



REI
DOWN PAYMENT
ASSISTANCE



www.reidownpayment.org

How to Complete the Post-Closing Compliance Package

How to Complete the Post-Closing Compliance Package

REI Home100 Portal Link: <https://www.reihome100.org/>

REI Home100

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

Your Session has **EXPIRED**. Please log back into the system.

*User Name

*Password

Login

To obtain login credentials to the portal, you will contact the portal administrator for your company. If you do not know who your portal administrator is, please contact us at reidpa@reiok.org, and we can send you that information.

How to Complete the Post-Closing Compliance Package

Loan Status Tab

- Click the Loan Status tab to access the list of loans in your pipeline. This will show you information such as loan number, borrower(s) name, stage, and status for each loan.
- The icons circled in red will navigate you to everything you need for each loan file.

REI Home 100

REI Oklahoma

Home | Bulletin Board | Program Documents | Marketing Materials | Glossary

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

Lender: EMPHAYS TEST LENDER Branch: Test Branch 1

Quick Search: Reservation No. [] Go

Advanced Search: Reserved by Lender: [] Lender Loan No: [] Borrower Name/SSN: borrower SSN: [] Co-Borrower Name/SSN: [] SSN: [] Go

Loans Show Active Loans Show Archived Loans Last Updated on Friday

Results for Borrower Name: borrower

Reset Search [] [Page 1 of 1] Page Size:

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	S
	04099900009	123123123	BORROWER, JOHN Q ***-**-4567		Reserved	

- **View** - General borrower and loan information as well as loan conditions and status
- **Reprint** - Reprint loan confirmation
- **PDF Docs** - Download DPA related loan documents and checklists
- **eDocs** - Upload documents for review

How to Complete the Post-Closing Compliance Package

Submitting Packages For Review

- For each stage, there is a **Checklist** to advise you on what documents are required for approval. The checklists are specific to the stage you're in and the type of down payment assistance program you're using.
 - For example: the documents required for the Conventional Option 2 Amortizing 2nd Mortgage will be different than the documents required for the Government Option 2 Hybrid Gift + 2nd Mortgage.
- The documents are pre-populated with information collected during the locking of the loan, but there are some active fields. **Please complete all active fields**-these can include contact information, maturity date, legal description, etc.
- All documents are uploaded and submitted electronically through the portal. (PDF Format Preferred)
 - See slides 8-13 of this training for instructions on how to upload and submit through the portal.

How to Complete the Post-Closing Compliance Package

Where to Find the Post-Closing Compliance Checklist

- Go to the “Loan Status” tab in the portal and locate the appropriate loan.
- Click on the “PDF Docs” icon.

The screenshot shows the REI Home 100 Lender Online interface for Hilltop Securities Inc. The "LOAN STATUS" tab is highlighted with a red circle. Below the navigation bar, there are search options for "Quick Search" and "Advanced Search". The "Loans" section is set to "Show Active Loans". The search results for "Borrower Name: bode" are displayed in a table. The "PDF Docs" icon in the "Actions" column of the first row is circled in red.

Actions	Reservation	Lender Loan No.	Borrower Name
View Reprint PDF Docs eDocs Delete	40J1530XXXX	xxxxxxxxxxxxxxxx	NAME, BORROWER

How to Complete the Post-Closing Compliance Package

Select Documents

Reservation/Loan No: **NF4525000045 - BORROWER, NAME**

<input type="checkbox"/> Document Name
<input type="checkbox"/> Form 1- Pre-Closing Compliance checklist-Conv. 10YNF-100
<input type="checkbox"/> Commitment Letter - Home100 Conventional-36 [Commitment Letter]
<input type="checkbox"/> Borrowers Acknowledgement Form - 10Y Non-forgivable-114
<input type="checkbox"/> Second Mortgage Note- Conv. 10 Y Non-forgivable-105
<input type="checkbox"/> Second Mortgage Document - Conv. 10Y Non-forgivable-104
<input type="checkbox"/> Form 2- Funding Checklist-Conv. 10Y Non-forgivable 2nd-101
<input type="checkbox"/> Form 3- Funding Request Form - Conv. 10Y Non-forgivable-102
<input checked="" type="checkbox"/> Form 4- Post-Closing Comp. checklist-Conv. 10Y Non-forg-103
<input type="checkbox"/> Form 5- Extension Request Form-140

Showing 1-9

Generate Documents **Cancel**

Select the desired documents and click the “Generate Documents” button on the bottom of the page.

- During the Post-Closing Compliance stage, you will have access to the documents needed for that stage:
 - Form 4 - Post-Closing Checklist: This will list all documents needed for upload for this stage.
 - Form 5 - Extension Request Form: This will only be needed for loans in which you need to extend the lock.

How to Complete the Post-Closing Compliance Package

Post-Closing Compliance Checklist

Most fields in the documents are pre-populated based on the information entered during the lock process. Any active fields should be completed.

Here is an example of a Post-Closing Compliance Checklist and the active fields which include **contact information**. Please list the information for the point of contact for this file (who we should contact if we have conditions or questions):

Active Fields

REI Home100
GOVERNMENT
LOAN PROGRAM

POST-CLOSING COMPLIANCE CHECKLIST – FORM 4
DPA Gift with Non-Forgivable Amortizing Second Lien (Hybrid)
(10-year maturity)

BORROWER(S) INFORMATION

REI Loan ID Number	ROXXXXXXXXXXXX
Series/Program	3E. Gov't DPA/NF 2 nd Hybrid a. FHA-2.5% DPA + 2.5% 2 nd
Borrower(s) Name(s)	BORROWER NAME
Property Address	5555 N Maple Ave, Town OK 73XXX
1 st Mortgage Total Loan Amount	\$200,000

LENDER CONTACT INFORMATION


Company Name	EXAMPLE MORTGAGE COMPANY
Contact Name	LOAN CONTACT NAME (CLOSER, PROCESSOR, ETC)
Phone Number	XXX-XXX-XXXX
Email Address	LOANCLOSER@MORTGAGECOMPANY.COM

Please submit items 1 – 6 through the Lender Portal (www.reihome100.org) into the "Post-Closing / Compliance Package" found in the "eDocs" icon.

1. This Checklist
2. Copy of Final Executed Closing Disclosures for the 1st and 2nd Liens
3. Copy of Final Executed URLA
4. Copy of Executed Borrower's Acknowledgement Form
5. Copy of Executed Notice of Down Payment Assistance Grant (Gift Letter)
6. Copy of Executed Second Lien Note and Loan Mortgage Documents

A Compliance Review Fee in the amount of \$185.00 is due upon submission of the "Post-Closing Package" payable through HilltopPay.

Effective January 1, 2022
All Compliance Review Fees must be paid through HilltopPay

 **HilltopPay**

For questions or to sign up for HilltopPay please contact us at:
hts-dl-housingbanknotification@hilltopsecurities.com

Important: In order to meet program timelines please make sure to submit the above items as soon as possible. Hilltop Securities Inc. cannot approve the loan for purchase by US Bank until all items on this checklist are received.

Form 4 | REI Home100 | REI Oklahoma | v08022022

How to Complete the Post-Closing Compliance Package

Uploading the Post-Closing Compliance Package

- Go to the “Loan Status” tab in the portal once again, and locate the loan you are working on.
- Click on the “eDocs” icon.

The screenshot displays the REI Home 100 Lender Online interface. At the top, the logo reads "REI Home 100 Lender Online For All Your Clients' Needs" and "REI Oklahoma". Below the logo is a navigation bar with tabs: "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS" (circled in red), "REPORTS", "USER ACCOUNTS", and "ADM". Below the navigation bar, the lender is identified as "Hilltop Securities Inc.". There are two search sections: "Quick Search" with a "Reservation No." field and a "Go" button, and "Advanced Search" with checkboxes for "Lender Loan No:", "Borrower Name/SSN:" (checked), and "Co-Borrower Name/SSN:". Below the search sections, there are filters for "Loans" with "Show Active Loans" checked and "Show Archived Loans" unchecked. The search results are for "Borrower Name: bode" and include a "Reset Search" button. A table of results is shown with columns: "Actions", "Reservation", "Lender Loan No.", and "Borrower Name". The first row shows a reservation number "40J1530XXXX" and a lender loan number "xxxxxxxxxxxxxxxx". The "Actions" column for this row contains icons for "View", "Reprint", "PDF Docs", "eDocs" (circled in red), and "Delete".



How to Complete the Post-Closing Compliance Package

Uploading the Post-Closing Compliance Package

- Click on the “Add New” icon for the package you are uploading.

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

Lender: Hilltop Securities Inc.

MortgageDocs Comments Comments Printable Close

PACKAGES FOR LOAN NO. N4000XXXX - BORROWER NAME

Pre-Closing Compliance Pkg Add New Submit Package Submitted: 02/09/2024 02:16 PM

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time
3. Current Loan Application (1003)	🗑️ ⬆️ ⬇️ ✖️	02/09/2024	02/09/2024 02:16 PM
1. Pre-Closing Compliance Checklist	🗑️ ⬆️ ⬇️ ✖️	02/08/2024	02/08/2024 05:00 PM

Post-Closing Compliance Pkg Add New Submit

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
[Document Icon]	🗑️ ⬆️		

Funding Request Package Add New Submit Package Submitted: 02/12/2024 03:42 PM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Funding Checklist	🗑️ ⬆️ ⬇️ ✖️	02/12/2024	02/12/2024 03:42 PM

HTS-Administrative Use ONLY - DO NOT USE Add New Submit

Uploaded Documents (0)

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

How to Complete the Post-Closing Compliance Package

Uploading the Post-Closing Compliance Package

1. **Click Here to upload document**
2. **Choose file from where it is saved on your computer**
3. **Click Upload**

*All documents should be in PDF format.

The screenshot displays the REI Home100 system interface. At the top, there are navigation tabs: AVAILABLE FUNDS, LOAN STATUS (highlighted in green), REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below the tabs, the page title is 'eMortgage Document For Loan No.' with 'Save' and 'Cancel' buttons. The main form area includes a dropdown menu for '*Package:' set to 'Post-Closing Compliance Pkg'. Below this, there is a 'Click Here' button circled in red, with the text 'Please Click Here to upload a document.' An arrow points from this button to a file selection dialog box titled 'Get File - Google Chrome'. The dialog shows the URL 'reihome100.org/Bin/Display.dpr/ShowSection?HTMLFile=GetFile&FileFolder=E...'. In the dialog, the '*File Location:' section shows 'Choose File' and 'No file chosen' buttons, with 'Choose File' circled in blue. Below the dialog, the 'Upload' button is circled in green, and the 'Cancel' button is also visible. The main form also includes fields for '*Select a document name from the predefined' and '*Enter a customized document name.', and a text area for 'Enter additional comments about this document'.

How to Complete the Post-Closing Compliance Package

Uploading the Post-Closing Compliance Package

Name the document you are uploading via the drop down menu or by typing a customized name.

- The documents can be uploaded individually or as a complete package.
- You can add additional comments at the bottom of the page such as shown here.

eMortgage Document For Loan No.



Save



Cancel

*Package: Post-Closing Compliance Pkg

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

*Select a document name from the predefined list

Complete Post-Closing Compliance Package

or

*Enter a customized document name.

Enter additional comments about this document

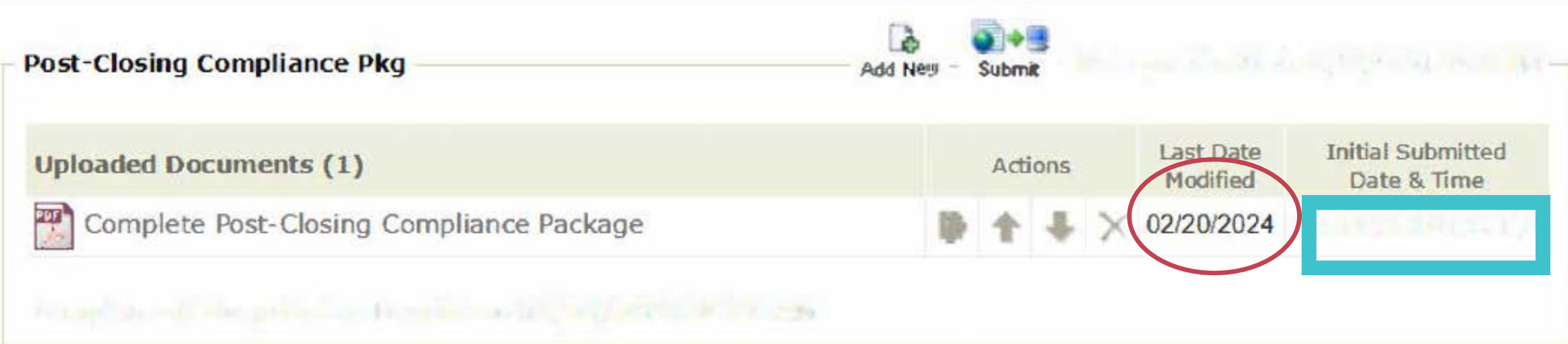
I will upload the final CD later today.






You must click
"SAVE"
after each
upload.

How to Complete the Post-Closing Compliance Package

Uploading the Post-Closing Compliance Package

Once the document is saved, the date will show up, and you are safe to log out without losing progress. **If file is not submitted, we will not know it is available for review.**



Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
 Complete Post-Closing Compliance Package	   	02/20/2024	

How to Complete the Post-Closing Compliance Package

Submitting the Post-Closing Compliance Package

The screenshot shows a web interface for managing a "Post-Closing Compliance Pkg". At the top right, there are buttons for "Add New" and "Submit". The "Submit" button is circled in red. Below the buttons, there is a table with the following columns: "Uploaded Documents (1)", "Actions", "Last Date Modified", and "Initial Submitted Date & Time". The table contains one row with the document name "Complete Post-Closing Compliance Package". The "Last Date Modified" column shows "02/20/2024" and the "Initial Submitted Date & Time" column shows "02/20/2024 02:07 PM". The "Initial Submitted Date & Time" column is highlighted in blue. A status message at the top right says "Package Submitted: 02/20/2024 02:07 PM".

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
Complete Post-Closing Compliance Package		02/20/2024	02/20/2024 02:07 PM

Once all documents have been uploaded, you **MUST** click on the Submit button. The Submit button sends an email that notifies Hilltop Securities there is a package uploaded for review.

You will know the package has been submitted when you see a date and time listed here.

How to Complete the Post-Closing Compliance Package

Checking for Conditions

After submitting the package, you will log back into the portal to check for conditions or approval. Clicking the “Loan Status” tab will bring up a list of the loans in your pipeline. Information such as the loan number, borrower(s) name, stage, and status will be listed for each loan.

If the Stage and Status show, “**Post-Close Review Incomplete**,” this means there are conditions.

Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date
170011XXXX	BORROWER NAME XXX-XXX-XXXX		Post-CloseReview	Incomplete	03/15/2024

How to Complete the Post-Closing Compliance Package

Checking for Conditions

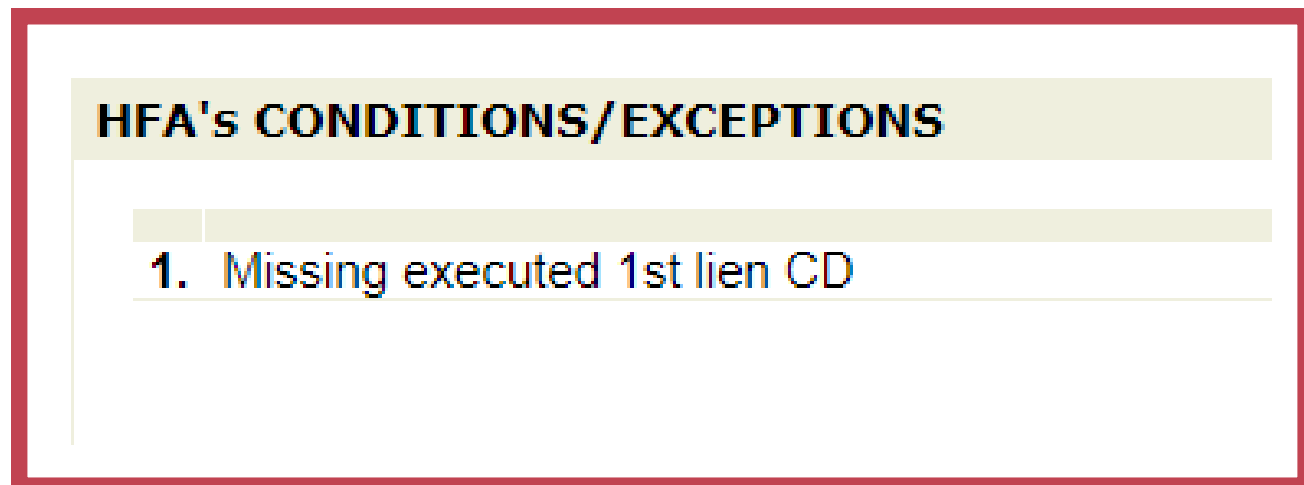
To view conditions, click on the “View” icon on the “Loan Status Tab.



On the bottom, left-hand side of the “View” page, you will see the HFA’s Conditions/Exceptions.

- Next, upload the corrected documents via the upload and submit process you used to submit the initial file shown on pages 8-13.
- Check back for additional conditions or approval in the same location.

*For questions regarding post-closing compliance conditions, please contact htshousing@hilltopsecurities.com





How to Complete the Post-Closing Compliance Package

Submitting to US Bank

After the Post-Closing Compliance Package has been submitted, the Mortgage loan Credit file needs to be delivered to US Bank for purchase by day 60 as follows:

<p><u>1st & 2nd Loan Files</u> <i>Delivered on-line through US Bank's Online Portal.</i></p> <p>hfa.programs@usbank.com (800)562-5165 Option 2</p>	<p><u>1st & 2nd Collateral Packages</u> US Bank Home Mortgage Attn: HFA Note Vault, 6th Floor 9380 Excelsior Blvd. Hopkins, MN 55343</p>
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How to Complete the Post-Closing Compliance Package

Once you have received Post-Closing Compliance Approval, and the file has been purchased by US Bank, you have fully completed the post-closing process.



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Thank you so much for using the REI Home100 Program!

Reach out to us at reidpa@reiok.org with questions.