

INTERNET RESERVATION SYSTEM DOCUMENTATION

PART ONE

LENDER REGISTRATION

The Reservation system is set up to allow only authorized originators and staff persons who work for active PHFA approved lenders (and lender approved TPO's) to submit reservations. Each originator will have their own password and user profile. One or two persons from each lender should be designated as the administrator(s) that can manage the user profiles for that lender/TPO. While each user can see and edit their own profile, only the administrator can see and edit all of the profiles. This applies to those TPO's that you select to reserve loans. No TPO will be able to be a Program Administrator. Therefore, the Administrator from your organization will be responsible to do the upkeep of their account information also. Each lender is responsible to maintain their staff/TPO securities. If a staff person leaves your company, or a TPO is no longer working with you, it will be the lender's responsibility to deactivate or delete that staff/TPO person's User ID and password. Once you are in the Lender site, you cannot use the Back button of your browser. If you do, you will be logged off immediately. This is a security measure. Therefore, be sure to only use the buttons (options) that are provided to you on each page.

Step 1) Once you have been assigned a User ID and Password, open the Internet and log on the Agency's web site. The Agency's web address is www.phfa.org. Any messages you see as you navigate through our system about security, etc., just click "Yes" or OK.

Step 2) On button left hand side of the home page you will see a section that says **e-PHFA**. Click on "Business Partners Login, then click on the text "**Lender Log-in**". You should now be in the Lender Log-In page.

Step 3) Once you are on the Lender Log-In page, key on your Lender ID (Bank #), your User ID and your Password. If you do not have a User ID and Password, you will not be able to enter this system. See your Program Administrator.

Step 4) If all goes well under Step 3 above, you should now be on the Lender Menu page. This page will show you what options are available to you. Everyone will have an "Administrative Tasks" options. Some people may be able to reserve loans, view pipeline loans, etc. And some people may only have the option to view the pipeline loans. Your Program Administrator will have made that decision for you.

Step 5) If you select "Administrative Tasks" it will take you to the "Lender Account Maintenance" screen. It is on this screen that you may change your personal account information. Items such as your email address and User ID and Password can be changed here. When you are finished, click the button at the bottom of the page marked **Change Account**.

Step 6) This step is for Program Administrators only. Program Administrators are able to set up new user profiles and edit existing ones. To set up additional users, click the "Add" button and start entering the necessary information. Fields with stars beside them are required fields and must be completed. *Both the User ID and Password you choose must each be at least 5 characters in length.* When finished, click the **Change Account** button at the bottom of the page. Repeat this procedure for each additional employee you wish to add.

PART TWO

ENTERING A NEW RESERVATION

The heart of the reservation system is to be able to submit reservations from anywhere at anytime the Internet can be accessed. The following is a step by step guide on how to enter a reservation.

Step 1) From the Lender Menu, select button "New Loan Reservation". This will bring you to the Demographics page of the Reservation system. Fill in the information requested. You can fill in up to 4 borrowers and 2 cosigners. The county may be selected by clicking on the drop down box. A warning message will appear reminding the originator that there are county-based restrictions on certain programs. Please consult the Sellers Guide for those restrictions. Click the Next button.

Step 2) You are now on the Lender Information page. Please fill in the person and their phone number the Agency would contact if we had any question about this reservation. The application date is set for today's date, but may be modified by the user. Press Next.

Step 3) You are in the Mortgage Programs screen. Here you must indicate whether the property is New or Existing. You must also select one of the programs listed. You may not select more than one. Click Next.

Step 4) Depending on the program chosen, only certain eligible subordinate mortgage assistance options will be available as options to pick from.

If you select the Keystone Home Loan program, the subordinate mortgages offered are the Access Mod or Access Down/Closing Costs mortgages.

If you select the Keystone Home Loan PLUS Program, you will see a variety of subordinate mortgages to choose from. Please read the instructions panel before selecting the assistance.

If you select the Homestead program, only the Homestead and Access Mod assistance subordinate mortgages will appear as options.

If you select PHFA/Fannie Mae Disability program, the two Access mortgages are available.

If you select Joint PHFA/RHS program, you will have Closing Costs and Access Mod assistance subordinate mortgages available.
When you have made your selection, click next.

Step 5) You should now be in the Homeowner Status screen. For some programs, you will need only to confirm the applicant as a first time homebuyer. For other programs, you will be required to choose whether they are a first time or subsequent buyer. The system will show you on the screen whether the county is target or non-target. The selected program and the county in which the property is located will determine if the applicant is required to be a first time homebuyer. Click Next.

Step 6) In the Income screen, you will enter the purchase price of the property, mortgage amount, current annual household income and family size. The income and purchase

price limits for that county are shown on the screen so that your staff will be able to evaluate right away, if their applicant meets the requirements. If subordinate mortgages have been chosen, they will be listed on the screen as well. A disabled check box will show for loans programs where exceptions are made for family size when the borrower or family member is disabled. For detailed information, see the Sellers Guide. Click Next.

Step 7) The Loan Type page is where you select the loan type, possible closing date and the delivery lock days. Estimated closing date should be less than 240 days from date of reservation for new construction, and less than 90 days for existing. Make your selections and click next.

Step 8) You have reached the Reservation Completion screen. If you wish to review what you have entered, press the "View Reservation" button. When finished, click "Return". Make sure you review all of the information on the screen to be sure it is correct. If you are ready to complete the reservation, click the "Complete this Reservation" button. The system will date and time stamp the reservation and send you an email of the reservation with an attachment showing all the information that was keyed for your records. It will look just like the "View Reservation" screen. This is the end of the reservation entry. You will be returned to the Lender Menu screen.

Remember – You will continue to get the Confirmation of Reservation within 24 business hours by email and/or fax.

PART THREE

INCOMPLETE RESERVATIONS, COMPLETED RESERVATION THAT NEED CHANGES OR DELETIONS

Incomplete Reservations

There may be instances where you will not be able to complete the input of a reservation. Once the Demographics page is completed, the system captures all of your input so you may go back to that reservation and complete it.

Step 1) From the Lender Menu, click the Incomplete Reservation button. This will take you to the Incomplete Reservation screen.

Step 2) Under "Click to Select", click the button of the loan you want to continue to input in the Incomplete Reservation screen. If you want to start at the beginning of the reservation, click the "Restart Reservation" button. If you want to start where you left off, click the "Resume Reservation" button.

Step 3) When you are finished, follow the instructions related to the Reservation Completion screen. Loans will stay in the incomplete section of the system until you complete them.

Changing a Completed Reservation

Perhaps you want to change a reservation you have completed, but have not been brought into our system. You may do so in this screen. Completed reservations can be changed or deleted from the "Completed Loan Reservations not processed yet" section that has not been pulled into our regular system. The loan will disappear from this section once the loan has been pulled; cancellations will have to be done according to standard procedure (see Sellers Guide).

Step 1) Click to select the loan to which you want to make changes. Click the Restart Reservation button.

Step 2) Page through until you come to the screen where you want to make the change. When you are finished, you must page through the rest of the screens to the Reservation Completion screen and click the "Complete this Reservation" button. You will get another RAN emailed to you showing the changes.

Deletions

Perhaps you want to delete the loan. You can delete a loan from either section.

Click to select the loan to be deleted, click the Delete Reservation button, and click it again, if you still want to go through with the deletion. It should be gone when you return to the screen.

PART FOUR

PIPELINE LOANS

The function of the Internet Reservation System portal is no longer only for “Reserving PHFA Loans”. It was modified to allow lender employees the ability to follow their PHFA loans without having the ability to reserve the loan. To take advantage of this option, your Program Administer can set you up with “Pipeline” authority. Once you have this authority, you will be able to view all the loans that have been reserved by your company and follow them beyond purchase by PHFA. Setting employees up to view the Pipeline loans is similar to setting them up to reserve a loan. To get started, the lenders Program Administrator should:

- Step 1) Sign into the PHFA Internet Reservation system at www.phfa.org. Once there, under our e-PHFA section, click on Business Partners Login, then click on the text “Lender Log-in”. Like when reserving a loan, key in your Bank number, User ID and Password.
- Step 2) Once there, click on “Administrative Tasks”; this will take you to the “Lender Account Maintenance” screen. From here, click on the “Add” button and enter the required information. Unless you want this to person to be able to do everything, do not select the “Administrator” box. Once the required information has been completed, assign them a User ID and Password. Each of these must be at least 5 characters long and are case sensitive. The can be all letters, all numbers or a combination of the two.
- Step 3) Once you have completed the required data, scroll down to the menu options that are available. To give the person the “Pipeline” authority simply select, the “Pipeline Loans” selection. If this is all you want to do, click on the “Add Account”. Once this is done, the employee will now be able to sign into the Internet Reservation option and follow your loans through the pipeline. Be sure to remember to give the new person the User ID and Password you assigned them. If they wish, they can change it at any time in the future.