CalHFA MAS User Guide: Purchase Review document upload

Where do I upload my Purchase Package?

1. From the Quick Access Loans table, locate loan and click on **subordinate loan ID.**

2. Then click on "Upload Purchase Documents."

TIP If you don't see the option to upload purchase document and instead you only see **"Upload Compliance Documents"** you are currently viewing details of the First Ioan. Select the correct Ioan from the associated Ioan table and try again. Mortgage Access System Documents -🛃 Reports 🚽 🕑 Loan 👻 Q Inquiry/Search New Reservation Edit Reservation Upload Docs Quick Access Loans (Last Over the second seco Best Used with Google Chrome Q Inquire/Search All Loans New Loan x Export to Excel Status Code Last Name Loan Type \$ Loan Id 1361948 REY CalHFA FHA 120 RATELOCK 120 1361947 **MvHome** 1361946 RATELOCK CalHFA Conventional 120

Main MAS menu

alHFA Loan Id:	#1361927 - Zero Inte	erest Program (ZIP)	
Status:	440 - Notice of Con	nmitment Issued as of (05/16/2018
Lender:	999 - CalHFA		
Address:	233 SAINT PETER	SBURG	
Loan Amount:	\$5,250		
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Associated Loans	,		
Associated Loans	3	Loan ID	Status

Loan Details page, click "Upload Purchase Documents"

HELPFUL TIPS FOR UPLOADING LOAN DOCUMENTS:

- This site works best with the Chrome browser. All other browsers may encounter problems. To download Chrome, please visit www.google.com/chrome
- If you do not have access to CalHFA's MAS lender portal please visit www.calhfa.ca.gov and click on MAS Login to register. Contact your company MAS system administrator for approval.
- All documents must be in PDF format and must not be locked or encrypted.
- Roll the mouse over the question mark icon for additional help.
- A note of incompletion in red text will be visible until you have uploaded all necessary documents. At that time the note will disappear and the option to submit documents will appear. Don't forget to submit.
- View our Uploading Purchase Document video at www.calhfa.ca.gov/about/videos/sftraining.htm

Cal HFA MortgageAccess

3. From the Purchase Review Document Upload page, complete the Loan Purchase Summary by selecting **"View Form."**

4. Input the contact information, unpaid principal balance (if less than loan amount a pay history is required), Note, Deed and Closing date, Subordinate MIN Number and select ACH/Wire Account.

5. Continue with Document upload by clicking on "Choose Files."

6. Navigate to the location where you saved the document, then click **"Open."**



Purchase Review Document Upload page, select "View Form"

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Loan Purchase Summary	(LPS)					
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Loan Purchase Summary

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Loan ID	1361927	
Loan Type	Zero Interest Program (ZIP)	
Dorrower Name	DE LEMPICKA TAMARA	
Status Description	440 - Notice of Commitment Issued as of 05/16/2018	
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Purchase Review Document Upload page, click "Choose Files"

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Navigate to file you wish to upload

 The name of your document will now appear on the Purchase Review Document Upload page. Click the **"Upload Documents"** button at the bottom of the page.

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Purchase	e Review Document Uplo	ad	
	Loss ID	1361927	
	Loan Type	Zero Interest Program (ZIP)	
	Dorrower Name	DE LEMPICKA TAMARA	
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The name of your document appears. Click "Upload Documents."

8. The Purchase Review Document Upload -Success page will confirm your upload. Please also see your email inbox for a confirmation of documents added.

Please select Submit to initiate Purchase Review			

Loan ID	1361927		
Loan Type	Zoro Interest Program (ZIP)		
Borrower Name	DE LEMPICKA TAMARA		
Status Description	440 - Notice of Commitment Issued as of 05/16/2018		
The following document(s) have been successfully	uploaded.		
Document Name	Document Type	Upload Date	Upload by
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PDF- test document.pdf	Deed of Trust	6/28/2018 9:38:31 AM	scastellari@e
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If requirements are met, click "Submit Purchase Package to CalHFA"

9. If you have met the document requirement you will see the option to "Submit Purchase Package to CalHFA."

TIP It is important to note you can always add to your document folders by returning to the upload screen but you will not be able to delete documents once you have submitted your file to CalHFA for review.

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Nortgage Acce	ss System 🛛 🕫 Loan 🗸	Documents • 🗠 Reports •		
Purchase Re	view Document Upl	oad		
	Loan ID	1361927		
	Loan Type	Zero Interest Program (ZIP)		
	Borrower Name	DE LEMPICKA TAMARA		
	Status Description	440 - Notice of Commitment Issued as of 05/16/2018		
	Please select Submit to initi	ate Purchase Review		
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If requirements are met, click "Submit Purchase Package to CalHFA"

 Please read and accept the Acknowledgement Confirmation. Your file will not be reviewed unless you click the "Accept" button.

Acknowledgement Confirmation

The Lender has originated the CalHFA subordinate loan and hereby certifies:

- Lender has issued and delivered to borrower(s) in the appropriate time period, all
 required Disclosure Statements, including, but not limited to, the Initial Truth-InLending Disclosure Statement, Good Faith Estimate and Fair Lending Notice and
 Final Truth-In-Lending Disclosure Statement if changes to the initial Truth-In-Lending
 Disclosure were required.
- That the subordinate loan was recorded in the proper lien position as stated in CalHFA's Conditional Loan Approval and that the Deed of Trust reflects MERS as beneficiary.
- Based on reasonable investigation, the Lender has no reason to believe that either the Borrowers or the Sellers of the home have made any negligent or fraudulent material misstatements in connection with the loan.
- That the Borrower(s) did not pay more than a \$250 application/processing fee for a MyHome loan or more than \$50 application/processing fee for a ZIP loan.
- That the Borrower has obtained the required hazard insurance policies (hazard/flood, as applicable) with respect to the home and the Lender will ensure that the policies are kept in force for the term of the loan.
- That the Lender has completed and/or satisfied all of the CaIHFA conditions of the first and/or subordinate loan approvals and other CaIHFA requirements.
- The Lender hereby agrees that it will immediately forward to CalHFA all information
 which it or any of its successors may receive during the life of the mortgage which
 tends to indicate that the Borrower(s) may have made a misrepresentation in
 applying for a loan, or that may affect the Borrower's eligibility for a loan. The Lender
 hereby acknowledges that its failure to comply with the CalHFA requirements or the
 certifications made in this statement will result in remedial action by CalHFA as
 prescribed in the Program Manual and the CalHFA Mortgage Purchase and Servicing
 Agreement (or Mortgage Purchase Agreement).



Your file will not be reviewed unless you click "Accept"

 Once you submit you will notice the status description changed from "440 - Notice of Commitment as of ..." to "510 - Purchase file received as of ..."

Check your email, you will receive an email confirming you have submitted your purchase package.

TIP If you upload additional documents once the file has been assigned to a reviewer you do not need to contact the reviewer, the reviewer will be copied on the document upload confirmation email.



Status Description code is now "510 - Purchase file received as of 07/15/2016"



Loans are reviewed in the order they are received. To see current review date and count of files in review please refer to the Lenders/Realtors section on our website:

www.calhfa.ca.gov/homeownership



GOT QUESTIONS?

Visit: www.calhfa.ca.gov or call: 877.9.CalHFA (877.922.5432) No