

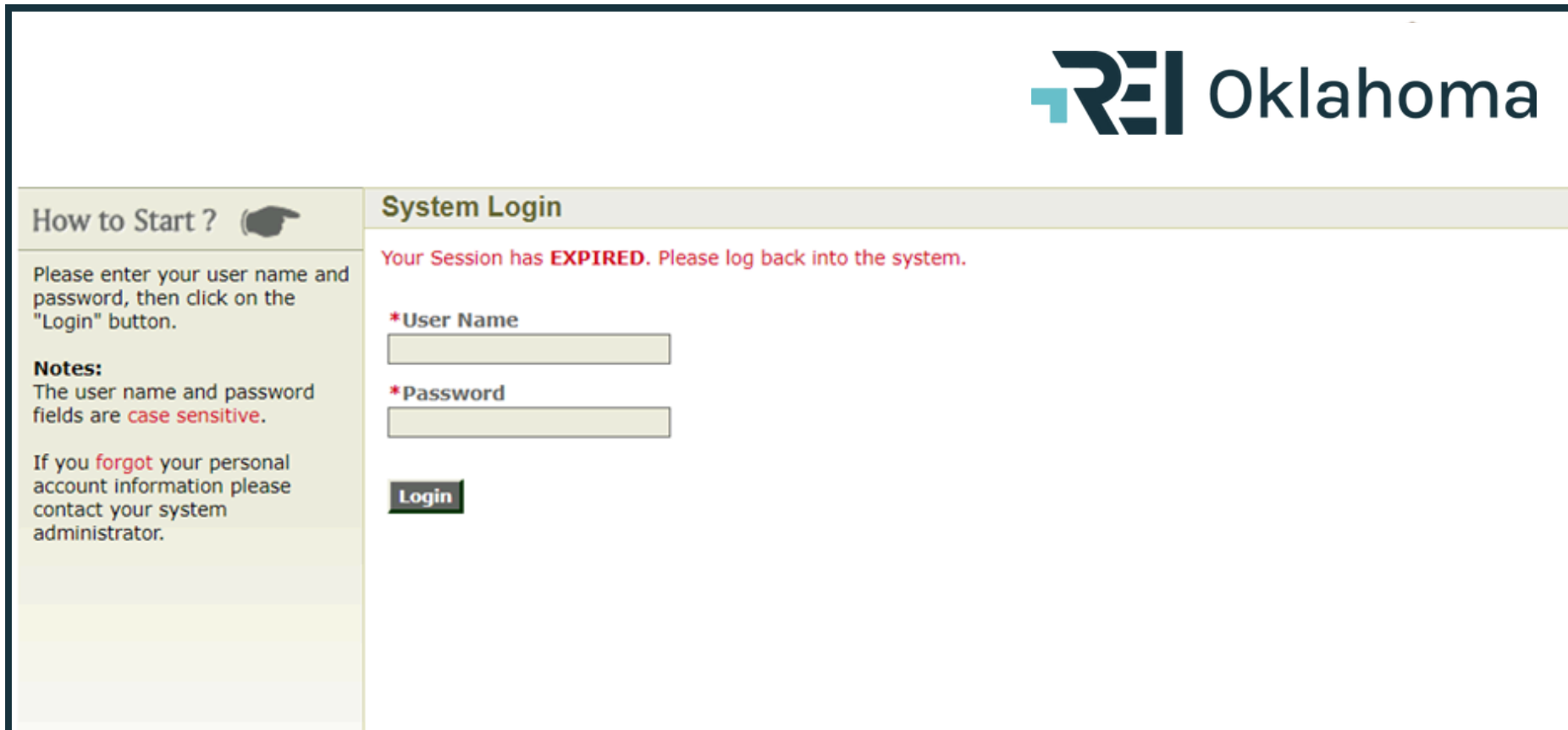


REI Home 100
Loan Program

How to Complete the Post-Closing Compliance Package

How to Complete the Post-Closing Compliance Package

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



REI Oklahoma

How to Start ? (Hand icon)

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, 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.

Home | Bulletin Board | Program Documents | Marketing Materials | Glossary

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

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	S
View Reprint PDF Docs eDocs Delete	04 999000009	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 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.

The screenshot shows the REI Oklahoma Lender Online portal. At the top, the logo "REI Oklahoma" and "Lender Online For All Your Clients' Needs" are visible. Below this is a navigation bar with tabs: "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS" (highlighted with a blue circle), "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 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 results section shows "Results for Borrower Name: bode" and a "Reset Search" button. A table of loan results is displayed with columns: "Actions", "Reservation", "Lender Loan No.", and "Borrower Name". The first row shows a loan with Reservation "40J1530XXXX", Lender Loan No. "xxxxxxxxxxxxxxxx", and Borrower Name "NAME, BORROWER". In the "Actions" column for this loan, the "PDF Docs" icon (a red circle with a white document icon) is highlighted with a blue circle.

Actions	Reservation	Lender Loan No.	Borrower Name
View Reprint PDF Docs eDocs Delete	40J1530XXXX	xxxxxxxxxxxxxxxx	NAME, BORROWER

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

 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 st 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) into the "Post-Closing Compliance Package" found in the "eDocs" icon.

1. This Checklist
2. Copy of Final Executed Closing Disclosures for the 1st and 2nd 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



For questions or to sign up for HilltopPay please contact us at:
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 v0902.2022-103

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.

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" (highlighted with a blue circle), "REPORTS", "USER ACCOUNTS", and "ADM". Under the "LOAN STATUS" tab, the lender is identified as "Hilltop Securities Inc.". 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 results section shows "Results for Borrower Name: bode" and a "Reset Search" button. A table lists loan details with columns: "Actions", "Reservation", "Lender Loan No.", and "Borrower Name". The first row shows a loan with Reservation "40J1530XXXX", Lender Loan No. "xxxxxxxxxxxxxxxx", and Borrower Name "NAME, BORROWER". The "Actions" column for this loan contains icons for "View", "Reprint", "PDF Docs", "eDocs" (highlighted with a blue circle), and "Delete".

Actions	Reservation	Lender Loan No.	Borrower Name
View Reprint PDF Docs eDocs Delete	40J1530XXXX	xxxxxxxxxxxxxxxx	NAME, BORROWER

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 displays the REI Home100 Program Lender Training interface. At the top, there is a navigation bar with tabs: NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS (highlighted), REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below this, the lender is identified as Hilltop Securities Inc. The main section is titled 'PACKAGES FOR LOAN NO. N4000XXXX - BORROWER NAME'. It contains four package sections: Pre-Closing Compliance Pkg, Post-Closing Compliance Pkg, Funding Request Package, and HTS-Administrative Use ONLY - DO NOT USE. The Post-Closing Compliance Pkg section is highlighted with a blue circle around the 'Add New' icon. The Pre-Closing Compliance Pkg section shows two uploaded documents: '3. Current Loan Application (1003)' and '1. Pre-Closing Compliance Checklist'. The Funding Request Package section shows one uploaded document: '1. Funding Checklist'. The HTS-Administrative Use ONLY section shows no uploaded documents.

Package	Uploaded Documents	Actions	Last Date Modified	Initial Submitted Date & Time
Pre-Closing Compliance Pkg	3. Current Loan Application (1003)	[Icon]	02/09/2024	02/09/2024 02:16 PM
	1. Pre-Closing Compliance Checklist	[Icon]	02/08/2024	02/08/2024 05:00 PM
Funding Request Package	1. Funding Checklist	[Icon]	02/12/2024	02/12/2024 03:42 PM
HTS-Administrative Use ONLY - DO NOT USE	No e-Mortgage documents have been uploaded for this package.			

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 displays the REI Home100 system interface. At the top, there are tabs for 'AVAILABLE FUNDS', 'LOAN STATUS' (which is selected), 'REPORTS', 'USER ACCOUNTS', and 'ADMINISTRATION'. Below the tabs, the main heading is 'eMortgage Document For Loan No.' with 'Save' and 'Cancel' buttons. The form contains several fields: a dropdown menu for '*Package:' set to 'Post-Closing Compliance Pkg', a text field with the instruction 'Please Click Here to upload a document.' (where 'Click Here' is circled in blue), a field for '*Select a document name from the predefined', and a field for '*Enter a customized document name.'. A file selection dialog is open over the form, titled 'Get File - Google Chrome'. It shows the URL 'reihome100.org/Bin/Display.dpr/ShowSection?HTMLFile=GetFile&FileFolder=E...'. In the dialog, the '*File Location:' section shows 'Choose File' (circled in blue) and 'No file chosen'. Below this, the 'Upload' button is circled in blue. An arrow points from the 'Click Here' button in the main form to the 'Choose File' button in the dialog.



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.

The screenshot shows a web form for uploading a document. At the top, there is a header bar with the text "eMortgage Document For Loan No." and two buttons: "Save" (with a floppy disk icon) and "Cancel" (with a red prohibition icon). The "Save" button is circled in blue. Below the header, there is a dropdown menu labeled "*Package:" with the selected option "Post-Closing Compliance Pkg". Below this, there is a text prompt "Please [Click Here](#) to upload a document." followed by a large blue oval. Inside the oval, there are two options: "*Select a document name from the predefined list" with a dropdown menu showing "Complete Post-Closing Compliance Package", and "or" followed by "*Enter a customized document name." with an empty text input field. Below the oval, there is a text prompt "Enter additional comments about this document" followed by a large text area. At the bottom of the text area, the text "I will upload the final CD later today." is visible. A blue box on the right side of the form contains the text "You must click 'SAVE' after each upload." with an arrow pointing to the "Save" button.

eMortgage Document For Loan No.  Save  Cancel

*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

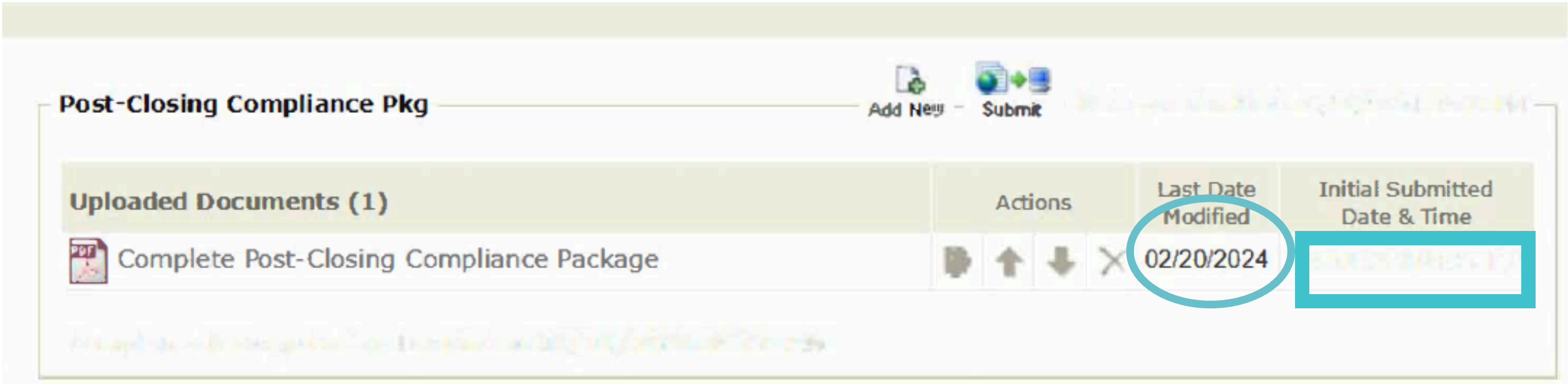
I will upload the final CD later today.

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.



How to Complete the Post-Closing Compliance Package

Submitting the Post-Closing Compliance Package

Post-Closing Compliance Pkg

Add New Submit Package Submitted: 02/20/2024 02:07 PM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
Complete Post-Closing Compliance Package		02/20/2024	02/20/2024 02:07 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 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.

LOAN STATUS				REPORTS	USER ACCOUNTS	ADMINISTRATION
Advanced Search						
<input type="checkbox"/> Lender Loan No: <input type="text"/>						
<input checked="" type="checkbox"/> Borrower Name/SSN: <input type="text"/> SSN: <input type="text"/>						
<input type="checkbox"/> Co-Borrower Name/SSN: <input type="text"/> SSN: <input type="text"/> <input type="button" value="Go"/>						
ed Loans Last Updated on Friday, March 15, 2024,						
[Page 1 of 1] <input type="button" value="Go"/> Total Rec						
Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	
170011XXXX	BORROWER NAME XXX-XXX-XXXX		Post-CloseReview	Incomplete	03/15/2024	

How to Complete the Post-Closing Compliance Package

Checking for Conditions

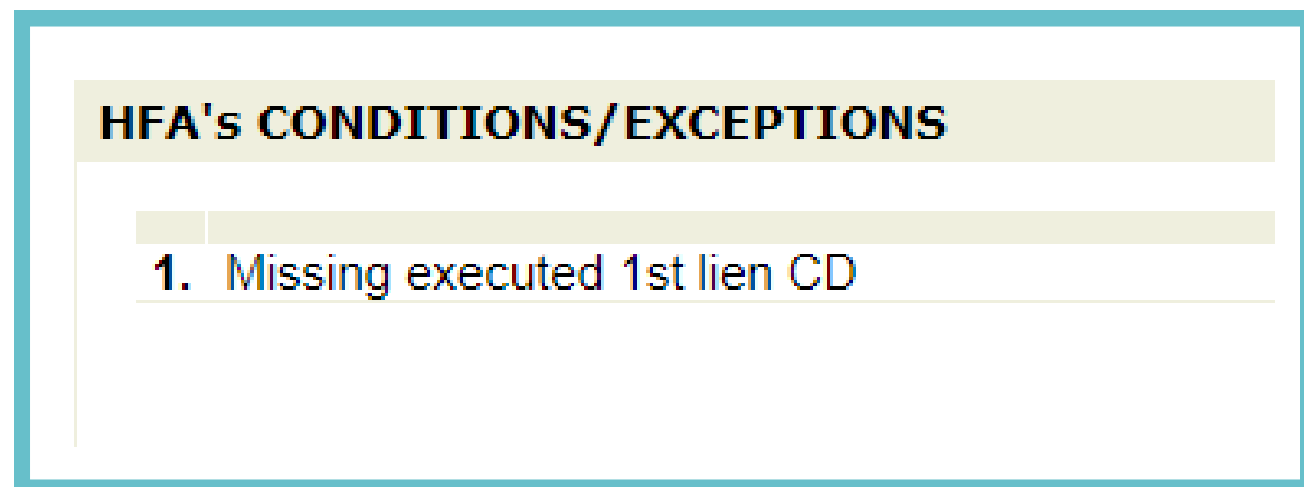
To view conditions, click on the “View” icon on the “Loan Status Tab.



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



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:

First and Second Loan Files	Final Trailing Documents Including First and Second Recorded Mortgages
Delivered online through U.S. Bank's lender portal. hfa.programs@usbank.com (800) 562-5165 Option 2	U.S. Bank National Association Attn: CICR CN-KY-WHCI 800 Moreland Street Owensboro, KY 42301-2046
First and Second Original Notes	
U.S. Bank Home Mortgage Attn: HFA Note Vault 9380 Excelsior Blvd., 6 th 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 with questions.