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INTRODUCTION:

The *IHDA Commitment / Reservation Manual* is designed to make the reader familiar with the MITAS (ILRS) system. MITAS is a web based application that allows IHDA’s lender network to reserve loans. After completing the manual, you, the reader, should have an understanding of the basic MITAS functions such as logging in, retrieving, reserving, and canceling loans. Throughout the manual you will find “Important Notes”. Please pay attention to these; they are designed to make the reservation process easier.

Link - [https://ilrss.ihda.org/ilrss/](https://ilrss.ihda.org/ilrss/)

**Note:** As of 8/5/2016, the ILRS includes an enhancement that allows the auto-reservation of a 2\textsuperscript{nd} on any 1\textsuperscript{st}HomeIllinois or Access Mortgage product.

**Note:** As of 1/1/2015, the ILRS MITAS reservation website will only be available for Reservations between 9:30 am – 5:00 pm CST.

**Important:**
Additionally, unless IHDA advises you that the MITAS website is down, we will not grant any exceptions to rates. All registrations for all loans you have begun must be completed and a commitment printed. No exceptions. Pay careful attention to the rate you are reserving as it must be what you are disclosing to the borrower(s). You may incur additional reduction(s) to your SRP if loan is closed incorrectly.

**All Incomplete Reservations are canceled by IHDA daily. It is critical that you complete all reservations you begin. The rate is not locked and finalized with IHDA unless you receive a Commitment Confirmation on the 1\textsuperscript{st} mortgage.**

Should you have questions or need clarification on anything contained in this GUIDE, please feel free to contact the Homeownership Help Line or your IHDA Compliance Specialist:

**Homeownership Help Line**
Phone: 1-877-456-2656
Email: Mortgage@IHDA.org
Go to https://ilrss.ihda.org/ilrss/ to reach the MITAS login screen.

Important Note: For optimal performance, use the Internet Explorer browser instead of other browsers like Google Chrome or Firefox.

This is the first screen you the Lender will see on the IHDA reservation website. You will need to know your IHDA originator number, your branch number, your user name and your initial password. This information can be obtained from your MITAS Systems Administrator at your institution. If you do not know who your administrator is, contact an IHDA representative to direct you further.

If you have used MITAS to reserve your loan, please go to page 8 to start a new loan. Otherwise, go to the next page.
If this is your first time using the MITAS system, you will be prompted to change your password. The minimum password length is eight (8) characters including one (1) upper case letter, one (1) lower case letter and one (1) numeric digit. Be sure you choose a password that is easy to remember.

After you have changed your password, click “Submit” to complete the change. (Be sure to write your password down and keep it in a safe place for future transactions.) After clicking “Submit,” on the left-hand side of the screen, you will be taken to the Main Menu screen. If this is your first time using MITAS, please click on “Address Maintenance” to update or complete contact information.
MAIN MENU:

Above is the Main Menu screen that you will see upon logging in to the Reservation Website. On the left side of the screen there is the Marquee which lists the current up to date information and reminders. Scroll your cursor over the word “Messages” to see a still shot.

*Only System Administrators will see the top link **WEB User Maintenance** which allows them to set up new users and update information on current users including password maintenance and unlocking Users who have been locked out.
ADDRESS MAINTENANCE:

If this is your first time using the MITAS system, you will need to access this screen. Please input your contact information including your name, company, address, phone numbers, fax number and e-mail address. You will use this screen to change your password and contact information. Once you have completed this page click “Submit”.

**Important Note:** Use the Back button in the MITAS system. DO NOT use the back button on your internet browser. Using the back button on your internet browser will take you out of the MITAS system and you will have to start over.
You have now returned to the main menu.

Click “New Loan Registration” to reserve a loan.

**RESERVATION POLICY - IMPORTANT TO NOTE:**
When the commitment/reservation is made, the interest rate is locked for 60 days regardless of future rate changes. IHDA/U.S. Bank HFA Division must purchase loans by the 60th day. If a loan has not been purchased by the 60th day, a 25 bps reduction in Service Release Premium (SRP) will be made for every 30 days past the initial 60-day lock period. If a loan has not been purchased by the 90th day, IHDA is under no obligation to purchase the loan(s).

**Please See Page 38 for the Complete Policy**
NEW LOAN REGISTRATION:

*Note: The above screen shot may not include all the available programs due to space concerns. When on this page in the Reservation Website, please make sure to scroll down if you do not see the desired program.

**Please note:** The reservation process is different depending on the program you choose. 1stHomeIllinois and Access will auto reserve any applicable 2nd mortgage, while I-Refi will require you to choose the corresponding 2nd and enter the assistance amount.

**Mortgage Credit Certificate (MCC)**
To lock a MCC, please refer to the instructions located at the end of this guide in Appendix A.

Detailed information - [https://www.ihdamortgage.org/program-directory](https://www.ihdamortgage.org/program-directory)

**Please note:** The MCC is only available with the Access Programs for eligible borrowers!
Currently, IHDA offers the following programs:

- **1stHomeIllinois:** The Illinois Housing Development Authority’s (IHDA) current program offers a competitive interest rate and $7,500 Down Payment Assistance (DPA) to **First time homebuyers only** (Veterans and properties located in Targeted Areas are exempt) for properties located **within four (4) designated counties** in Illinois.
  - Effective January 1, 2019 - Counties include: Cook, Marion, St. Clair, and Winnebago.
  - 30-year fixed rate available as FHA, USDA, VA, and Conventional.
  - No New Construction is allowed

- **I-Refi:** The Illinois Housing Development Authority’s (IHDA) current program offers underwater homeowners a competitive interest rate and up to $50,000 to reduce the balance owed on their mortgage and refinance into a new affordable loan based on the current market value of their home.
  - Homeowners must be current on their mortgage for at least twelve (12) months
  - Pre-assistance LTV must be at least 110% (Underwater)
  - Post-assistance LTV must be between 90% and 97%.

- **Access Programs**
  - Access 4% - Offers 4% of the purchase price, up to $6,000, assistance for down payment & closing costs, forgiven monthly over 10 years.
  - Access 5% - Offers 5% of the purchase price, up to $7,500, assistance for down payment & closing costs offered as an interest-free loan, deferred for the life of your mortgage.
  - Access 10% - Offers 10% of the purchase price, up to $10,000, assistance for down payment & closing costs offered as an interest-free loan – repaid monthly over a 10-year period
  - **Note:** All Access Programs are available to first-time and repeat homebuyers statewide.

For more detailed descriptions of IHDA’s current programs, visit our website below or contact an IHDA Representative.

**Website** - [https://www.ihdamortgage.org/partners](https://www.ihdamortgage.org/partners)
After selecting one of the available program options, you will be directed to the Loan Info screen. Complete the reservation by continuing through the screens.

**For I-Refi loans, please enter the Appraised Value as the Purchase Price**

**Important Note:**
The easiest way to make a reservation is to use the Data Import function located in the upper left-hand corner of the screen. Using this function allows you to upload from your LOS/AUS system so that you will not have to manually enter 1003 data.

Once your upload is complete, you will end up at the loan info screen. However, because property information is not included on the 1003, you will need to go back through the first few screens to complete the property information screen and to make sure all data fields are complete.
**If you use an import file, the loan will not be updated with Program information until you click off of the initial “Loan Info” screen. If you choose to manually enter the information, please note that you will have to complete the Loan Info through the 1003 Details of Transaction screens as noted on the left side of the screen. The rest of the reservation guide will assist you if you choose to manually enter the reservation. After completing this information, click “next” on the left-hand side of the screen to access the property information screen or click directly on the “Property” link.

**Note:**
Some lenders include their own internal numbers when they are reserving IHDA loans. If you are such a lender, please enter the internal loan number in “Lender First Mortgage Loan Number” field.

**Important Note:**
For Conventional Loans going through the ILRS MITAS reservation website, the field “Loan Type Code” must read Fannie-Mae Conventional.
Please enter the address of the subject property as well as construction information.

**Important Note:** When completing number of units for condos and townhomes, only list the number of units that IHDA is financing, not the total number of units in the association. The # of Units cannot exceed 2.

Once the information is completed click “next,” which is located on the left-hand side of the screen.
Complete all data fields on this screen. If there is a co-mortgagor click “Next” and complete all data fields on following screen. If there is no co-mortgagor, click “1003 Details of Trans” on the left-hand side of the screen to continue the reservation process.

**Important Note:**
For any loan where the borrower is not a 1st-time Homebuyer, including I-Refi loans, you need to switch the “Prior Homeowner” field located in the upper left corner to reflect **YES**.

**Important Note:**
When updating and inputting Income, you must use the drop-down options on the left side under “Income Type” and “Monthly Income.” Do not use the “Other Household Income” field on the right side under credit score.
CO-MORTGAGOR INFORMATION:

If applicable, fill out the information for any Co-Mortgagors. If you are simply updating information, you can submit here to continue to the Reservation Confirmation. If this is the first time through the loan on a specific borrower, please continue to the “1003 Details of Trans” screen to complete the remaining items for the Reservation.

IMPORTANT NOTE:
When updating and inputting Income, you must use the drop-down options on the left side under “Income Type” and “Monthly Income.” Do not use the “Other Household Income” field on the right side under credit score.
DETAILS OF TRANSACTION:

Complete these data fields as per section VII on the 1003. Notice the “Calculate Totals” button at the bottom of the screen. By clicking on “Calculate Totals” the total cash required from borrower will be calculated. Click “Next” on the left-hand side of the screen to continue. **If you are reserving an FHA, VA or USDA loan, please complete “G” and “N” for funding fee/UFMIP. If funding fee is to be waived, insert $1.00.** If you have completed reserving your loan, click the “Submit” Button on the left side of the screen to go to the Confirmation Reservation screen where you are able to print off your Confirmation.

**IMPORTANT NOTE:**
Please remember to fill in field “m” (Base Loan Amount) during the reservation process. If you receive a missing field error of “Amount” or “Base Loan Amount”, it is indicative of this field not being entered.
If there were any errors in your input, you will see a page that describes those errors. Use the back button in MITAS to correct the errors on the applicable screens. Common errors include:

- Too many units entered in the unit section.
- Yearly income entered instead of monthly income.
- One or more of the 1003 screens in MITAS was not fully completed.
- UFMIP/Funding fee incomplete
- Incorrect First time / Non-First time Homebuyer status

Once the errors have been corrected, click “Submit” to obtain a reservation confirmation.
COMMITMENT CONFIRMATION FIRST MORTGAGE:

If you have correctly reserved funds for a 1st Home Illinois or Access Program product, you will see the above reservation confirmation page. These programs will be linked to a second loan (see next page to retrieve confirmation for 2nd). To print the information on this screen, click on “printer friendly” and proceed to print.

Note: If you chose an I-Refi product, please go to page 20 to complete lock

To return to the Loan Detail screen for this loan, click “submit” located in the upper left hand corner of the screen. To print IHDA documents for the loan, in the loan detail page, you will see a print document tab on the top of the page. Clicking this tab will lead to the print document field where you will find the applicable documents for your loan.
If you chose a program with an additional 2nd DPA mortgage you will be able to retrieve the confirmation for that loan a few ways.

1. Use View Loan Detail from the Main Menu and cross reference by name
   a. See page 27 & 28 for more details
2. From the Loan Detail screen of the 1st mortgage scroll to the bottom of the page and you will see a section titled “Other Mortgages” that will allow you to click on an additional mortgage. See below
SECOND MORTGAGE RESERVATION:

Note: If you chose the I-Refi product you will see the below prompt after hitting Submit on the 1st mortgage

The above screen will appear if you have correctly made a reservation under the following programs, which require a reservation for the second loan:

- I-Refi Program

Click “Submit” to continue the reservation for the second mortgage and choose the applicable program.

Note that if you did not make the reservation correctly, you will receive an error message as discussed on the previous page before you are allowed to continue.
SECOND MORTGAGE ALLOCATION:

*Note: The above screen shot will only include the available programs based off the 1st mortgage chosen in the beginning of the process.

After clicking “Submit,” on the previous page you will see the above allocation page. Choose the corresponding second mortgage for the program that you chose for the first. For example, if you reserved the first mortgage under the I-Refi FHA Above 80% AMI product, then choose, or click on, the I-Refi (2nd) FHA Above 80% AMI option.
After clicking on the appropriate second loan product, you will be immediately taken to the Loan Information page for the second mortgage. Simply enter the second mortgage amount in the above loan amount field. The rate and term should automatically be filled in.

All of the other information carries over from the first mortgage, therefore re-entering the other fields is not necessary.

Once you have completed the loan information page, click “Details of Transaction” on the left side of the screen and then click “Submit” to receive the reservation confirmation for the second mortgage.
COMMITMENT CONFIRMATION (SECOND MORTGAGE):

This is your confirmation for the 2nd loan. Print the confirmation for your records.

Now that you have the confirmation for the second mortgage, click “Submit” on the left side of the screen and the confirmation for the first mortgage will appear. Print the confirmation for the first mortgage.

**If you do not hit the “Submit” button on the left side of the screen, you will only Reserve the 2nd Mortgage and the 1st Mortgage will remain as incomplete, thus not locking in a rate until it is actually “Reserved.” Click “Submit” on the left side until you return to the Loan Detail Screen.**

You have now completed the reservation for the first and second loans.
MORTGAGE TAX CREDIT CERTIFICATE (MCC) ALLOCATION:

Important Note: The below only applies to MCC’s being reserved after the initial lock was reserved.

To Reserve an MCC, you must have a program that has the option of an MCC. A list of them includes:

- Access 4%
- Access 5%
- Access 10%

Return to the Loan Detail Screen for the 1st Mortgage. This can be done by continuing here after submitting the 1st and the 2nd Mortgages or by retrieving the loan through the loan detail link on the Main Menu. On the Loan Detail screen click on the Reserve a 2nd button on the top of the page. From here you
will be taken back to the above list where there is currently one (1) option for MCCs listed below:

- **2018 MCC Tax Credit Program**

After picking the applicable MCC Tax Credit option (See Above), the loan info page will come up based upon the 1st Mortgage. **The MCC is a complete Mirror of the 1st Mortgage loan.** Enter the same Loan Amount that was on the 1st Mortgage and click on the “1003 Details of Transaction” link on the left side of the screen. Hit the “Submit” button to Reserve the MCC and print out the Reservation Confirmation for the MCC for your records.

You can log-off, go to the Main Menu or hit the “Submit” button to be taken to the Loan Detail Screen.

You have now completed the Reservation for the first and seconds loans along with the MCC.
HOW TO:

RETRIEVE LOANS,

CANCEL LOANS AND

PRINT DOCUMENTS

IN THE

MITAS RESERVATION SYSTEM
RETRIEVING A LOAN:

It is necessary to retrieve a loan when the following occurs:

- You are unable to complete a reservation and need to complete it at a later time;
- You need to print the loan reservation confirmation, or
- You need to cancel a loan.

You can retrieve a loan by clicking “View Loan Detail” or “View Loan Pipeline” found on the Main Menu page shown above.
On the Loan Detail page, enter the IHDA loan number at “Retrieve a Loan,” then click on “Retrieve.” Note that you also have the ability to cross reference, which allows you to retrieve a loan by borrower name.

If you do not know the IHDA loan number, you can retrieve it through the “View Loan Pipeline” function which will be discussed on the next page.

**IMPORTANT NOTE:**
If applicable, you may use your “Servicer (Lender) Reference Number” to retrieve your loan.
VIEW LOAN PIPELINE:

On the main menu, click “View Loan Pipeline.”

Once you click “View Loan Pipeline,” you will see a list of IHDA programs that are available to your lending institution. Click the program under which the loan you are trying to retrieve is reserved. For example, if the loan you are trying to retrieve is reserved under 1st Home Illinois FHA Above 80% AMI, then click that program to retrieve the loan.
Once you choose the program, you will find a list of loans listed by status, such as incomplete reservation, reservation, etc. For example, if you are trying to complete a reservation, click “Incomplete Reservation” to find buyers’ names listed under that status. If you are trying to view loans that have been canceled, click “Canceled” to find buyers’ names listed under that status.

Once you find the name of the buyer whose loan reservation you are trying to retrieve, click it to be directed to the “Loan Detail” page.
Regardless of whether you retrieved a loan through “View Loan Detail” or “View Loan Pipeline,” you will eventually end up at the populated loan detail page for your particular loan. At the top of the screen, you will see options available. If you want to print documents such as the reservation confirmation, click “Print Documents.” If you need to complete an incomplete reservation, click “Loan Application” to correct any errors or incomplete data fields. If you need to cancel an application, click “Cancel Application.”

You should now have a basic understanding of how to navigate MITAS to reserve loans, retrieve loans and cancel loans. Remember that your Homeownership team is available to assist, should you have any questions or need clarification.
HOW TO:

UPLOAD DOCUMENTS

IN THE

MITAS RESERVATION SYSTEM
You can upload documents to MITAS through the Reservation website. On the Loan Detail screen of the 1st Mortgage, there is a table with links on top which allows you to perform various functions.

The Loan Detail screen can be found from the Main Menu using either the “View Loan Detail” link or the “View Loan Pipeline” link. To upload documents, click on the Document Images button.

**Important Note:** As of 12/01/2013, the Illinois Housing Development Authority is requiring that all complete files be uploaded through MITAS’s ILRS online website.
Once there, proceed to browse for the document you wish upload. *Note: All uploaded files must be in .PDF format.* Once you have selected the file you wish to upload, click on the “Upload” button to upload the file to MITAS. A few things to consider:

1. All categories found in Document Imaging are subject to change. The process will remain unchanged, but the number of options may change.

2. Each category should only have one set of documents uploaded, which would include all the documents as per IHDA’s Prior Approval Checklist. For example, the entire Prior Approval Checklist set of documents should be in the correct stacking order and in one .PDF file. Unless you have a file over 100 MB, you should not have an issue.
   a. If you have any issues please contact the general Homeownership email Mortgage@ihda.org.

3. You can select one document set in each area per upload. For example, you can upload the IHDA Delivery and the Investor Delivery package simultaneously.

4. The “Received” button in the above picture allows you to view the last item uploaded to that category.
**Important note:** Once uploaded, you must make sure to finalize the upload process by clicking on the **“Process Now”** button. The current Time-out limit is set at 10 minutes and should never be reached unless there is something slowing down the connection.

Your documents are now uploaded to the MITAS system and can be viewed by a Compliance Specialist at IHDA. Even though the documents are immediately uploaded, the housing officers receive notice of all uploads the following day.

**Important note:** Remember that the data file must be uploaded into the 1<sup>st</sup> mortgage reservation! Be sure you are in the correct loan when uploading. If the document category options are not there, you may be on the 2<sup>nd</sup> mortgage or MCC loan.
Using the ILRS to View Loan Level Details

You, the Lender can view many loan level details from the ILRS website used by IHDA. From the Main Menu, you can get to the Loan Detail Screen two ways. First, you can retrieve the specific loan number using the “View Loan Detail” link. Second, you can search by Program using the “View Loan Pipeline” link.
Once you are on the Loan Detail Screen (shown above), you can view information such as, but not limited to:

1. Loan Amount
2. Interest Rate
3. Program
4. Loan Status
5. Conditions
6. Other attached loans (i.e. 2nd mortgage)

Once the loan has closed and documents uploaded to IHDA, you, the user, are only able to Retrieve other loans, print past documents, such as the Reservation Confirmation, or upload documents, such as Condition Documents.
IHDA POLICY ON CANCELLATIONS AND RE-RESERVATIONS:

In order to better manage our pipeline and reduce the large number of canceled loans in MITAS, IHDA instituted the following policy:

When the commitment/reservation is made, the interest rate is locked for 60 days regardless of future rate changes. IHDA/U.S. Bank HFA Division must purchase loans by the 60th day. If a loan has not been purchased by the 60th day, a 25 bps reduction in Service Release Premium (SRP) will be made for every 30 days past the initial 60-day lock period. If a loan has not been purchased by the 90th day, IHDA is under no obligation to purchase the loan(s).

Loans Committed 90 days or longer will be cancelled unless the Lender contacts the Managing Director and an explanatory note as to the reason for late delivery is made in MITAS.

A cancellation and re-registration of the same borrower(s) will not be permitted for 60 days from cancellation unless the borrower has obtained a contract on a different property. It is suggested that you commit the loan when you have received the appraisal and the loan file is fully complete.

There are a number of reasons this policy is being implemented:
- To eliminate the cancellation and re-reservation of the same loan over and over again.
- To allow for better pipeline management and reporting
- To eliminate the possibility of an immediate re-reservation at lower rate
- To eliminate the possibility of re-reservation for the purpose of extending expiration date
- To gain insight into possible lender training gaps with regard to programs, navigation of MITAS, IHDA’S rates, etc.
- To eliminate the need for lender to upload data file more than once

FINAL REMINDER:

You, the lender can revise information in MITAS (other than rate or program type) until the loan has been closed and documents uploaded to IHDA.
APPENDIX A

Quick Fixes for Common Errors on ILRSS website
- If you get the error LOAN TYPE 7 RESTRICTON (CONV).
  o Change the “Loan Type Code” field on the Loan Info screen (1st page of application) to **Fannie-Mae Conventional**.
- If you get the error Loan Type Code Restriction - (Freddie)
  o Change the “Loan Type Code” field on the Loan Info screen (1st page of application) to **Freddie Mac**.
- If you get the error Base Loan Amount – 1003 Details
  o Enter in the Base Loan Amount in field “m” of the 1003 Details of Trans screen
- If you get the error PMI-FUNDING-FEE
  o Enter the PMI Funding fee in **both** field “g” and field “n” on the Details of Trans screen
- The Purchase Price Field for I-Refi loans is equal to the Appraised Value
- Any Non-1st Time Homebuyer, including I-Refi, must be flagged as a **YES** on the “Prior Homeowner” field on the Mortgagor screen

Quick Tips for the ILRSS (MITAS) website
- Please remember to use the **Internet Explorer** browser
- Please carefully read the 1st Mortgage program when selecting it.
  o This determines Interest Rate, Income Limits and more.
- Please ensure you get all Commitment Confirmations.
  o 1st Mortgage, 2nd Mortgage (if applicable), & MCC (if applicable)
- Please upload correct Document Order in correct Upload Categories
  o As of 3/1/2015 we are using **IHDA Delivery Package & Investor Delivery Package**.
- Please remember to cancel all loans if the loan is no longer a valid IHDA loan (1st, 2nd, and MCC if applicable).
- Please remember to update the Income in the system prior to requesting an AMI change. We will request you to do so!
  o Do not use the “Other Household Income” field under the credit score as it does not take. Use the Drop-Downs on the left.
- Please double check the loan information (loan amount, address, purchase price, etc.) prior to sending the loan in to IHDA for post-closing review.
  o This can prevent delays in Funding from US Bank!
Start by reserving your Access 4%, 5%, or 10% 1st and 2nd mortgages

To qualify for the MCC
• Must be First Time Homebuyers or Exempt
• Must meet MCC income and purchase price limits, which can be found at: https://www.ihdamortgage.org/income-limits
• The loan must not have closed prior to 9/1/2018
• $350 check made payable to IHDA must appear on the final CD.
• The applicable disclosures must be completed pursuant to the MCC Checklist / Procedural Guide.
- Retrieve the committed 1st mortgage
- You can see the already committed 2nd DPA at the bottom of the page (blue arrow)
- To reserve the MCC select “Reserve Second” (green arrow)
• Click 2018 MCC Tax Credit Program (green arrow)
Select the MCC Program

- Click the lower 2018 MCC Tax Credit Program (green arrow)
Adjust the MCC Loan Amount

- Change the Loan Amount field to match the 1st Mortgage Loan Amount (green arrow)
- All other fields should already mirror the 1st mortgage
Select 1003 Details of Trans Page

- Jump to, or click through to, the 1003 details of transaction page (green arrow)
Submit the MCC

- Click Submit on the MCC (green arrow)
Submit the Commitment

- Print or Save the MCC commitment confirmation (can always pull it up later as needed)

- Select Submit on the MCC commitment (green arrow)
You will see that we are in the Loan Detail screen of the MCC with the loan number in the Retrieve box (green arrow)

- **MCC Loan Numbers** will start 32A follower by a 7 digit identifier
- Ex: 32A0000351

You can also see the other two loans tied to this borrower

- **1st Mortgage** (red arrow)
- **2nd DPA** (blue arrow)

At this point you are good to go and will upload your delivery files, including the MCC docs, post close to the **1st mortgage**
Reserving a 2019 IHDA Advantage Subsidy (IAS)
Start by reserving your Freddie Mac (FHLMC) Conventional mortgages

To qualify for the IAS, the borrower:

- Must use an IHDA FHLMC Conventional mortgage loan using the Access or 1st HomeIllinois Program
- Be below 80% AMI per the IAS Guide
- Receive an Approved/Eligible in LPA

<table>
<thead>
<tr>
<th>IHDA SINGLE FAMILY LOANS</th>
<th>Available Amount</th>
<th>Current Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1stHome Freddie 1st Mortgage (w/vfPA) Above 80% AMI</td>
<td>$9,378,310.00</td>
<td>4.1250%</td>
</tr>
<tr>
<td>1stHome Freddie 2nd Mortgage (w/vfPA) Below 80% AMI</td>
<td>$7,500,000.00</td>
<td>4.1250%</td>
</tr>
<tr>
<td>1stHome USDA 1st Mortgage (w/vfPA) Below 80% AMI</td>
<td>$6,300,305.38</td>
<td>4.1250%</td>
</tr>
<tr>
<td>1stHome USDA 2nd Mortgage (w/vfPA) Above 80% AMI</td>
<td>$7,721,322.00</td>
<td>4.1250%</td>
</tr>
<tr>
<td>1stHome USDA 2nd Mortgage (w/vfPA) Below 80% AMI</td>
<td>$6,300,305.38</td>
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</tr>
</tbody>
</table>

Access 4% (up to $6,000) 1st Mortgage (w/vfPA) Above 80% AMI | $11,449,959.00 | 4.1250% |
Access 4% (up to $6,000) 1st Mortgage (w/vfPA) Below 80% AMI | $9,145,067.00 | 4.1250% |
Access 4% (up to $6,000) USDA 1st Mortgage (w/vfPA) Below 80% AMI | $9,657,264.00 | 4.1250% |
Access 4% (up to $6,000) USDA 1st Mortgage (w/vfPA) Below 80% AMI | $9,657,264.00 | 4.1250% |

Access 4% (up to $6,000) USDA 1st Mortgage (w/vfPA) Below 80% AMI | $9,657,264.00 | 4.1250% |
Access 4% (up to $6,000) USDA 1st Mortgage (w/vfPA) Below 80% AMI | $9,657,264.00 | 4.1250% |

Scroll to Bottom of Program List
View Loan Detail for 1st Mortgage

- Retrieve the committed 1st mortgage
- You can see the already committed 2nd DPA at the bottom of the page (blue arrow)
- To reserve the IAS select “Reserve Second” (green arrow)
Select the IAS Program Heading

- Click the appropriate IHDA Advantage Subsidy Program (green arrow)
Select the IAS Program

- **Click the lower IHDA Advantage Subsidy Program (green arrow)**
• Change the Loan Amount field to be either $1,500 or $2,500 based on program choice (green arrow)

• All other fields should already mirror the 1st mortgage
Select 1003 Details of Trans Page

- Jump, or click through, to the “1003 Details of Transaction” page (green arrow)
Submit the IAS

• Click “Submit” on the IAS (green arrow)
Submit the Commitment

- Print or Save the IAS Commitment Confirmation (can always pull it up later as needed)

- Select “Submit” on the IAS commitment (green arrow)
You will see that we are in the Loan Detail screen of the IAS with the loan number in the Retrieve box (green arrow)

- IAS Loan Numbers are 7 digit identifiers similar to 1st or 2nd mortgages (ex: 3132419)

You can also see the other three loans tied to this borrower

- 1st Mortgage (red arrow)
- 2nd DPA (blue arrow)
- MCC *Optional with qualifying Access Programs* (Orange Arrow)

At this point you are good to go and will upload your delivery files post close to the 1st mortgage