

LENDER TRAINING: Reservation of Funds

LENDER ONLINE

USING THE MHDC ONLINE SYSTEM TO MAKE A RESERVATION

<https://lenderonline.mhdc.com/>



RESERVATIONS OF FUNDS

- **Prior to making the reservation:**
 - **Must have fully-executed real estate contract**
 - **Must be pre-approved according to lending guidelines and also MHDC guidelines.**
- **To reserve funds, must use Lender On-Line (LOL)**
- **First-come, first-serve reservation system**
- **As soon as reservation confirmation is received, loan may close.***

STEP 1: SIGN-IN

- Opening screen appears as sign-on field.
- Enter your username and password provided by your Administrator. Remember, it is case sensitive.



The screenshot shows the Lender Online login interface for the Missouri Housing Development Commission. At the top left, there is a logo with a house icon and the text "Lender Online For All Your Clients' Needs". To the right, the text "Lender Online MISSOURI HOUSING DEVELOPMENT COMMISSION" is displayed next to a house icon. The main content area is divided into two sections. On the left, under the heading "How to Start ?", there is a paragraph: "Please enter your user name and password, then click on the 'Login' button." Below this, a "Notes:" section states: "The user name and password fields are case sensitive." and "If you forgot your personal account information please contact your system administrator." On the right, under the heading "System Login", there are two input fields: "*User Name" and "*Password", both with asterisks indicating they are required. Below these fields is a "Login" button. At the bottom of the page, there is a footer that reads: "Powered by  Copyright © 1999 - 2013 Emphasys Software. All rights reserved. | About Lender Online".

STEP 1: SIGN-IN (CONTINUED)

- **Once logged on, review banner screen**
- **At this screen:**
 - **New Reservation**
 - **Pre-Qualifications**
 - **Loan Status**
 - **Reports**

STEP 2: TO ENTER NEW RESERVATION, CLICK ON "NEW RESERVATION" TAB

Missouri Housing Development Commission

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Lender Online
For All Your Clients' Needs

NEW RESERVATION AVAILABLE FUNDS PRE-QUALIFICATIONS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender: Premier Mortgage Resources, LLC

New Reservation 

Select a Mortgage Program (required)

Single Family Series

- ☐ Series: FIRST PLACE FHLMC 2021C
- ☐ Series: FIRST PLACE FNMA < 80% 2021C
- ☐ Series: FIRST PLACE FNMA > 80% 2021C
- ☐ Series: FIRST PLACE GOVERNMENT 2021C
- ☐ Series: NEXT STEP FHLMC
- ☐ Series: NEXT STEP FNMA < 80% AMI
- ☐ Series: NEXT STEP FNMA > 80% AMI
- ☐ Series: NEXT STEP GOVERNMENT

Mortgage Credit Certificate

- ☐ Series: MCC VII

By entering this section, you are starting the process of applying for a loan with our agency. A list of mortgage programs is shown to the right of this column.

Please select the mortgage program that you would like to reserve under and proceed to the next step.

STEP 3: Selecting

- Make certain to select correct program when reserving a loan.

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NEW RESERVATION AVAILABLE FUNDS PRE-QUALIFICATIONS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender: Premier Mortgage Resources, LLC

New Reservation  Select a Mortgage Program (required)



By entering this section, you are starting the process of applying for a loan with our agency. A list of mortgage programs is shown to the right of this column.

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- ☐ Series: NEXT STEP GOVERNMENT

Mortgage Credit Certificate

- ☐ Series: MCC VII

STEP 4: Reservation Screen

- Reservation Screen: enter all loan information; the fields with red asterisks (*) next to them are required fields.

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NEW RESERVATION AVAILABLE FUNDS PRE-QUALIFICATIONS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender: Premier Mortgage Resources, LLC

New Reservation Form [Show Help](#) [Hide Help](#) [Import 1003](#) PreQual No:

FIRST MORTGAGE

Program: FIRST PLACE GOVERNMENT 2021C - GOVERNMENT - CAL

*Loan Type: *Loan Amount: \$0 *Term: months *Interest Rate: %

Estimated Monthly Escrow: Subordinate Financing: DO/DU Case File #: Lender Loan No:

SECOND MORTGAGE

Program: GOVERNMENT - CAL

Loan Type: Uninsured *Loan Amount: Term: 120 months Interest Rate: %

Sub-program:

BORROWER

*First Name: Middle Name: *Last Name: Suffix:

*Soc. Sec. No: Date of Birth: *Age:

*Gender: *Ethnicity:

*Marital Status: Occupation:

*Credit Score: HBE Certificate #: HBE Certificate Date:

DTI Ratios (%): Front: Back:

Email Address:

CURRENT ADDRESS

Street: City:

State: Zip: - Other City:

Home Phone: Business Phone: Other County:

When all information is entered, click the
“Submit” button at the bottom of the screen

PROPERTY ADDRESS			
*House No.:		*Street:	
		Unit No.:	
*City:		*Zip:	
*County:		MSA:	
*Census Tract:		Block Group:	
	Find it!	Community Code:	
*Target/Non-Target:		Project:	
		Builder:	
ANNUAL INCOME			
*Borrower Wages:		From Assets:	
		Other:	
Non-Applicant Income:		Subtotal:	
		Subtotal:	
		TOTAL:	
HOUSEHOLD			
*Household Size:		*Prior Homeowner:	
No. of Income Recipients:		Date Last Occupied:	
No. of Persons 18 or Over:		Net Worth Amount:	
No. of Persons Under 18:			
No. of Dependents:			
No. of Disabled/Handicapped:			
No. of Elderly:			
OFFICERS & CONTACTS			
Loan Officer:		Loan Processor:	
Other Loan Officer (Last, First, I):		Other Loan Processor (Last, First, I):	
Contact Person:		Transcriber:	
Real Estate Company:		Real Estate Agent Name:	
SUBMIT			

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If reservation has been accepted, you will see “reservation accepted.”
It also assigns a reservation number and the expiration date of the reservation.

Don't forget to print your confirmation.

The screenshot displays the 'Missouri Housing Development Commission Lender Online' interface. The top navigation bar includes links for NEW RESERVATION, AVAILABLE FUNDS, PRE-QUALIFICATIONS, LOAN STATUS, REPORTS, USER ACCOUNTS, and ADMINISTRATION. The user is logged in as 'Lender: AOD TEST'. The main content area is titled 'Reservation Acceptance Notice' and features a large banner that reads 'RESERVATION ACCEPTED'. Below this, a message states: 'YOUR RESERVATION HAS BEEN ACCEPTED ! Your Reservation/Loan Number is: 136666005307'. A 'Disclaimer Statement' section follows, with a link to 'View and/or Print your Reservation' and a 'Print this page' button. A footer note advises users to print a copy of the notice and include it with their reservation request for changes. The bottom right corner shows the Missouri Housing Development Commission logo and the text 'Powered by amha Copyright © 1999 - 2014 Emphacye Soft'.

Missouri Housing Development Commission

Lender Online
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NEW RESERVATION AVAILABLE FUNDS PRE-QUALIFICATIONS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender: AOD TEST

New Reservation

RESERVATION ACCEPTED

Reservation Acceptance Notice

YOUR RESERVATION HAS BEEN ACCEPTED !
Your Reservation/Loan Number is: **136666005307**

Disclaimer Statement

To View and/or Print your Reservation: [click here](#)

[Print this page](#)

Notes:
Make sure you print a copy of this Reservation Acceptance Notice.
You will need to include a copy of your reservation to request changes to the reservation, if needed at a later date.

Missouri Housing Development Commission
MHDC

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RESERVATIONS OF FUNDS

- **Reservation Expiration Dates:**
 - 60 days for existing homes.
 - 60 days for new construction.
- **MHDC must receive loan package prior to expiration date.**
- **If lender cannot complete the closing and submission to MHDC within this period, an extension will be required.**

RESERVATIONS OF FUNDS

- If reservation expires and MHDC has not received request for extension, the reservation will be automatically cancelled.
- Lenders are required to notify MHDC immediately of any changes.
- Approved reservations may not change property address or be transferred to another participating lender.

CHANGES TO A RESERVATION

- If you need to make a change or update a loan reservation, visit “Loan Status” tab on LOL.
- Contact MHDC Homeownership if you cannot make the correction/update.
- Your confirmation number will not change.

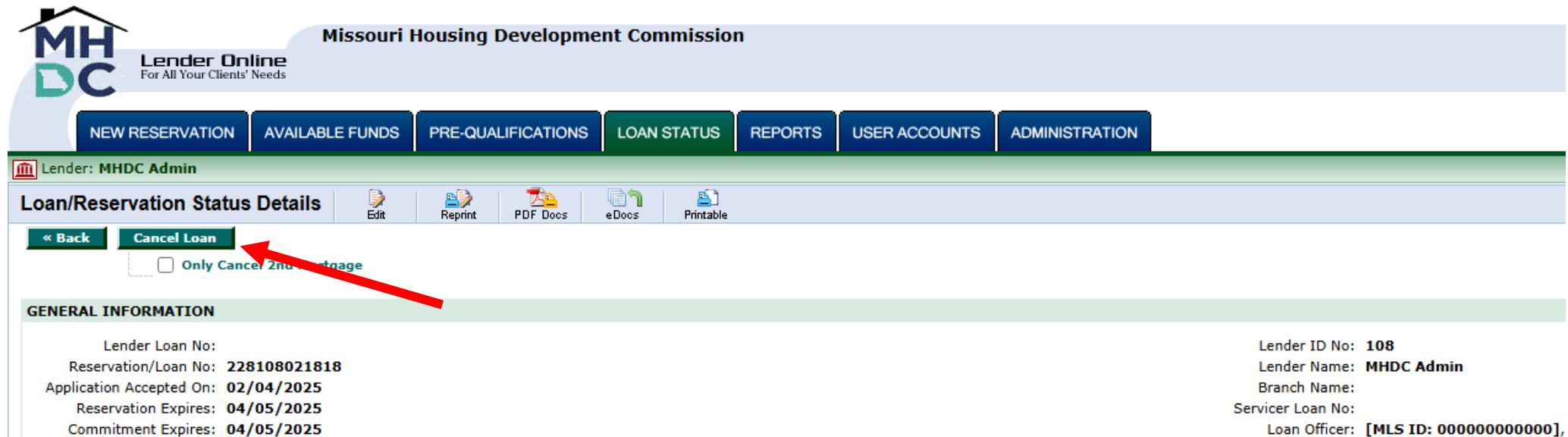
NOTE: A change of property, going from FHA to Conventional, or switching loan programs will require a new reservation.

CHANGES TO A RESERVATION

- **Return to the website in the next few minutes and view “Loan Status.”**
- **This will confirm your reservation has been corrected.**
- **Print a copy of the screen for a record of the change.**
- **MHDC cannot email out updated loan reservations.**

REMEMBER...

- You may cancel your own reservations in LOL.



MHDC Lender Online
For All Your Clients' Needs

Missouri Housing Development Commission

NEW RESERVATION AVAILABLE FUNDS PRE-QUALIFICATIONS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATION

Lender: MHDC Admin

Loan/Reservation Status Details Edit Reprint PDF Docs eDocs Printable

[« Back](#) [Cancel Loan](#) ☐ Only Cancel 2nd Mortgage

GENERAL INFORMATION

Lender Loan No:		Lender ID No: 108
Reservation/Loan No: 228108021818		Lender Name: MHDC Admin
Application Accepted On: 02/04/2025		Branch Name:
Reservation Expires: 04/05/2025		Servicer Loan No:
Commitment Expires: 04/05/2025		Loan Officer: [MLS ID: 000000000000],

- Modify/extend your reservation by emailing MHDC Homeownership Team.

CONCLUSION

- Reservations are made at <https://LenderOnline.MHDC.com>
- Reservation data should match all loan close details.
- Monitor your reservation expiration date.
- Reservations can be cancelled by the lender.