



# Arizona Is Home Pre-Closing Review

Arizona IDA  
Arizona Is Home Lender Training

Questions?

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## Arizona Is Home Pre-closing Review

The process of uploading documents into the **HOME+PLUS** Lender-Online system is the same whether you are uploading:

- (1) Pre-closing Review Package – *Arizona Is Home*
- (2) Underwriter's Certification – *HOME Plus*
- (3) Post-Closing DPA Compliance Package – *either program*
- (4) Trailing Conditions or Stips – *either program*



## Arizona Is Home Pre-closing Review

*The pre-closing review replaces the “Underwriter Certification” step that the lenders are familiar with under the HOME Plus DPA program.*

**Hilltop Securities (HTS) for the benefit of the Arizona IDA will conduct a pre-closing review for all Arizona Is Home transactions.**

**This step must be completed and an HTS approval granted before closing documents can be access by the lender.**

- All Arizona Is Home transactions require a pre-closing compliance review by Hilltop Securities (HTS).
- Review and approval by HTS is required before all the embedded closing documents within the Emphasys Lender Online system are made available.

### **Documents required for Pre-Closing File Review:**

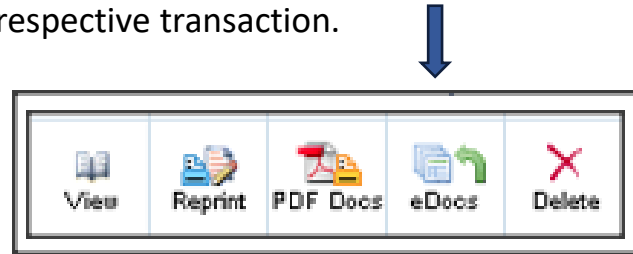
1. Pre-close Checklist
2. Final AUS
3. Credit report OR Fraud Report OR VOR
4. About Recapture Tax Document
5. 92900-LT or 1008
6. Initial 1<sup>st</sup> lien URLA
7. Purchase Contract
8. Arizona IDA Income Worksheet
9. Homebuyer Education Certificate
10. Extension Request (if applicable)



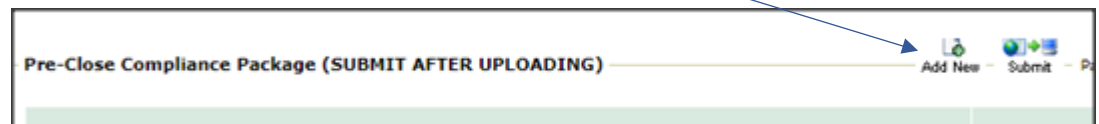
## Arizona Is Home Pre-closing Review

This power point focuses on the upload procedures for a pre-closing Arizona Is Home package. (some screen shots will reference post-closing compliance package – the process is the same for both)

- Once all the items on the pre-closing checklist have been stacked and saved on your PC, select the “eDocs” icon from the Loan Status tab for the respective transaction.





- Click on the “Add New” icon from the Pre-Closing Compliance Pkg Box





The process to upload the post-closing DPA compliance package (as well as the Underwriter’s Certification for the HOME Plus program) follows the same process.

## Arizona Is Home Pre-closing Review

You can upload each document individually or the full Pre-Closing file in one upload.

**Loan Status**  

**eMortgage Document For Loan No.**  

**\* denotes a required field.**

To add/modify an eMortgage document fill out the required fields and then click on the "Save" button. If you don't wish to save your changes click on the "Cancel" button.

**Notes:**  
Please make sure that the document that you upload is a valid document. Ex: .pdf, .doc, .xls, .gif, .jpeg, .png, .txt, etc

The 'Login Name' and 'Password' fields are **case sensitive**.

**\*Package:**

Please [Click Here](#) to upload a document.

**\*Select a document name from the predefined list**

or

**\*Enter a customized document name.**

**Enter additional comments about this document**

## Arizona Is Home Pre-closing Review

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

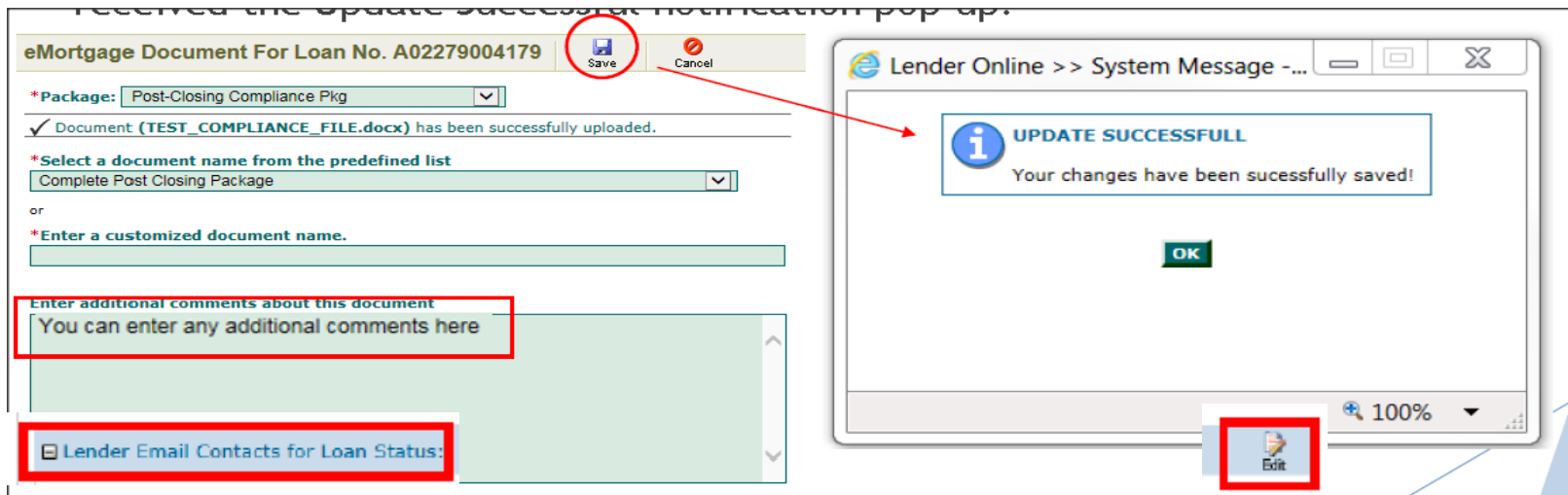
The screenshot displays the 'eMortgage Document For Loan No.' interface. At the top, there are 'Save' and 'Cancel' buttons. Below, a dropdown menu shows '\*Package: Post-Closing Compliance Pkg'. A text prompt says 'Please **Click Here** to upload a document.' Below this is another dropdown menu for '\*Select a document name from the predefined list'. An 'or' separator is followed by a text input field for '\*Enter a customized document name.'. A large text area is labeled 'Enter additional comments about this document'. A pop-up window titled 'Get File - Google Chrome' is overlaid on the right, showing a 'Choose File' button, the text 'No file chosen', and 'Upload' and 'Cancel' buttons. The footer includes 'Powered by emphasys' and 'Copyright © 1999 - 2019 Emphasys Software. All rights reserved. | About Lender Online'.

Click the “Choose File” box, select Browse, search for the Post-Closing Package document saved on your PC, and then click “Upload”.

## Arizona Is Home Pre-closing Review

After the Pre-closing compliance package has been uploaded, locate the Loan Status Notification Settings. Select the Lender Email Contacts for Loan Status and select the appropriate contact(s) to receive automatic loan status notifications.

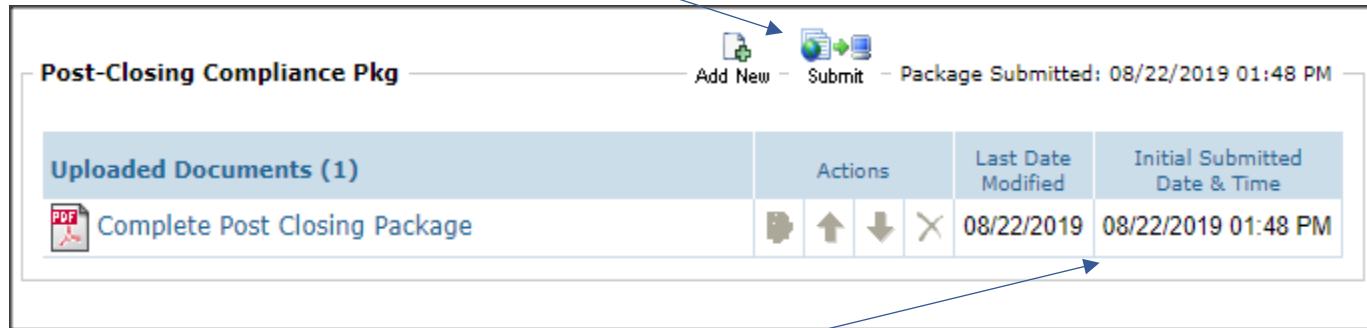
Select the “save” icon and you will receive the Update Successful notification pop-up








....you're not done yet!

## Arizona Is Home Pre-closing Review

Once the Pre-Closing package 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.



The screenshot shows a web interface for 'Post-Closing Compliance Pkg'. At the top, there are 'Add New' and 'Submit' buttons, and a status indicator 'Package Submitted: 08/22/2019 01:48 PM'. Below this is a table with the following structure:

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
 Complete Post Closing Package	   	08/22/2019	08/22/2019 01:48 PM

When done correctly, the Initial Submitted Date & Time field will be populated.

# Arizona Is Home Pre-closing Review

A successfully uploaded Pre-closing compliance package will look like the example below:

**Pre-Close Compliance Package (SUBMIT AFTER UPLOADING)** Add New Submit Package Submitted: 03/25/2024 11:10 AM

Uploaded Documents (8)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Pre-Close Checklist		03/25/2024	03/25/2024 11:10 AM
2. Executed UW Certification Transmittal Form - 92900LT, 1008, other		03/25/2024	03/25/2024 11:10 AM
3. Applicable Agency AUS Findings		03/25/2024	03/25/2024 11:10 AM
4. URLA's - Lender, Borrower, Addendums		03/25/2024	03/25/2024 11:10 AM
5. Executed Purchase Contract with any Addendums		03/25/2024	03/25/2024 11:10 AM
6. Homebuyer Course Certification		03/25/2024	03/25/2024 11:10 AM
2nd Lien LE		03/25/2024	03/25/2024 11:10 AM
Flex Acknowledgment		03/25/2024	03/25/2024 11:10 AM

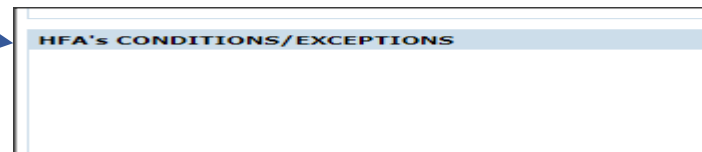
## Arizona Is Home Pre-closing Review

Current turn around time on Pre-Closing Initial Review is 1-2 business days. Turn time for Pre-Closing Condition Review is 1 business day. **Please include at least a 72-hour buffer in your closing timeline.**

The designated contacts, provided by the lender contact that uploaded the Pre-Closing compliance package, will receive email notifications when the loan status changes to **Incomplete** or **Approved**. Each notification will include a link to Lender Online where you can view the current status, and any conditions, if applicable. The lender can view the status of the file by selecting the “View” icon from the Loan Status tab.



Any outstanding condition(s) for pre-closing review approval will be detailed in the HFA's Conditions / Exceptions section.



## Arizona Is Home Pre-closing Review

When the Pre-closing compliance review is complete and the transaction receives the approved / clear to close from HTS, the “stage” status will reflect **“Commitment”**.

At this time, all the closing documents will be available for the lender to generate.

Please reference the “Where to obtain & how to generate HOME+Plus closing documents” for information on generating the Arizona Is Home closing documents.

[https://homeplusaz.com/home\\_plus\\_lender\\_training/](https://homeplusaz.com/home_plus_lender_training/)

While the Arizona IDA Arizona Is Home program has different closing documents than the HOME Plus program, the process and procedures to create the respective documents are the same.





END

