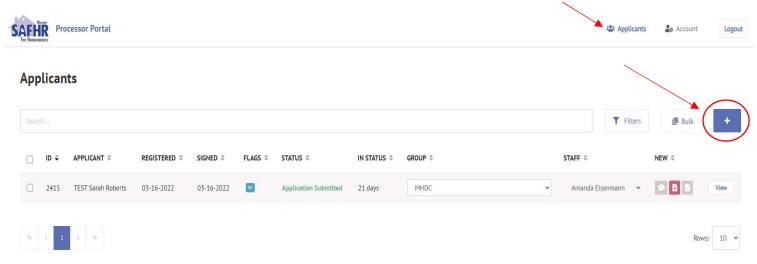


State Assistance for Housing Relief Mortgage Assistance Counseling Manual Application Instructions

The manual application feature is a tool designed for Mortgage Assistance Counseling (MAC) agencies who are assisting applicants that are unable to complete the application electronically. MAC agencies should provide applicants with the SAFHR for Homeowners Paper Application, then use this information to complete the online manual application. This document is intended as a guide to MAC agencies who are assisting applicants with their SAFHR for Homeowners online application and <u>is not intended for the use of individual applicants</u>.

1. Once you have logged into the online portal, select "Applicants" located in the upper-right corner of the screen. Then select the "+" option to the right of the Search bar.



2. After you've selected the "+", a window will appear to begin your Manual Application. Enter the First and Last Name of the applicant, along with their Email Address (if applicable), and how they heard about the SAFHR for Homeowners program. Click "Start Application" at the bottom of the window. **Note: Agencies should not use their own emails. Once an email is used, it cannot be used again.** 

SAFHR Processor Portal				Applicants	Lo Account	Logout
For Hencowners		Create Manual Application	×	í l		
Applicants	This feature is for mail-in applica on the applicant portal.	ants only. Manual applicants will not be able to view their application	on information			
	First Name	Last Name		T Filters	📕 Bulk	+
	Fake	Application				_
☐ ID	Email (Optional)		STAFF	¢	NEW \$	
2415 TEST Sarah Roberts 03-16-2022 03	-1		Ama	anda Fisenmann 👻	965	View
	How did you hear about us?		/			
« < <b>1</b> > »	Television				Rows	: 10 ~
-		Start Application				
		Cancel				

3. You'll start by navigating to the "Applicant" section in the Toolbar on the lefthand side of your screen Click the "Edit" button in the top-right corner of the application.

8	<b>ake Appli</b> D: 3798 Edit Flags	cation	Assignee Select Option 🗸 🗸 🗸 🗸 🗸 🗸
	Status	Applicant	
9	Communications	Fake Application	🖋 Edit
	Recertification	First name: Fake	$\bigcirc$
0	Pre-Screen	Middle name:	10
	Fie-Screen	Last name: Application	
0	Applicant	Primary Phone Number:	
0	Co-Applicant(s)	Secondary Phone Number:	
-		Email: noreply+c71a3832-8d4f-423c-b128-e5e110b14428@safhrforhomeowners.com	
0	Household	Date of birth:	
0	Loans	Gender:	
0	Assistance	Race:	
		Ethnicity:	
0	Financials	Veteran:	
0	Hardship	Are you disabled?:	
		Canial Canvalas Mumhans	

## 4. Input primary applicant information.

Communications	First Name \star	Middle Name	Last Name \star
Recertification	Fake		Application
Pre-Screen	Primary Phone Number *	Secondary Phone Number	r
Applicant	(555) 555-5555		
Co-Applicant(s)	Email		
Household	noreply+c71a3832-8d4f-423c-b128-e5e110b14428(	@safhrforhomeowners.com	
2 Loans	Date of Birth *		
	01/01/1980		
Assistance	Gender *		
Financials	Male		v
Hardship	Race *		
Documents	American Indian / Alaska Native		v
Signatures	Ethnicity *		
	Hispanic or Latino		v
	Veteran *		

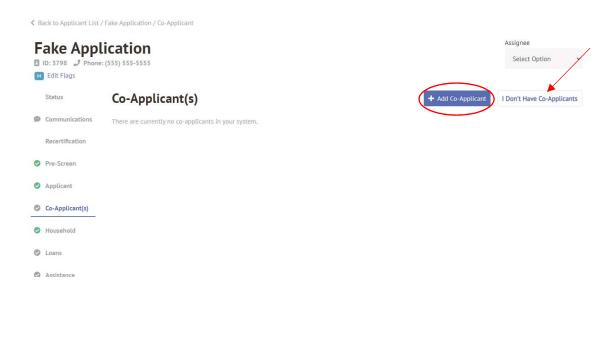
5. Input subject property information into the "About the Property" portion, then select "Verify Address".

About the Property				
Property Type *				
Single Family Residence				/
Address 1 *		Address 2		
920 Main				
County *				
Jackson				×
City *	State		Zip *	
KANSAS CITY	Missouri		64105	
Census Tract (SDI)				
29095015701				
Census Tract (FBP)				
29095015700				/
Is this property address also your mailing address? *				
Yes      No				
Tes O NO				
	Verify /	Address		*
	Car	ncel		

6. If the ""Suggested Address" looks correct, select "Use This Address". Save this section by clicking the "Save" button at the bottom of the screen once all fields are completed.

SAFFIR Processor Portal		🔹 Applicants	20 Account	Logout
Abo	Address Verification ×			
Prop Si Addr 92 Coun Jar	the address you'd like to use or try again. You entered 920 Main St., Kansas City, Missouri 64105	-		
Censi Is thi	s Tract (SDI) s Tract (FBP) property address also your mailing address? * O No			

7. Now you'll move onto the Co-Applicant(s) section. If there is a co-applicant on the paper application, selected "Add Co-Applicant". If there is not a co-applicant, select "I Don't Have Co-Applicants".



8. If you selected "Add Co-Applicant" enter their information from the paper application here. Then select the "Save" button at the bottom of the screen.

SAFHR Fer Homeowners	Processor Portal						📽 Applicants	🏖 Account
		Status	Co-Applicant(s)					
		Disconting Communications	Does this Co-Applicant live in the property? $st$					
		Recertification	● Yes ○ No					
		Pre-Screen	First Name *	Middle Name		Last Name *		
		Applicant						
		Co-Applicant(s)	Primary Phone Number *		Secondary Phone Number (555) 555-5555			
		Household						
		Loans	Email Address \star					
		Assistance	Date of Birth *					
		Financials	mm/dd/yyyy					
		Hardship	Gender *					
		Ø Documents	Select Gender				~	

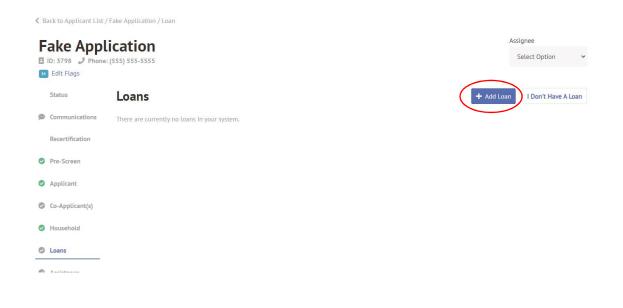
9. Once the Co-Applicant section is complete, you'll move onto the Household section. To add household members, select the "Add Household Member" button in the top right hand corner of the screen.

< 8	lack to Applicant List / Fa	ake Application / Household						
8	ake Appli ID: 3798 J Phone: (5 Edit Flags					,	Assignee Select Option	*
	Status	Household					• Add Household Memb	er
Ø	Communications Recertification	Search	TYPE 🗢	RELATIONSHIP ≑	DATE OF BIRTH 🗘	EMPLOYMENT STATUS		
0	Pre-Screen Applicant	Fake Application	Applicant		01-01-1980	Unemployed		
0		« < 1 > »					Rows: 10	*
0								

10. Enter the first household member's information (do not re-enter the primary applicant or co-applicant's information here) from the paper application, then click "Save". Repeat this until the entire household has been added. If there are not additional household members, you can skip this section.

FHR Processor Portal					Applicants	Lo Account	Logo
loneowaers		Create Household N	1ember	×	/		
K Back to Applicant List / Fake Applicant	p First Name 🔺	Middle Name	Last Name \star				
Fake Applicat				×	Assignee		
E ID: 3798 J Phone: (555) 5					Select Option 🛛 👻		
Status Ho	mm/dd/yyyy				+ Add Household Member		
Communications	Social Security Number 🐐						
Recertification							
Pre-Screen NA	M Employment Status (select Select	t all that apply) \star			+		
Applicant Fail		ner (select all that apply) *					
Co-Applicant(s)	Select	and All close is an indicated and a set of the set			Rows: 10 ¥		
O Household							
O Loans		Save					
S Assistance		Cancel					

11. Once you have completed the "Household" section, you will move onto "Loans". Select the "Add Loan" button in the top right-hand corner of the applcation.



12. Enter the loan information from the paper application. When this is complete, select "Save" at the bottom of the screen. Repeat this step if there are additional loans on the subject property.

	Status	Loans
ø	Communications	Lender *
	Recertification	Select ~
0	Pre-Screen	Mortgage Type *
0	Applicant	Select ~
0	Co-Applicant(s)	Original Mortgage Balance *
0	Household	\$
0	Loans	Purchase Date *
0	Assistance	mm/dd/yyyy
0	Financials	
0	Hardship	Current Mortgage Balance *
0	Documents	S
0	Signatures	

13. Once you've completed the "Loans" section, you can start the "Assistance" portion of the application. Click the "Edit" button in the top right-hand corner of the screen.

	ake Appli		Assignee Select Option	•
	Status	Assistance		
Ø	Communications	To which of the following programs are you applying for assistance? (Your application will be reviewed on a program basis. You might be a assistance through one or multiple of these programs but not others).	approved for 🛛 🖍 Edit	1
	Recertification	Reinstatement		
0	Pre-Screen	Reinstatement assists in the cure of delinquent first and subordinate mortgage loan arrearages, which may also include escrow shorta payments needed to reinstate loans from foreclosure or deferred payments.	ges or deficiencies and	
0	Applicant			
0	Co-Applicant(s)			
0	Household			
0	Loans			
0	Assistance			
0	Financials			

14. The only option for assitance, at this time, is Reinstatement. Check the box next to "Reinstatement", then click "Save" at the bottom of the screen.

		Ication Assignee Select Option	~						
M Edit F	lags								
Status		Assistance							
🗭 Comm	unications	Communications To which of the following programs are you applying for assistance? (Your application will be reviewed on a program basis. You might be approved for assistance through one or multiple of these programs but not others).							
Recert	ification	Reinstatement							
	(		d						
<ul> <li>Recert</li> <li>Pre-So</li> <li>Applic</li> </ul>	reen	Reinstatement Reinstatement assists in the cure of delinquent first and subordinate mortgage loan arrearages, which may also include escrow shortages or deficiencies and	d						
<ul><li>Pre-So</li><li>Applic</li></ul>	reen	Reinstatement Reinstatement assists in the cure of delinquent first and subordinate mortgage loan arrearages, which may also include escrow shortages or deficiencies and	d						
<ul><li>Pre-So</li><li>Applic</li></ul>	ant plicant(s)	Reinstatement Reinstatement assists in the cure of delinquent first and subordinate mortgage loan arrearages, which may also include escrow shortages or deficiencies and	d						

15. Once you've completed the "Assistance" portion of the application, you'll move on to "Financials". First, select the "Add Income" button in the middle-right section of the screen.

Back to Applican	t List / Fake Application / Financial						
Fake Ar	oplication					Assignee	
	Phone: (555) 555-5555					Select Option 🗸	
M Edit Flags							
Status	Financials						
Discommunication Communication	Total Monthly Income:	Total Annua	al Income:	Total Monthly Expenses:	Total Annua	Expenses:	
Recertification	#0.00	\$0.00		\$0.00	\$0.00		
Pre-Screen	Debt to Income Ratio (DTI):	Net Disposable Income (NDI):	Prioritization AMI (100%):	Eligibility AMI (150%): 0%	Household Members:		
Applicant	0.00%	\$0.00	0%				
Co-Applicant(	s) Income						
Household	Please input all income sour	ces you and your co-applica	ints currently receive.			+ Add Income	ワ
Coans	No income source found.						
Assistance							
Financials	Expenses					+ Add Expense	
Hardship	Please input all expenses yo	u and your co-applicants cu	rrently pay.				
A							

16. Input the income information from the paper application, then select "Save". Continue this step until all of the household income has been added.

Processor Portal		Applicants 🕹 Account Log
K Back to Applicant List	Fake App Add Income Source	×
Fake App	K(555) 55 Belect	Assignee Select Option V
Status	Fin Category *	
Communications Recertification	Tot \$C Select	Annual Expenses: I <b>O</b>
Pre-Screen	De (D' Amount *	151
Applicant	0. s	
Co-Applicant(s)	Inco	
Household	Please	+ Add Income
O Loans	Noi	
Assistance	Cancel	
© Financials	Exp	+ Add Expense

17. Once the household income has been added, you are ready to move onto the next section. Please **do not add household expenses to this section.** This information is not needed to move forward with the application.

Fake App						Assignee Select Option V
ID: 3798 J Phot Edit Flags	ne: (555) 555-5555					
Status	Financials					
Communications	Total Monthly Income:	Total Annu	al Income:	Total Monthly Expenses:	Total Annua	L Expenses:
Recertification	\$0.00	\$0.00		\$0.00	\$0.00	
Pre-Screen	Debt to Income Ratio (DTI):	Net Disposable Income (NDI):	Prioritization AMI (100%):	Eligibility AMI (150%): 0%	Household Members:	
Applicant	0.00%	\$0.00	0%			
Co-Applicant(s)						
Household	Income Please input all income sou	rces you and your co-applica	ants currently receive.			+ Add Income
2 Loans						
S Assistance	Fake Application	My household does not receive income from any	Bi-Weekly \$0.0	0 unemployed		Edit 🗙
Financials		sources				
🛇 Hardship	Expenses					+ At anse
Occuments	Please input all expenses ye	ou and your co-applicants cu	irrently pay.			
Signatures	No expense found.					¥ ¥

18. Once the "Financials" section is complete, you will move onto "Hardship". Select the "Edit" button in the top righthand corner of the screen.

< 8	Back to Applicant List / F	ake Application / Hardship		
	ake Appli	Assignee Select Option	~	
	ID: 3798 🥜 Phone: (3 Edit Flags	555) 555-5555		
	Status	Hardship		
Ø	Communications	Reason(s) for hardship:		Edit
	Recertification	A material reduction in household income (For example: a job loss, furlough, reduction in hours or pay, reduction in business hours or ca	and the temperaty of	
0	Pre-Screen	A material reduction in noisenou income (rol example: a job ios), unloggi, reduction in nois of pay, reduction in business nois of ca permanent closure of a business, or another income-reducing scenario associated with the coronavirus pandemic)	pacity, temporary or	
0	Applicant	A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the corona		
0	Co-Applicant(s)	Other financial hardship		
0	Household			
0	Loans			
0	Assistance			
0	Financials			
0	Hardship			

## 19. Input the hardship information from the paper application, then select "Save".

ID: 3798       Phone: (555) 555-5555         Status       Hardship         Communications       Reason(s) for hardship:         Recertification       Image: A material reduction in household income (For example: a job loss, furlough, reduction in hours or pay, reduction in business hours or capacity, temporary or permanent closure of a business, or another income -reducing scenario associated with the coronavirus pandemic)         Pre-Screen       Explanation         Applicant       Explanation         Lost my job.       Iost my job.         Co-Applicant(s)       A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members, increase in childcare costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic)         Loans       Other financial hardship         Assistance       Assistance		ake Appl	ication	Assignee	
Status       Hardship         Communications       Reason(s) for hardship:         Recertification <ul> <li>A material reduction in household income (For example: a job loss, furlough, reduction in hours or pay, reduction in business hours or capacity, temporary or permanent closure of a business, or another income -reducing scenario associated with the coronavirus pandemic)</li> </ul> Applicant         Explanation           Co-Applicant(s)         I on thousehold size, and/or any other expense in medical expense, the expense of care for additional family members, increase in childcare costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic)           Loans         Other financial hardship           Assistance         Save           Financials         Save				Select Option	~
Communications       Reason(s) for hardship:         Recertification       I A material reduction in household income (For example: a job loss, furlough, reduction in hours or pay, reduction in business hours or capacity, temporary or permanent closure of a business, or another income-reducing scenario associated with the coronavirus pandemic)         Pre-Screen       Explanation         Lost my job.       Iost my job.         Household       A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members, increase in costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic)         Loans       Other financial hardship         Assistance       Save	М	Edit Flags			
Recertification       Image: A material reduction in household income (For example: a job loss, furlough, reduction in hours or pay, reduction in business hours or capacity, temporary or permanent closure of a business, or another income-reducing scenario associated with the coronavirus pandemic)         Pre-Screen       Explanation         Applicant       Explanation         Lost my job.       Co-Applicant(s)         Household       A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members, increase in childcare costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic)         Loans       Other financial hardship         Assistance       Save		Status	Hardship		
Pre-Screen Pre-Screen Pre-Screen Explanation Lost my job. Co-Applicant(s) Household A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members, increase in childcare costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic) Assistance Financials Save	9	Communications	Reason(s) for hardship:		
Pre-Screen       permanent closure of a business, or another income-reducing scenario associated with the coronavirus pandemic)         Applicant       Explanation         Co-Applicant(s)       Lost my job.         Household       A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members, increase in childcare costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic)         Loans       Other financial hardship         Assistance       Save         Hardship       Save		Recertification			
Apploant       Lost my job.         Co-Applicant(s)       Isot my job.         Household       A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members, increase in childcare costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic)         Loans       Other financial hardship         Assistance       Save         Hardship       Save	9	Pre-Screen		r capacity, temporary or	
Co-Applicant(s) Household A material increase in living expenses (For example: an increase in medical expense, the expense of care for additional family members, increase in childcare costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic) Loans Other financial hardship Financials Hardship	0	Applicant	Explanation		
Coans  Costs, increase in household size, and/or any other expense increasing scenario for out-of-pocket household expenses related to the coronavirus pandemic)  Coans  Cother financial hardship  Assistance  Financials Save Hardship	0	Co-Applicant(s)	Lost my job.		
Loans    Other financial hardship   Assistance   Financials   Save   Hardship	9	Household			
Assistance       Financials       Hardship	9	Loans		onavirus pandemic)	
Save Save	9	Assistance			
	9	Financials	Save		
	9	Hardship			

20. After completing the "Hardship" section, you will move on to "Documents". Upload all corresponding documentation into their appropriate folders by selecting "Upload File".

DID: 3798 J Phone		Select Option Saved!
M Edit Flags		
Status	Documents	
Discommunications	Identity Verification *	
Recertification	See Description	
Pre-Screen		
Applicant	Property Verification * See Description	
Co-Applicant(s)	▲ Upload File	
Household	Income Verification *	
Loans	See Description	
Assistance	Luptoad File     Luptoad File     Luptoad File	
Sinancials	Internal Documents	
📀 Hardship	See Description	
Ocuments		
Signatures	Additional Documents See Description	
	🌲 Upload File	

21. After uploading the document, you may see a "Status" drop-down appear next to the "Notes" section. This may also appear as an option to "edit". Do not make any changes to the status of the documents. This will be updated by our processing team.

Fake App	lication	Assignee
E ID: 3798 J Phone Edit Flags		Select Option 🗸
Status	Documents	
Communications	Identity Verification *	
Recertification	See Description	
Pre-Screen	1 Upload File	
Applicant	B what-Is-a-routing-number.png 2022-04-07	Pending Approval.
Co-Applicant(s)	Note:	Status: Save Cancel
Household	Property Verification *	
O Loans	See Description	
Assistance	1 Upload File	
Financials	what-is-a-routing-number.png 2022-04-07	Pending Approval
Hardship	Income Verification *	
Ocuments	See Description	
Signatures	1 Upload File L No Income Certification	

22. Once all documentation has been uploaded, you will upload the signature packet that was included in the paper application. First, you must download the signature bundle, even if you already have a completed packet to upload. Downloading the signature bundle will unlock the "Upload Signed" option. To upload the signed packet, select, "Upload Signed". **\*\*Please note that the Signature Bundle** <u>does not</u> include the Homeowner-Agency Authorization or the Applicants Consent to Release of Information. If you download the signature bundle, these two forms will have to be manually uploaded

Fake Appl		Assignee Select Option	~
M Edit Flags	Signatures		
Communications Recertification	Signature Status: Not Sent Signature documents will be available only after all application sections have been completed.		
Pre-Screen	L Upload Signature Bundle		
Applicant			
Co-Applicant(s)			
Household			
Coans			
Assistance			
Financials			
Hardship			
Ocuments			
Signatures			

23. Once the signature documents have been uploaded, you will see a "Status" drop-down appear next to the "Notes" section. This may also appear as an option to "edit". **Do not make any changes to the status of the signature bundle. This will be updated by our processing team.** 

Fake Appl	ication	Assignee
D: 3798 J Phone:		Ken Wright 🗸
M Edit Flags		
Status	Signatures	
Communications	Signature Status: Completed	
Recertification	🛓 Download Signature Bundle 🌲 Upload Signed	
Pre-Screen		
Applicant	🖥 what-Is-a-routing-number.png 2022-04-07	Pending Approval.
Co-Applicant(s)	Note:	Status: A ed V Save Cancel
Household		
Loans		
Assistance		
Financials		
Hardship		
Ocuments		
Signatures		

24. The application has now been submitted. You can check the status of the application by selecting "Applicants" in the top right-hand corner of the screen. The status of the application will show "Application Submitted". **Note: Once you refresh the page, the application will disappear from the list. The application will only re-appear if there are corrections needed.** 

HR Pr	ocessor Portal									🛎 Applicants	20 Account	Log
oplica	nts											
earch										<b>T</b> Filters	📕 Bulk	+
ID 🗘	APPLICANT \$	REGISTERED ≑	SIGNED ≑	FLAGS \$	STATUS ‡	IN STATUS 🗘	GROUP \$		STAFF \$		NEW \$	
3798	Fake Application	04-07-2022	04-07-2022	•	Application Submitted	0 days	MHDC	~	Ken Wright	~	0 F B	View
2415	TEST Sarah Roberts	03-16-2022	03-16-2022	м	Application Submitted	21 days	MHDC	¥	Amanda Eis	enmann 🗸	9 <b>6</b> 6	View

25. If the application needs corrections after review, it will re-appear in your list and the Status will be "Cure". Select "View" next to the application to review the corrections.

AFH For Homoow		cessor Portal								🛎 Applicar	i <b>ts 🔓</b> Accoun	t Logout
Арр	lican	ts										/
Searc										T Filter	📕 Bulk	+
	ID ≑	APPLICANT \$	REGISTERED \$	SIGNED \$	FLAGS \$	STATUS ≑	IN STATUS \$	GROUP \$		STAFF \$	NEW \$	
	3798	Fake Application	04-07-2022	04-07-2022		Cure	0 days	MHDC	~	Select ~	ØFF	View
	2415	TEST Sarah Roberts	03-16-2022	03-16-2022	M	Application Submitted	21 days	MHDC	~	Amanda Elsenmann 🗸	9 B B	View
«	< 1	> >>									Т	Rows: 10 ~

26. You can review the corrections in the "Communications" section of this application. Your processor will send all correspondence regarding corrections in this tab. You can also communicate with the processor via this section. Corrections may require you to upload additional supporting documentation.

Fake Ar	plication	Assignee
	Phone: (555) 555-5555	Select Option 🗸
M Edit Flags		·
Status	Communications	
Communicatio		
Recertification	Steve Whitson Apr 07,11:33 AM Test communications.	
Pre-Screen		
Applicant		
Co-Applicant(s	;)	
Household		
Loans		
Assistance		

27. Once all corrections have been made, submit the application by selecting "Processing Team" under the "Group" drop-down. Once the processor begins reviewing the updates, the status will change to "Under Review" **Note: The application will disappear from the list once the page is refreshed.** 

								T Filters	💭 Bulk 🕇
ID 🗘	APPLICANT \$	REGISTERED \$	SIGNED \$	FLAGS \$	STATUS \$	IN STATUS 🗘	GROUP 🗢	STAFF ≑	NEW \$
3798	Fake Application	04-07-2022	04-07-2022	M	Cure	0 days	MHDC Select	Select 🗸	9 B B View
2415	TEST Sarah Roberts	03-16-2022	03- <mark>16</mark> -2022	M	Application Submitted	21 days	MHDC Processing Team Underwriting Team Call Center Team Catholic Charitles Of Southern Missouri	Amanda Eisenmann 🗸	9 D View
 < 1	> >>						The Housing Partnership, Inc. Northeast Community Action Corp. (NECAC) Legal Aid Of Western Missouri (LAWMO) CNES, Inc.		Rows: 10

28. You will continue this process until all corrections have been made and a decision has been made regarding the eligibility of the application. Once eligibility has been determined, the application process is complete.

## Note: Applications assigned to your agency will be viewable by all agency team members. Once the applications are submitted or assigned to the processing group, these applications will no longer be viewable until they are sent back for corrections.

END OF SAFHR-MAC MANUAL APPLICATION INSTRUCTIONS -

For questions or feedback, please contact: Amanda Eisenmann Housing Program Administrator, MHDC <u>amanda.eisenmann@mhdc.com</u> 816-759-6698