

HOMEOWNERSHIP DIVISION

August 10, 2018 Lender Notice: VirPack Document Portal Update

Changes have been made to the VirPack Document Delivery Portal to allow the upload of standalone MCCs. As of today, you will begin to see loans in your portal with the prefix "MCC." These are all the stand-alone MCCs registered with New Hampshire Housing under your organization.

MCCs reserved with a New Hampshire Housing loan should continue to be submitted with the loan.

Updated upload instructions are attached. Please share them with appropriate staff.

Questions

If you have VirPack related questions, please contact:

Michael Chadbourne, Director Homeownership Lending mchadbourne@nhhfa.org
603-310-9247

If you have MCC specific questions, please contact:

Andrew Cadorette, Program Manager Homeownership Programs acadorette@nhhfa.org 603-310-9287

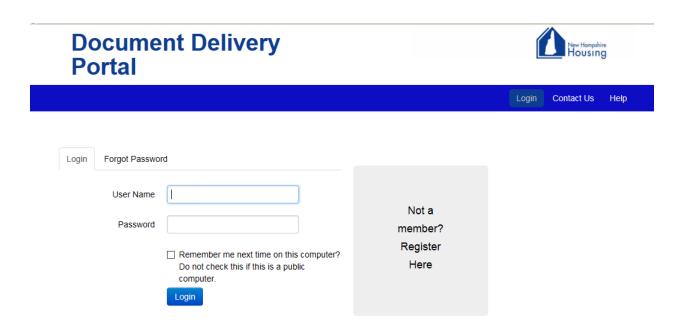
Thank you!

About New Hampshire Housing As a self-supporting public benefit corporation, New Hampshire Housing Finance Authority promotes, finances and supports affordable housing. The Authority operates a number of rental and homeownership programs designed to assist low-and moderate-income persons with obtaining affordable housing. Since its inception, New Hampshire Housing has helped more than 50,000 families purchase their own homes and has been instrumental in financing the creation of more than 14,500 multi-family housing units. **NHHFA.org**



Document Delivery Portal Lender Instruction Guide

Log into the Lender Document Delivery Portal https://nhhfadocportal.virpack.com



Once logged in, lender can access all loans that have been closed out in Lender Online.

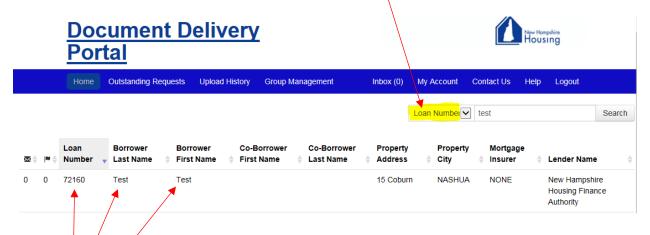
Loans will not be available in the portal until they have been closed out in Lender Online.

Only MCCs <u>not</u> reserved in connection with a New Hampshire Housing loan will be available in the Portal. MCCs reserved with a New Hampshire Housing loan should be processed under the loan.

Search loans by:

- a. New Hampshire Housing loan number
- b. Borrower first or last name;
- c. Co borrower first or last name;
- d. Property address;
- e. Property city;
- f. Mortgage Insurer;
- g. MCC number

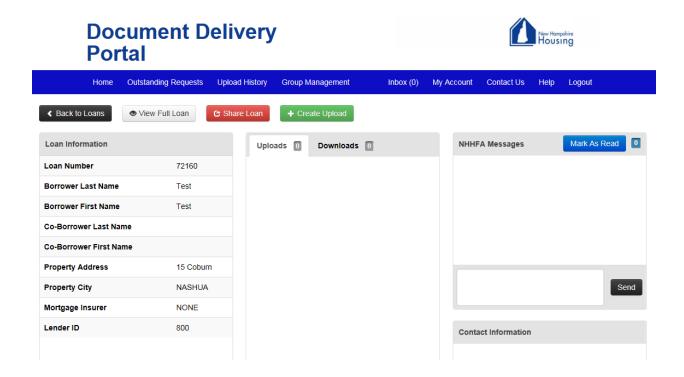
*Note, if the MCC number does not return in a search, verify it is not associated with a New Hampshire Housing loan



Click on any data point in the row to open the loan.

Sort results by choosing any tab in the header.

Individual loan home page:

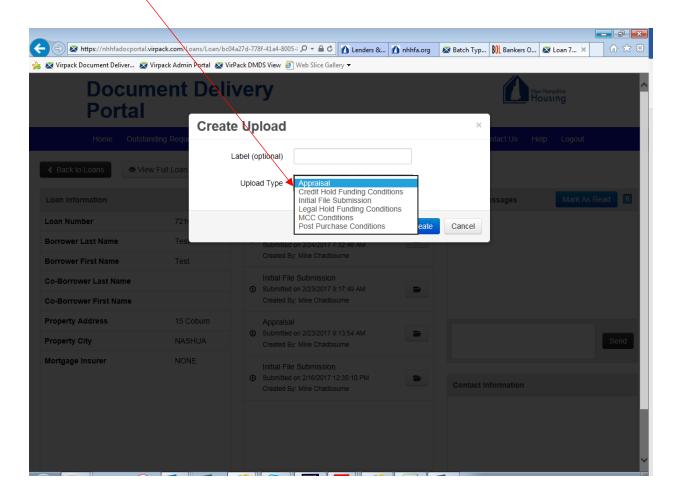


To submit loan documents:

Choose create upload



Choose Upload type:



There will always be 2 uploads when first submitting a loan; initial submission and appraisal. There will only be 1 upload when first submitting a stand-alone MCC.

<u>Initial submission</u>: all loan documents including stand-alone MCC documents, with the exception of the appraisal and/or final inspection report.

<u>Appraisal</u>: The appraisal and/or inspection reports <u>must</u> be uploaded separately from other loan docs with the appropriate upload type (appraisal) chosen. This will ensure appraisal and inspection is properly uploaded as a pdf file.

Other Upload types:

Once the initial submission is reviewed, missing items will be added to Lender Online, our reservation portal. Missing items should be uploaded as follows:

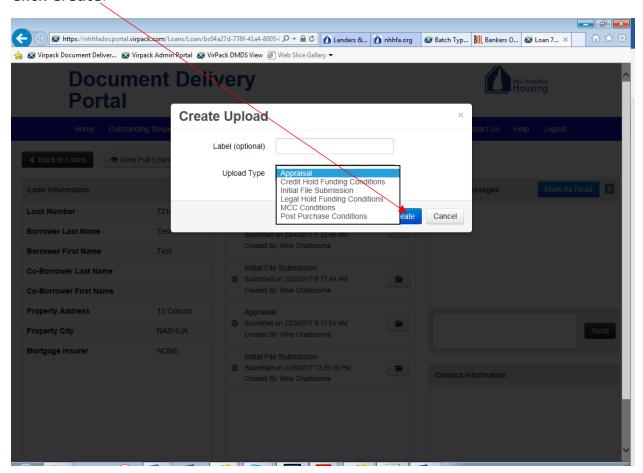
Credit Hold Funding: Missing credit items that are needed for funding.

Legal Hold Funding: Missing legal credit items that are needed for funding.

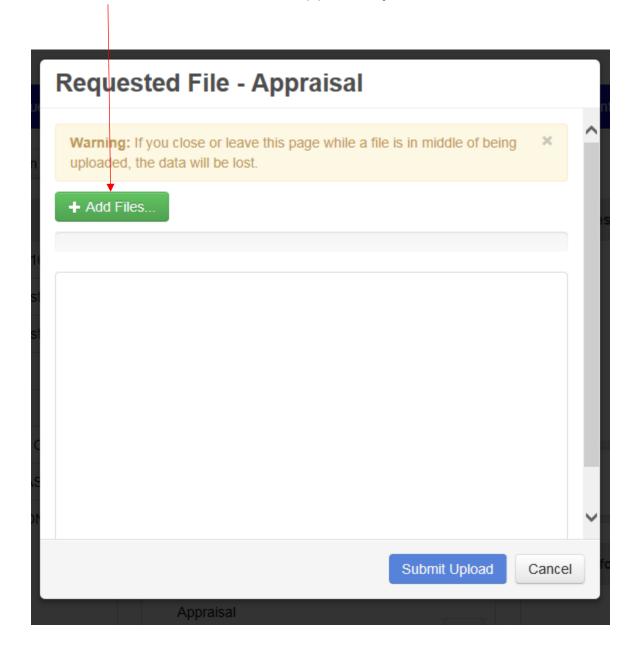
MCC: Any MCC specific missing item.

Post Purchase Conditions: Missing items that are not holding funding.

Click Create:



Click Add Files, then choose the file(s) to be uploaded.



Documents library Virpack Test Docs
Name
Demotile/App.pdt
🔁 Demofile2Legal.pdf
🔁 Demofile3 (2).pdf
🔁 Demofile3.pdf
Demofile3App.pdf
🔁 Demofile3legal.pdf

Documents should be uploaded in the stacking list order found here:

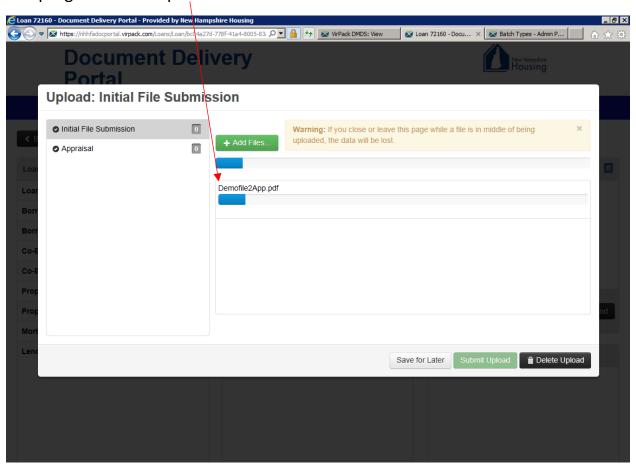
http://www.nhhfa.org/lenders

Documents do not need to be uploaded individually-a single PDF (or multiple) can be uploaded provided the documents are in the correct order.

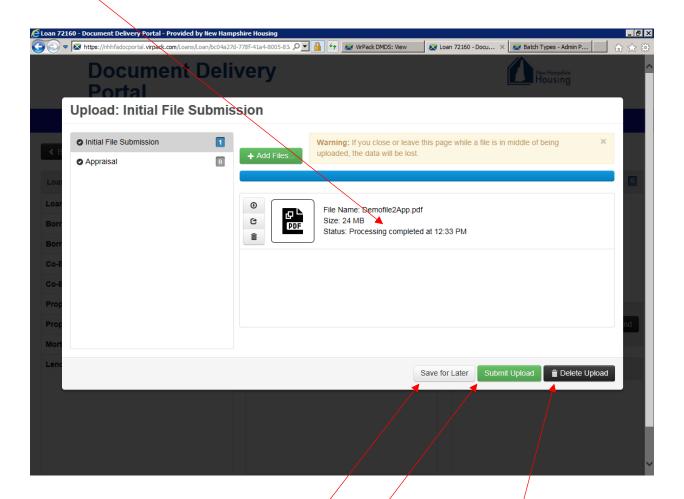
Please make sure the correct stacking list is used based on product type. This will help ensure prompt and accurate processing of the loan documents. Please note the stacking list order has not changed.

<u>Do not submit documents that are password protected or have any other security</u> <u>features. The document(s) will not process and the loan will be rejected.</u>

The progress of the upload will show as noted below.



Upon completion of upload, status will first show as processing, then processing completed.

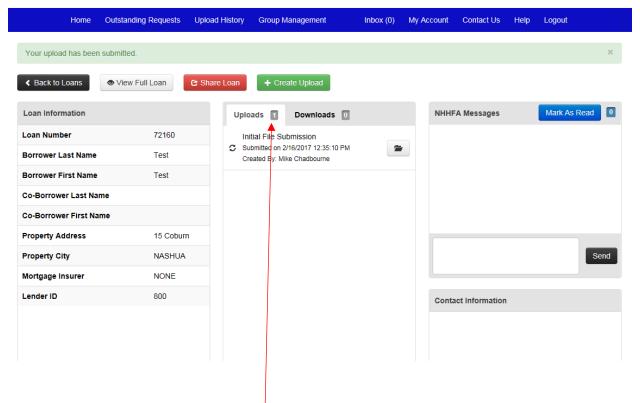


When the processing is complete, the Submit Upload button will change from shaded green to solid green-click Submit Upload. You will be returned to the home page of that loan.

You can also save the upload to submit at a later date or delete the upload if you need to.

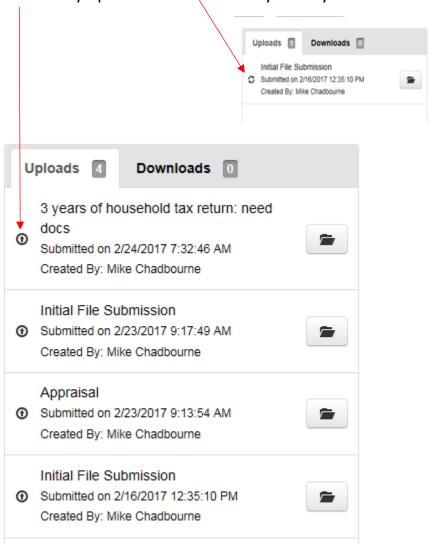
Document Delivery Portal





The uploads tab should indicate the number of uploads. This number will change with each subsequent upload.

After each upload, the upload total will change and each upload will be shown. If upload successful, the circular arrow will change to reflect the documents were successfully uploaded. Please note you may need to refresh.



All missing item requests will continue to be communicated through Lender Online.

What else can you do with VirPack?

View the documents that have been uploaded:

Click folder



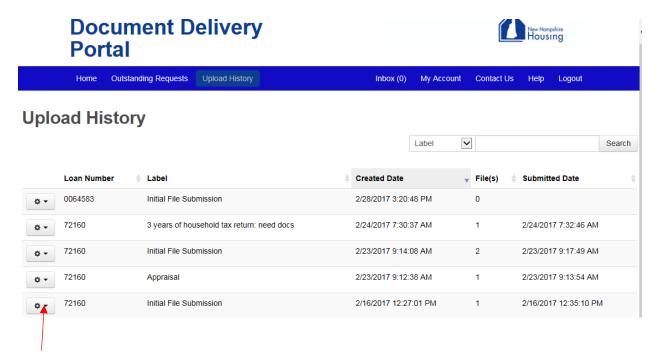
Launch Open/Save/Cancel bar



Open and or save:



View the Upload History for all loans:



Click to view upload or check the logs