

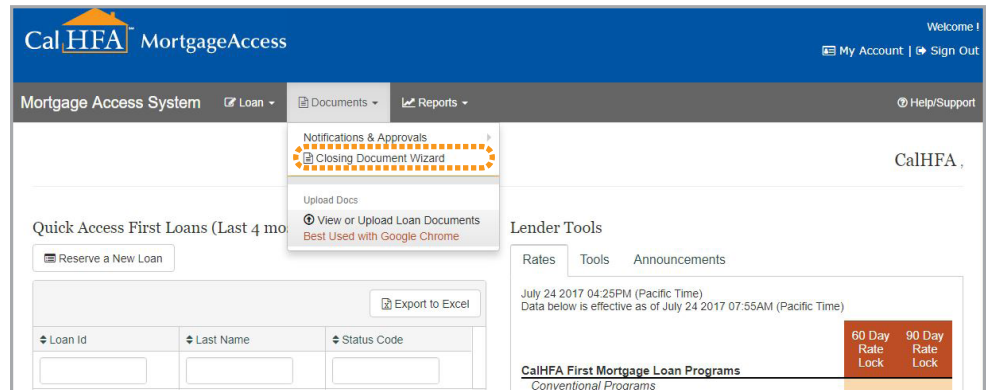
CalHFA MAS User Guide: Closing Document Wizard

How do I fill out my closing documents online?

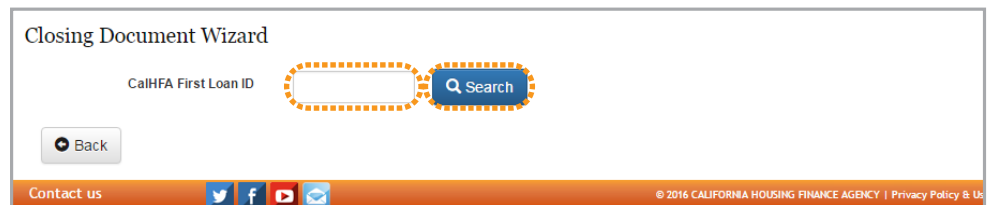
1. Once you have logged into MAS, select **Closing Document Wizard** from the **Documents** tab.
2. Enter CalHFA First Loan ID and select **Search**.

TIP You must enter the loan number for the first loan. You will not be able to access the wizard with subordinate loan IDs.

3. Closing Document Wizard landing page will populate information retrieved from CalHFA Notice of Commitment. Additional information will be required to complete all of the closing documents.



Main MAS menu



Enter CalHFA First Loan ID and select “Search”

HELPFUL TIPS FOR THE CLOSING DOCUMENT WIZARD:

- It is very important to verify all data on all of the documents.
- Closing Document Wizard will retain previously saved data. You can return to the wizard and make corrections as needed. Be sure to save.
- When making edits/corrections, remember to re-save and re-review documents to verify Print Documents are updated.
- Roll the mouse over the question mark icon for additional help.
- This site works best with the Chrome browser. All other browsers may encounter problems. To download Chrome, please visit www.google.com/chrome

4. The Document Date will automatically default to the current date but you can change it if needed.

5. Loan Details:

- **CalHFA Loan ID** will be populated on the DOTs.
- Loan **Product** name
- **Loan Amount:** If you need to change an amount please email ComplianceEscalations@CalHFA.ca.gov.
- **Lender Loan Number** (optional): number entered will be populated on the DOTs.
- **MERS MIN** (required): all DOTs generated from the closing document wizard are MERS DOTs.
- **Rate** will be populated on the DOTs and Note where applicable. (Rate only applies to MyHome.)

6. **Property:** data must match the prelim title report address supplement.

TIP Be sure to check the box “I will attach to printed file” if you are attaching the legal description.

7. **Borrower:** name can be updated as needed. CalHFA does not require vesting on the subordinate loans.

The form is titled "Closing Document Wizard". It contains the following fields and values:

- CalHFA First Loan ID: 1303540
- Search button
- Loan Product: CalPLUS Conventional ZIP (3% DPA) MyHome
- Document Date: 08/02/2016 (highlighted with an orange dashed box)

Closing Document Wizard showing default Document Date

CalHFA Loan ID	Product	Loan Amount	Lender Loan Number	MERS MIN	Rate
1303542	MyHome	\$5,000.00	1231231231	7654123-6545645645-5	4.000 %
1303541	Zero Interest Program (ZIP)	\$10,260.00	1212121231	7654123-7897979755-5	0.000 %

Example of Loan Details with two subordinates. Entries will be used to populate for the DOT, Promissory Note and Allonge for all subordinates

The form is titled "Property ?". It contains the following fields and values:

- Property Address: 123456 SAN BERNARDINO WAY
- Property City: SACRAMENTO
- Property Zip: 98685
- Property County: SAN BERNARDINO
- Assessor Parcel Number (APN):
- Property Legal Description: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF
- Check box: I will attach to printed file (checked)

Property Section

The form is titled "Borrower ?". It contains the following fields and values:

- Vesting: Yes
- Borrower Name: PETER QUILL
- Co Borrower Name: LAURA QUILL
- Borrower mailing address same as property address: Yes
- Vesting Preview: PETER QUILL AND, LAURA QUILL AS JOINT TENANTS
- AND button
- AS JOINT TENANTS button
- Tip box: If you would like to do "Joint" vesting, please enter and, or, or and/or in the 1st borrower(s) vesting box and the vesting verbiage in the the last borrowers vesting box. Please see the preview window to verify that the vesting is correct prior to generating the documents.

Borrower Section

8. **Trustee:** complete all fields (contact your corporate office or legal dept. for trustee name).
9. You will be required to enter the **Originating Lender** information.

TIP Be sure to check the box “I understand any material changes to loan data may be subject to re-approval by CalHFA” before you **Save** your information.

If you fail to complete a required field, the system will alert you.

10. Once all required fields are completed press the **Save** button and the **Print Documents** will appear.
11. Select the Print Document you would like to generate.
12. Verify all data on all of the documents.

Trustee Name	TRUSTEE
Trustee Address	TRUSTEE ADDRESS
Trustee City	SACRAMENTO
Trustee State	CA - California
Trustee Zip	95822

Trustee Section

Lender Name	ACME LENDER COMPANY
Lender Address	123 LAUNCH DRIVE
Lender City	SACRAMENTO
Lender State	CA - California
Lender Zip	95822
Business Entity	Corporation (Inc.)
Licensing State	CA - California
Lender NMLS (Organization)	2123111
Loan Originator Name (Individual)	SALLY SMITH
Loan Originator NMLS (Individual)	124646546

☒ I understand any material changes to loan data may be subject to re-approval by CalHFA

Back Save

Originating Lender Section showing check box

☒ I understand any material changes to loan data may be subject to re-approval by CalHFA

Print Documents

- MyHome Deed Conventional
- MyHome Note Conventional
- MyHome Allonge Conventional
- ZIP Deed Conventional
- ZIP Note Conventional
- ZIP Allonge Conventional

Back Save

Print Documents section showing generated documents

Populated Deed of Trust Examples

RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:

California Housing Finance Agency
Single Family Lending Division
Subordinate Loan Processing Unit
500 Capitol Mall Suite 400 MS 920
Sacramento, CA 95814

For Recorder's Use Only

SUBORDINATE DEED OF TRUST

NOTICE TO BORROWER THIS DEED OF TRUST CONTAINS PROVISIONS RESTRICTING ASSUMPTIONS

Loan ID: MyHome - 1365117
MIN: 1009999-1365117455-4

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 11 and 14. Certain rules regarding the usage of words used in this document are also provided in Section 12.

Parties

- (A) "Borrower" is BORROWER ONE A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, BORROWER TWO A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, currently residing at 3300 F ST, SACRAMENTO, CA, 95819. Borrower is the trustor under this Security Instrument.
- (B) "Lender" is XYZ MORTGAGE CORP. Lender is a National Association organized and existing under the laws of California. Lender's address is 789 LENDER ADDRESS, SACRAMENTO, CA, 95823. The term "Lender" includes any successors and assigns of Lender.
- (C) "Trustee" is TRUSTEES R US. Trustee's address is 123 LENDER ADDRESS, SACRAMENTO, CA, 95823. The term "Trustee" includes any substitute/successor Trustee.

Documents

- (D) "Note" means the promissory note dated 02/04/2022 and signed by each Borrower who is legally obligated for the debt under that promissory note. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender Two Thousand Five Hundred Dollars (U.S. \$ 2500.00) plus interest, if any. Each Borrower who signed the Note has promised to pay this debt in full, in accordance with the payment schedule set forth in the Note. If applicable, the debt will be paid in full no later than 04/04/2052.
- (E) "Riders" means any and all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument.
- (F) "Security Instrument" means this document, which is dated 02/04/2022 together with all Riders to

Part 1

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO of the State of California: APN 100.00086851

Part 2

Populated Deed of Trust Examples (cont.)

LEGAL DESCRIPTION HERE...LEGAL DESCRIPTION HERE...LEGAL DESCRIPTION
HERE...LEGAL DESCRIPTION HERE...LEGAL DESCRIPTION HERE...LEGAL DESCRIPTION
HERE...LEGAL DESCRIPTION HERE...LEGAL DESCRIPTION HERE...LEGAL DESCRIPTION
HERE...LEGAL DESCRIPTION HERE...

which currently has the address of: 123456 MAIN ST
Street

SACRAMENTO, California 95814 ("Property Address");
City Zip Code

Part 3

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it

Borrower One as Attorney-in-Fact

BORROWER TWO AS ATTORNEY-IN-FACT

TIL and NMLSR ID

LOAN ORIGINATOR ORGANIZATION: XYZ MORTGAGE CORP
NMLSR ID#: 582165
INDIVIDUAL LOAN ORIGINATOR NAME: JERRY LOAN-OFFICER
NMLSR ID#: 9165551

Part 4

Populated Promissory Note Examples

NOTE

California Housing Finance Agency Subordinate Loan Program

Loan ID: MyHome - 1365117

February 4, 2022

Note Date

SACRAMENTO

City

California

State

123456 MAIN ST, SACRAMENTO, CA, 95814

Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$ 2500.00 (the "Principal") that I have received from XYZ MORTGAGE CORP (the "Lender"), I promise to pay the Principal, plus accrued interest, if any, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

I will pay simple interest at the rate of One percent (1.0%) per annum.

The interest rate required by this Section 2 is the rate I will pay unless I am in default as described in Section 6(B) of this Note. Upon default, I will pay simple interest on the unpaid principal balance at the rate of Ten percent (10%) per annum or the maximum rate allowed by law, whichever is less, from the date when the Principal was due until I pay the Principal in full.

3. PAYMENTS

(A) Time and Place of Payments

This is a deferred payment obligation. I will pay the Principal and any interest on the "Maturity Date," which is the earliest of any of the following dates:

- (i) April 4, 2052
- (ii) the date on which the property (or any interest therein) securing this Note (the "Property") is sold or otherwise transferred:

Part 1

WITNESS THE HAND(S) OF THE UNDERSIGNED.

BORROWER ONE AS ATTORNEY-IN-FACT

BORROWER TWO AS ATTORNEY-IN-FACT

TIL and NMLSR ID

LOAN ORIGINATOR ORGANIZATION: XYZ MORTGAGE CORP

NMLSR ID#: 582165

INDIVIDUAL LOAN ORIGINATOR NAME: JERRY LOAN-OFFICER

NMLSR ID#: 9165551

Part 2

Populated Allonge to Note Examples

ALLONGE TO NOTE

DATE OF NOTE:

APRIL 23, 2019

MORTGAGOR (S):

BORROWER MACK

PROPERTY ADDRESS:

123456 SAN BERNARDINO WAY, SAN DIEGO, CA, 98685

LOAN AMOUNT:

\$5,820

CalHFA LOAN ID:

1362561

PAY TO THE ORDER OF

CALIFORNIA HOUSING FINANCE AGENCY

WITHOUT RECOURSE

IN WITNESS WHEREOF, the undersigned has executed this Allonge as of

Lender Name:

JAY LLC

Signature:

Print Name:

Title: