



AzIDA **Home+Plus** Lender Training

How To Reserve / Lock A New Home+Plus Transaction

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AzIDA HOME+PLUS

■ How to Reserve and lock a new HOME+PLUS transaction

While training is not a “mandatory” requirement for a lending professional (originator, processor, underwriter, post-closer, etc.), it is strongly recommended.

There are a series of 9 on-demand training sessions, each focusing on a specific element of the program, product, and, or process.

- The **HOME+PLUS** reservation system (**HTS/Emphasys-Lender Online**) is a “lender-only” system in which system credentials are required. Users do NOT need to take mandatory training to receive credentials, your internal management team simply assigns them.
- If you do not know who within your organization has master credentials to the Lender-Online reservation system, please contact Dirk Swift.
- Please know for security purposes, if a user does not access the Lender-Online system within a 30-day period, their user credentials become inactive. In addition, if you change employers, your **HOME+PLUS** system credentials cannot be transferred to another lender.



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- HOME+PLUS Lender-Online System Link: <https://lenders.housing.az.gov>

HOME PLUS
HOME BUYER DOWN PAYMENT ASSISTANCE

How to Start ?

Please enter your user name and password, then click on the "Login" button.

Notes:
The user name and password fields are **case sensitive**.
If you **forgot** your personal account information please contact your system administrator.

System Login

INVALID **User Name/Password**. Please try again.
If you have forgotten your username or password, please contact the LOL Administrator within your organization.[ERR003]

*User Name
DSwift

*Password

Login

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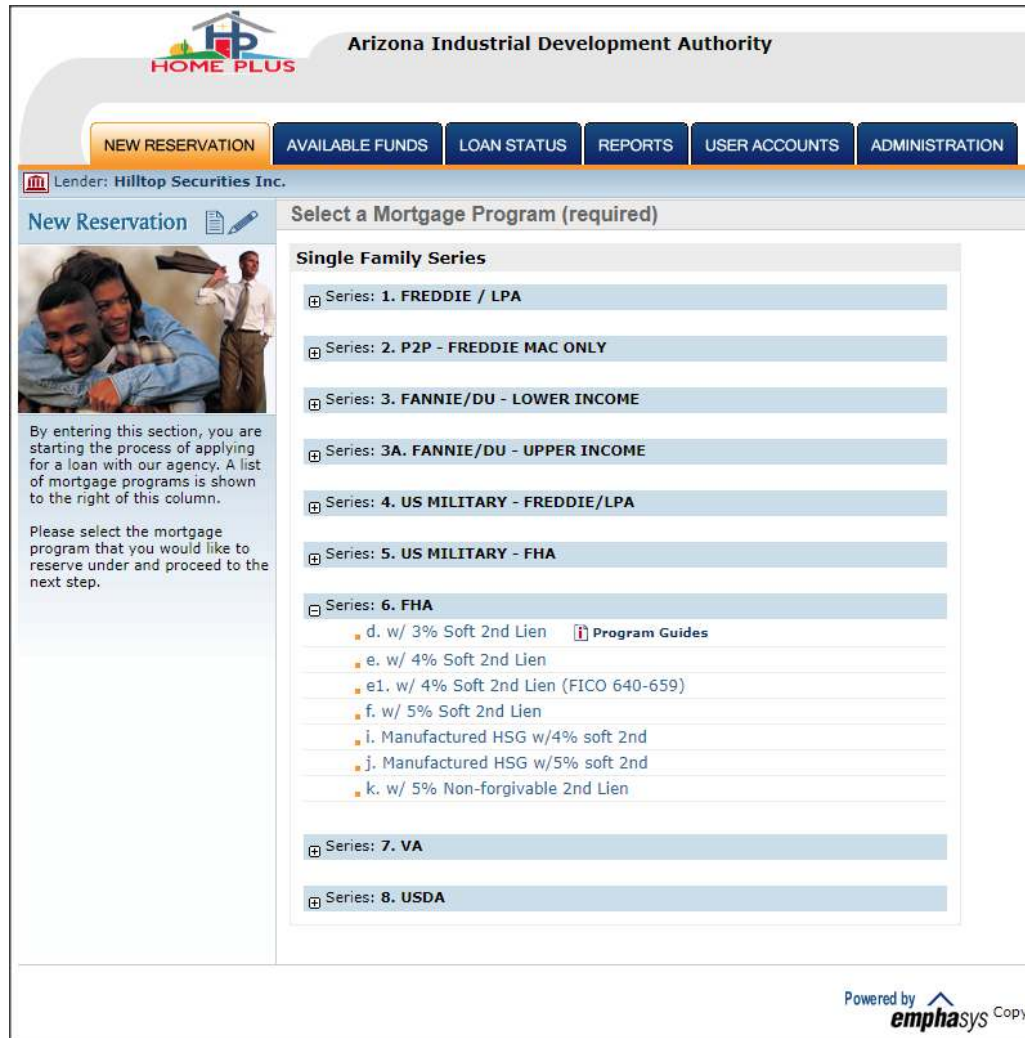
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- Once logged into the system, click the “New Reservation” tab.

The screenshot displays the HOME PLUS web application interface for the Arizona Industrial Development Authority. At the top, the HOME PLUS logo is on the left, and the text 'Arizona Industrial Development Authority' is on the right. Below this is a navigation bar with several tabs: 'NEW RESERVATION', 'AVAILABLE FUNDS', 'LOAN STATUS', 'REPORTS', 'USER ACCOUNTS', and 'ADMINISTRATION'. A blue arrow points to the 'NEW RESERVATION' tab, which is currently selected. Below the navigation bar, the current lender is identified as 'Hilltop Securities Inc.'. The main content area is divided into two columns. The left column features a 'Home' link, a 'Lender Online' icon, a 'Loan Approved' icon, and a 'Lenders & Branches' section. The right column contains a search bar with 'Search by: Lender Name' and a 'Query Value' field, followed by a 'Go' button. Below the search bar is a section titled 'Participating Lenders/Branches' with a 'Show All' link. A list of branches is displayed, including 'Branch: Lake Havasu', 'Branch: Mesa', 'Branch: Scottsdale', 'Branch: Tucson', and 'Branch: West Valley'. Below this list, the current lender is 'Bank '34', with branches 'Branch: Corporate' and 'Branch: Las Cruces'. At the bottom right, there is a 'View Latest News!' link. The footer of the page includes the text 'Powered by emphasis Copyright'.

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- Once on the New Reservation tab, click the mortgage type you need.



The screenshot shows the Arizona Industrial Development Authority HOME PLUS website. The top navigation bar includes 'NEW RESERVATION', 'AVAILABLE FUNDS', 'LOAN STATUS', 'REPORTS', 'USER ACCOUNTS', and 'ADMINISTRATION'. The 'NEW RESERVATION' tab is selected. Below the navigation bar, the lender is identified as Hilltop Securities Inc. The main content area is titled 'New Reservation' and 'Select a Mortgage Program (required)'. A list of mortgage programs is displayed under the heading 'Single Family Series'. The programs are:

- Series: 1. FREDDIE / LPA
- Series: 2. P2P - FREDDIE MAC ONLY
- Series: 3. FANNIE/DU - LOWER INCOME
- Series: 3A. FANNIE/DU - UPPER INCOME
- Series: 4. US MILITARY - FREDDIE/LPA
- Series: 5. US MILITARY - FHA
- Series: 6. FHA
 - d. w/ 3% Soft 2nd Lien [Program Guides](#)
 - e. w/ 4% Soft 2nd Lien
 - e1. w/ 4% Soft 2nd Lien (FICO 640-659)
 - f. w/ 5% Soft 2nd Lien
 - i. Manufactured HSG w/4% soft 2nd
 - j. Manufactured HSG w/5% soft 2nd
 - k. w/ 5% Non-forgivable 2nd Lien
- Series: 7. VA
- Series: 8. USDA

By entering this section, you are starting the process of applying for a loan with our agency. A list of mortgage programs is shown to the right of this column.

Please select the mortgage program that you would like to reserve under and proceed to the next step.

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- Then simply click the DPA option.
For this example we will use the FHA with 4% DPA.

Arizona Industrial Development Authority
HOME PLUS

NEW RESERVATION | AVAILABLE FUNDS | LOAN STATUS | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: Hilltop Securities Inc.

New Reservation Form | Show Help | Hide Help | Import1003

FIRST MORTGAGE
Program: 6. FHA - e. w/ 4% Soft 2nd Lien
*Loan Type: [v] *Loan Amount: \$0
*Estimated Closing Date: [] DO/DU Case
Sale Contract Date: []

SECOND MORTGAGE
Program: 4% Forgivable Soft 2nd Lien
Loan Type: 2nd Lien [v] *Loan Amount: [] Term: 036 [v] months

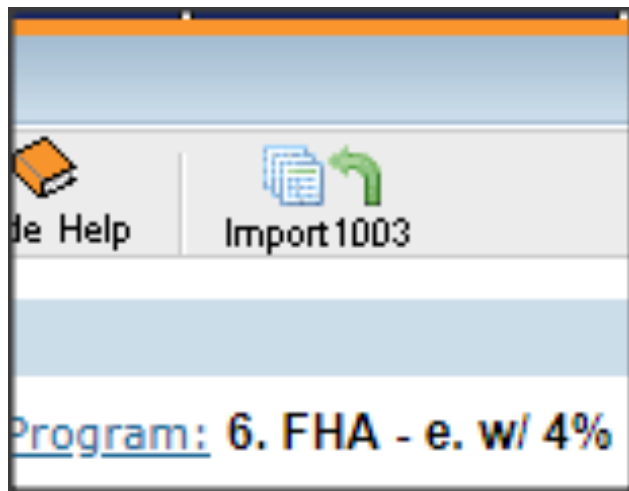
BORROWER
*First Name: [] Middle Name: [] *Last Name: []
*Soc. Sec. No.: [] Date of Birth: [] Age: []
*Sex: [v] *Ethnicity: [v]
*Marital Status: [v] Occupation: [v]
*Credit Score: [] HBE Certificate #: [] HBE Certificate Date: []
Email Address: []

CURRENT ADDRESS
Street: []
State: [v] Zip: [] - []
Home Phone: [] Business Phone: []

Check if CO-BORROWER #1
 Check if CO-BORROWER #2

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- You have the option of importing a FNMA 3.2 file **or**



- The option of keystroking in each of the required data points – identified with red “*”


BROWER	
* <u>First Name:</u>	<input type="text"/>
* <u>Soc. Sec. No:</u>	<input type="text"/>
* <u>Sex:</u>	<input type="text" value="v"/>
* <u>Marital Status:</u>	<input type="text" value="v"/>
* <u>Credit Score:</u>	<input type="text"/>

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- Once complete, click the “SUBMIT” button at the bottom of the page.

Officer:	<input type="text"/>	Loan Processor:	<input type="text"/>
First, I):	<input type="text"/>	Other Loan Processor (Last, First, I):	<input type="text"/>
MLS ID:	<input type="text"/>		
Person:	<input type="text"/>	Transcripitor:	Swift, Dirk

SUBMIT

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- Upon successful completion, the system will generate a “Reservation Accepted” confirmation that can be saved, printed, and or re-generated.

Reservation Acceptance Notice

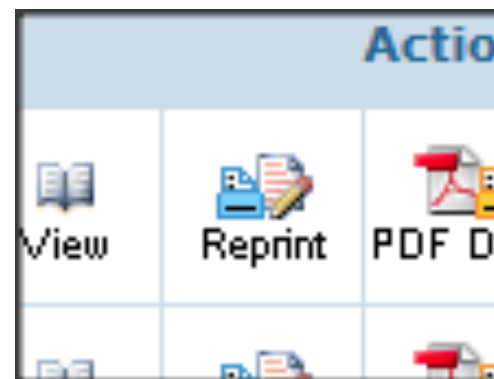
YOUR RESERVATION HAS BEEN ACCEPTED !

Your Reservation/Loan Number is: **04B999000003**

Disclaimer Statement
This is a rate lock confirmation for the Arizona Industrial Development Authority's, HOME PLUS Down Payment Assistance Gift program, and not a commitment for purchase. Loan must be purchased by the Master Servicer onbefore the rate lock expiration. Locks are eligible for a one-time 7 /15 / 22 / 30 day extension please refer to the Lender Manual for those charges. Rate locks not extended prior to expiration may be subject to mark-to-market adjustment. Lender must submit all required documentation per the Program Administrator's guidelines and receive a Commitment in order for the Master Servicer to Purchase the loan. The lender is responsible for the accuracy of the data input at the time of reservation. Inaccurate misleading information may result in the cancellation of the rate lock. Please review the rate lock confirmation carefully and contact our offices for assistance in making changes.

To **View** and/or **Print** your Reservation: [Click here](#)

- If in the future you need another Reservation Accepted confirmation, simply click the “Reprint” Icon



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The **HOME+PLUS** Lender – Online reservation system has program parameters embedded in the system.

As such, a user will be notified via *error message* if a program parameter has been crossed.

Our reservation system is not a full underwriting engine and as such users cannot rely solely on the system to ensure program compliance.

- Once the reservation is accepted, the transaction is reserved, and the interest rate is locked.
- The lender now has 60-days to close, fund, ship, clear compliance and have the master servicer purchase the mortgage.

