



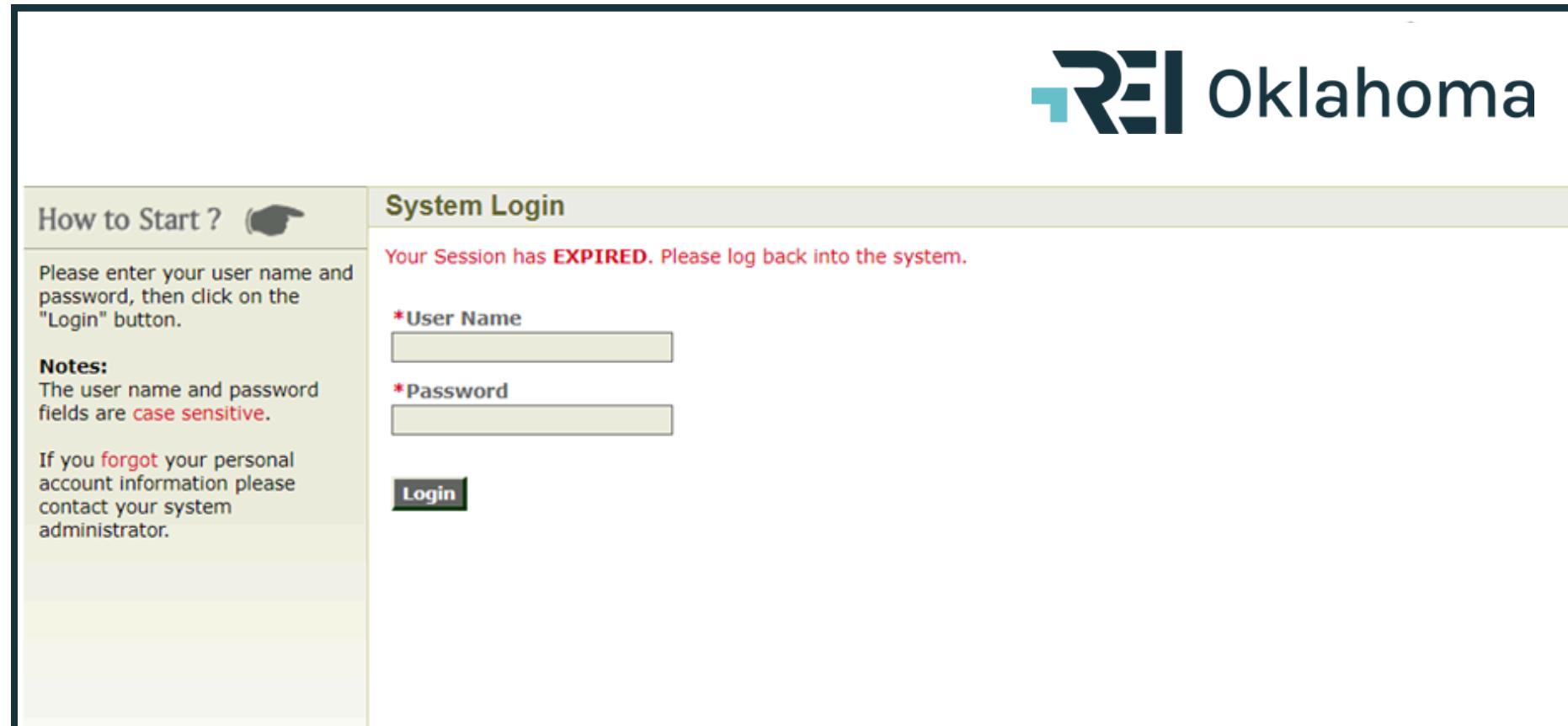
**REI Home 100  
Loan Program**

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**How to Complete the Post-Closing Compliance Package**

# How to Complete the Post-Closing Compliance Package

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



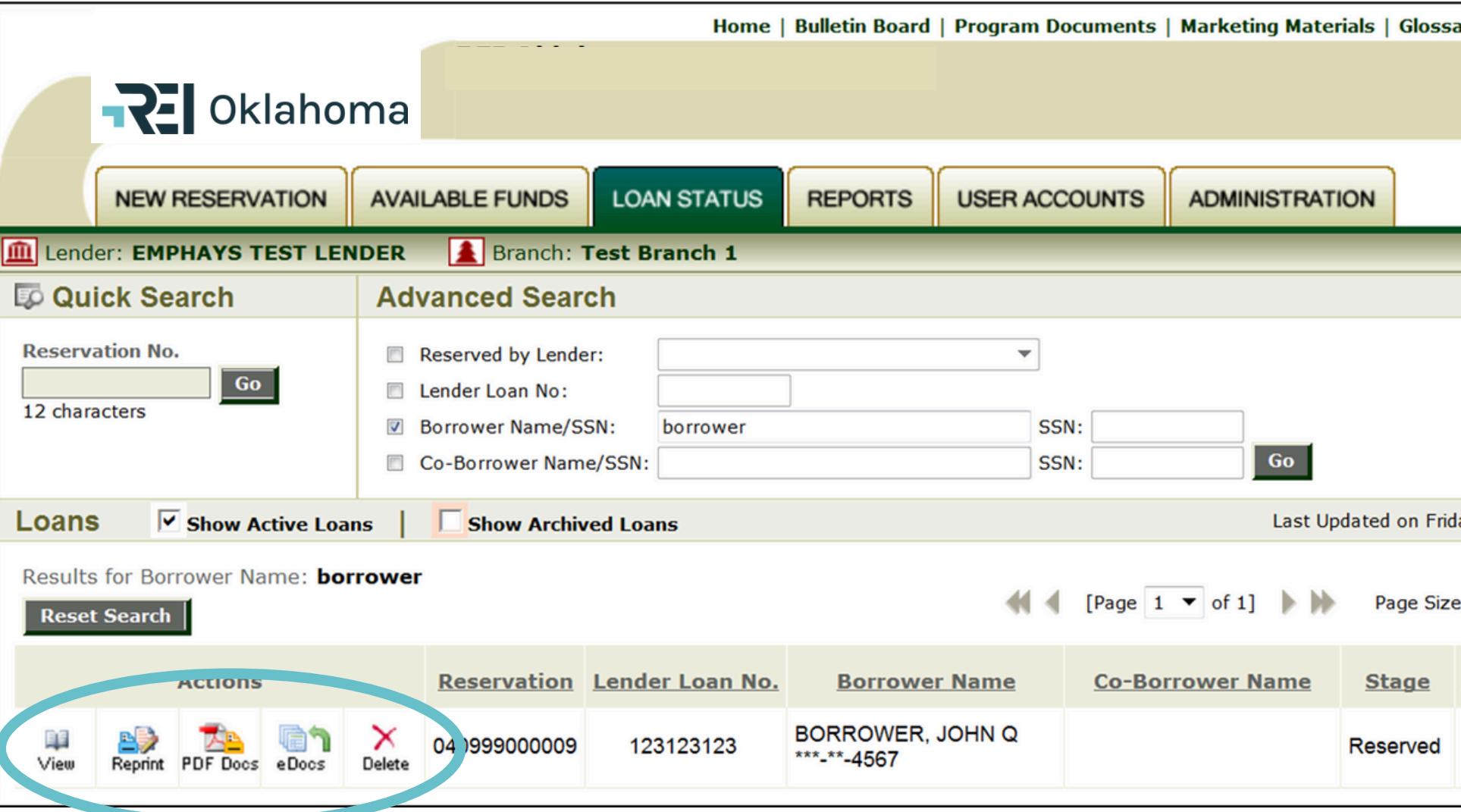
The image shows the REI Oklahoma System Login page. At the top right is the REI Oklahoma logo. Below it is a 'System Login' header. A red error message 'Your Session has EXPIRED. Please log back into the system.' is displayed. On the left, there is a sidebar with 'How to Start ?' (with a hand icon), instructions for entering user name and password, notes about case sensitivity, and a link for forgot account information. The main login form has fields for 'User Name' and 'Password' with red asterisks, and a 'Login' button.

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@reiok.org](mailto:reidpa@reiok.org), and we can send you that information.

# How to Complete the Post-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 blue will navigate you to everything you need for each loan file.



The screenshot shows the REI Oklahoma software interface. At the top, there is a navigation bar with links to Home, Bulletin Board, Program Documents, Marketing Materials, and Glossary. Below the navigation bar, the REI Oklahoma logo is displayed. The main menu bar includes links for NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS (which is highlighted in blue), REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below the menu, the Lender is listed as EMPHAYS TEST LENDER and the Branch is listed as Test Branch 1. The interface features two search sections: Quick Search and Advanced Search. The Advanced Search section includes fields for Reservation No., Reserved by Lender, Lender Loan No., Borrower Name/SSN (with 'borrower' entered), Co-Borrower Name/SSN, and SSN. Below the search sections, there are checkboxes for 'Show Active Loans' and 'Show Archived Loans', with 'Show Active Loans' checked. A message indicates the data was last updated on Friday. The main content area displays a table of loan results for a borrower named 'borrower'. The table columns include Actions, Reservation, Lender Loan No., Borrower Name, Co-Borrower Name, Stage, and Status. The first loan in the list has a Reservation number of 04 0999000009, a Lender Loan No. of 123123123, a Borrower Name of BORROWER, JOHN Q \*\*\*-\*\*-4567, and a Status of Reserved. The Actions row for this loan is circled in blue and contains icons for View, Reprint, PDF Docs, eDocs, and Delete.

- 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 Post-Closing Compliance Package

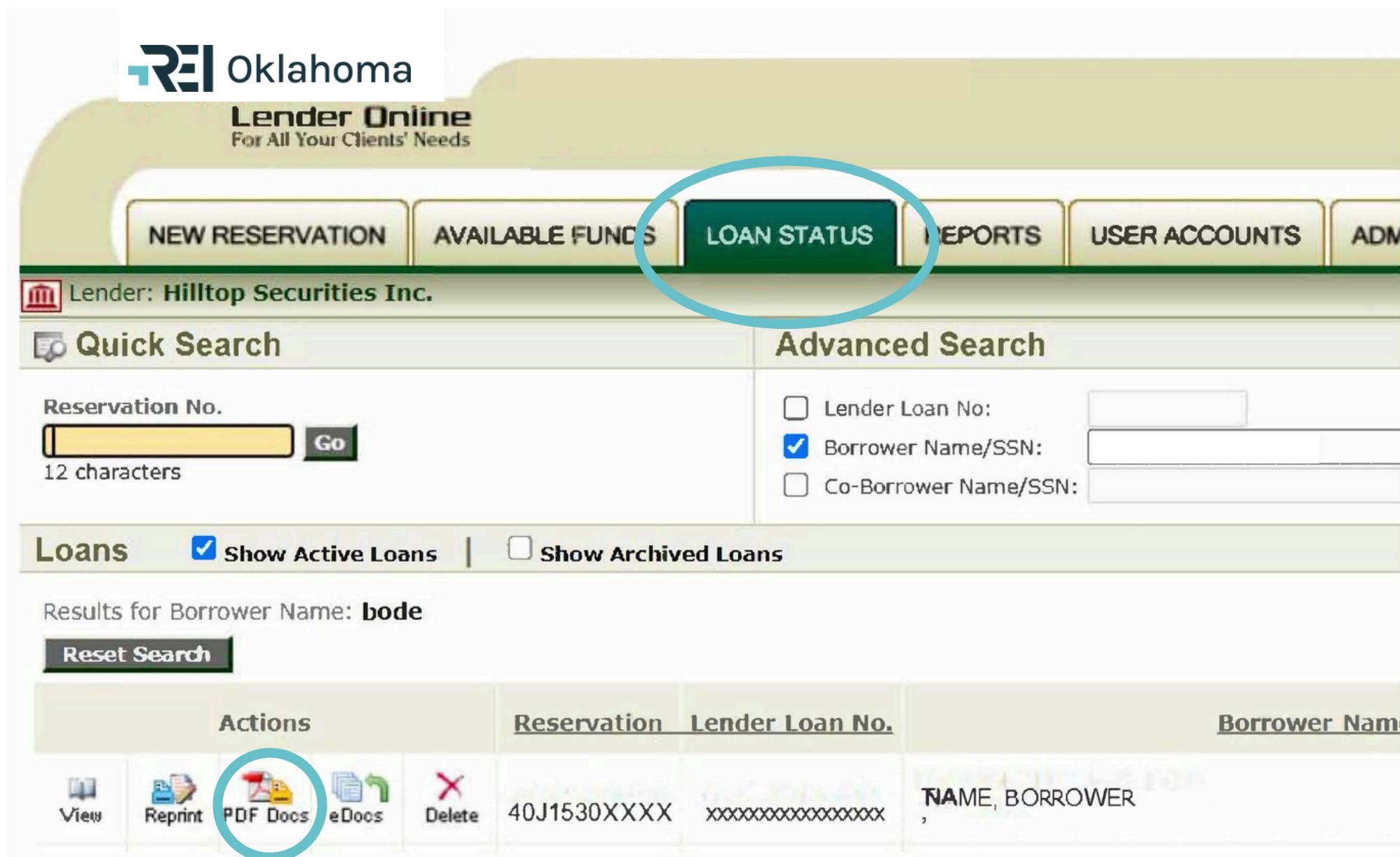
## Submitting Packages For Review

- 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-these can include contact information, maturity date, legal description, etc.
- 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 Post-Closing Compliance Package

## Where to Find the Post-Closing Compliance Checklist

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



# How to Complete the Post-Closing Compliance Package

**Select Documents**

Reservation/Loan No: **NF4525000045 - BORROWER, NAME**

<input type="checkbox"/> Document Name
<input type="checkbox"/> Form 1- Pre-Closing Compliance checklist-Conv. 10YNF-100
<input type="checkbox"/> Commitment Letter - Home100 Conventional-36 [Commitment Letter]
<input type="checkbox"/> Borrowers Acknowledgement Form - 10Y Non-forgivable-114
<input type="checkbox"/> Second Mortgage Note- Conv. 10 Y Non-forgivable-105
<input type="checkbox"/> Second Mortgage Document - Conv. 10Y Non-forgivable-104
<input type="checkbox"/> Form 2- Funding Checklist-Conv. 10Y Non-forgivable 2nd-101
<input type="checkbox"/> Form 3- Funding Request Form - Conv. 10Y Non-forgivable-102
<input checked="" type="checkbox"/> Form 4- Post-Closing Comp. checklist-Conv. 10Y Non-forg-103
<input type="checkbox"/> Form 5- Extension Request Form-140

Showing 1-9

**Generate Documents** **Cancel**

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

- During the Post-Closing Compliance stage, you will have access to the documents needed for that stage:
  - Form 4 - Post-Closing Checklist: This will list all documents needed for upload for this stage.
  - Form 5 - Extension Request Form: This will only be needed for loans in which you need to extend the lock.

# How to Complete the Post-Closing Compliance Package

## Post-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 Post-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 Oklahoma** | Down Payment Assistance

**POST-CLOSING COMPLIANCE CHECKLIST - FORM 4**  
Non-Forgivable Amortizing Second Lien  
(10-year maturity)

**BORROWER(S) INFORMATION**

REI Loan ID Number	R086FSXXXXXX
Series/Program	5% DPA Non-forgivable 2bd 2.5% SRP
Borrower(s) Name(s)	BORROWER NAME
Property Address	1111 OKLAHOMA STREET, TOWN, OK 77777
1 <sup>st</sup> Mortgage Total Loan Amount	\$200,000

**LENDER CONTACT INFORMATION**

Company Name	EXAMPLE MORTGAGE COMPANY
Contact Name	LOAN OFFICER/LOAN PROCESSOR/LOAN CONTACT
Phone Number	555-555-5555
Email Address	email@mortgagecompany.com

Please submit items 1 - 5 through the Lender Portal ([www.reihome100.org](http://www.reihome100.org)) into the "Post-Closing Compliance Package" found in the "eDocs" icon.

1. [This Checklist](#)
2. Copy of Final [Executed Closing Disclosures for the 1<sup>st</sup> and 2<sup>nd</sup> Liens](#)
3. Copy of Final [Executed URLA](#)
4. Copy of [Executed Borrower's Acknowledgement Form](#)
5. Copy of [Executed Second Lien Note and Loan Mortgage Documents](#)

A Compliance Review Fee in the amount of **\$185.00** is due upon submission of the "Post-Closing Package" payable through HilltopPay.

Effective January 1, 2022  
All Compliance Review Fees must be paid through HilltopPay

**HilltopPay**  
For questions or to sign up for HilltopPay please contact us at:  
[hts-dl-housingbanknotification@hilltopsecurities.com](mailto:hts-dl-housingbanknotification@hilltopsecurities.com)

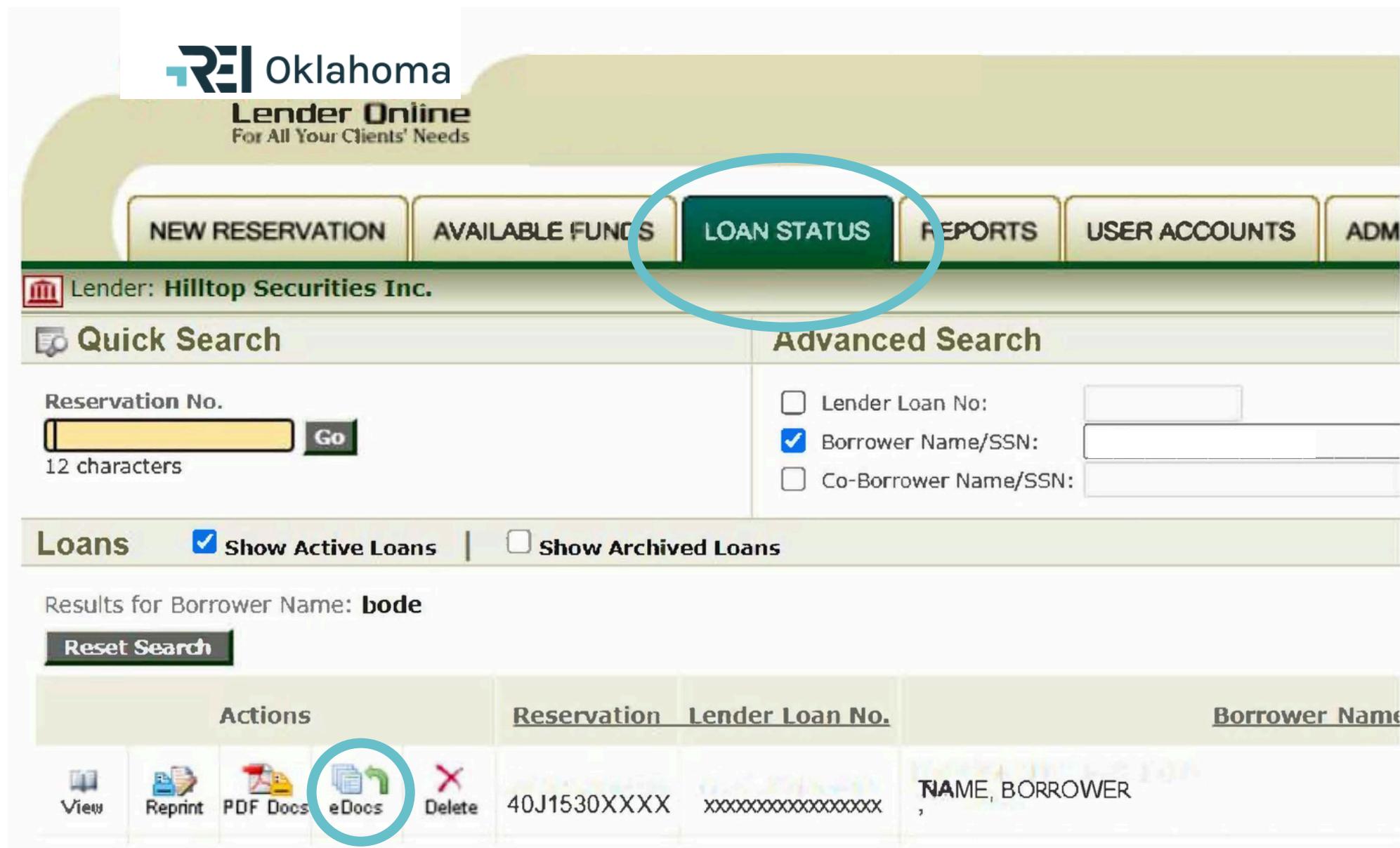
**Important:** In order to meet program timelines please make sure to submit the above items as soon as possible. Hilltop Securities Inc. cannot approve the loan for purchase by US Bank until all items on this checklist are received.

Form 4 | REI Home100 | REI Oklahoma | v09022022-103

# How to Complete the Post-Closing Compliance Package

## Uploading the Post-Closing Compliance Package

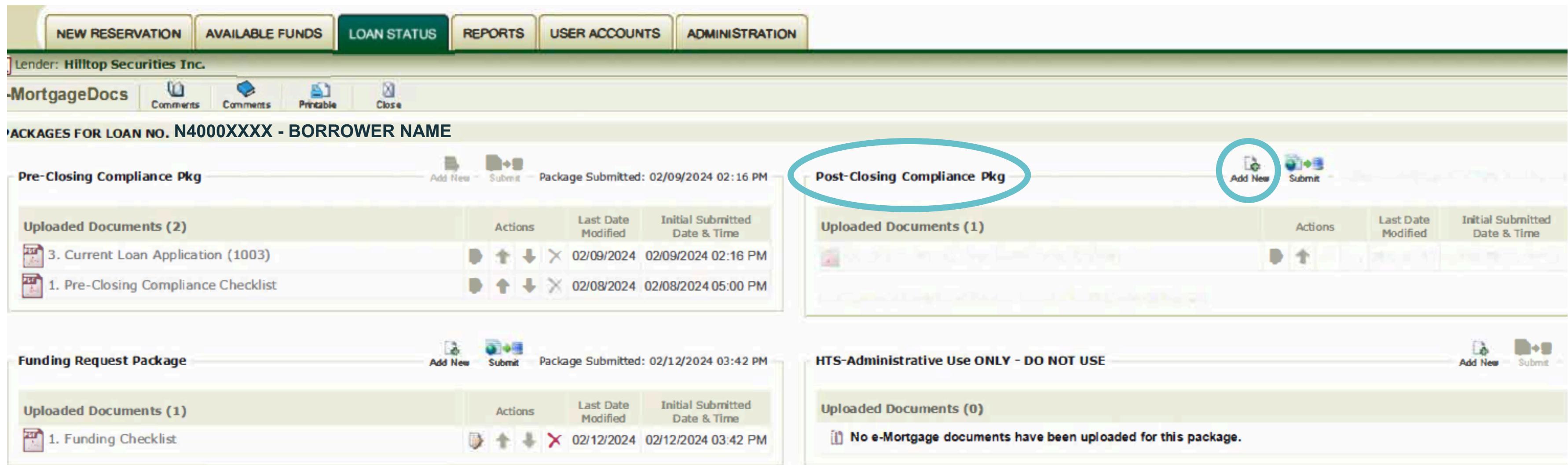
- Go to the “Loan Status” tab in the portal once again, and locate the loan you are working on.
- Click on the “eDocs” icon.



# How to Complete the Post-Closing Compliance Package

## Uploading the Post-Closing Compliance Package

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



The screenshot shows the eMortgage Docs software interface with the following sections:

- Pre-Closing Compliance Pkg:** Contains 2 uploaded documents: "3. Current Loan Application (1003)" and "1. Pre-Closing Compliance Checklist".
- Post-Closing Compliance Pkg:** Contains 1 uploaded document: "1. Post-Closing Compliance Checklist". The "Add New" icon for this section is circled in blue.
- Funding Request Package:** Contains 1 uploaded document: "1. Funding Checklist".
- HTS-Administrative Use ONLY - DO NOT USE:** Contains 0 uploaded documents. A message states: "No e-Mortgage documents have been uploaded for this package."

Common interface elements include a top navigation bar with buttons for NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS (highlighted in green), REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below the navigation bar, there are buttons for MortgageDocs, Comments, Comments, Printable, and Close. The Lender is listed as Hilltop Securities Inc.

# How to Complete the Post-Closing Compliance Package

## Uploading the Post-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 shows a software interface for managing mortgage documents. At the top, there is a navigation bar with tabs: AVAILABLE FUNDS, LOAN STATUS, REPORTS, USER ACCOUNTS, and ADMINISTRATION. The LOAN STATUS tab is currently selected. Below the navigation bar, the title 'eMortgage Document For Loan No.' is displayed, along with 'Save' and 'Cancel' buttons. A dropdown menu labeled 'Package' is set to 'Post-Closing Compliance Pkg'. The main area contains instructions: 'Please Click Here to upload a document.' with a 'Click Here' button circled in blue. Below this, there is a section for 'Select a document name from the predefined' list, which is currently empty. An 'Enter a customized document name.' input field is also present. At the bottom, there is a text area for 'Enter additional comments about this document'. To the right of the main form, a file selection dialog box is overlaid. The dialog box has a title 'Get File - Google Chrome' and a URL 'reihome100.org/Bin/Display.dpr>ShowSection?HTMLFile=GetFile&FileFolder=E...'. It contains a 'Choose File' button, a 'File Location:' label, and a 'No file chosen' message. At the bottom of the dialog are 'Upload' and 'Cancel' buttons, both of which are circled in blue. A black arrow points from the 'Click Here' button in the main form to the 'Choose File' button in the dialog box.

# How to Complete the Post-Closing Compliance Package

## Uploading the Post-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.  Save 

\*Package: Post-Closing Compliance Pkg

Please [Click Here](#) to upload a document.

\*Select a document name from the predefined list  
Complete Post-Closing Compliance Package

or

\*Enter a customized document name.

Enter additional comments about this document

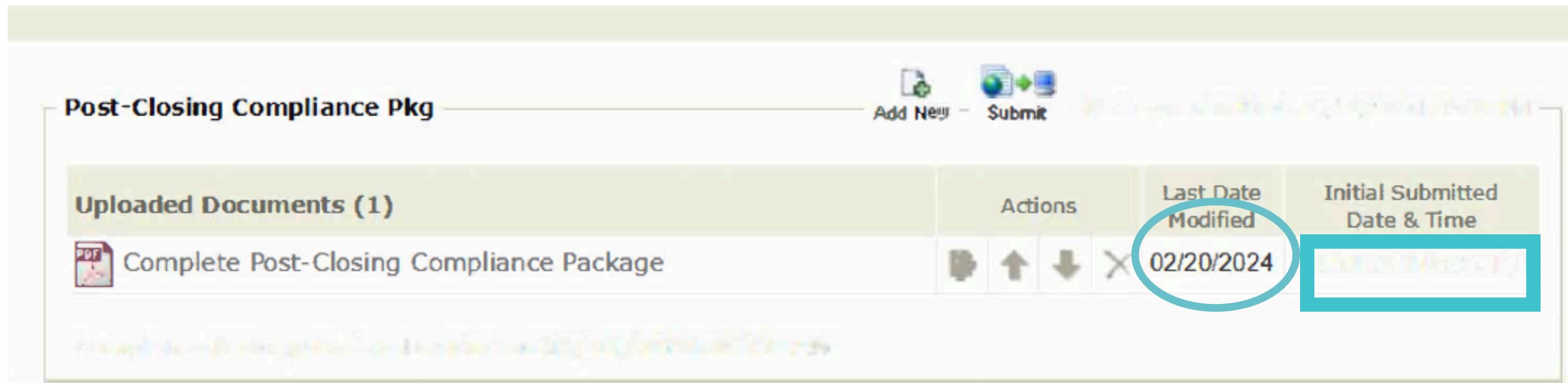
I will upload the final CD later today.

You must click “SAVE” after each upload.

# How to Complete the Post-Closing Compliance Package

## Uploading the Post-Closing Compliance Package

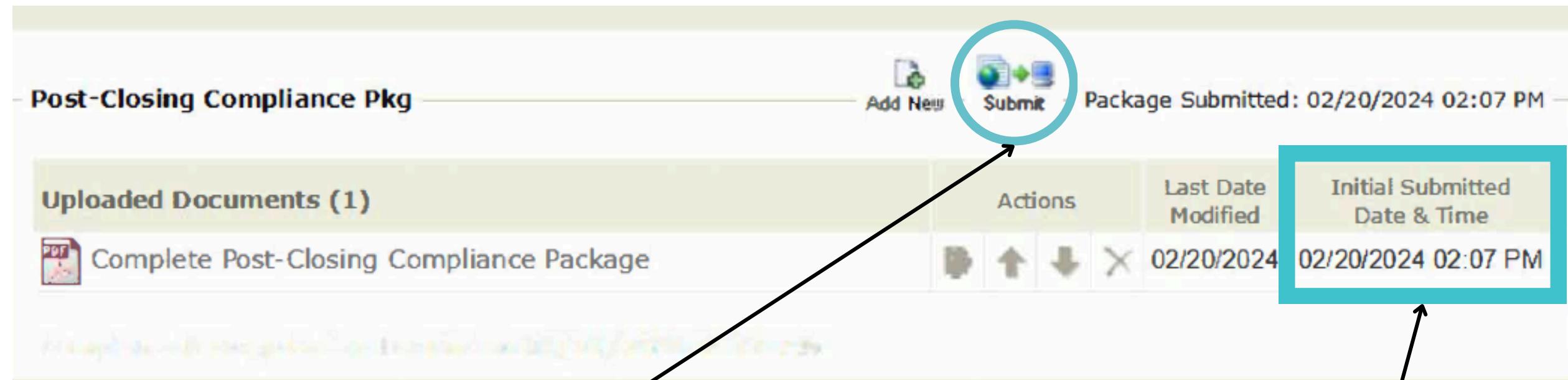
Once the document is saved, the date will show up, and you are safe to log out without losing progress. If file is not submitted, we will not know it is available for review.



Actions	Last Date Modified	Initial Submitted Date & Time
	02/20/2024	<input type="text"/>

# How to Complete the Post-Closing Compliance Package

## Submitting the Post-Closing Compliance Package



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.

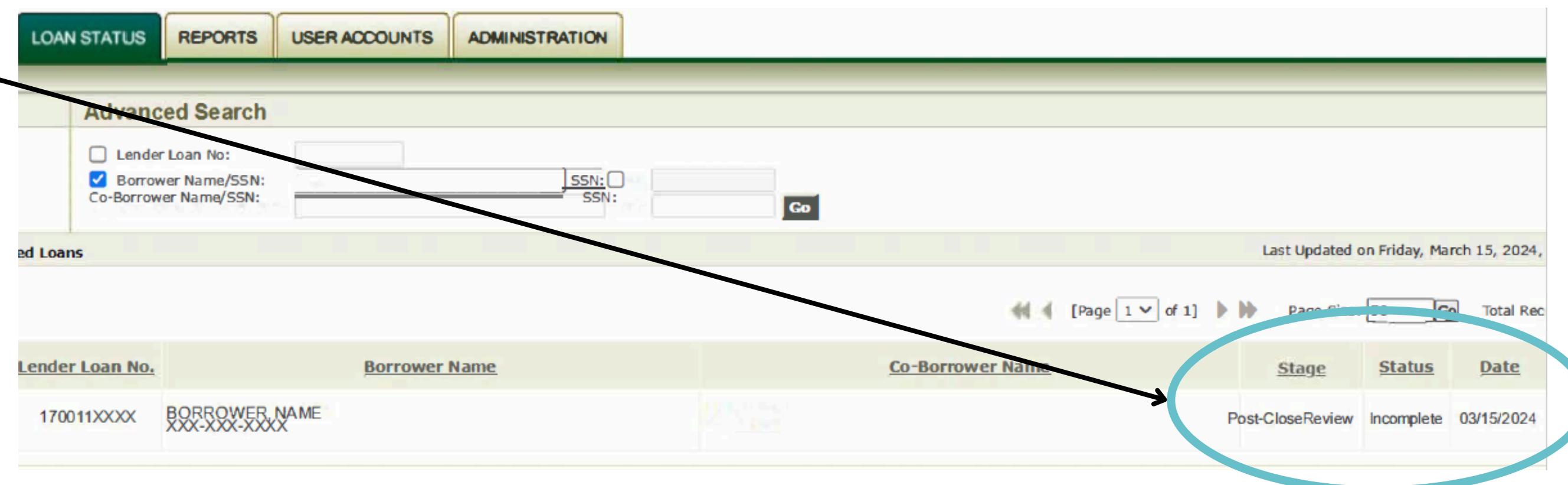
You will know the package has been submitted when you see a date and time listed here.

# How to Complete the Post-Closing Compliance Package

## Checking for Conditions

After submitting the package, you will log back into the portal to check for conditions or approval. 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, “Post-Close Review Incomplete,” this means there are conditions.



Advanced Search			
Lender Loan No.	Borrower Name	Co-Borrower Name	Stage
170011XXXX	BORROWER NAME XXX-XXX-XXXX		Post-CloseReview

# How to Complete the Post-Closing Compliance Package

## Checking for Conditions

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



A screenshot of a software interface showing a section titled "HFA's CONDITIONS/EXCEPTIONS". Below this, there is a list item: "1. Missing executed 1st lien CD". The entire screenshot is enclosed in a light blue rectangular border.

On the bottom, left-hand side of the “View” page, you will see the HFA’s Conditions/Exceptions.

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

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

# How to Complete the Post-Closing Compliance Package

## Submitting to US Bank

After the Post-Closing Compliance Package has been submitted, the Mortgage loan Credit file needs to be delivered to US Bank for purchase by day 60 as follows:

<b>First and Second Loan Files</b>	<b>Final Trailing Documents Including First and Second Recorded Mortgages</b>
Delivered online through U.S. Bank's lender portal. <a href="mailto:hfa.programs@usbank.com">hfa.programs@usbank.com</a> (800) 562-5165 Option 2	U.S. Bank National Association Attn: CICR CN-KY-WHCI 800 Moreland Street Owensboro, KY 42301-2046
<b>First and Second Original Notes</b>	
	U.S. Bank Home Mortgage Attn: HFA Note Vault 9380 Excelsior Blvd., 6 <sup>th</sup> Floor Hopkins, MN 55343

## How to Complete the Post-Closing Compliance Package

Once you have received Post-Closing Compliance Approval, and the file has been purchased by US Bank, you have fully completed the post-closing process.



**REI Home 100  
Loan Program**

Thank you so much for using the REI Home100 Program!

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