




Missouri Housing
Development Commission

LENDER TRAINING: Submitting the Loan Package EDOCS Step-by-Step




MHDC.com

EDOCS STEP BY STEP PROCESS

UPLOADING TO LENDER ONLINE

STEP ONE: Click on Loan Status tab

MHDC Lender Online
For All Your Clients' Needs

Missouri Housing Development Commission

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

Lender: AOD TEST

Home

Search by: Lender Name Query Value:

Participating Lenders/Branches

- Lender: **Academy Mortgage Corp.**
 - Branch: Home
 - Branch: Lee's Summit
- Lender: **Amerant Mortgage**
 - Branch: Brentwood
 - Branch: St. Louis
- Lender: **American Pacific Mortgage Corp.**

Lenders & Branches

This section shows you all of the participating lenders and branches in the system.

Select a lender/branch and then click on the "Continue" button. This action will replace the current lender/branch with the new lender/branch selected.

MHDC Missouri Housing Development Commission

EDOCS STEP BY STEP PROCESS

STEP TWO: Choose your reservation and click on the “eDocs” icon.

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

Lender: AOD TEST

Quick Search **Advanced Search**

Reservation No. **Go**
12 characters

Reserved by Lender:

Lender Loan No:

Borrower Name/SSN: SSN:

Co-Borrower Name/SSN: SSN: **Go**

Loans Show Active Loans Show Archived Loans

Results for Borrower Name: borrower

Reset Search

Actions		Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name
		179237019797		BORROWER, JACKSON ***-**-5566	BORROWER, JANE ***-**-5432
		183183020262		BORROWER, ABBY A ***-**-0001	
		185237019424		BORROWER, SALLY ***-**-9678	

EDOCS STEP BY STEP PROCESS

STEP THREE: Upload your pre-scanned file by clicking on "Add New"

- Make sure you are on "submission package"

The screenshot displays the Missouri Housing Development Commission (MHDC) Lender Online interface. At the top left is the MHDC logo with the tagline "Lender Online For All Your Clients' Needs". The main header reads "Missouri Housing Development Commission". Below this is a navigation bar with buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "PRE-QUALIFICATIONS", "LOAN STATUS", "REPORTS", "USER ACCOUNTS", and "ADMINISTRATION". The "LOAN STATUS" button is highlighted in green. Below the navigation bar, the user is logged in as "Lender: AOD TEST". A secondary navigation bar includes "e-MortgageDocs" and icons for "Comments", "Comments", "Printable", and "Close". The main content area is titled "PACKAGES FOR LOAN NO. 185237019424 - BORROWER, SALLY". It lists a package: "MHDC Submission Package First Place/Next Step Loans and MCC Initial Package". To the right of this package name are two buttons: "Add New" (circled in red) and "Submit". Below the package list is a section for "Uploaded Documents (0)" with a message: "No e-Mortgage documents have been uploaded for this package."

EDOCS STEP BY STEP PROCESS

- Name your document and note any special comments
- Click [Click Here](#) when you are ready to upload your file

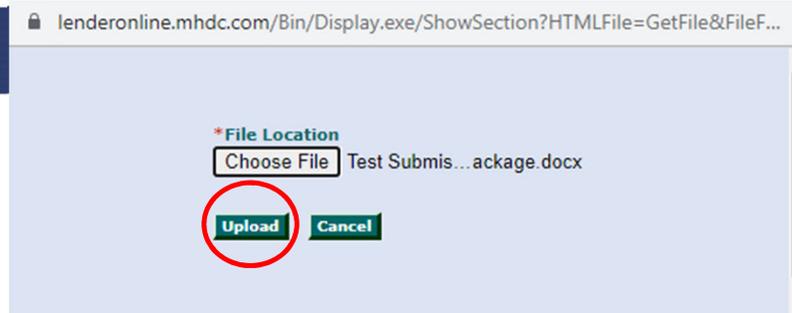
The screenshot shows the 'eMortgage Document For Loan No.' page in the Lender Online system. The page includes a navigation menu with options like 'NEW RESERVATION', 'AVAILABLE FUNDS', 'PRE-QUALIFICATIONS', 'LOAN STATUS', 'REPORTS', 'USER ACCOUNTS', and 'ADMINISTRATION'. The 'LOAN STATUS' section is active, showing a 'Save' button and a 'Cancel' button. The main form area contains several fields and instructions:

- A dropdown menu for '*Package:' with the selected value 'MHDC Submission Package First Place/Next Step Loans and MCC Initial Package'.
- A 'Click Here' button circled in red, with the instruction 'Please Click Here to upload a document.'
- A dropdown menu for '*Select a document name from the predefined list'.
- A text input field for '*Enter a customized document name.'.
- A large text area for 'Enter additional comments about this document'.

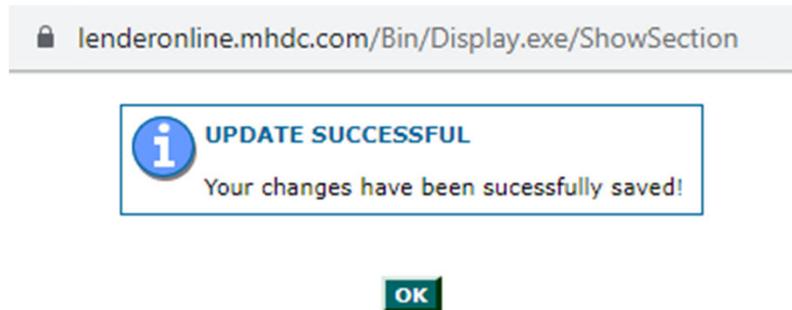
Annotations with arrows point to the dropdown menu for package selection and the text input field for additional comments about the package.

EDOCS STEP BY STEP PROCESS

- Locate the pre-scanned package in your folders.
- Click **Upload** when you are ready to upload your file.



- Save
- It will indicate if the file was successfully uploaded.



EDOCS STEP BY STEP PROCESS

STEP FOUR: Your file is now uploaded into Lender On Line.

- Click on "Submit" when you are ready to submit your completed file to MHDC.

The screenshot displays the Lender On Line interface. At the top, there is a navigation bar with buttons for NEW RESERVATION, AVAILABLE FUNDS, PRE-QUALIFICATIONS, LOAN STATUS, REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below this is a header for the lender, AOD TEST, and a section for e-MortgageDocs with icons for Comments, Comments, Printable, and Close. The main content area is titled 'PACKAGES FOR LOAN NO. 183183020262 - BORROWER, ABBY A'. It shows a package named 'MHDC Submission Package First Place/Next Step Loans and MCC Initial Package' with 'Add New' and 'Submit' buttons. Below this is a table of 'Uploaded Documents (1)' with columns for Actions, Last Date Modified, and Initial Submitted Date & Time. The table contains one entry: '1 - MHDC First Place Submission Package' with a last date modified of '05/15/2023'. The 'Submit' button is circled in red.

Lender: AOD TEST

e-MortgageDocs

PACKAGES FOR LOAN NO. 183183020262 - BORROWER, ABBY A

MHDC Submission Package First Place/Next Step Loans and MCC Initial Package

Add New Submit

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
1 - MHDC First Place Submission Package		05/15/2023	

EDOCS STEP BY STEP PROCESS

- You will be given a confirmation of the date and time the file was submitted to MHDC.

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

Lender: AOD TEST

e-MortgageDocs Comments Comments Printable Close

PACKAGES FOR LOAN NO.

MHDC Submission Package First Place/Next Step Loans and MCC Initial Package Add New Submit Package Submitted 02/13/2023 11:14 AM

Uploaded Documents (7)	Actions	Last Date Modified	Initial Submitted Date & Time
1 - MHDC First Place Submission Package		02/07/2023	02/07/2023 08:02 AM
Form 750		02/10/2023	02/13/2023 11:14 AM
Child Support		02/10/2023	02/13/2023 11:14 AM
Child support		02/10/2023	02/13/2023 11:14 AM
715 Form		02/13/2023	02/13/2023 11:14 AM
VOE 02.01.23		02/13/2023	02/13/2023 11:14 AM
Paystubs		02/13/2023	02/13/2023 11:14 AM

DO'S AND DON'TS TO REMEMBER

DO

- ✓ **Make sure the file is in order before scanning. Follow the file stacking worksheet #505/705/305.**
- ✓ **Remember to hit "submit" after uploading the file.**
- ✓ **Send all deficiencies together, not one at a time.**

DON'T

- ✗ **Upload the file one document at a time. The entire, complete package should be scanned and submitted in its entirety.**
- ✗ **Email files. Files must be submitted through LOL.**

CONCLUSION

- **All files and documents submitted to MHDC for single family homebuyer programs must be submitted through Lender Online.**
- **You will want to ensure you have not only uploaded, but also submitted your documents for review.**
- **You will need to submit both a conditional commitment and post-closing package in this manner for MCCs**