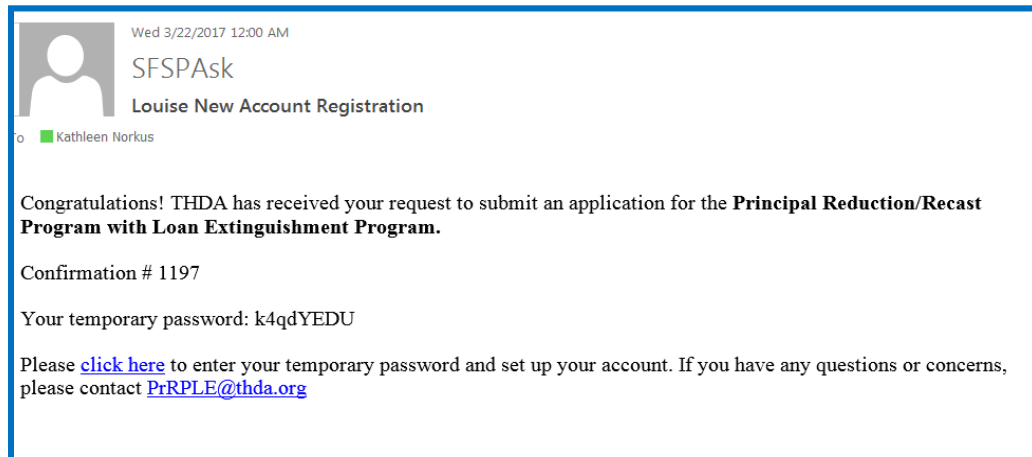# Logging into the Application Portal

All eligible applicants will receive an e-mail within 2 Days with a temporary password and link to the application portal. **<u>You must</u>** reset your password within 5 days or you will not be able to continue with the application process.

1

2

Wed 3/22/2017 12:00 AM

SFSPAsk

Louise New Account Registration

o ■ Kathleen Norkus

Congratulations! THDA has received your request to submit an application for the **Principal Reduction/Recast Program with Loan Extinguishment Program.**

Confirmation # 1197

Your temporary password: k4qdYEDU

Please <u>click here</u> to enter your temporary password and set up your account. If you have any questions or concerns, please contact <u>PrRPLE@thda.org</u>

1. Write down your temporary password that's in the email so you have it ready to reset your password. You can also copy and paste it if you would like. To do that highlight the temporary password with your mouse, press the right mouse button and select copy.
2. Next, click on the "click here" link in the email which will take you to the User Verification screen to begin the application process.

3

Tennessee Housing Development Agency

Tennessee Housing Development Agency

Single Family Special Programs

User Verification

		Login
Temporary Password:		Forgot your password?
Enter temporary password received in the email.		
New Password:		
Confirm Password:		

Must be 8-12 characters

Must contain one upper case letter

Must contain one lower case letter

Must contain one number (0-9)

Must contain no spaces

SUBMIT

3. Enter your temporary password that was in your email and create your new password. (If you copied your password, click in the temporary password box, hit the right mouse button and choose paste) Make sure your password meets the criteria listed on the screen.
Example = **Password0!**

4. When you select submit you will be redirected to the login screen. Here you will enter your email address and your new password you just created. (**Password0!**) Click on *"LOGIN"*.

4

5. You will be directed to a screen that will show your confirmation number. Write this number down. This will be the number we use going forward to identify your loan.
6. Click on the *"APPLY"* button to begin your application process.

5   **6**

7. On the Applicant information screen, some information will pre-populate. You must fill out all of the other information on this screen to continue. **Every box has to have information listed. If it doesn't pertain to you please enter N/A or 0's.** If the system won't go to the next screen, something is missing. Please review each box.

7

Applicant Information

Number in Household

2

First Name	Middle Initial	Last Name	Suffix
Jane		Smith	

Subject Property Address Line 1	Subject Property Address Line 2
1504 Main Street	

City	State	Zip	Year Built
Disney	TN	37072____	2007

Social Security Number	Date Of Birth	Home Phone	Years of School
123-45-6789	07/25/1963	615-865-9326	10

Ethnicity	Race	Gender
Not Hispanic or Latino	White	Female

Marital Status	Relationship	Number of Dependents	Age(s)
Single	Self	— 1 +	15

Employment Information

Employment Information

ALL FIELDS ARE REQUIRED

☐ Not Currently Employed

Name of Employer	Years on the Job
Arby's	3

Employer Address Line 1	Years employed in this line of work
243 Center Street	6

Employer Address Line 2

City	State	Zip
Goodlettsville	TN	37072

ADD ADDITIONAL EMPLOYMENT

Your Assets and Libilities

8. Please enter the information for all of your assets including savings, pension, 401k, child support, pay cards….

8

Assets

Applicant

ALL FIELDS ARE REQUIRED

Account Type	Account Name	Account Number
Checking	Checking	126598

REMOVE ASSET

Account Type	Account Name	Account Number
401K	401 K	956002

ADD ASSET **REMOVE ASSET**

9. When entering your liabilities the system will not allow special characters. Examples = (**$, . ;**)

Liabilities

Applicant

ALL FIELDS ARE REQUIRED

Mortgage Holder Name

BANK OF AMERICA

Mortgage Holder Phone Number

615-859-6321

Mortgage Loan Number

758201

9

Principal Balance

68000

Payment Amount

432

Is this payment escrowed?
Yes No

10. Your Gross Monthly Income includes
   a. Job
   b. SSI / DIS
   c. Pension, child support, any other income
   d. If your taxes and Insurance are included in your house payment, please enter 0

10

Monthly Income and Combined Housing Expense Information

a

b

c

d

Gross Monthly Income	Applicant		Combined Monthly Housing Expense	Applicant
Base Employment Income	10000		First Mortgage (P&I)	432
Overtime	2500		Other Financing (P&I)	0
Bonuses	0		Hazard Insurance	0
Commissions	0		Real Estate Taxes	230
Dividends/Interest	0		Mortgage Insurance	0
Net Rental Income	0		Homeowner Association Dues	0
Social Security	0		Total	662
Other	0			
Total	12500			

Answer these questions

Declarations

	Applicant	
	Yes	No
Are there any outstanding judgements against you?	○	◉
Have you been declared bankrupt in the past 7 years?	○	◉
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	○	◉
Are you party to a lawsuit?	○	◉
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement?	○	◉
Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	○	◉

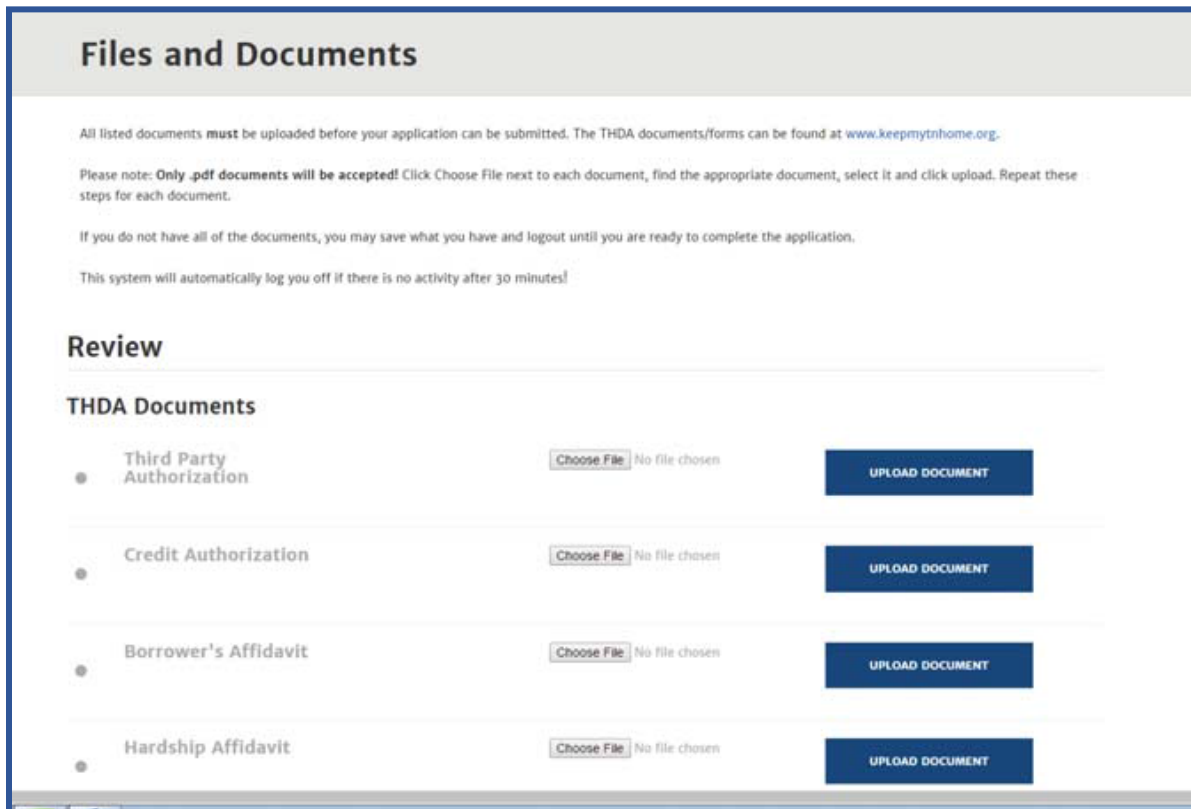| BACK	SAVE AND CONTINUE

The system will then take you to a review page. Carefully review your information and make any changes necessary before clicking submit.

Uploading Documents

The next step is to upload your files and documents. Review the screens and make a note of all of the documents you must have to complete your application. You do not have to upload all of your documents at once. Each document will be saved as soon as you upload it. You can log out by clicking on the little arrow next to your name.

Welcome Jane Smith ➦

Gather all of your documents and then log back in once you are ready to upload again.

To upload a document, click on *"CHOOSE FILE",* then find the document from where you saved them on your computer, select the correct document you are trying to upload and click *"UPLOAD DOCUMENT."* Once the document has been uploaded, the name of the document turns green with a check mark next to the document.

***You will only be able to see that last document that was uploaded in each section. Please do not upload the same document more than 1 time.

Review

THDA Documents

✓	Third Party Authorization	View Document	Choose File HBAMT Chili Cookoff2016.pdf	UPLOAD DOCUMENT
✓	Credit Authorization	View Document	Choose File Power Point-2 ...r_STAPLED.pd	UPLOAD DOCUMENT
●	Owner's Affidavit		Choose File No file chosen	UPLOAD DOCUMENT

You must upload all documents listed under THDA Documents and Borrower's Documents and at least one of the hardship documents before you can submit the application. The hardship documents are based on the hardship you choose in your application.
There are two documents you will need for underemployment.

THDA Documents:

These are on the www.keepmytnhome.org website and have to be printed off, signed, notarized if applicable, and scanned to your computer to upload.

- 4506 T Request for Transcript of Tax Return **(Must be signed even if you didn't file taxes. Also must be signed by your spouse if you are married)**
- Credit Authorization **(Also must be signed by your spouse if you are married)**
- Third Party Authorization
- Owners Affidavit **(Must be Notarized)**
- Hardship Affidavit **(Must be Notarized)**
- Dodd Frank Certification **(Please check the box under borrower or co-borrower, sign, date and upload)**

Borrowers Personal Documents:
- Last Mortgage Statement
- Last two months Income documentation (paystubs, disability statement, SSI award, Unemployment)
- Last two month's bank statements, checking and savings. **(Please send all pages even if blank)**
- Last filed tax returns **(Please sing if self-prepared)**
- W2's, 1099's
- Declaration page for homeowner insurance **(Current Coverage)**
- Copy of Mortgage Promissory Note that was signed at the time you received your loan. **(Will say either Note, Promissory, Mortgage Note)**

Hardship Documents:
- Final Divorce Decree

- Parenting Plan **(If you have children)**
- Death Certificate
- Underemployment- **(Separation Notice, Unemployment Letter)**
- Underemployment- proof of previous income **(Loss of spouse due to divorce or death)**
- Hardship Letter **(A letter that explains your hardship along with the date it occurred)**
- Miscellaneous

Troubleshooting with the Application Process

If the application page is not allowing for *Save and Continue* please check the following:

- Are you using the proper browser? Chrome is preferred, Internet Explorer (IE) is acceptable.
- Are you using a desk top or a lap top computer? This process is not guaranteed to work with any mobile devices.
- All the fields (blanks or boxes) must be entered into. If it calls for letters or numbers; use letters or numbers only. Special characters will cause the page to stall. The field should be highlighted in red if there is an error.

When conditions are requested, please refrain from uploading a document several times. You will only see the last upload to a category. Processors/underwriters are able to view *all* uploads. Duplicate uploads will delay processing of the application. Notification is sent to an email address to notify us of each of your upload.

The application is only *Submitted* one time per property address. Once the correct documents are uploaded to all of the categories the *Submit* button will be activated. When asked for further documentation to be uploaded you will not need to *Submit* the application again. The documents are uploaded to the application if you receive the successful notification.