



**REI Home 100**  
Loan Program

## How to Complete the Pre-Closing Compliance Package

# How to Complete the Pre-Closing Compliance

REI Home100 Portal Link: <https://www.reihome100.org/>

**REI Oklahoma**

**How to Start ?**

Please enter your user name and password, then click on the "Login" button.

**Notes:**  
The user name and password fields are **case sensitive**.

If you **forgot** your personal account information please contact your system administrator.

**System Login**

Your Session has **EXPIRED**. Please log back into the system.

\*User Name

\*Password

**Login**

To obtain login credentials to the portal, you will contact the portal administrator for your company. If you do not know who your portal administrator is, please contact us at [reidpa@reiook.org](mailto:reidpa@reiook.org), and we can send you that information.

# How to Complete the Pre-Closing Compliance Package

## Loan Status Tab

- Click the Loan Status tab to access the list of loans in your pipeline. This will show you information such as loan number, borrower(s) name, stage, and status for each loan.
- The icons circled in red will navigate to everything you need for each loan file.

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REI Oklahoma

NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: EMPHAYS TEST LENDER Branch: Test Branch 1

Quick Search: Reservation No. [ ] Go (12 characters)

Advanced Search: Reserved by Lender: [ ] Lender Loan No: [ ] Borrower Name/SSN: borrower SSN: [ ] Co-Borrower Name/SSN: [ ] SSN: [ ] Go

Loans  Show Active Loans  Show Archived Loans Last Updated on Friday

Results for Borrower Name: borrower [Reset Search] [Page 1 of 1] Page Size: [ ]

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage
	04099900009	123123123	BORROWER, JOHN Q ***-**-4567		Reserved

- View - General borrower and loan information as well as loan conditions and status
- Reprint - Reprint loan confirmation
- PDF Docs - Download DPA related loan documents and checklists
- eDocs - Upload documents for review

# How to Complete the Pre-Closing Compliance Package

## Submitting Packages For Review

- For each stage, there is a Checklist to advise you on what documents are required for approval. The checklists are specific to the stage you're in and the type of down payment assistance program you're using.
  - For example: the documents required for the Conventional Option 2 Amortizing 2nd Mortgage will be different than the documents required for the Government Option 2 Hybrid Gift + 2nd Mortgage.
- The documents are pre-populated with information collected during the locking of the loan, but there are some active fields. Please complete all active fields-in the Pre-Closing Compliance stage, the active fields will include contact information.
- All documents are uploaded and submitted electronically through the portal. (PDF Format Preferred)
  - See slides 8-13 of this training for instructions on how to upload and submit through the portal.

# How to Complete the Pre-Closing Compliance Package

## Where to Find the Pre-Closing Compliance Checklist

- Go to the “Loan Status” tab in the portal and locate the appropriate loan.
- Click on the “PDF Docs” icon.

The screenshot displays the REI Oklahoma Lender Online interface. At the top, the logo reads "REI Oklahoma Lender Online For All Your Clients' Needs". Below this is a navigation bar with tabs: "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS" (circled in blue), "REPORTS", "USER ACCOUNTS", and "ADM".

Below the navigation bar, the lender is identified as "Hilltop Securities Inc.". There are two search sections: "Quick Search" with a "Reservation No." field (12 characters) and a "Go" button; and "Advanced Search" with checkboxes for "Lender Loan No:", "Borrower Name/SSN:" (checked), and "Co-Borrower Name/SSN:". Below the search sections, there are filters for "Loans" with "Show Active Loans" checked and "Show Archived Loans" unchecked.

The search results show "Results for Borrower Name: bode". A "Reset Search" button is present. Below the results is a table with columns: "Actions", "Reservation", "Lender Loan No.", and "Borrower Name". The first row of data shows a reservation number "40J1530XXXX", a lender loan number "xxxxxxxxxxxxxxxx", and a borrower name "NAME, BORROWER". The "Actions" column for this row contains icons for "View", "Reprint", "PDF Docs" (circled in blue), "eDocs", and "Delete".

# How to Complete the Pre-Closing Compliance Package

AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS

10000000000

Select Documents

Reservation/Loan No: 10000000000 -  Borrower, Name

Document Name

- Form 1- Pre-Closing Compliance checklist -Conv. 10YNF-100
- Form 5- Extension Request Form-140

**Generate Documents** | Cancel

Select the desired documents and click the “Generate Documents” button on the bottom of the page.

- During the Pre-Closing Compliance stage, you will only have access to the documents needed for that stage:
  - Form 1 – Pre-Closing Checklist: This will list all documents needed for upload.
  - Form 5 - Extension Request Form: This will only be needed for loans in which you need to extend the lock.

# How to Complete the Pre-Closing Compliance Package

## Pre-Closing Compliance Checklist

Most fields in the documents are pre-populated based on the information entered during the lock process. Any active fields should be completed.

Here is an example of a Pre-Closing Compliance Checklist and the active fields which include contact information. Please list the information for the point of contact for this file (who we should contact if we have conditions or questions):

Active Fields

REI is not QM/ATR exempt, so all loans must meet standard QM. You will need to confirm this by checking the box shown above. HPML loans are acceptable.

**REI Oklahoma** | Down Payment Assistance

**PRE-CLOSING COMPLIANCE CHECKLIST - FORM 1**  
Non-Forgivable Amortizing Second Lien  
(10-year maturity)

**BORROWER(S) LOAN INFORMATION - SECTION I**

REI Loan Number	R0545dXXXXX
Borrower(s) Name(s)	BORROWER NAME
Property Address	TEST ADDRESS
1 <sup>st</sup> Mortgage Total Loan Amount	\$200,000
2 <sup>nd</sup> Lien Loan Amount (5.0% of total loan amount)	\$10,000
Rate Lock - 3/19/2025 @ 6.75%	3f. Fannie <80% AMI

**LENDER CONTACT INFORMATION - SECTION II**

Company Name	Example Mortgage Company
Contact Name	Loan Officer/Loan Processor
Phone Number	XXX-XXX-XXXX
Email Address	email@mortgagecompany.com

**REMEMINDER:** The Program is not QM Exempt; Confirm loan APR is within APOR thresholds  Yes  No

Please submit items 1 - 6 through the Lender Portal ([www.reihome100.org](http://www.reihome100.org)) into the "Pre-Closing Compliance Package" found in the "eDocs" icon.

- This Checklist** - Please review Section I for accuracy, complete "yes or no" questions and notify Program Administrator of any changes.
- Copy of **Underwriter's Certification Transmittal Form 1008 or 92900**
  - ❖ Is this a Manual Underwrite?  YES  NO
  - ❖ Is the property Manufactured Housing?  YES  NO
- Copy of Current **URLA's (1003) - (Lender, Borrower and any addendums)**
- Copy of **Current 2nd Mortgage LE**
- Copy of **Purchase Contract** executed by Borrower and Seller. **Please include any counter offers.**
- Copy of **Homebuyer Course Certification (if applicable)**

**Important:** In order to meet program timelines please make sure to submit the above items as soon as possible.

Form 1 | REI Home100 | REI CAPITAL ACCESS FUND, INC | v013024-100

# How to Complete the Pre-Closing Compliance Package

## Uploading the Pre-Closing Compliance Package

- Go to the “Loan Status” tab in the portal once again, and locate the loan you are working on.
- Click on the “eDocs” icon.

The screenshot displays the REI Oklahoma Lender Online interface. At the top, the logo for REI Oklahoma is visible, along with the text "Lender Online For All Your Clients' Needs". Below this, a navigation bar contains several tabs: "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS", "REPORTS", "USER ACCOUNTS", and "ADM". The "LOAN STATUS" tab is highlighted with a blue circle. Below the navigation bar, the lender's name "Hilltop Securities Inc." is displayed. There are two search sections: "Quick Search" with a "Reservation No." field and a "Go" button, and "Advanced Search" with checkboxes for "Lender Loan No:", "Borrower Name/SSN:" (checked), and "Co-Borrower Name/SSN:". Below the search sections, there are filters for "Loans" with "Show Active Loans" checked and "Show Archived Loans" unchecked. The search results are for "Borrower Name: bode". A "Reset Search" button is present. At the bottom, a table lists search results with columns for "Actions", "Reservation", "Lender Loan No.", and "Borrower Name". The "Actions" column contains icons for "View", "Reprint", "PDF Docs", "eDocs" (circled in blue), and "Delete". The "Reservation" column shows "40J1530XXXX". The "Lender Loan No." column shows "xxxxxxxxxxxxxxxx". The "Borrower Name" column shows "NAME, BORROWER".

# How to Complete the Pre-Closing Compliance Package

## Uploading the Pre-Closing Compliance Package

- Click on the “Add New” icon for the package you are uploading.

The screenshot shows the REI Oklahoma Lender Online interface. At the top, the logo for REI Oklahoma is displayed with the tagline "Lender Online For All Your Clients' Needs". Below this is a navigation bar with buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS" (which is highlighted in green), "REPORTS", "USER ACCOUNTS", and "ADMINISTRATION". The lender is identified as "Hilltop Securities Inc.". A "MortgageDocs" section contains icons for "Comments", "Comments", "Printable", and "Close". The main content area is titled "PACKAGES FOR LOAN NO. 40I1340XXXXX - Borrower, Name". A list of packages is shown, with "Pre-Closing Compliance Pkg" circled in red. To the right of this list is an "Add New" button, also circled in red, and a "Submit" button. Below the package list is a table of "Uploaded Documents (5)".

Uploaded Documents (5)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Pre-Closing Compliance Checklist	[Icon] [Up] [Down] [X]	02/22/2024	[Colorful icons]
2. Executed Underwriter Certification (1008)	[Icon] [Up] [Down] [X]	02/22/2024	[Colorful icons]

# How to Complete the Pre-Closing Compliance Package

## Uploading the Pre-Closing Compliance Package

1. Click Here to upload document
  2. Choose file from where it is saved on your computer
  3. Click Upload
- \*All documents should be in PDF format.

The screenshot displays the 'eMortgage Document For Loan No.' form within a web application. The form includes a navigation bar with tabs for 'AVAILABLE FUNDS', 'LOAN STATUS', 'REPORTS', 'USER ACCOUNTS', and 'ADMINISTRATION'. The 'LOAN STATUS' tab is active. The form contains a dropdown menu for '\*Package:' set to 'Pre-Closing Compliance Pkg'. Below this, there is a 'Click Here' button circled in blue, which is linked to a 'Get File' dialog box. The dialog box shows the file location and has 'Choose File', 'Upload', and 'Cancel' buttons, with 'Choose File' and 'Upload' also circled in blue. An arrow points from the 'Click Here' button to the 'Choose File' button in the dialog box.

# How to Complete the Pre-Closing Compliance Package

## Uploading the Pre-Closing Compliance Package

Name the document you are uploading via the drop down menu or by typing a customized name.

- The documents can be uploaded individually or as a complete package.
- You can add additional comments at the bottom of the page such as shown here.

eMortgage Document For Loan No. 040999000023

Save Cancel

\*Package: Pre-Closing Compliance Pkg

✓ Document (initial 1003.docx) has been successfully uploaded.

\*Select a document name from the predefined list

3. Initial Loan Application (1003)

or

\*Enter a customized document name.

Enter additional comments about this document

I will be submitting the UW cert. later today. Thanks!

You must click "SAVE" after each upload.

# How to Complete the Pre-Closing Compliance Package

## Uploading the Pre-Closing Compliance Package

Once the document is saved, the date will show up, and you are safe to log out without losing progress.

The screenshot shows the REI Oklahoma Lender Online interface. At the top, the REI Oklahoma logo and "Lender Online For All Your Clients' Needs" are visible. A navigation bar contains buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS" (highlighted in green), "REPORTS", "USER ACCOUNTS", and "ADMINISTRAT". Below this, the lender is identified as "Hilltop Securities Inc.". A "MortgageDocs" section includes icons for "Comments", "Comments", "Printable", and "Close". The main content area is titled "PACKAGES FOR LOAN NO. 40I1340XXXXX - Borrower, Name" and shows a "Pre-Closing Compliance Pkg" with "Add New" and "Submit" buttons. A table below lists uploaded documents:

Uploaded Documents (5)	Actions	Last Date Modified	Initial Submitted Date & Time
1. Pre-Closing Compliance Checklist	[Icons: trash, up, down, X]	02/22/2024	[Redacted]
2. Executed Underwriter Certification (1008)	[Icons: trash, up, down, X]	02/22/2024	[Redacted]

# How to Complete the Pre-Closing Compliance Package

## Submitting the Pre-Closing Compliance Package

The screenshot shows the REI Oklahoma Lender Online interface. At the top, there are navigation buttons: NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS (highlighted in green), REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below this, the lender is identified as Hilltop Securities Inc. There are icons for MortgageDocs, Comments, Printable, and Close. The main section is titled 'PACKAGES FOR LOAN NO. 40I1340XXXXX - Borrower, Name'. Underneath, there is a 'Pre-Closing Compliance Pkg' section with an 'Add New' button and a 'Submit' button (circled in blue). To the right of the 'Submit' button, it says 'Package Submitted: 2/22/2024 1:18 PM'. Below this is a table of 'Uploaded Documents (5)'. The table has columns for 'Actions', 'Last Date Modified', and 'Initial Submitted'. Two documents are listed: '1. Pre-Closing Compliance Checklist' and '2. Executed Underwriter Certification (1008)'. The 'Initial Submitted' column for both documents shows '2/22/2024 1:18 PM', which is highlighted with a blue box.

Uploaded Documents (5)	Actions	Last Date Modified	Initial Submitted
1. Pre-Closing Compliance Checklist	[Icons]	02/22/2024	2/22/2024 1:18 PM
2. Executed Underwriter Certification (1008)	[Icons]	02/22/2024	2/22/2024 1:18 PM

Once all documents have been uploaded, you MUST click on the Submit button. The Submit button sends an email that notifies Hilltop Securities there is a package uploaded for review.

You will know the package has been submitted when you see a date and time listed here.

# How to Complete the Pre-Closing Compliance Package

## Checking for Conditions

After submitting the package, you will log back into the portal to check for conditions or approval. The file should be reviewed within 24 hours, but it is often quicker than that. Clicking the “Loan Status” tab will bring up a list of the loans in your pipeline. Information such as the loan number, borrower(s) name, stage, and status will be listed for each loan.

If the Stage and Status show, “Pre-Close Review Incomplete,” this means there are conditions.

<u>on</u>	<u>Lender Loan No.</u>	<u>Borrower Name</u>	<u>Co-Borrower Name</u>	<u>Stage</u>	<u>Status</u>	<u>Date</u>	<u>HFA</u>
54	0520000598	Borrower, Name ***-**-8635		Pre-Close Review	Incomplete	02/02/2024	

If the Stage and Status show, “Commitment Approved,” this means you are approved to move to the Funding Package.

<u>on</u>	<u>Lender Loan No.</u>	<u>Borrower Name</u>	<u>Co-Borrower Name</u>	<u>Stage</u>	<u>Status</u>	<u>Date</u>	<u>HFA</u>
54	0520000598	Borrower, Name ***-**-8635		Commitment	Approved	02/02/2024	

# How to Complete the Pre-Closing Compliance Package

## Checking for Conditions

To view conditions, click on the “View” icon on the “Loan Status Tab.



PROPERTY ADDRESS
555 EASY ST.
TULSA, OK 741340000
County: TULSA

HFA's CONDITIONS/EXCEPTIONS
1. Pls indicate property type on 92900LT
2. Pls complete AUS Recommendation on 92900LT
3. Pls list DPA amount on 92900LT
4. Pls sign 92900LT
5. Questions? Please email <a href="mailto:kate.weiss@hilltopsecurities.com">kate.weiss@hilltopsecurities.com</a>

On the bottom, left-hand side of the “View” page, you will see the HFA’s Conditions/Exceptions along with a contact email should you have questions.

- Next, upload the corrected documents via the upload and submit process you used to submit the initial file, detailed on Pages 8 – 13.
- Check back for additional conditions or approval in the same location.

\*For questions regarding pre-closing compliance conditions, please contact [htshousing@hilltopsecurities.com](mailto:htshousing@hilltopsecurities.com)

## How to Complete the Pre-Closing Compliance Package

Once you have received Commitment Approval, you are now ready to proceed to the Funding stage of the REI Home100 Process.



See our slideshow, “How to Complete the Funding Stage” for a step-by-step guide.

Reach out to us at [reidpa@reiok.org](mailto:reidpa@reiok.org) with questions.