IHSF

*NEW* system training

KEEP CALM IT'S ONLY A NEW SYSTEM
THINGS TO KNOW

• The new IHSF is a web-based application, no downloaded software, that is supported by the most recent versions of major browsers like:
  • Google Chrome
  • Firefox
  • Internet Explorer

• Replaces the downloaded software IHSF on your desktop – The old system will no longer work – **ROLL OUT DATE ESTIMATED OF 8/31/2017**
  • All loan in the “old” IHSF will transfer into the new application
  • All user accounts and access levels will transfer into the new application

• The IHSF web application will be paperless from application to closing
WEB LINK

https://ihcdaonline.com/DMSOnline
Home Screen Navigation
Loans with Open Conditions = Incomplete loans for both Application & Closing status loans

Reservations Started = Reservations started but not yet submitted as a live/locked loan

Waiting on Application Package = Live reservations with the reservation fee submitted waiting for the Homeownership Affidavit to be uploaded for review

Waiting on Closing Package = Loans that have been wired by IHCDI waiting on closing documents to be uploaded
Searching for loans;
- Borrower Name
- Loan Number (Lender or IHCDA)
- Address

The search box is similar to Google. Input what you are looking for with as little or as much information as you have. To separate your search criteria, the word “AND” must be used.

Example: You wanted to search Smith at Maple Street. Your search would be; Smith and “Maple Street”

HINT: using “ ” encloses the phrase you are searching

HINT: Once your loan is found or opening a loan at all, you can click on that line item but that will open the loan in the current window. In order to toggle between your home screen and different loans, right click the “Pencil” next to the loan and select either;
- Open link in a new tab
- Open link in a new window
Inputting Reservations
Reservation - Submission

ihcdaonline.com says:
Congratulations! You have successfully submitted your reservation to IHEDA. Your next step is to submit any fees that are due so that the loan review process can begin.

Submit
Application Upload
STAGE 2 – FEE RECEIVED

Step 1: Yellow @ 2 Fee Required

Step 2: ACH/Money Order/Cashiers Check to IHICDA

Step 3: Yellow @ 3 Upload Ready
STAGE 3 – APPLICATION UPLOAD

![Image of a loan application upload interface](image)

### Documents Required by Stage

<table>
<thead>
<tr>
<th>Stage</th>
<th>Type</th>
<th>Required</th>
<th>File</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Upload</td>
<td>IHCDI - FramWork HIE Certificate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Application Upload</td>
<td>IHCDI - Homeownership Affidavit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Application Upload</td>
<td>Misc. Documents</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Other Documents

<table>
<thead>
<tr>
<th>Type</th>
<th>File</th>
<th>Date</th>
</tr>
</thead>
</table>

### Fillable Documents

- 2016 IHCDI Homeownership Affidavit
STAGE 3 – APPLICATION UPLOAD

Chose the saved file from your computer and select “Upload”.

To find/fill an IHCDA required document locate the “Fillable Documents” section, use the drop down arrow to locate which document to prefill and select “Generate Filled Document”.

Once the document is uploaded the “upload arrow” turns into a magnifying glass along with the ability to delete the document if an error was made during the uploading process.
Once all “required” documents are uploaded a submission box appears asking if you are ready to submit the file to IHCDA for review.

NOTE: If there are additional non-required documents you want to upload you can select “Cancel” to continuing uploading. You will receive the submission box after each upload until you select “OK” to submit the file to IHCDA.

Once the documents are uploaded and submitted for IHCDA review, the validation checks turn green and the loan summary line moves to a yellow @ Stage 4 of “Application Review” awaiting an IHCDA Underwriter’s review of the uploaded file.
Application Review - Incomplete
If you’ve received an “Incomplete” review, the bubble will turn Red @ Stage 4 as well as the validation checks shows an “X” meaning open conditions. At this point, you will need to upload the required open conditions for an IHICDA re-review.
Step 1: Review all “Open” conditions needed to be uploaded for approval.

Step 2: Click “Add Conditions Document” to upload required item(s).

Step 3: Select which condition the document you are uploading will satisfy.

Step 4: Choose the document label from the drop down box.

Step 5: Browse your computer and select the applicable document.

Step 6: Hit “Save” to actually load the document for that specific open condition.

Step 7: Select “Return” to go back to the Status tab.
COMMITTED – APPROVED (STAGE 5)

Loan Information - Status

If there are conditions listed above that have a status of ‘Open’, you will need to upload a document to satisfy that condition. Click the 'Add Conditions Document' button and then select the document you wish to upload. When you do this, you will also need to choose which conditions the document satisfies.
Inputting a DPA Wire Request
Once a loan is “Committed – Approved” the ‘DPA Funding Request’ button will appear for the wire to be ordered.
@ Confirmation Contact input “Lender” information and at least one email address of the one individual that needs to know the wire has been sent. There is now the ability to add another email address, if applicable.
Once the loan has been wired and a wire date has been input by IHCDA the ability to upload the closing package “unlocks” and becomes available.
Closing Upload
STAGE 6 – CLOSING UPLOAD

Upload all “Required” closing documents, following the same process as the application upload.

Reminder: To find/fill an IHCDA required document locate the “Fillable Documents” section, use the drop down arrow to locate which document to prefill and select “Generate Filled Document”.
STAGE 6 – CLOSING UPLOAD

Chose the saved file(s) from your computer and select “Upload” on all required documents.

Once all “required” documents are uploaded a submission box appears asking if you are ready to submit the file to IHCDA for review.

REMINDER: If there are additional non-required documents you want to upload you can select “Cancel” to continuing uploading. You will receive the submission box after each upload until you select “OK” to submit the file to IHCDA.
Once the documents are uploaded and submitted for IHCDA review, the validation checks turn green and the loan summary line moves to a yellow @ Stage 7 of “Closing Pkg Review” awaiting an IHCDA Underwriter’s review of the uploaded file.
Closing Pkg Review - Incomplete
If you’ve received an “Incomplete” review, the bubble will turn Red @ Stage 7 as well as the validation checks shows an “X” meaning open conditions. At this point, you will need to upload the required open conditions for an IHCDA re-review.
Follow the same process as shown on Slide 17 to upload closing conditions:

Step 1: Select which condition the document you are uploading will satisfy.

Step 2: Choose the document label from the drop down box.

Step 3: Browse your computer and select the applicable document.

Step 4: Hit “Save” to actually load the document for that specific open condition.

Step 5: Select “Return” to go back to the Status tab.
Stage 7 as a blue checked bubble shows that IHCDA has provided “Final Approval” on the loan.

NOTE: If the loan is an MCC or MCC-linked loan, Stage 8 (blue “check” bubble) reflects that IHCDA has issued and mailed out the MCC Certificate to the borrower.
QUESTIONS
THE HOMEOWNERSHIP TEAM

Homeownership Director
Kim Harris @ kiharris@ihcda.in.gov 317-233-5367

Homeownership Manager
Lee McClendon @ lmccclendon@ihcda.in.gov 317-232-2582

Underwriters
Sara Hawk @ shawk@ihcda.in.gov 317-233-0702
Marianne Fraps @ mfraps@ihcda.in.gov 317-232-7023
Tom Pearson @ tpearson1@ihcda.in.gov 317-232-0210
Carla Bruce @ cbruce1@ihcda.in.gov 317-233-1826

Operations
Dolores Scisney @ dscisney@ihcda.in.gov 317-234-3706

Account Managers
Mark Doud @ mdoud@ihcda.in.gov 317-447-8156
Kristine Clark @ kclark3@ihcda.in.gov 219-616-0990

ihcda
Indiana Housing & Community Development Authority