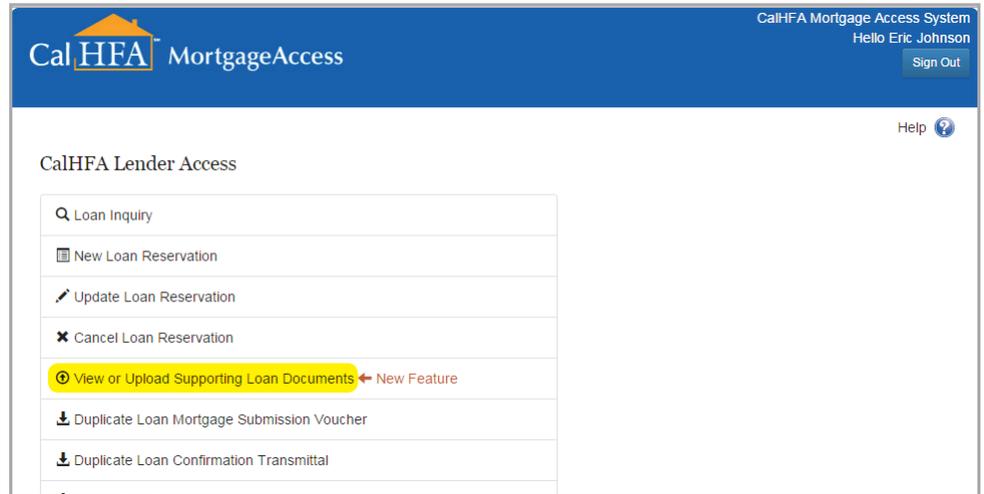


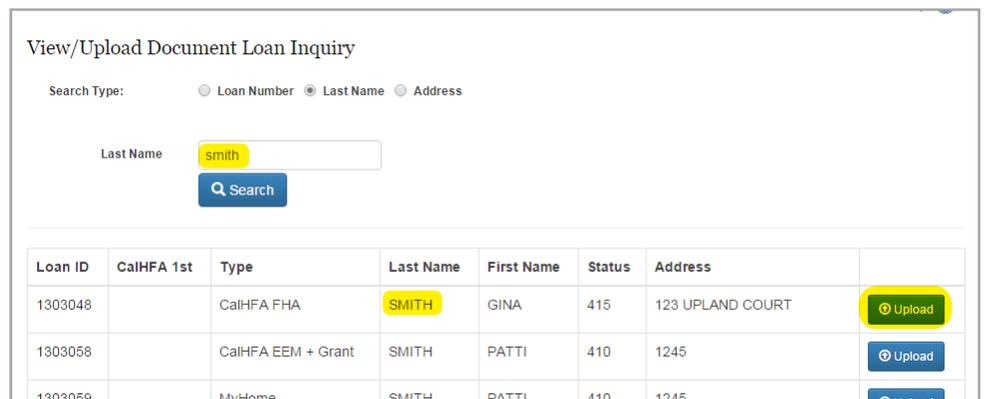
CalHFA MAS User Guide: Uploading and viewing documents

Where do I upload loan documents?

1. Once you have logged into MAS, select the **“View or Upload Supporting Loan Documents”** from the main MAS menu.
2. Find your reservation by searching **“loan number,” “last name”** or **“address.”**
3. Click **“upload”** next to your reservation to begin uploading documents.



MAS



Loan Inquiry page listing loan reservations

HELPFUL TIPS FOR UPLOADING LOAN DOCUMENTS:

- All documents must be in PDF format and must not be locked or encrypted.
- Roll the mouse over the question mark icon for additional help.
- A note of incompleteness in red text will be visible until you have uploaded all necessary documents. At that time the note will disappear and the option to submit documents will appear.
- This site works best with the Chrome browser. All other browsers may encounter problems. To download Chrome, please visit www.google.com/chrome

How do I upload loan documents?

1. Click on **“Choose Files”** next to each document that you want to upload.
2. Navigate to the location where you saved the document, then click **“Open.”** You’ll return to the Upload Screen and the name of your document will now appear.

TIP To upload multiple documents at a time, for example W-2’s, use the CTRL button on your keyboard while clicking your documents. When you return you’ll see the number of documents you selected instead of the file name.

3. Once you have selected your documents, you must click the **“Upload Documents”** button at the bottom of the page. You’ll then see the upload confirmation page.

TIP If you need to delete and/or replace a document that you have uploaded, you can return to the View Upload Documents page and click the **“X”** next to the document.

Upload Supporting Loan Documents

LoanID 1303068
Loan Type CalHFA FHA
Borrower Name SMITH | GINA
Status Description 120 - New Reservation as of 01/08/2016

Your Loan Package is incomplete and has not been submitted to CalHFA.

CalHFA Borrower's Affidavit (9/9/14)	Choose Files	Borrower Affidavit.pdf
Homebuyer Education Certificate	Choose Files	No file chosen
Final 92900-LT w/signed 92900-A page 3	Choose Files	No file chosen
Final Automated Underwriting Findings (DU or LP)	Choose Files	No file chosen
Lender's In-House Underwriting Approval	Choose Files	No file chosen
Signed Final or Initial First Mortgage Loan Application (1003)	Choose Files	No file chosen
Credit Report	Choose Files	No file chosen
Verification of Employment (VOE)	Choose Files	No file chosen
Federal Income Tax Returns (1040) or Transcripts (3 years)	Choose Files	No file chosen
W-2(s)	Choose Files	2 files
Paystubs or other Income Documents	Choose Files	No file chosen
IRS Form 4506-T	Choose Files	No file chosen
Executed Purchase Agreement or Escrow Instructions	Choose Files	No file chosen
Appraisal (URAR)	Choose Files	No file chosen
Preliminary Title Report	Choose Files	No file chosen
"Life of Loan" Standard Flood Hazard Certificate	Choose Files	No file chosen
Lender Communication		
Income Calculator		

Upload Documents

Loan Document upload page

Upload Supporting Loan Documents

LoanID 1303068
Loan Type CalHFA FHA
Borrower Name SMITH | GINA
Status Description 120 - New Reservation as of 01/08/2016

Your Loan Package is incomplete and has not been submitted to CalHFA.

CalHFA Borrower's Affidavit (9/9/14)	Choose Files	No file chosen
Borrower Affidavit.pdf	ejohnson@calhfa.ca.gov	1/8/2016 4:18:23 PM
Homebuyer Education Certificate	Choose Files	No file chosen
Homebuyers Cert.pdf	ejohnson@calhfa.ca.gov	1/8/2016 4:19:10 PM
Final 92900-LT w/signed 92900-A page 3	Choose Files	No file chosen
Final Automated Underwriting Findings (DU or LP)	Choose Files	No file chosen

Loan Document upload page showing delete buttons

How do I submit the completed package for review?

- Once all documents for your loan have been successfully uploaded, you will now see the **“Submit Initial Package to CalHFA”** button.

TIP Be sure to click this button to submit your completed package to CalHFA.

TIP You'll lose the ability to delete and replace documents once you “Submit Package,” so make sure all the documents are accurate before completing this step.

- Once you have submitted the completed package, you can verify that the Status Description has changed from Status 120 (new reservation) to **Status 410 (file received for compliance review)**.
- You will also receive a confirmation email that your documents have been submitted for compliance review.

TIP If you need to upload additional documents, you can do that by returning to the View/Upload Screen.

Upload Supporting Loan Documents - Success

LoanID 1303068
 Loan Type CalHFA FHA
 Borrower Name SMITH | GINA
 Status Description 120 - New Reservation as of 01/08/2016

The following document(s) have been successfully uploaded. **Submit Initial Package to CalHFA**

Document Name	Document Type	Upload Date	Upload by
Appraisal.pdf	Appraisal (URAR)	1/8/2016 4:23:07 PM	ejohnson@calhfa.ca.gov
Prelim.pdf	Preliminary Title Report	1/8/2016 4:23:07 PM	ejohnson@calhfa.ca.gov
Flood Cert.pdf	"Life of Loan" Standard Flood Hazard Certificate	1/8/2016 4:23:07 PM	ejohnson@calhfa.ca.gov

Upload success page showing complete loan package

CalHFA Mortgage Access System
 Hello Eric Johnson
 Sign Out

Loan Submission Confirmation

Yes, my loan application package is complete. I'd like to submit it to CalHFA.

Cancel **Submit Package**

Upload Supporting Loan Documents

LoanID 1303068
 Loan Type CalHFA FHA

Confirmation message and final “Submit Package” button

Upload Supporting Loan Documents

LoanID 1303068
 Loan Type CalHFA FHA
 Borrower Name SMITH | GINA
 Status Description **410 - File received for Compliance review as of 01/08/2016**

Document Name	Document Type	Upload Date	Upload by
CalHFA Borrower's Affidavit (9/9/14)			
Borrower Affidavit.pdf		1/8/2016 4:18:23 PM	ejohnson@calhfa.ca.gov
Homebuyer Education Certificate			
Homebuyers Cert.pdf		1/8/2016 4:19:10 PM	ejohnson@calhfa.ca.gov

Upload page showing file status change

TIP Check our website to see what day our reviewers are working on and determine where your file is in line.

File Review Status Updated 01/07/2016	
Loans in line	Review Date
Compliance	
57	Dec. 30
Post-closing	
MyHome/ZIP/ECTP	
183	Dec. 16
CHDAP Stand Alone	
0	Current
Subordinations	
4	Jan. 6