

UPLOADING PRE-CLOSING FILES THROUGH MITAS



UPLOADING PRE-CLOSING FILES THROUGH MITAS

- After you have locked your file with WSHFC and received internal underwriting approval, you are ready to upload the pre-closing compliance file through Mitas.
- Use the most recent Pre-Closing Compliance Checklist found here;
 - MCC= <http://www.wshfc.org/sf/MCCPreClosingCheckList.pdf>
 - Home Advantage= <http://www.wshfc.org/sf/HAPreClosingChecklist.pdf>
 - Complete top portion of form so we know who to contact once the file has been reviewed.

POST-CLOSING COMPLIANCE REVIEW FILE CHECKLIST
Home Advantage Program – Washington State Housing Finance Commission

WSHFC Loan # Lending Institution

Mortgagor Name

Last *First* *MI*

Contact Name Phone FAX

Contact Email

MCC PRE CLOSING COMPLIANCE CHECKLIST

RESET

WSHFC MORTGAGE CREDIT CERTIFICATE PROGRAM PRE-CLOSING CHECKLIST

MCC Applicant: _____ WSHFC's MCC Loan # _____
Last First MI

Lender Contact Name: _____ Company: _____

Email: _____ Phone: _____ Fax: _____

THE FOLLOWING DOCUMENTS ARE REQUIRED FOR MCC FILES. ALL COPIES MUST BE LEGIBLE. FASTEN THEM TO THE RIGHT AND LEFT SIDES OF A LEGAL-SIZE FOLDER, IN THE ORDER BELOW:

Is Borrower receiving a Home Advantage First and Second Mortgage? YES NO

Home Advantage Second mortgage amount: (NOTE: Cannot exceed 4% of loan amount) \$ _____

* If using a different DPA program, please refer to the [Pre-Closing Compliance Checklist](#) (Page 15.13.1-2)

✓**CHECK ITEMS
INCLUDED**

**(WSHFC USE
ONLY)**

If "YES", please begin here:

- Copy of paid receipt for inspection OR evidence that a 1-year home warranty for new construction will be provided at loan closing
- Copy of FINAL Automated Underwriting System (AUS) approval & Underwriter's signed 1008/92900-LT/VLA
- Copy of signed and dated [Early Payment Default Notification](#) (1/13/2012) (15.15)

If "NO", please begin Right Side documents here:

- This Checklist (MCC 13.2) (rev.6/26/14)
- Copy of executed Real Estate Purchase & Sales Agreement, and all applicable addendums
- Copy of typed and updated Residential Loan Application for the first mortgage
- Verification(s) of Employment
- 2 current paycheck stubs (*within 45 days of closing*) and other Income Verification
- Signed & dated copies of Borrower(s)' and spouse(s)' Federal Income Tax returns for the past 3 years, OR [Statement of Income Tax Filing](#) (MCC 15.12) (rev.6/1/99), if applicable
- Copy of WSHFC Homebuyer Education certificates for all Borrowers

HOME ADVANTAGE PRE CLOSING COMPLIANCE CHECKLIST

RESET

PRE-CLOSING COMPLIANCE REVIEW FILE CHECKLIST Home Advantage Program – Washington State Housing Finance Commission

WSHFC Loan # Lending Institution

Mortgagor Name

Contact Name Phone FAX

Contact Email

ALL COPIES MUST BE LEGIBLE. SUBMIT THE FOLLOWING ITEMS IN A LEGAL SIZE FILE FOLDER. FASTEN THESE DOCUMENTS ON THE RIGHT SIDE OF THE FOLDER, IN THE ORDER SHOWN BELOW:

✓ CHECK THE ITEMS INCLUDED	<u>THESE ITEMS ARE REQUIRED FOR ALL FILES</u>	<i>WSHFC USE ONLY</i>
<input type="checkbox"/> This Checklist (15.13)(rev.7/1/2014)		<input type="checkbox"/>
<input type="checkbox"/> Copy of paid receipt for inspection OR evidence a 1-year homeowner warranty for new construction will be provided at loan closing		<input type="checkbox"/>
<input type="checkbox"/> Copy of Real Estate Purchase & Sales Agreement, signed by seller(s) and buyer(s)		<input type="checkbox"/>
<input type="checkbox"/> Copy of typed and updated Residential Loan Application for first mortgage – Interest Rate, Loan Amounts, and Income to match DU Findings and Signed Transmittal		<input type="checkbox"/>
<input type="checkbox"/> Copy of underwriter’s signed 1008/92900-LT/VLA		<input type="checkbox"/>
<input type="checkbox"/> Copy of final Automated Underwriting System (AUS) approval		<input type="checkbox"/>
<input type="checkbox"/> Copy of signed and dated Early Payment Default Notification (15.15)(rev.1/13/2012)		<input type="checkbox"/>
<input type="checkbox"/> Copy of WSHFC Homebuyer Education Certificate (or MI Certificate with Control Number) for all Borrowers		<input type="checkbox"/>
Home Advantage Second Mortgage:		
Is Borrower receiving a Home Advantage second mortgage? <input type="radio"/> Yes <input checked="" type="radio"/> No		
<input type="checkbox"/> If “Yes”, please list the amount of second mortgage: \$ <input type="text"/> <i>(Home Advantage cannot exceed 4% of loan amount)</i>		

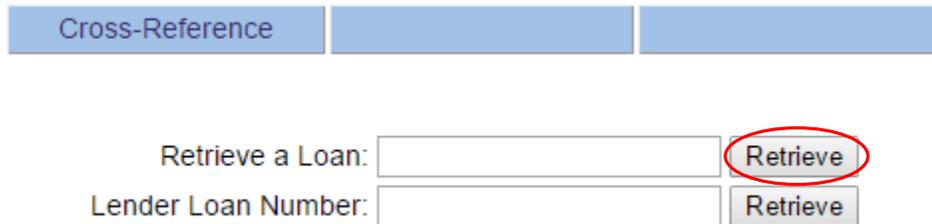
OTHER SUBORDINATE MORTGAGES (SEE NEXT PAGE): PLEASE INCLUDE THIS DOCUMENTATION, ACCO-FASTENED TO THE LEFT SIDE OF THE FILE FOLDER.

ACCESSING LOAN FILE IN MITAS

- Once you log into Mitas, choose “Search Loan Detail” on the main menu.



- Enter either the WSHFC or lender loan number and choose the “Retrieve” button.



A screenshot of the Mitas search interface. It shows a "Cross-Reference" header and two input fields. The first input field is labeled "Retrieve a Loan:" and has a "Retrieve" button next to it, which is circled in red. The second input field is labeled "Lender Loan Number:" and has a "Retrieve" button next to it.

TWO METHODS TO UPLOAD

There are 2 different methods to use when uploading a file.

- Upload individual loan documents by bucket

HOME ADV PRE-CLOSING	<input type="button" value="Choose File"/>	No file chosen
PRECLOSING CHECKLIST		
HM INSPECTION/WARRANTY	<input type="button" value="Choose File"/>	No file chosen

OR;

- Upload complete loan file using Index sheets.

Upload Compiled Loan Package	
Please download the document index sheets and compile the loan package. Scan the compiled loan package to a PDF file, then submit the scanned loan package using the loan package upload section on the current screen.	
Loan Package to Upload	<input type="button" value="Choose File"/> No file chosen

METHOD ONE, UPLOAD BUCKETS

- Once you have retrieved the loan there will be an option at the top of the page that reads “Document Images”.

Cross-Reference	Print Documents	Loan Application
Document Images	Cancel Commitment	Electronic Import
Reserve Second		

- On the next screen, you will see all the document buckets available for upload. These buckets match the requested items as shown on the pre-closing checklist.

Upload Loan Document(s)

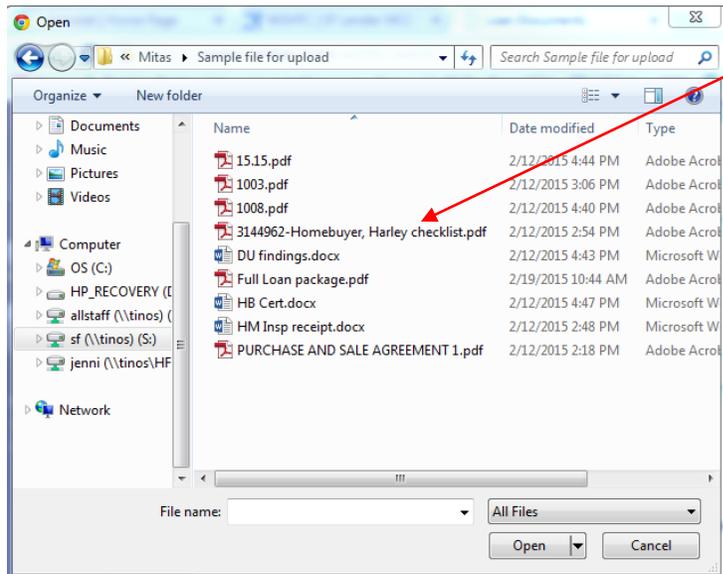
Please click on the **Received** button next to the document you would like to view.
Please browse for the document(s) you would like to upload, then click the **Upload** button to upload the document(s).
If you experience problems uploading documents please try uploading fewer documents at a time.

[Get Index Sheets](#)

HOME ADV PRE-CLOSING		
PRECLOSING CHECKLIST	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
HM INSPECTION/WARRANTY	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
PURCHASE & SALE	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
1003-1ST MORTGAGE	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SIGNED 1008/92900-LT/VLA	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
FINAL AUS	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
EARLY PAYMENT DEFAULT #15.15	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
HOMEBUYER ED CERT	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
NEEDS ASSESSMENT/SUB WORKSHEET	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
15.8 INCOME AND HOUSEHOLD DISC	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
3 YEARS TAX RETURN	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
HOMECHOICE: BUDGET WORKSHEET	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
HOMECHOICE: ACK HOUSING COUN	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
HOMECHOICE: PROOF OF DISABILIT	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: BORR VOE & PAY	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: CO-BORR VOE & PA	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: APPRAISAL	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: 52580	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: LEAD PAINT DISC	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
AR/TA: 1-ON-1 COUNSELING	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: MAIL ORIG EST FM	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: MAIL ORIG FIN FM	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>
SE/AR/TA/BR: MAIL ORG HOME	<input type="button" value="Choose File"/>	No file chosen <input type="checkbox"/>

METHOD ONE, UPLOAD BUCKETS

- Next to each document buckets lies a button.
- This will bring up a search of files on your computer that you can choose to upload in each section.
- Select the file the corresponds to each bucket. Once the file has been selected you will see the file name next to each item.



HOME ADV PRE-CLOSING

PRECLOSING CHECKLIST
HM INSPECTION/WARRANTY
PURCHASE & SALE
1003-1ST MORTGAGE
SIGNED 1008/92900-LT/VLA
FINAL AUS
EARLY PAYMENT DEFAULT #15.15
HOMEBUYER ED CERT

<input type="button" value="Choose File"/>	3144962-Hom...cklist.pdf
<input type="button" value="Choose File"/>	HM Insp receipt.docx
<input type="button" value="Choose File"/>	PURCHASE ...NT 1.pdf
<input type="button" value="Choose File"/>	1003.pdf
<input type="button" value="Choose File"/>	1008.pdf
<input type="button" value="Choose File"/>	DU findings.docx
<input type="button" value="Choose File"/>	15.15.pdf
<input type="button" value="Choose File"/>	HB Cert.docx

METHOD ONE, UPLOAD BUCKETS

- Once you have chosen the files from your computer and you see the file names appear next to each bucket, you are ready to complete the upload.
- Towards the bottom of the page there will be an option to “Upload” all files chosen.

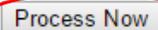


Upload

- After you click upload you will be prompted with a message asking if you want to process these uploads now?

You must click "Process Now" or the uploaded files will not be processed.

Successfully Uploaded Documents	
PRECLOSING-CHECKLIST	3144962-Homebuyer, Harley checklist.pdf
HM-INSPECTION-WARRANTY	HM Insp receipt.docx
PURCHASE---SALE	PURCHASE AND SALE AGREEMENT 1.pdf
1003-1ST-MORTGAGE	1003.pdf
SIGNED-1008-92900-LT-VLA	1008.pdf
FINAL-AUS	DU findings.docx
EARLY-PAYMENT-DEFAULT--15.15	15.15.pdf
HOMEBUYER-ED-CERT	HB Cert.docx



Process Now

CONFIRMING FILE UPLOAD SUCCESS

- You can confirm the upload was successful by viewing the file(s) from the Document Images screen.

Upload Loan Document(s)

Please click on the **Received** button next to the document you would like to view.
Please browse for the document(s) you would like to upload, then click the **Upload** button to upload the document(s).
If you experience problems uploading documents please try uploading fewer documents at a time.

HOME ADV PRE-CLOSING			
PRECLOSING CHECKLIST	Received	Choose File	No file chosen
HM INSPECTION/WARRANTY	Received	Choose File	No file chosen
PURCHASE & SALE	Received	Choose File	No file chosen
1003-1ST MORTGAGE	Received	Choose File	No file chosen
SIGNED 1008/92900-LT/VLA	Received	Choose File	No file chosen
FINAL AUS	Received	Choose File	No file chosen
EARLY PAYMENT DEFAULT #15.15	Received	Choose File	No file chosen
HOMEBUYER ED CERT	Received	Choose File	No file chosen

- By clicking on the “Received” button you can view what documents were uploaded.

METHOD TWO, UPLOADING COMPLETE LOAN PACKAGE WITH INDEX SHEETS

- Once you have retrieved the loan there will be an option at the top of the page that reads “Document Images”.

Cross-Reference	Print Documents	Loan Application
Document Images	Cancel Commitment	Electronic Import
Reserve Second		

- On the next screen you will see an option to “Upload Compiled Loan Package”.

Upload Compiled Loan Package

Please download the document index sheets and compile the loan package. Scan the compiled loan package to a PDF file, then submit the scanned loan package using the loan package upload section on the current screen.

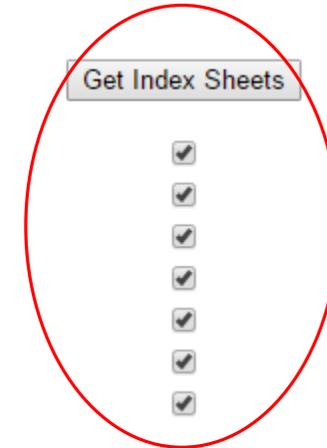
Loan Package to Upload No file chosen

METHOD TWO, UPLOADING COMPLETE LOAN PACKAGE WITH INDEX SHEETS

- In order to submit a complete file you will need to use the index sheets.
- These index sheets are located next to each document bucket. To download these sheets you will need to check each box and click **Get Index Sheets** when all have been selected.

HOME ADV PRE-CLOSING

PRECLOSING CHECKLIST	<input type="button" value="Choose File"/>	No file chosen
HM INSPECTION/WARRANTY	<input type="button" value="Choose File"/>	No file chosen
PURCHASE & SALE	<input type="button" value="Choose File"/>	No file chosen
1003-1ST MORTGAGE	<input type="button" value="Choose File"/>	No file chosen
SIGNED 1008/92900-LT/VLA	<input type="button" value="Choose File"/>	No file chosen
FINAL AUS	<input type="button" value="Choose File"/>	No file chosen
EARLY PAYMENT DEFAULT #15.15	<input type="button" value="Choose File"/>	No file chosen



METHOD TWO, UPLOADING COMPLETE LOAN PACKAGE WITH INDEX SHEETS

- Index sheets contain the loan number and a bar code that will help identify where these documents will go in the Mitas system.

Loan Number: 3144962

HOME ADV PRE-CLOSING

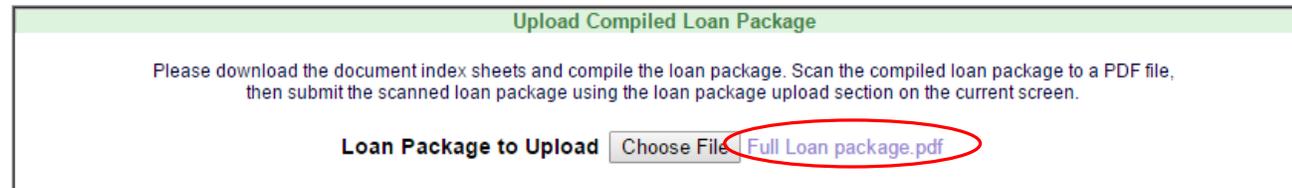
PRECLOSING CHECKLIST



- Index sheets go between each section of the file that will be submitted. IE, PreClosing Checklist should be in front of the WSHFC checklist.
- Stack documents in order as shown on the pre-closing checklist, starting with the index sheet and corresponding documents and repeat until the entire package is complete.

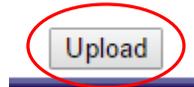
METHOD TWO, UPLOADING COMPLETE LOAN PACKAGE WITH INDEX SHEETS

- Once you have compiled the file using the index sheets, save as a PDF for upload.
- In the document images screen in Mitas, next to “Loan Package to Upload” there is an option to
- This will open up a search within files on your computer where you can choose the PDF you compiled with the index sheets.
- Once you choose the file you will see the name appear next to the “Loan Package to Upload” section.



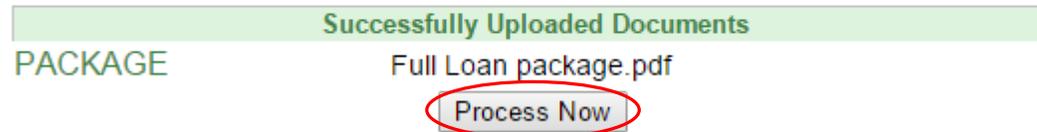
METHOD TWO, UPLOADING COMPLETE LOAN PACKAGE WITH INDEX SHEETS

- Towards the bottom of the page there will be an option to “Upload” file chosen.



- After you click upload, you will be prompted with a message asking if you want to process these uploads now?

You must click "Process Now" or the uploaded files will not be processed.



- Please only upload documents listed on checklist.

WSHFC UPLOAD CONTACT

If you have any questions or issues, please contact us.

206-464-7139

Jenni Davidson, Program Compliance Administrator

206-254-5377

Jenni.Davidson@wshfc.org