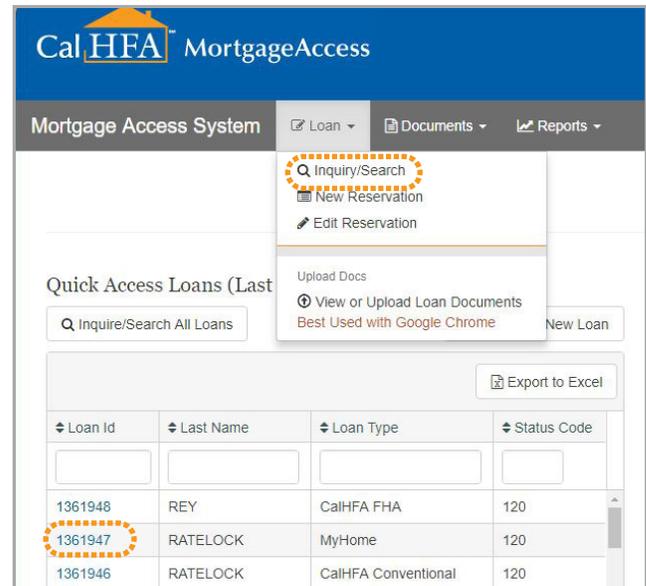


CalHFA MAS User Guide: Purchase Review document upload

Where do I upload my Purchase Package?

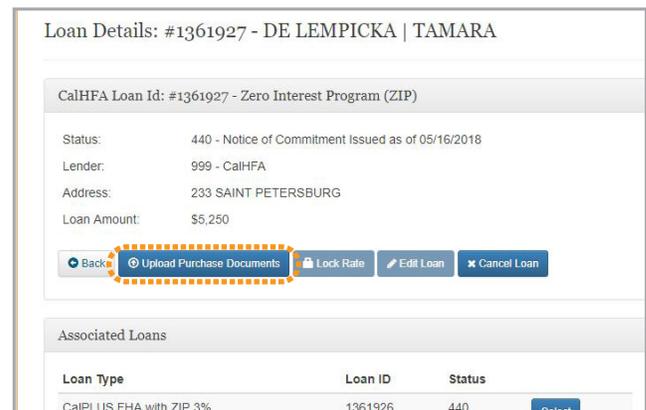
1. From the Quick Access Loans table, locate loan and click on **subordinate loan ID**.



Main MAS menu

2. Then click on **“Upload Purchase Documents.”**

TIP If you don't see the option to upload purchase document and instead you only see **“Upload Compliance Documents”** you are currently viewing details of the First loan. Select the correct loan from the associated loan table and try again.

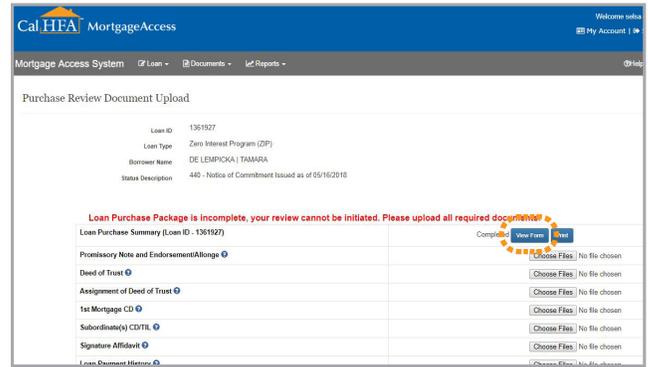


Loan Details page, click “Upload Purchase Documents”

HELPFUL TIPS FOR UPLOADING LOAN DOCUMENTS:

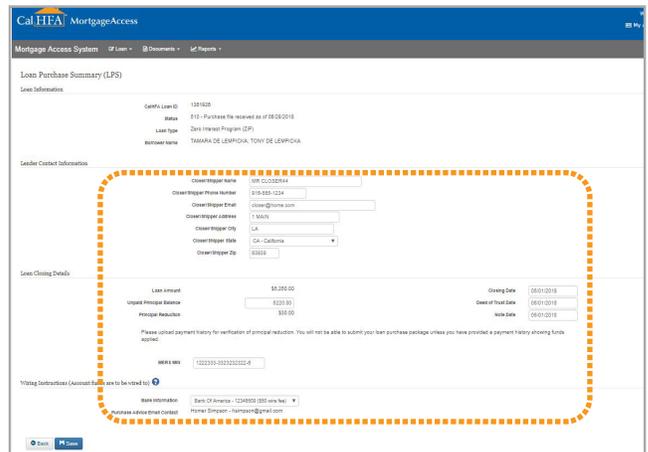
- This site works best with the Chrome browser. All other browsers may encounter problems. To download Chrome, please visit www.google.com/chrome
- If you do not have access to CalHFA's MAS lender portal please visit www.calhfa.ca.gov and click on MAS Login to register. Contact your company MAS system administrator for approval.
- 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. Don't forget to submit.
- View our Uploading Purchase Document video at www.calhfa.ca.gov/about/videos/sftraining.htm

3. From the Purchase Review Document Upload page, complete the Loan Purchase Summary by selecting **“View Form.”**



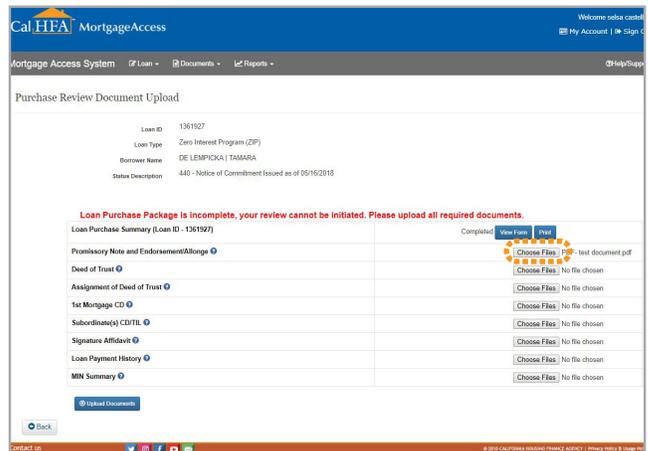
Purchase Review Document Upload page, select **“View Form”**

4. Input the contact information, unpaid principal balance (if less than loan amount a pay history is required), Note, Deed and Closing date, Subordinate MIN Number and select ACH/Wire Account.



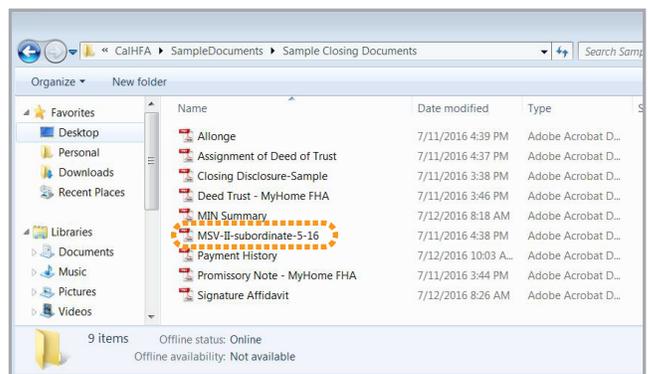
Loan Purchase Summary

5. Continue with Document upload by clicking on **“Choose Files.”**



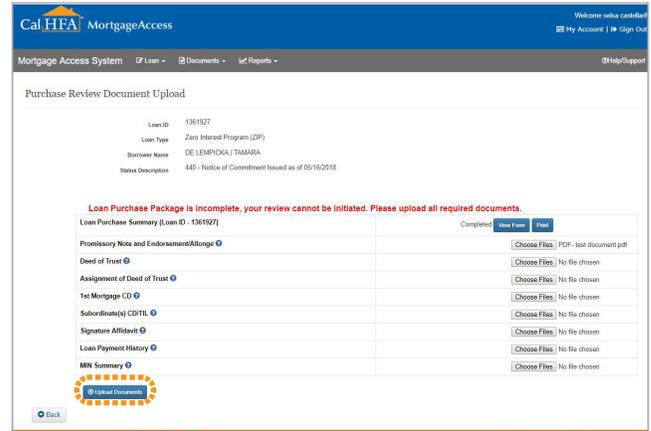
Purchase Review Document Upload page, click **“Choose Files”**

6. Navigate to the location where you saved the document, then click **“Open.”**



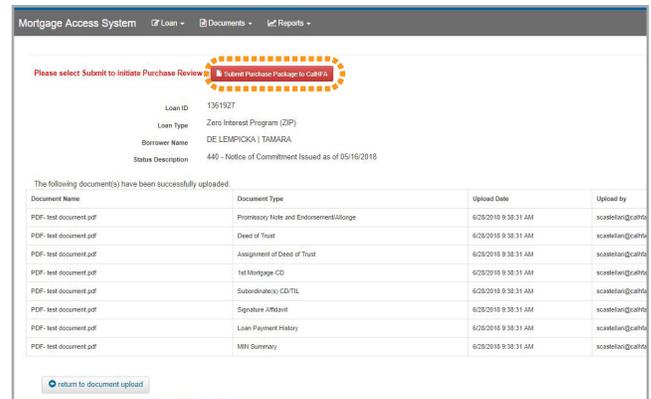
Navigate to file you wish to upload

- The name of your document will now appear on the Purchase Review Document Upload page. Click the **“Upload Documents”** button at the bottom of the page.



The name of your document appears. Click **“Upload Documents.”**

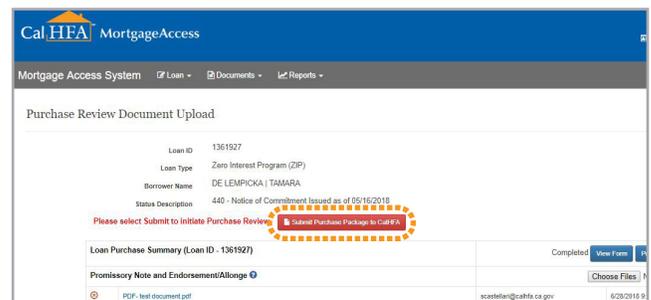
- The Purchase Review Document Upload - Success page will confirm your upload. Please also see your email inbox for a confirmation of documents added.



If requirements are met, click **“Submit Purchase Package to CalHFA”**

- If you have met the document requirement you will see the option to **“Submit Purchase Package to CalHFA.”**

TIP It is important to note you can always add to your document folders by returning to the upload screen but you will not be able to delete documents once you have submitted your file to CalHFA for review.



If requirements are met, click **“Submit Purchase Package to CalHFA”**

10. Please read and accept the Acknowledgement Confirmation. Your file will not be reviewed unless you click the **“Accept”** button.

Acknowledgement Confirmation

The Lender has originated the CalHFA subordinate loan and hereby certifies:

- Lender has issued and delivered to borrower(s) in the appropriate time period, all required Disclosure Statements, including, but not limited to, the Initial Truth-In-Lending Disclosure Statement, Good Faith Estimate and Fair Lending Notice and Final Truth-In-Lending Disclosure Statement if changes to the initial Truth-In-Lending Disclosure were required.
- That the subordinate loan was recorded in the proper lien position as stated in CalHFA's Conditional Loan Approval and that the Deed of Trust reflects MERS as beneficiary.
- Based on reasonable investigation, the Lender has no reason to believe that either the Borrowers or the Sellers of the home have made any negligent or fraudulent material misstatements in connection with the loan.
- That the Borrower(s) did not pay more than a \$250 application/processing fee for a MyHome or ECTP loan or more than \$50 application/processing fee for a ZIP loan.
- That the Borrower has obtained the required hazard insurance policies (hazard/flood, as applicable) with respect to the home and the Lender will ensure that the policies are kept in force for the term of the loan.
- That the Lender has completed and/or satisfied all of the CalHFA conditions of the first and/or subordinate loan approvals and other CalHFA requirements.
- The Lender hereby agrees that it will immediately forward to CalHFA all information which it or any of its successors may receive during the life of the mortgage which tends to indicate that the Borrower(s) may have made a misrepresentation in applying for a loan, or that may affect the Borrower's eligibility for a loan. The Lender hereby acknowledges that its failure to comply with the CalHFA requirements or the certifications made in this statement will result in remedial action by CalHFA as prescribed in the Program Manual and the CalHFA Mortgage Purchase and Servicing Agreement (or Mortgage Purchase Agreement).

Your file will not be reviewed unless you click **“Accept”**

11. Once you submit you will notice the status description changed from **“440 - Notice of Commitment as of ...”** to **“510 - Purchase file received as of ...”**

Check your email, you will receive an email confirming you have submitted your purchase package.

TIP If you upload additional documents once the file has been assigned to a reviewer you do not need to contact the reviewer, the reviewer will be copied on the document upload confirmation email.

CalHFA MortgageAccess

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Mortgage Access System | Loan | Documents | Reports | Help/Support

Purchase Review Document Upload

Loan ID: 1361927
 Loan Type: Zero Interest Program (ZIP)
 Borrower Name: E. L. MURPHY (1000000)
 Status Description: 510 - Purchase file received as of 07/15/2016

Document Name	Completed	View Item	Download
Loan Purchase Summary (Loan ID - 1361927)			
Promise Note and Endorsement/Allonge		Choose Files	No file chosen
Deed of Trust		Choose Files	No file chosen

Status Description code is now **“510 - Purchase file received as of 07/15/2016”**

File Review Status		
Updated 8/20/2018		
	Loans in line	Review Date
Compliance	230	Aug. 14
In Suspense	28	Aug. 17
Post-closing		
	Loans in line	Review Date
MyHome/ZIP/School	324	Aug. 14
In Suspense	301	Aug. 10

Loans are reviewed in the order they are received. To see current review date and count of files in review please refer to the Lenders/Realtors section on our website:

www.calhfa.ca.gov/homeownership