



AzIDA **Home+Plus** Lender Training

The Underwriter Certification Process & Pre-Closing Review

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Ver. 09-13-19a

AzIDA HOME+PLUS

■ The Underwriter Certification Process & Pre-Closing Review

AzIDA does not complete any pre-closing review or approval on HOME+PLUS transactions.

Each approved participating lender is delegated to conduct all HOME+PLUS program compliance as well as adhere to all Agency/GSE and mater servicer rules, regulations, and guidelines.

Underwriter Certification

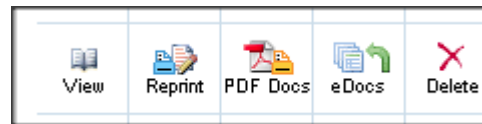
- The UW Certification is an embedded doc in the reservation system that must be downloaded, completed, signed, uploaded back in the system, and then electronically submitted.
- The underwriter certification process is intended to have the lender “put a second set of eyes” on the transaction, reviewing for accuracy before generating the HOME+PLUS closing documents.

The Underwriter Certification Process & Pre-Closing Review

UW Certification

To generate the Underwriter's Certification form


- Click the "PDF Docs" icon for the respective loan.



- Click the box next to the Underwriter's Certification.

To generate a document with the corresponding loan information, select at least one document from the list and then click on the "Generate Documents" button. If you don't wish to continue click on the "Cancel" button.

Note:
You will need **Adobe Acrobat Reader** to view and/or print the document(s). The software is free and may be downloaded from www.adobe.com.



| <input type="checkbox"/> | Document Name |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | Underwriter's Certification-Form 1 -Gov |
| <input type="checkbox"/> | TIL Disclosure Statement |

Showing 1-2 of 2

- Then click the "Generate Documents" button.

UW Certification – important items to review:

1. Has the Pre purchase homebuyer education been completed through a HOME+PLUS approved provider?
2. Is the borrower(s) annual income BELOW the specific program income limits?
3. Does the final first mortgage amount in your operating system match the final first mortgage amount in the HOME+PLUS Lender-Online reservation?
4. On a convention transaction does the AUS match the reserved mortgage type?
 - FNMA HFA Preferred = DU
 - FHLMC HFA Advantage = LPA

System Accuracy

UW Certification

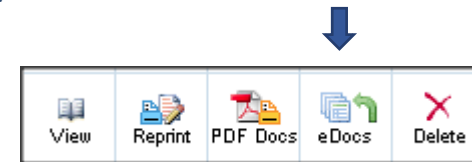
Many of the fields in the reservation cannot be edited by the lender. If changes are necessary, please contact the HTS Team at:

homeplushelp@hilltopsecurities.com

- If during the UW Certification review process any data is incorrect, missing, or requires an update please contact the HTS Team.
- System updates are processed in 30 minutes or less.

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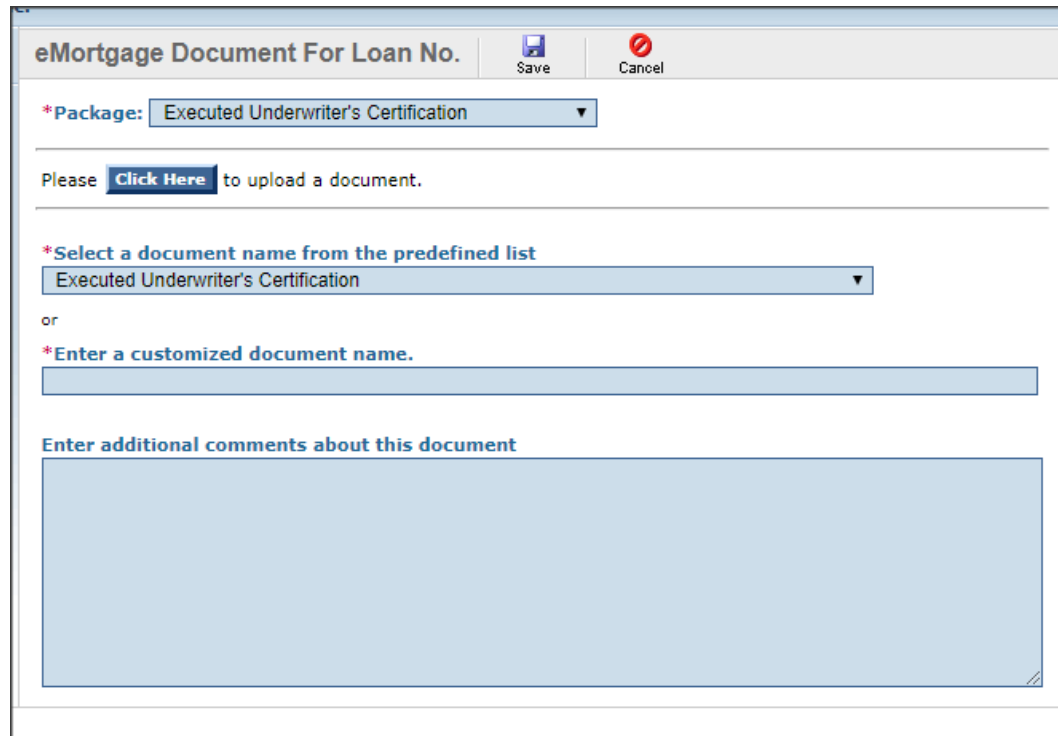
- Once the Underwriter Certification has been completed, make sure it is signed and dated, and then save to your PC.
- Within the HOME+PLUS Lender-Online reservation system, click the “eDocs” icon on the respective transaction.



- Click on the “Add New” icon from the Executed Underwriter's Certification Box.



The Underwriter Certification Process & Pre-Closing Review



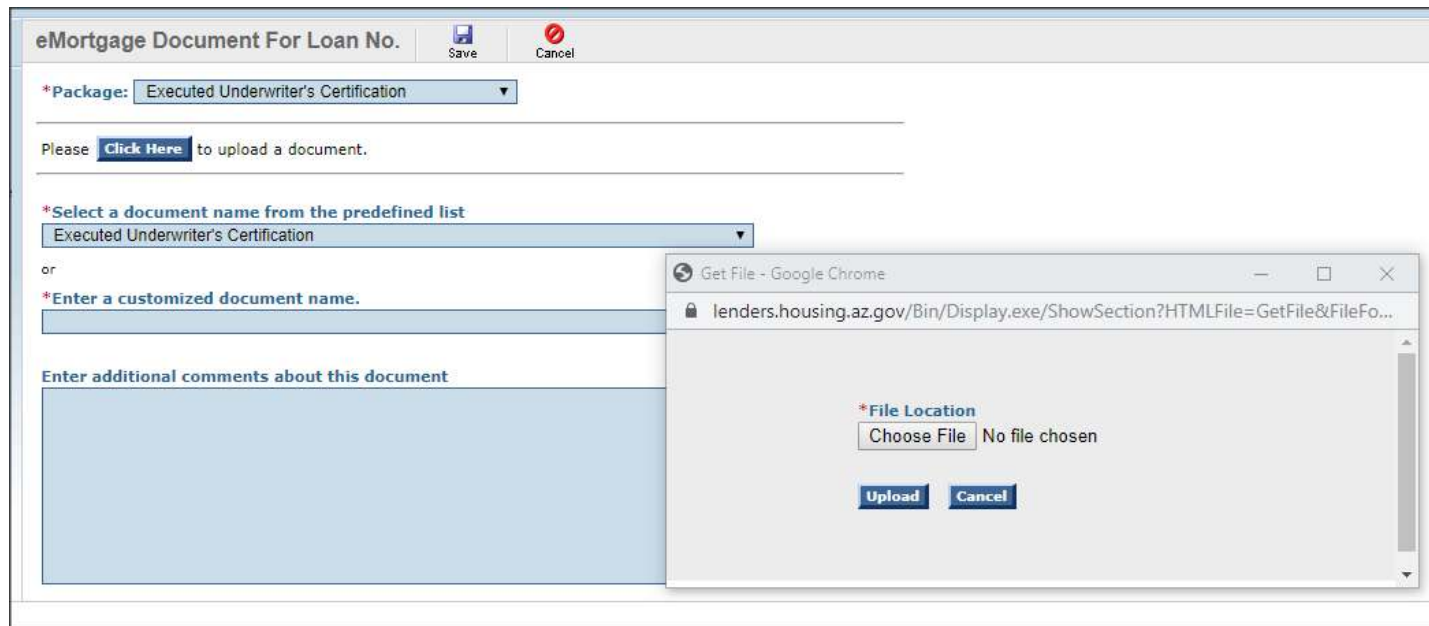
The screenshot shows a web form titled "eMortgage Document For Loan No." with "Save" and "Cancel" buttons. The form contains the following fields:

- *Package:** A dropdown menu with "Executed Underwriter's Certification" selected.
- A text prompt: "Please [Click Here](#) to upload a document."
- *Select a document name from the predefined list:** A dropdown menu with "Executed Underwriter's Certification" selected.
- The word "or" below the dropdown.
- *Enter a customized document name:** An empty text input field.
- Enter additional comments about this document:** A large, empty text area.

- Select "Executed Underwriter's Certification" from the dropdown list. If needed, add any notes or comments.

The Underwriter Certification Process & Pre-Closing Review

- Select the “Click Here” button and a “Get File” box will pop-up.



The screenshot displays a web application interface for uploading a document. The main window is titled "eMortgage Document For Loan No." and includes a "Save" button and a "Cancel" button. The form contains the following fields:

- *Package: Executed Underwriter's Certification (dropdown menu)
- Please [Click Here](#) to upload a document. (button)
- *Select a document name from the predefined list: Executed Underwriter's Certification (dropdown menu)
- or
- *Enter a customized document name. (text input field)
- Enter additional comments about this document (text area)

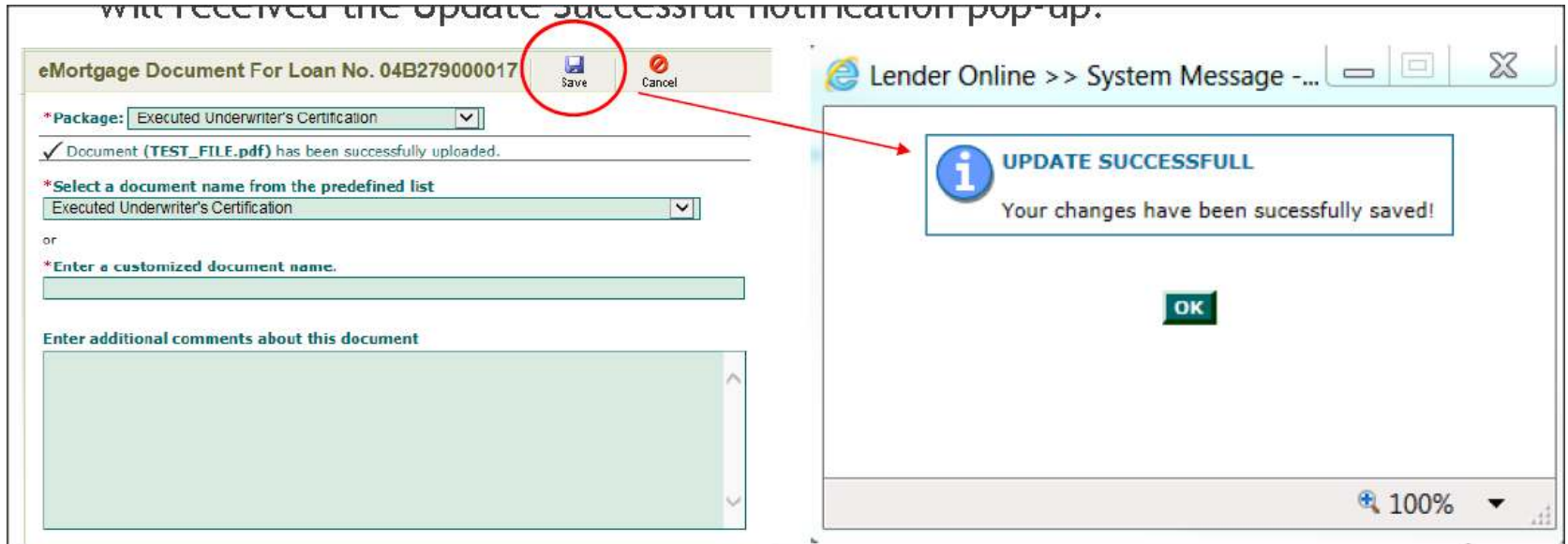
A "Get File" dialog box is overlaid on the right side of the main window. The dialog box title is "Get File - Google Chrome" and the URL is "lenders.housing.az.gov/Bin/Display.exe/ShowSection?HTMLFile=GetFile&FileFo...". The dialog box contains the following fields and buttons:

- *File Location: Choose File (button) No file chosen (text)
- Upload (button) Cancel (button)

- Click the “Choose File” box, select Browse, search for the Underwriter’s Certification document saved on your PC, and then click “Upload”.


The Underwriter Certification Process & Pre-Closing Review

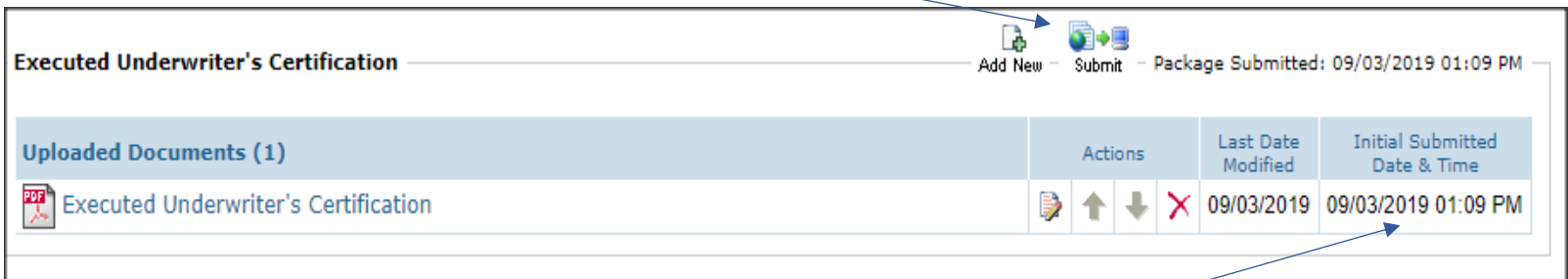
- After the UW Certification has been uploaded select the “save”  icon and you will receive the Update Successful notification pop-up



-you're not done yet!






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- Once the UW Cert has been uploaded and saved, you **MUST** click the “submit”  icon. The system assumes you have more documents to upload until you “*tell it*” you are done.



Executed Underwriter's Certification

Add New Submit Package Submitted: 09/03/2019 01:09 PM

| Uploaded Documents (1) | Actions | Last Date Modified | Initial Submitted Date & Time |
|--|---|--------------------|-------------------------------|
|  Executed Underwriter's Certification |     | 09/03/2019 | 09/03/2019 01:09 PM |

- When done correctly the Initial Submitted Date & Time field will be populated.
 - Within 3 minutes, the loan status will update from Reserved to Certification
 - All HOME+PLUS closings documents will now be available under the PDF Docs icon.
 - See the on-demand training session “Where to obtain & how to generate HOME+PLUS closing documents” for details and steps on this procedure.