

Making a Reservation

Select the **New Reservation** tab from the Navigation menu to bring up program options.



Select a Mortgage Program (required)

- Single Family Series
- Program: ENERGY SPARK
 - Program: HOME ADVANTAGE-FANNIE AUS<9/5
 - Program: HOME ADVANTAGE-FANNIE<80% AMI
 - Program: HOME ADVANTAGE-FANNIE>80% AMI
 - Program: HOME ADVANTAGE-FREDDIE
 - Program: HOME ADVANTAGE-GOVERNMENT
 - Program: HOUSE KEY OPP-FANNIE<80% AMI
 - Program: HOUSE KEY OPP-FANNIE>80% AMI
 - Program: HOUSE KEY OPP-FREDDIE
 - Program: HOUSE KEY OPP-GOVERNMENT

Use the + sign next to the program name to expand selection and see all available rate options.

- Program: HOME ADVANTAGE-GOVERNMENT
 - HA FHA/VA 0% origination
 - HA FHA/VA 1% Origination
 - HA USDA 0% Origination
 - HA USDA 1% Origination

Choose the option that best suits your borrower's needs to get started with entering reservation details.

Once you have your 1st mortgage option chosen, you will be prompted to choose a 2nd mortgage.

Select the radio dial next to the DPA program you wish to use.

Then, click **Continue With Additional Mortgage(s)** button.

If you are not using the WSHFC 2nd mortgage program, choose the 1st option that states "Continue Without Additional Mortgage(s)".

Select Additional Mortgage Program(s)

Additional Mortgage Program(s)

Available Second MORTGAGE Mortgage Programs

- Bellingham DPA LV
- CLT DPA LV
- East King County DPA LV
- Home Advantage DPA 0% LV
- Home Advantage Needs Based DPA 1% LV
- HomeChoice DPA LV
- Pierce County DPA LV
- Seattle DPA LV
- Veterans DPA LV

Available Third MORTGAGE Mortgage Programs

- Bellingham Restricted DPA LV

The system will then take you to the application screen where you will enter the information for the 1st and 2nd mortgages (if applicable).

Welcome: Staff, WSHFC

New Reservation Form

Show Help Hide Help Import 1003 PreQual No: Go

FIRST MORTGAGE

Program: Home Advantage - FHA/VA 1% Origination *Lender Loan No:

*Loan Type: *Loan Amount: *Term: months *Interest Rate: %

Estimated Monthly Escrow: Subordinate Financing: DO/DU Case File #:

SECOND MORTGAGE

Program: Home Advantage DPA 0% LV Lender Loan No:

Loan Type: *Loan Amount: Term: months Interest Rate: %

Sub-program:

BORROWER

*First Name: Middle Name: *Last Name: Suffix:

*Sec. Sec. No: Date of Birth: *Age:

All required data is marked with an asterisk *.

BORROWER

*First Name:

*Soc. Sec. No:

*Sex:

*Marital Status:

*Credit Score:

Email Address:

Once you have entered all of the required information, proceed to the "Submit" button.

SUBMIT

There are a few different error codes that you may receive. Some of the most common examples are shown below.

Example #1

If there is data missing from a required * field, you will receive an error message similar to this. Push OK and the system will navigate you back to the section of the webpage with the missing data.

Message from webpage

! Please enter the following required field(s) on the BORROWER Section:

- 1- Borrower HBE Certificate #.

Don't let this page create more messages

If there is data entered into the reservation that does not meet WSHFC guidelines, you will receive an error message as similar to this. This error indicates the income entered into the reservation for the borrower exceeds WSHFC limits.

✖ Reservation is DENIED for the following reason(s):

- 1. COMP003 - Household income exceeds the 1st mortgage federal limit.

Upon successful submission of the completed reservation, you will receive a confirmation similar to this.

Reservation Acceptance Notice

YOUR RESERVATION HAS BEEN ACCEPTED !

Your Reservation/Loan Number is: **00140009011**

Disclaimer Statement

To **View** and/or **Print** your Reservation:

From here you can **view** or **print** the lock reservation confirmation. Please call Homeownership is you have any questions. 206-464-7139

Checking Loan Status

Select the **Loan Status** tab from the Navigation menu.

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS

Welcome: Staff, WSHFC

Quick Search **Advanced Search**

Reservation No. 32 characters

You can search for a loan using WSHFC #, Borrower name, SSN or Lender #.

Lender Loan No:

Borrower Name/SSN: SSN:

Co-Borrower Name/SSN: SSN:

Loans

Showing All Loans
Once you have located the loan, choose an action item from the "Action" Menu.

Actions

"View"= Allows you to view the loan details including current status, loan terms, outstanding conditions, etc.
 "Reprint"= Allows you to save or re-print the Reservation lock confirmation.
 "PDF Docs"= Allows you to view, print or save all the available documents for that borrower and loan program. This is where you will generate the Notes and DOT's for the 2nd mortgage loans.
 "eDocs"= Allows you to upload files and conditions.

Please call Homeownership is you have any questions. 206-464-7139

Uploading Docs in LenderOnline

Select the **Loan Status** tab from the Navigation menu.

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS

Welcome: Staff, WSHFC

Quick Search **Advanced Search**

Reservation No. 32 characters

You can search for a loan using WSHFC #, Borrower name, SSN or Lender #.

Lender Loan No:

Borrower Name/SSN: SSN:

Co-Borrower Name/SSN: SSN:

Loans

Showing All Loans
Once you have located the loan, choose **eDocs** from the action menu.

Actions

You will be presented with different package options. One for **Pre-Closing** and one for **Post-Closing**.

Pre-Closing File

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Post-Closing File

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Choose "Add New" to get started with our file upload.

eMortgage Document For Loan No. 00740000001 Save Cancel

*Package: Pre-Closing File

Please [Click Here](#) to upload a document. *Select the "Click Here" button to search for the document(s) on your computer to upload!*

*Select a document name from the predefined list

You can select the document name from the predefined list or enter your own customized document name.

or

*Enter a customized document name.

Enter additional comments about this document

Use this section to insert additional comments that will be visible to the WSHFC file reviewer.

Repeat this procedure until you have all of the uploaded documents for complete submission.

eMortgage Document For Loan No. 00740000001 Save Cancel

*Package: Pre-Closing File

✓ Document (Reservation_Status_Test_Form.docx) has been successfully uploaded.

*Select a document name from the predefined list

01. Pre-Closing Compliance File Checklist (form 15.13)

or

*Enter a customized document name.

Enter additional comments about this document

Here is the checklist. I forgot to add my email so please email me once the file has been reviewed. Jenni.Davidson@wshfc.org

Once you have the document selected, the name entered and comments entered (if applicable), you are ready to save this document for queue.

The most important step is to finish the upload process by choosing **SUBMIT**.
 Note, if the **SUBMIT** button is not clicked, WSHFC will not be able to view the documents.

PACKAGES FOR LOAN NO. 022400000044 - DUMMY, BORROWER

Pre-Closing File Add New Submit

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
Pre-Closing Checklist Comments...	Up Down X	02/19/2020	

Once the documents have been submitted, you will receive the following message.

PACKAGE SUBMISSION SUCCESSFUL!

The e-MortgageDocs Pre-Closing File For Loan No. 022400000044 has been received by our agency.

And the documents will now be marked with an "Initial Submitted Date & Time" stamp.

PACKAGES FOR LOAN NO. 022400000044 - DUMMY, BORROWER

Pre-Closing File Add New Submit Package Submitted: 02/19/2020 11:31 AM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
Pre-Closing Checklist Comments...	Up Down X	02/19/2020	02/19/2020 11:31 AM

Once submitted, we will be notified of the upload via email and we will put your file in line to be reviewed by an WSHFC underwriter.
 Please call Homeownership if you have any questions.
 206-464-7139