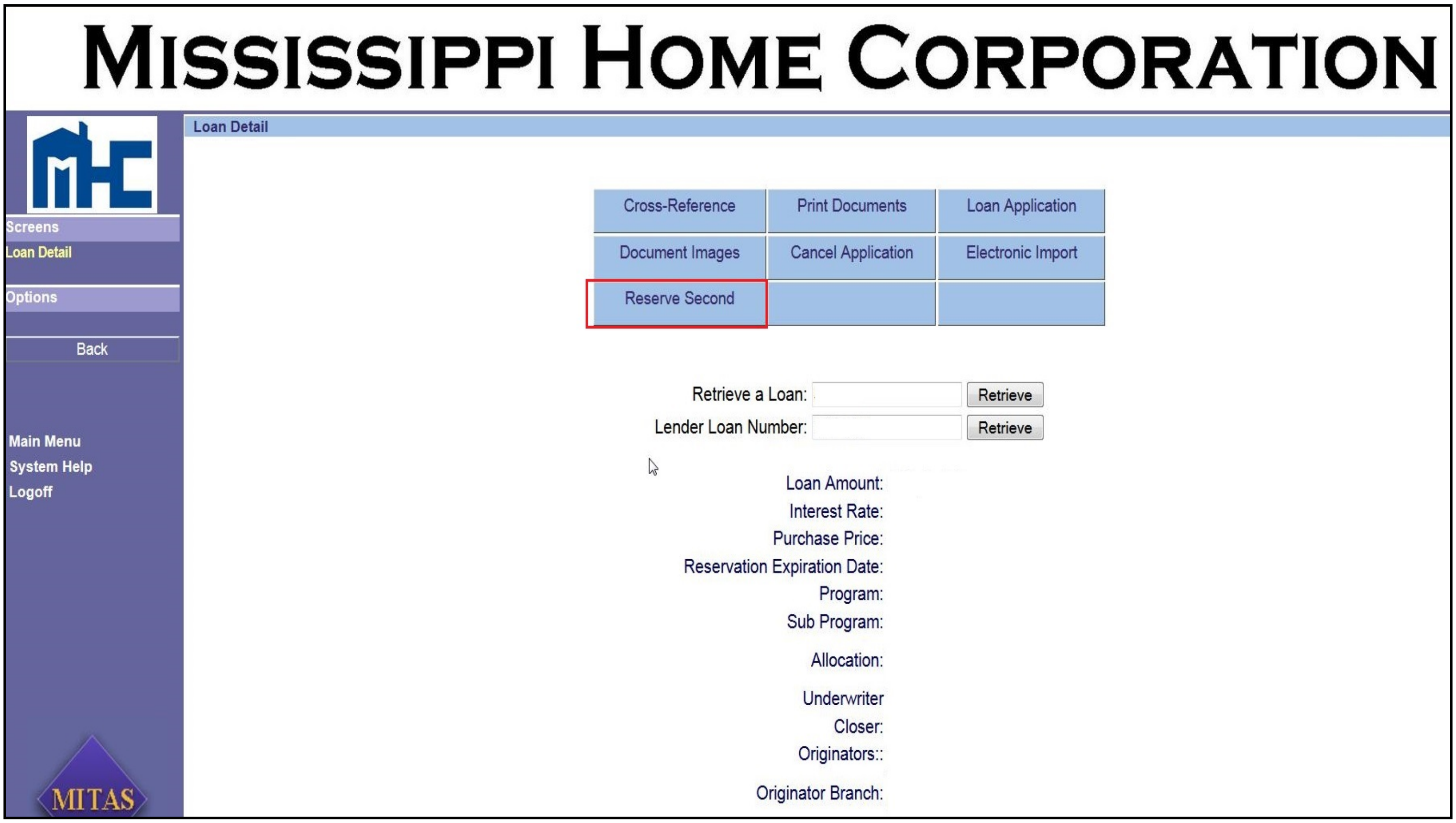
Loan Status:
Date:
Lender:
Branch:
User ID:
Loan Number:
Lender Loan Number:
Mortgagor Last Name:
Mortgagor First Name:
Mortgagor SSN:
Loan Type Codes:
Program Type:
Sub Program::
Unknown:
Unknown:
Unknown:
Proposed Energy:
LTV:
PMI:
Loan Amount:
Assistance Amount:
Loan Term:
P&I:
Program Rate:
Note Rate/Blended Note Rate:
Legal Description:

Disclaimer

This confirmation is issued for 0 days and will terminate and expire at the close of business on 08/30/2014. In the event the seller shall fail to submit the mortgage for inspection and purchase before the date of termination and expiration of this confirmation, the Corporation shall have no obligation to purchase the mortgage.

You will see a commitment confirmation page once your application is submitted correctly.

Reserve A Second



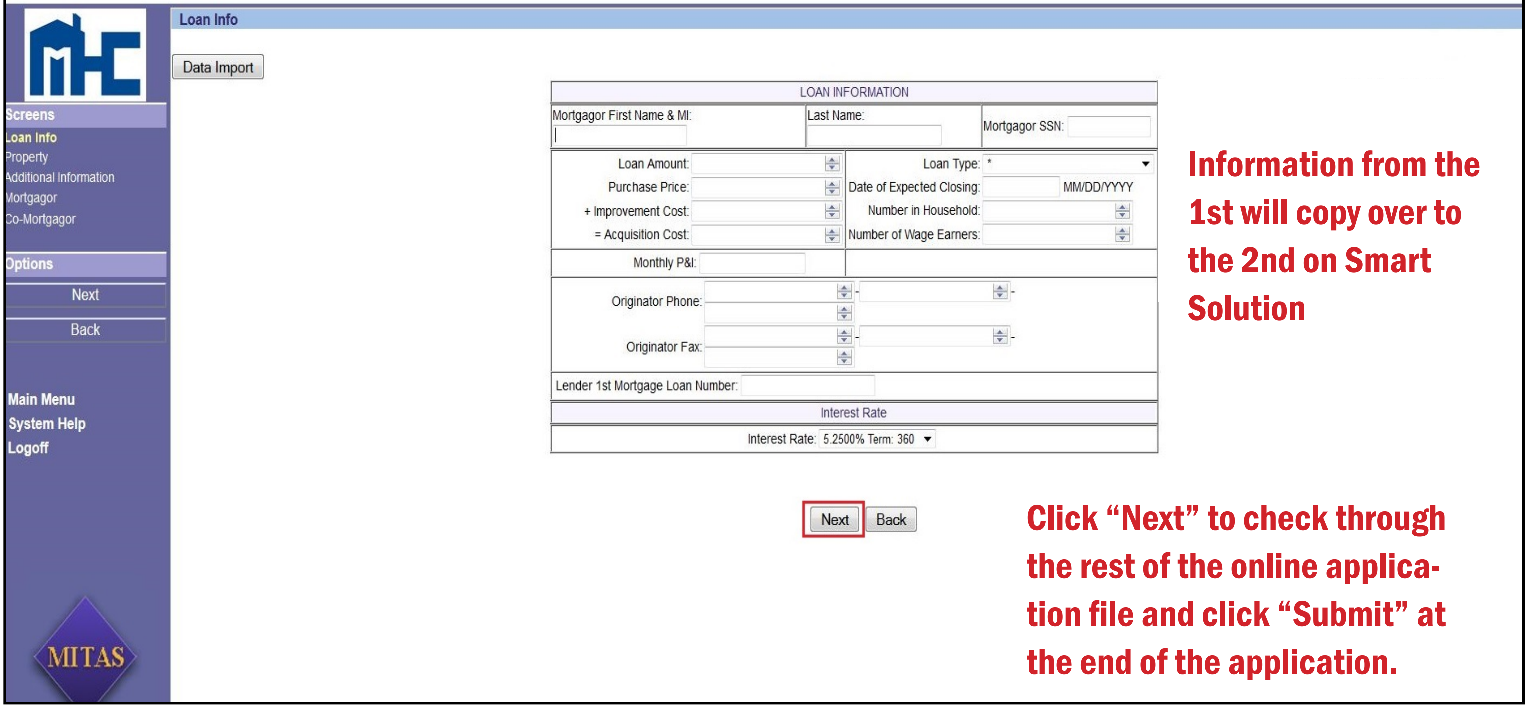
Click "Reserve Second" button to get started on a Smart Solution Second or MCC reservation.

Click "Smart Solution-Second" to add the 2nd OR

Click "MCC Smart Solution PLUS" to add MCC to the Smart Solution Loan.

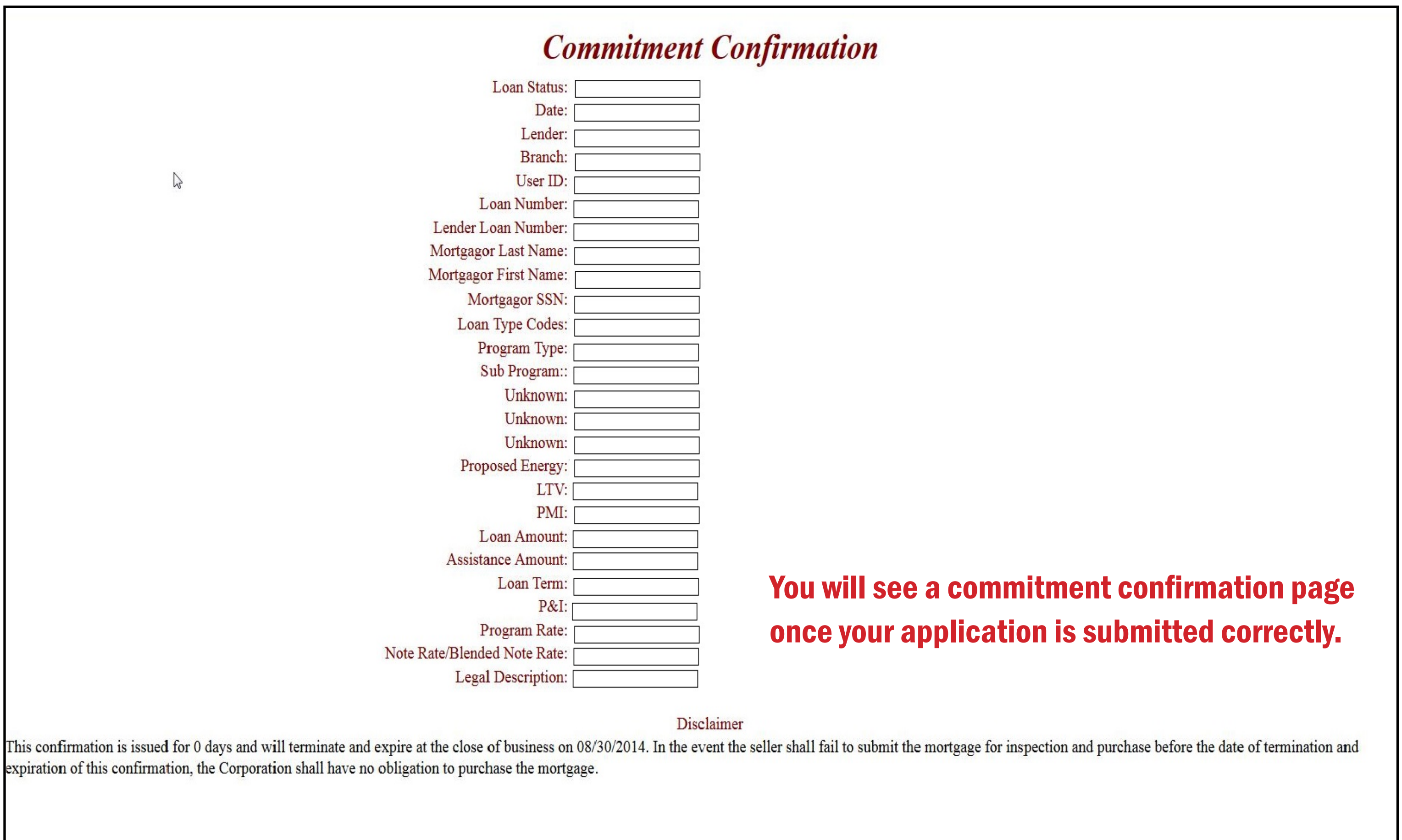
IF YOU ARE ADDING SMART SOLUTION 2ND AND MCC: Click "Reserve Second" then "Smart Solution-Second" and complete the process. Once the Smart Solution 2nd is completed and submitted, THEN click "Reserve Second" again and select "MCC Smart Solution PLUS" and complete that reservation.

MISSISSIPPI HOME CORPORATION



Information from the 1st will copy over to the 2nd on Smart Solution

Click "Next" to check through the rest of the online application file and click "Submit" at the end of the application.

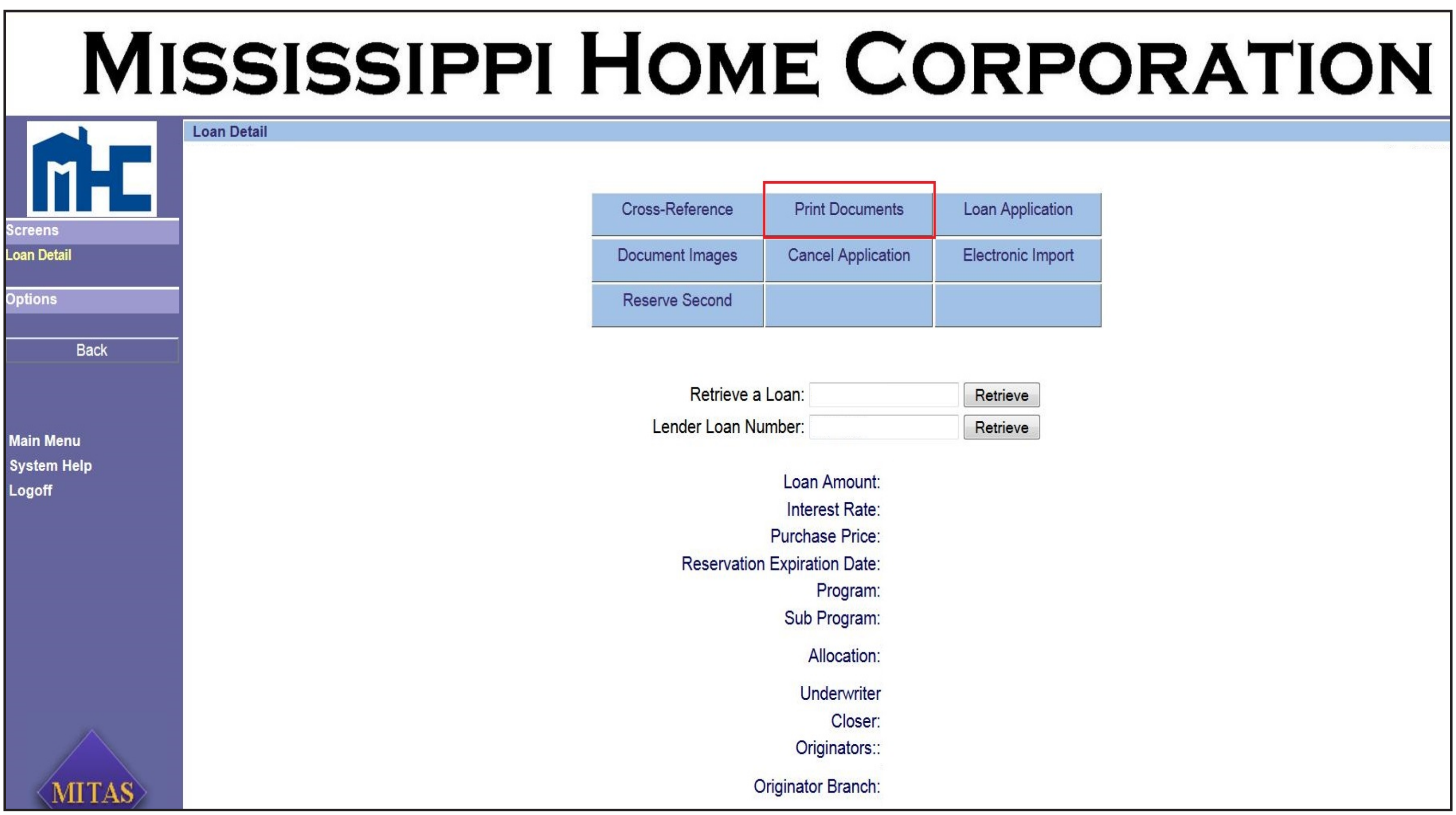


You will see a commitment confirmation page once your application is submitted correctly.

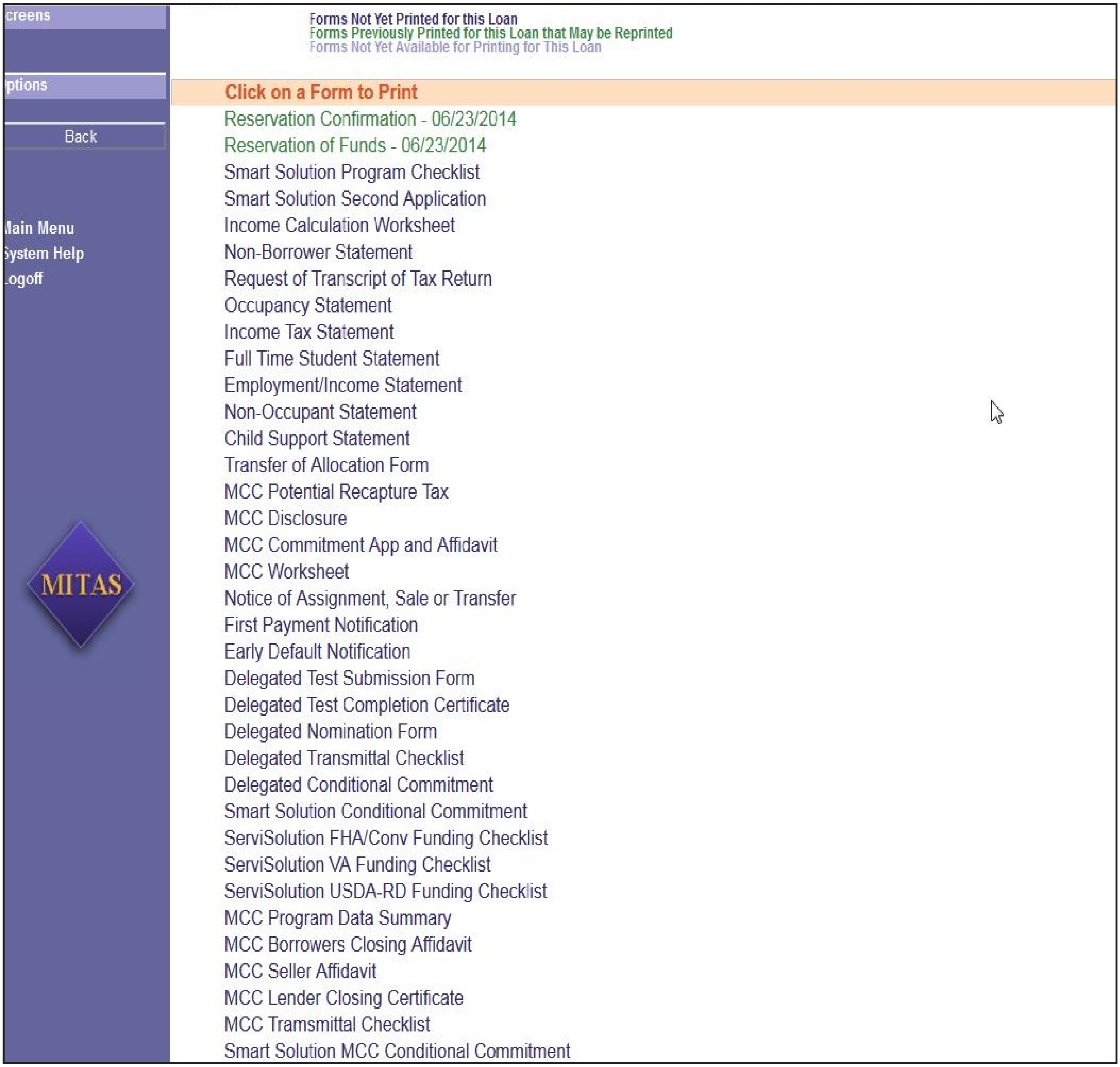
Print Documents

TWO WAYS TO PRINT YOUR DOCUMENTS

Click on the product name link to print blank documents



Click the "Print Documents" to print auto-filled documents (when "data import" has been used)


creens
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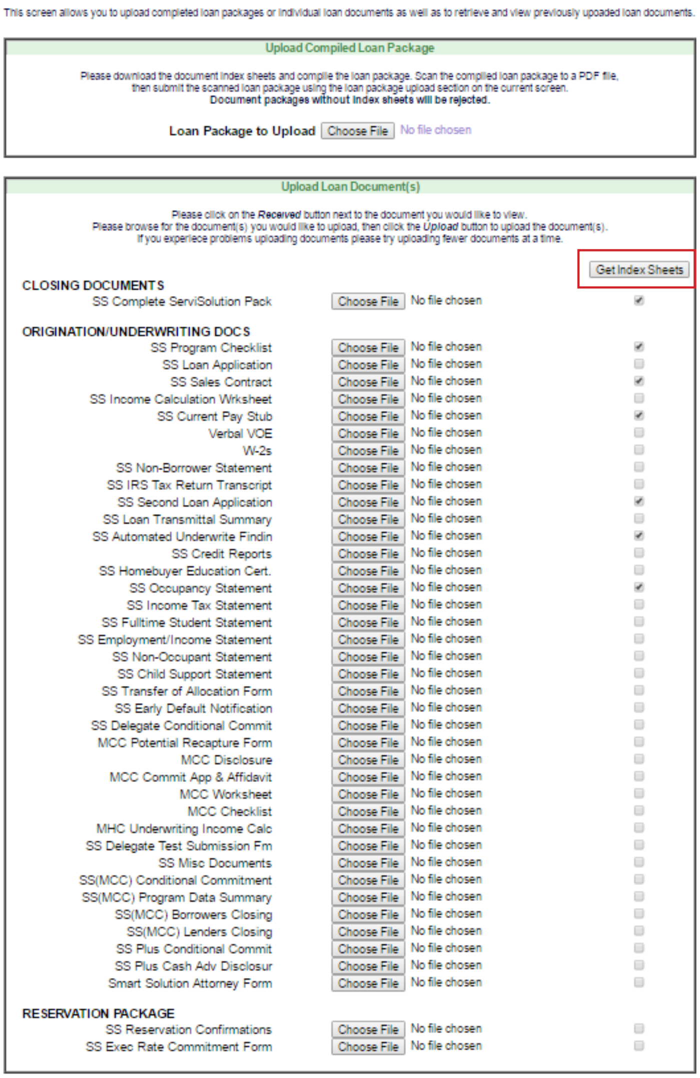
Back
lain Menu
ystem Help
.ogoff
MITAS
Forms Not Yet Printed for this Loan
Forms Previously Printed for this Loan that May be Reprinted
Forms Not Yet Available for Printing for This Loan
Click on a Form to Print
Reservation Confirmation - 06/23/2014
Reservation of Funds - 06/23/2014
Smart Solution Program Checklist
Smart Solution Second Application
Income Calculation Worksheet
Non-Borrower Statement
Request of Transcript of Tax Return
Occupancy Statement
Income Tax Statement
Full Time Student Statement
Employment/Income Statement
Non-Occupant Statement
Child Support Statement
Transfer of Allocation Form
MCC Potential Recapture Tax
MCC Disclosure
MCC Commitment App and Affidavit
MCC Worksheet
Notice of Assignment, Sale or Transfer
First Payment Notification
Early Default Notification
Delegated Test Submission Form
Delegated Test Completion Certificate
Delegated Nomination Form
Delegated Transmittal Checklist
Delegated Conditional Commitment
Smart Solution Conditional Commitment
ServiSolution FHA/Conv Funding Checklist
ServiSolution VA Funding Checklist
ServiSolution USDA-RD Funding Checklist
MCC Program Data Summary
MCC Borrowers Closing Affidavit
MCC Seller Affidavit
MCC Lender Closing Certificate
MCC Tramsmittal Checklist
Smart Solution MCC Conditional Commitment

PRINTING INDEX PAGES


This screen allows you to upload completed loan packages or individual loan documents as well as to retrieve and view previously upoaded loan documents.

Upload Compiled Loan Package

Please download the document index sheets and compile the loan package. Scan the compiled loan package to a PDF file, then submit the scanned loan package using the loan package upload section on the current screen.
Document packages without index sheets will be rejected.

Loan Package to Upload Choose File No file chosen

Upload Loan Document(s)

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Please browse for the document(s) you would like to upload, then click the *Upload* button to upload the document(s).
If you experiece problems uploading documents please try uploading fewer documents at a time.

Get Index Sheets

CLOSING DOCUMENTS

Document		
SS Complete ServiSolution Pack	Choose File	No file chosen

ORIGINATION/UNDERWRITING DOCS

Document		
SS Program Checklist	Choose File	No file chosen
SS Loan Application	Choose File	No file chosen
SS Sales Contract	Choose File	No file chosen
SS Income Calculation Wrksheet	Choose File	No file chosen
SS Current Pay Stub	Choose File	No file chosen
Verbal VOE	Choose File	No file chosen
W-2s	Choose File	No file chosen
SS Non-Borrower Statement	Choose File	No file chosen
SS IRS Tax Return Transcript	Choose File	No file chosen
SS Second Loan Application	Choose File	No file chosen
SS Loan Transmittal Summary	Choose File	No file chosen
SS Automated Underwrite Findin	Choose File	No file chosen
SS Credit Reports	Choose File	No file chosen
SS Homebuyer Education Cert.	Choose File	No file chosen
SS Occupancy Statement	Choose File	No file chosen
SS Income Tax Statement	Choose File	No file chosen
SS Fulltime Student Statement	Choose File	No file chosen
SS Employment/Income Statement	Choose File	No file chosen
SS Non-Occupant Statement	Choose File	No file chosen
SS Child Support Statement	Choose File	No file chosen
SS Transfer of Allocation Form	Choose File	No file chosen
SS Early Default Notification	Choose File	No file chosen
SS Delegate Conditional Commit	Choose File	No file chosen
MCC Potential Recapture Form	Choose File	No file chosen
MCC Disclosure	Choose File	No file chosen
MCC Commit App & Affidavit	Choose File	No file chosen
MCC Worksheet	Choose File	No file chosen
MCC Checklist	Choose File	No file chosen
MHC Underwriting Income Calc	Choose File	No file chosen
SS Delegate Test Submission Fm	Choose File	No file chosen
SS Misc Documents	Choose File	No file chosen
SS(MCC) Conditional Commitment	Choose File	No file chosen
SS(MCC) Program Data Summary	Choose File	No file chosen
SS(MCC) Borrowers Closing	Choose File	No file chosen
SS(MCC) Lenders Closing	Choose File	No file chosen
SS Plus Conditional Commit	Choose File	No file chosen
SS Plus Cash Adv Disclosur	Choose File	No file chosen
Smart Solution Attorney Form	Choose File	No file chosen

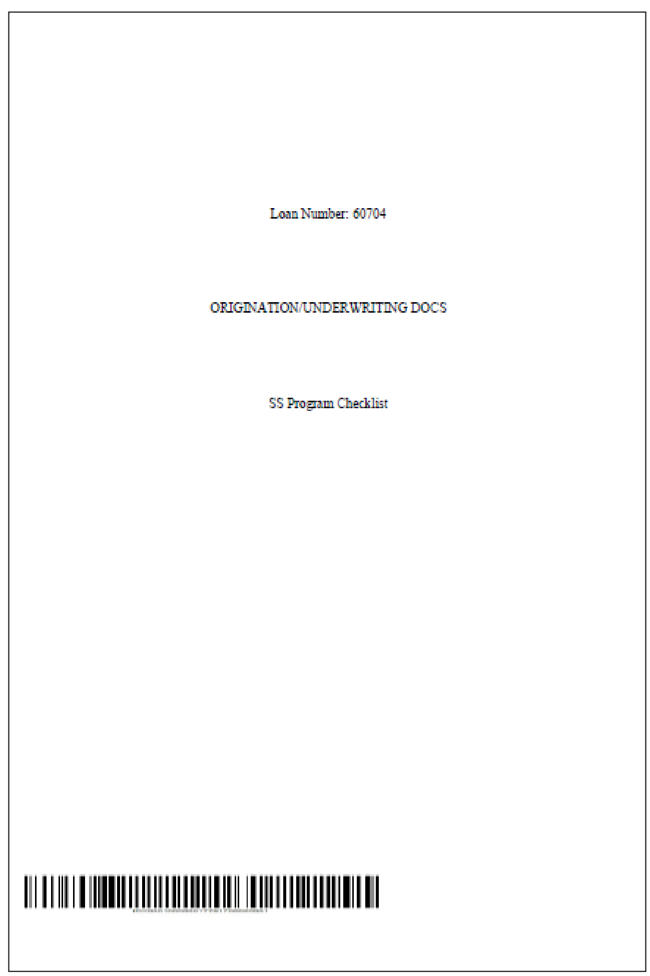
RESERVATION PACKAGE

Document		
SS Reservation Confirmations	Choose File	No file chosen
SS Exec Rate Commitment Form	Choose File	No file chosen

1. Start from loan detail

2. Click each box for the document needed

3. Click "Get Index Sheets" and then print the index cover sheets.


Loan Number: 60704

ORIGINATION/UNDERWRITING DOCS

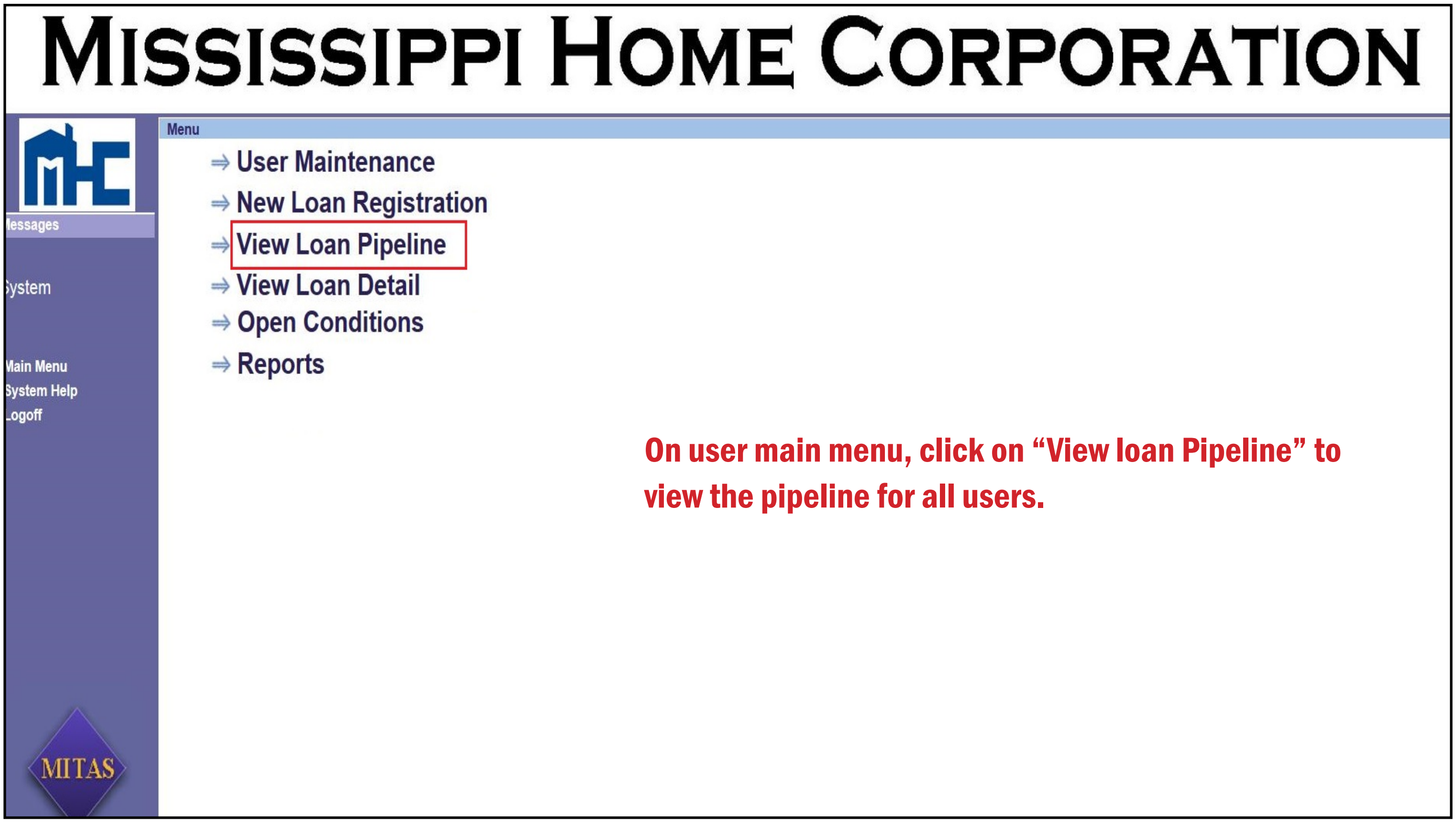
SS Program Checklist

You will need to place the barcoded cover page over the required program documents. Once the documents are uploaded they will be placed in each category automatically.

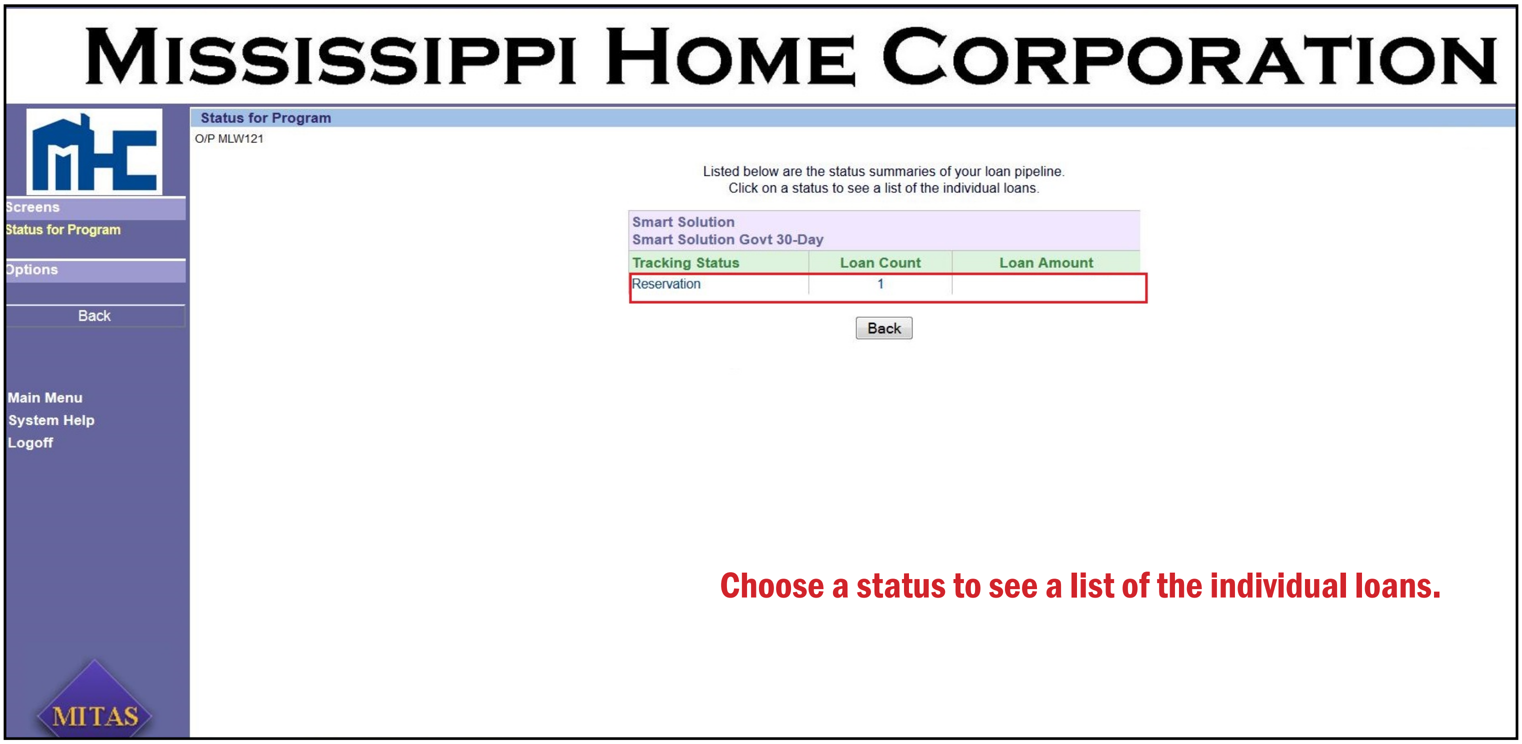
INTERNET ONLINE RESERVATION USER'S GUIDE

Document Imaging

Mississippi Home Corporation

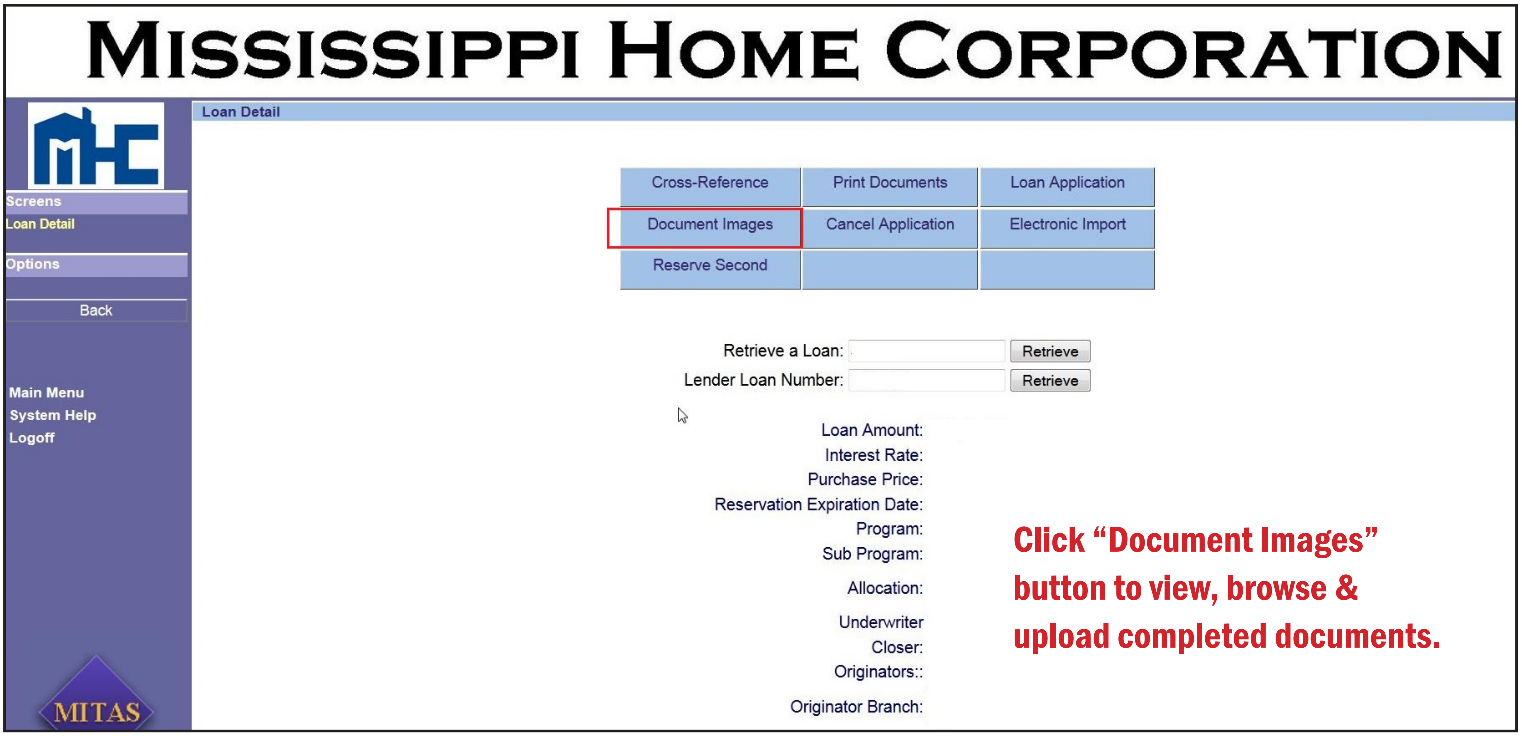

MISSISSIPPI HOME CORPORATION
Messages
System
Main Menu
System Help
Logoff
MITAS
Menu
User Maintenance
New Loan Registration
View Loan Pipeline
View Loan Detail
Open Conditions
Reports
On user main menu, click on “View loan Pipeline” to view the pipeline for all users.


MISSISSIPPI HOME CORPORATION
Screens
Available Programs
Options
Back
Main Menu
System Help
Logoff
MITAS
Available Programs
O/P MLW220
Click on the Back button to return to the main menu , or Click on a Program from the list below, if available.
MHC
MHC-SF USE ONLY
Program Type
Available Amount
Current Rate
Smart Solution Mortgage Program
$397,196,990.00
Smart Solution Conv 30-Day
4.3750%
Smart Solution Govt 30-Day
3.8750%
Choose the program type and then the specific program you would like to review.



Choose a status to see a list of the individual loans.

Select the loan that you would like to review.

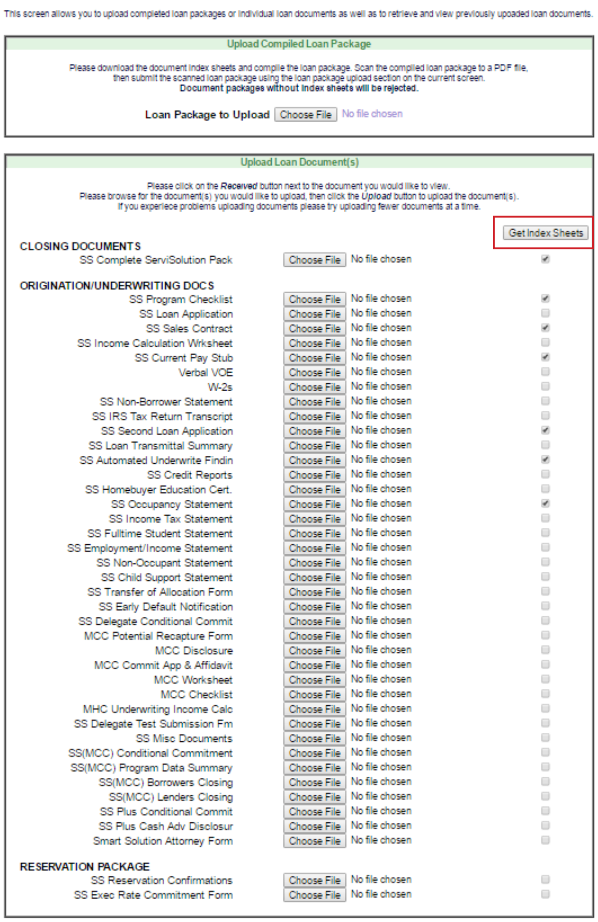


Click "Document Images" button to view, browse & upload completed documents.

Click "Browse" to upload files.

You can select multiple files to upload several at one time.

PRINTING INDEX PAGES



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Get Index Sheets

CLOSING DOCUMENTS
SS Complete ServiSolution Pack Choose File No file chosen

ORIGINATION/UNDERWRITING DOCS
SS Program Checklist Choose File No file chosen
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SS Sales Contract Choose File No file chosen
SS Income Calculation Wrksheet Choose File No file chosen
SS Current Pay Stub Choose File No file chosen
Verbal VOE Choose File No file chosen
W-2s Choose File No file chosen
SS Non-Borrower Statement Choose File No file chosen
SS IRS Tax Return Transcript Choose File No file chosen
SS Second Loan Application Choose File No file chosen
SS Loan Transmittal Summary Choose File No file chosen
SS Automated Underwrite Findin Choose File No file chosen
SS Credit Reports Choose File No file chosen
SS Homebuyer Education Cert. Choose File No file chosen
SS Occupancy Statement Choose File No file chosen
SS Income Tax Statement Choose File No file chosen
SS Fulltime Student Statement Choose File No file chosen
SS Employment/Income Statement Choose File No file chosen
SS Non-Occupant Statement Choose File No file chosen
SS Child Support Statement Choose File No file chosen
SS Transfer of Allocation Form Choose File No file chosen
SS Early Default Notification Choose File No file chosen
SS Delegate Conditional Commit Choose File No file chosen
MCC Potential Recapture Form Choose File No file chosen
MCC Disclosure Choose File No file chosen
MCC Commit App & Affidavit Choose File No file chosen
MCC Worksheet Choose File No file chosen
MCC Checklist Choose File No file chosen
MHC Underwriting Income Calc Choose File No file chosen
SS Delegate Test Submission Fm Choose File No file chosen
SS Misc Documents Choose File No file chosen
SS(MCC) Conditional Commitment Choose File No file chosen
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SS(MCC) Borrowers Closing Choose File No file chosen
SS(MCC) Lenders Closing Choose File No file chosen
SS Plus Conditional Commit Choose File No file chosen
SS Plus Cash Adv Disclosur Choose File No file chosen
Smart Solution Attorney Form Choose File No file chosen

RESERVATION PACKAGE
SS Reservation Confirmations Choose File No file chosen
SS Exec Rate Commitment Form Choose File No file chosen

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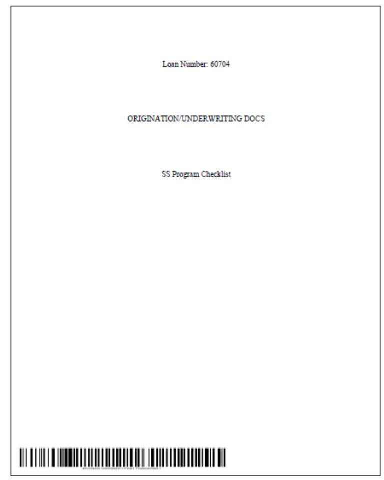


Loan Number: 60704

ORIGINATION/UNDERWRITING DOCS

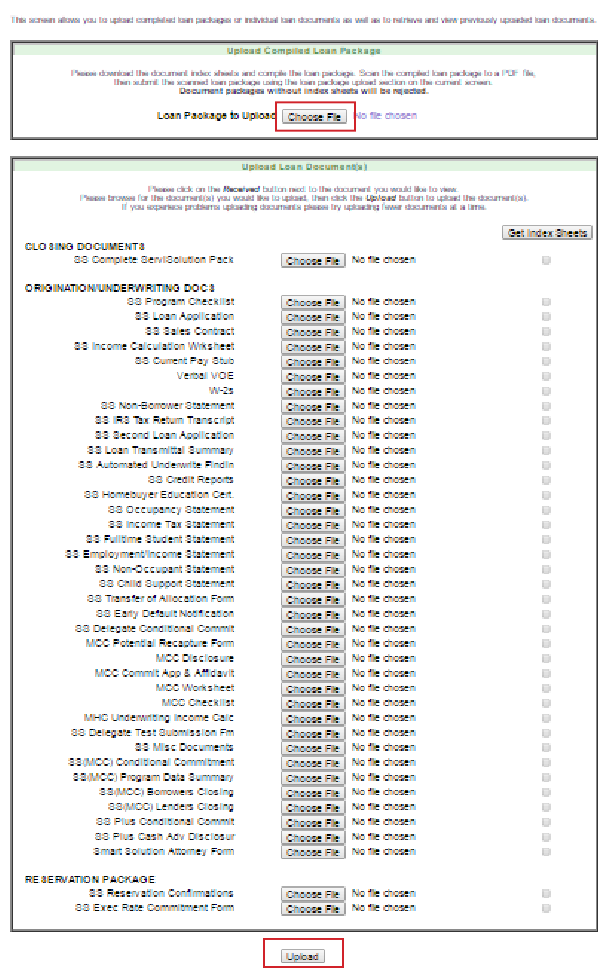
SS Program Checklist

Then... UPLOAD FILE PAGE

1. Click "Choose File" to upload your documents

2. Scroll to the bottom of the page and click "Upload"

Documents will be placed in the appropriate slot via barcodes.



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SS Income Calculation Wrksheet Choose File No file chosen
SS Current Pay Stub Choose File No file chosen
Verbal VOE Choose File No file chosen
W-2s Choose File No file chosen
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SS Plus Cash Adv Disclosur Choose File No file chosen
Smart Solution Attorney Form Choose File No file chosen

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SS Exec Rate Commitment Form Choose File No file chosen

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NOTES

NOTES

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