



## Entry Form 2018 Annual Awards for Program Excellence

**Entry Deadline: Friday, June 15, 2018, Midnight ET**

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email [awards@ncsha.org](mailto:awards@ncsha.org).**

**Entry Title:** Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

HFA Portal & Mortgage Purchasing System

**Category:** Management Innovation

**Subcategory:** Technology

**Entry Summary:** A 15-word (max) summary of the program, project, or practice you are entering.

Developing a HFA Loan Portal and Mortgage Purchasing System for Utah Housing Corporation

**HFA:** Utah Housing Corporation

**HFA Staff Contact:** Deon Spilker, VP Mortgage Banking

**Phone:** 801-902-8256

**Email:** [dspilker@uthc.org](mailto:dspilker@uthc.org)

### Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? ☐ Yes ☒ No

### Payment:

- ☐ My HFA is mailing a check to NCSHA.  
☒ My HFA is emailing the credit card authorization form to [awards@ncsha.org](mailto:awards@ncsha.org).

## HFA Portal & Mortgage Purchasing System for Utah Housing Corporation

### Description

Performance, compliance, support and long-term viability concerns put Utah Housing Corporation (UHC) on a journey to replace our aging, mainframe-based mortgage purchasing system. We used this system for all loan processing, purchasing and loan balancing functions as well as providing the portal through which our Approved Participating Lenders submit single-family home loans to UHC for purchase.

We considered the options of converting our existing system to a modern platform, having someone build us a system from scratch or find an existing solution. After several years of trials with each concept, we discovered that these were not viable. We found that no HFA-specific solution existed that met our functionality requirements. Some offered partial functionality but were cost-prohibitive and did not satisfy our objectives. Our discouragement led us to reconsider our thought process, so we looked at a solution provider with staff willing to create and add an HFA product to their existing solutions. We found most companies unwilling to do this and instead encouraged us to adapt our processes to their systems. Eventually our search led us to PowerLender, a flexible, affordable loan origination and processing system. Once we saw its potential, we set out to create a complete HFA purchasing and selling solution that could achieve our goals by leveraging our experience and employing our guidance to shape the technology.

### The Challenge

The challenge we faced was to develop a user-friendly HFA-specific mortgage purchasing system that met or exceeded our goals. The solution had to be cost effective and rewarding to UHC. It also had to streamline our operations and make selling a loan easier for our lenders.

As we mapped our requirements, we separated them in essentially these components:

A secure, branded portal by which our lenders can:

- Submit, extend, cancel & print new interest rate lock requests
- View outstanding pre & post purchase conditions
- Accurately determine borrower eligibility
- Run & view pipeline reports
- View automated loan condition alerts

Perform all of the functionality required by UHC to purchase a loan including:

- Automated daily loan purchase & escrow account balancing
- Automated loan qualification
- Automated quality control review & alerts
- Automated Email notifications to lender, title & insurance companies
- Custom workflow control
- Management reporting
- Lender pricing & interest rate lock engine
- XML/ULDD, Early Check interface
- Servicing reporting & integration
- Pre-drafted pre & post purchase loan conditions

Additional requirements:

- Be user friendly to all stakeholders, especially our lending partners
- Have the ability to add functionality and easily scale to handle volume
- Convert pertinent historical loan data
- Make it relevant for others in the HFA market
- Make it easier, faster, and better

### The Solution

Through evaluation, we discovered PowerLender, a loan processing system that served 'traditional' lenders as well as many specialty lenders. We were shown how its business-rule foundation allowed it to serve many lending scenarios. We were surprised to learn that very little custom programming would be involved, and that most functionality could be achieved using existing business rules.

We would later learn that another, equally important, advantage of business rules is that PowerLender maintains a single set of programs for its entire user base. This greatly reduced support costs and times. Additionally, all the functionality that was created for UHC via business rules is preserved and can be shared with other HFAs.

The discovery process included the sharing of information about our mortgage purchasing operation and collaboration with vital UHC stakeholders as well as a creation of a pilot system. We then decided that PowerLender was the tool for us and together we set about developing the HFA System we desired.

### **Portal for Lenders**

Lenders access the secure portal to complete several tasks. New loans can be submitted, extended and/or cancelled for locking. A mortgage purchase agreement (MPA), also called an interest-rate lock, can be viewed and printed. The ability to review loans in different statuses such as: Incomplete MPAs, Loans Waiting for UHC Review, Approved for Purchase and MPA Completed are available. Among the reports available on the portal include pre- and post-purchase conditions, purchase detail, MPA extensions and cancellation. Additional reports can be easily added.

All of the loan conditions are displayed on a single screen. Condition alert emails keep all parties on task and reduce omissions and communication problems.

The automated eligibility functionality allows lenders to quickly match the borrower to eligible UHC loan programs. After entering pertinent borrower data, lenders view a single screen that indicates the programs for which a borrower qualifies and also for the ones they don't and why.

### **UHC Mortgage Banking Staff**

A very significant feature of PowerLender is its 'beginning to end' workflow controls. During implementation we collaborated to provide an extensive flowchart of all of the processes we perform. We were able to enhance our proven workflow process using the flexibility inherent in PowerLender. We like how it moves through each screen in the order we want, auto populates specific information and provides checks and balances so we don't have to go back and re-enter or correct our inputs.

We have significantly accelerated the lock request process for our staff by automating the confirmation process.

The email notification feature has significantly improved our communication among all parties by allowing everyone to easily relay information, thus keeping everyone on the same page.

We like that we can open a VirPack (our document storage system) folder from within a loan record in PowerLender and view the documents. We also like the ability to create custom forms.

PowerLender feeds data to a real-time UHC Data Warehouse which allows us to save money by boarding loans directly to our Black Knight Servicing system. We also feed our data to PowerSeller (our Secondary Marketing System) as well as other internal systems. There's no limit to the amount of data we can put through the Data Warehouse, even from in house or third-party applications, so we are set for growth!

A huge advantage for us is the ability to report on any piece of data in the system in a variety of formats. We are able to craft reports that help us share information and get an exact picture of our operation and our workflow process. Our staff can write and run their own reports without relying on PowerLender or our IT department, and we can upload reports to the portal to share with lenders. The reports we now can run regularly include:

- Current Pipeline
- Duplicate SSN & NMLS Reports
- Fees for Delinquent Loan Documents Netted From Purchase
- Top Loan Officer & Lender Producers
- Loan Production
- Outstanding Pre & Post Purchase Loan Conditions
- Purchase Detail Report
- Purchased Loans By Lender
- Total Interest Rate Locks by Program & by Lender
- Servicing Purchase Report
- Amount of Time to Purchase, Underwrite & Clear Conditions
- UHC Staff Production by Job Function

PowerLender also offers us granular security and access controls so we can assign system access by person or by role. The custom audit functionality allows us to review (at any specified data point) the data entered, the person who entered it and when it was entered or altered.



An integral part of the solution is the Automated Daily Loan Purchase feature. Once loans have been locked and the documents have been received and reviewed, they are then marked as 'Approved for Purchase' in bulk using PowerLender's Bulk Update functionality. This is a real time saver as we may have 30 to 40 loans being purchased on a daily basis. When a FedEx or UPS package is received, we update multiple loans with the Date Received and the Tracking Number. The data is keyed in once and can be applied to multiple loans saving time and reducing errors. We also use this functionality to update loans Approved for Purchase. We select all of the loans in our work queue and enter in one date rather than opening up several loans to key in the Purchase Date.

A click of a button will generate the Purchase Detail Report for all lenders. Several other reports for Accounting, the Trustee, Management and Servicing are all generated and have checks and balances to ensure that the purchase is accurate. These reports are also available on the portal. Lenders can click a link, specify a date and view the report easily and efficiently. Once this step is completed, the loans are automatically boarded to our Black Knight Servicing System reducing data entry time and, of course, reducing errors.

After a loan has been approved for purchase the Automated Quality Control (QC) report is reviewed by our QC specialist; alerts and stops are displayed if any of the data fields do not match the data entered by the underwriter. PowerLender denies any loan purchase until all alerts and stops are cleared.

## The Results

The net we have experienced are nothing short of amazing! Here are some of the highlights:

- 85% fewer errors on purchases and escrows saving operational costs for several UHC departments
- 60% time reduction in QC and purchasing a loan
- 47% time reduction in entering and clearing conditions
- 33% time reduction to lock a loan (due to the eligibility rules)
- 40% time reduction in reviewing and clearing conditions
- Reduction in the number of loans with delinquent pre purchase loan conditions
- Beginning to see loans being purchased more quickly (due to e-mail reminders and notifications)
- Each day we find something that can streamline our operations

Recent (6/4/2018) PowerLender statistics since going live less than one year ago:

Loans created: 4,022

Unique users logging into the portal: 1,308

Loans submitted for a lock: 3,843

Unique lending institutions setup: 67

Loans purchased (Firsts): 3,449 / \$734 million

Unique lending institutions submitting loans: 56

Loans purchased (Seconds): 3,430 / \$36 million

Active users for single lending institution: 165

## The Future

Future PowerLender projects currently in the works include a detailed Lender Scorecard functionality so both UHC and lenders can evaluate their UHC pipeline, production, most common errors, average days to purchase a loan and any other data that is captured when a loan is purchased. A servicing automated loss mitigation underwriting and eligibility system and a user and roles security maintenance system for lenders are also being planned.

PowerLender updates its system as revisions to UHC's, GSE's and compliance requirements are made and newer integrations are developed. PowerLender and UHC continue to collaborate weekly to find ways to improve and simplify the loan purchasing process for UHC and our lenders.

## Conclusion

The results we have achieved with our new HFA portal and mortgage purchasing system took a considerable amount of work and collaboration. Our collective industry experience and available knowledgebase served as the roadmap to developing a solution that meets our goals and is adaptable to benefit others in search of an HFA solution. We cannot understate the benefits of the new mortgage purchasing system to UHC and to our lending partners.

## Visual Aids

### Screenshots and Reports

## Lender Portal

[UHC Home](#)[Print an MPA](#)[MPA Data Entered](#)[Update Loan from ULDD XML](#)

### Preliminary Eligibility

[Enter Preliminary Eligibility](#)

### Utah Housing Corporation

[Search MPA by SSN](#)[Manage Users](#)[Manage Lender Admins](#)[Review Dates](#)

### Lock A Rate (MPA)

[Enter an MPA](#)[Incomplete MPA](#)[MPA Waiting for UHC Review](#)[MPA Completed \(Extend/Cancel\)](#)[Closing Document Preparation](#)

### Loans In Progress

[Approved for Purchase](#)[File Receipt](#)[Pre-Purchase Conditions](#)[Post-Purchase Conditions](#)

### Purchase Detail

[Purchase Detail Report](#)

### Capital Markets / Secondary

[Purchase Service Released](#)[Premium \(SRP\)](#)[Refinance Premium](#)

### Tools

[Reports](#)[File Explorer](#)[Dev](#)[Prod](#)

Total Approved for Purchase Late Fees = \$ 0.00

Total Pre-Purchase Late Fees = \$ 0.00

Total Post-Purchase Late Fees = \$ 0.00

#### UHC is reviewing:

New Loan Submissions received on	04/27/2018
Pre-Purchase Conditions received on	04/27/2018
Post-Purchase Conditions received on	04/27/2018

#### Search Score Loans (For UHC Refinances Only):

SSN (with or without dashes):

### Comments:

- “I really like the flow, how it moves through each document in the order we want and auto populates specific information and give checks and balances so we aren’t going back to any pages because we forgot what the data was from it.”
- “I love that it updates the Portal in real time”

## Lock a Rate



### Lender Submits

### UHC Locks

**LOCK A RATE**

For further details click the Loan program that best meets the needs of the Borrower

Select Loan Program:  Rate of First:  Rate of Second:  Max Amount of Second:

By submitting the lock request Lender understands there may be a \$300 fee charged for any changes to the Purchase Lock Agreement, including loan program changes. Date Lock Request Submitted:

**Lock Extension**

☐ I accept / agree that if I request a Lock Extension, an extension fee of \$300.00 will be charged.

Lock Date:  Expiration Date:  Date Lock Extension Request Submitted:

**Lock Cancellation**

Cancel Date:  Cancel Reason:

Lock Notification email defaults to Beth Jarrett, to override enter email:

☐ LOCK LOAN

Lock Data for MPA:  Rate Lock Date Override:

Rate Lock (B):   Rate Lock Exp. Override:

Rate Lock Expiration:

**Revise MPA**

Change Date:

New Program:

Change Reason:

**Duplicate SSN Override**

☐ Allow Duplicate SSN?

## Automated Income Calculator

### Automated Household / Qualifying



**FirstHome Income (only)**

Subtotal All Income \$  \$

Total Household Income from Income Calculator (FirstHome) Or Input Total Household Income

**Qualifying Income**

Income Documents: FHA 92900LT, VA 02-0286 (Loan Summary), or Conv. 1008:

	Borrower 1	Borrower 2	Borrower 3	Borrower 4	Monthly Qualifying Income	Annual Qualifying Income	Program Requires
Monthly Base Income	<input type="text" value="3,446.67"/>	<input type="text" value="2,017.02"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="5,463.69"/>	<input type="text" value="65,564.28"/>	<input type="text" value="100,350.00"/>

**Area Median Income (AMI)**

County AMI %  State AMI %

After we complete the income worksheet, PowerLender transfers the data here and alerts us if Income and/or Ratios exceed limits



## Loan Eligibility Automated



**LOAN ELIGIBILITY**

**Programs**

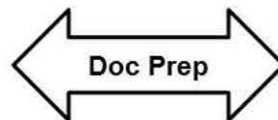
FirstHome	N	FirstHome Requirements	Max Amount of Second	12,077.16
HomeAgain	N	HomeAgain Requirements		12,077.16
NoMI	N	NoMI Requirements		10,064.30
Score	Y	Score Requirements		8,051.44
STREAMLINEREFI	N	Streamline Refi Requirements		N/A

This is not a commitment to purchase the loan. Based on the information entered it appears the Borrower is eligible for the Loan programs listed above subject to applicable FHA, VA, Fannie Mae and UHC requirements.

Based on the information entered it appears the Borrower may be ineligible for some of the Loan programs listed above.

**Lowest Payment**

**Ineligible Reasons**



## Tracking Notes



Type	Date Received	FedEx / UPS #	
1st Mortgage Note	04/03/2018	780344429769	<input checked="" type="checkbox"/> Bailee
2nd Mortgage Note	04/03/2018	780344429769	<input checked="" type="checkbox"/> Bailee
1st Allonge			
2nd Allonge			

"I like that I can search by borrower name or UPS/Fed Ex tracking number and also like that there is an option for input of bulk tracking number"

## Closing Disclosure

Netting accurate escrows



**Section G - Initial Escrow Payment at Closing**

Escrow	Calculated Monthly Amount	Override Monthly Amount	Final Monthly Amount	Borrower Paid	Seller Paid	Paid by Others
Initial Escrow Payment at Closing				437.63		
G-01 Homeowner's Insurance	42.17		42.17	126.51		
G-02 Mortgage Insurance						
G-03 Property Taxes	92.64			648.48		
G-04 Flood Insurance						
G-05 Supplemental						
G-06 Other						
G-08 Aggregate Adjustment (enter as a positive number)				337.36		
				<b>134.81</b>	<b>437.63</b>	<b>Difference (Should be zero)</b>
						<b>Seller/Other Total</b>

PowerLender's 'checks and balances' allow for accurate monthly escrows when they are netted from the payment.

## Days to Purchase

Per Status, Per Loan, Per Total, Per Date Range



Days Between Statuses				
		Days	From	To
Submitted Lock Request to Rate Lock	A to B		03/26/2018	03/26/2018
Rate Lock to File Received	B to C	28	03/26/2018	04/23/2018
File Received to Suspended	C to D	1	04/23/2018	04/24/2018
Susp. to Approved to Purchase	D to E	2	04/24/2018	04/26/2018
Approved to Purchase to Purchase	E to F	4	04/26/2018	04/30/2018
Any to Cancelled	Any to G		04/30/2018	

"I like how user friendly the system is"





**Utah Housing Corporation**  
**Pre-Purchase Conditions**

Printed on 6/8/18

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UHC Loan #	Pre-Purchase Underwriter	Type of Loan	NOMI	Post-Purchase Underwriter
Borrower	Mortgage Corporation			Lender Loan #

**Principal Reductions, Netted Payments**

\$897.51 will be netted from the purchase for Borrowers Initial Escrow Payment as reflected on page two, Initial Escrow Payment section, of the final Closing Disclosure (CD). If netted amounts are incorrect a corrected CD must be provided to UHC prior to purchase. UHC does not reimburse or refund an amount different than what is on the CD to UHC prior to purchase.

**Pre-Purchase**

- \* Conditions due by 07/07/2018
- \* Original First Mortgage Note.
- \* Original Subordinate Mortgage Note.
- \* Hazard Insurance Policy - Mortgagee Clause should read: Utah Housing Corporation ISAOA, PO Box 70569, SLC, UT 84170 and add UHC's Loan #.
- \* Verification Life of Loan Flood Certification transfer to UHC is complete. Cert must reflect Utah Housing Corporation, PO Box 70569, Salt Lake City, UT (Copy Provided does not reflect transfer to UHC.)
- \* Evidence that the First and Subordinate MIN have been registered with MERs.

\* Pre-purchase

\*\* Post-purchase

\*\*\* Comments

Page 1 of 1

## Pre-Drafted Conditions



Pre-Purchase Conditions	Override	Cleared / Waived By	Waived
Conditions due by	07/12/2018		<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
APPRAISA	Escrow Agreement signed by all applicable parties.		<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

**Post Purchase Conditions**

Click in the field to copy condition.  
 Right-click and choose Copy or CTRL-C.  
 Go to desired screen in PR stage (i.e APPRAISAL screen).  
 Click in the free form field and hit Paste or CTRL-V.

Escrow Agreement signed by all applicable parties.

Final inspection for escrow repair items, and/or repairs required by appraiser.

Full appraisal with color photos in a PDF format or individual pages.

Lender Certification for Water Rights (UHC Form 137), Also provide all documents listed on UHC Form 036, Water Rights Checklist (app.

Evidence the home only has one meter (only required for FirstHome when there is a second kitchen in the home).



## Purchase Detail

PURCHASE_DETAIL			
Purchase Funding (Wire) Date		04/00/2018	
Lock Data for Purchase Detail		04/00/2018	
<b>First Mortgage</b> <input type="radio"/> Utah Housing <input checked="" type="radio"/> Lender		<b>Second Mortgage</b> <input type="radio"/> Utah Housing <input checked="" type="radio"/> Lender	
Bank Name		Bank Name	
Number of Months		Number of Months	
Number of Days	29	Number of Days	29
First Payment Date	05/01/2018	First Payment Date	05/01/2018
LPI Date	04/01/2018	LPI Date	04/01/2018
1st Mortgage Note Amount	268,055.00	Second Mortgage Note Amount	16,083.00
Initial Escrow Pymt at Closing	662.68	Second Mortgage P&I	109.71
Principal Reduction		Principal Reduction 2nd	
First Mortgage P&I	1,480.21	Netted Mortgage Payment 2nd	-109.71
Total Monthly Escrow	357.05	Interest (Second)	92.64
Netted Mortgage Payment 1st	-1,837.26	Loan Change / Buydown Fee	
Service Fee (First)	70.28	Other Fee #1 Amount	
Interest (First)	1,118.12	Other Fee #2 Amount	
Service Release Fee (First)	4,288.88	Net to Lender (Second)	16,065.93
SRP Bonus	134.03	<b>NOTE: Be Sure to Click Save on this Loan before Running Reports.</b> <a href="#">(1) Print Purchase Detail</a> <a href="#">(2) Trustee Lender Wire Disbursement</a> <a href="#">(3) Trustee Operating Funds</a> <a href="#">(4 &amp; 5) ACH and Operation Funds</a> <a href="#">(6) Servicing New Loans Funding</a> <a href="#">Authorization to Disburse Funds</a>	
SRP Other			
Doc Review Fee	35.00		
Tax Certification Fee	83.00		
Loan Change / Buydown Fee			
Extension Fee	300.00		
Late Fee			
Late Pre-Purchase Documents			
Other Fee #1			
Other Fee #2			
Net to Lender (First)	270,607.81		

Automatically populated, includes wire/Bailee instructions

Lender Purchase Detail

Mortgage Corporation

Report #02

UHC Issuer:

Purchase Funding Date: 09/25/2017

Printed on: 6/8/18 7:23:22 AM

Total Amount Disbursed (Wired):

240,728.17

Amount wired to:

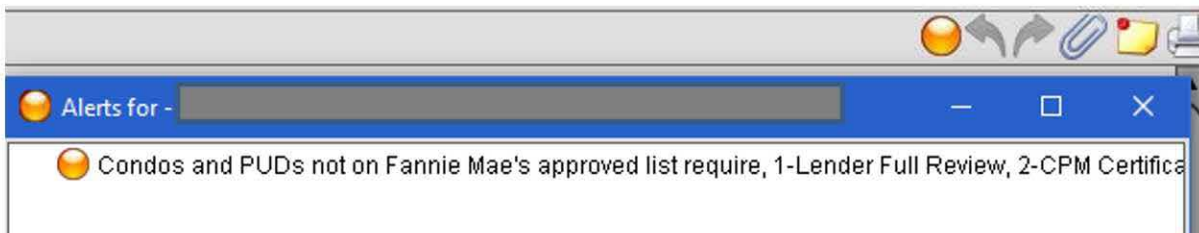
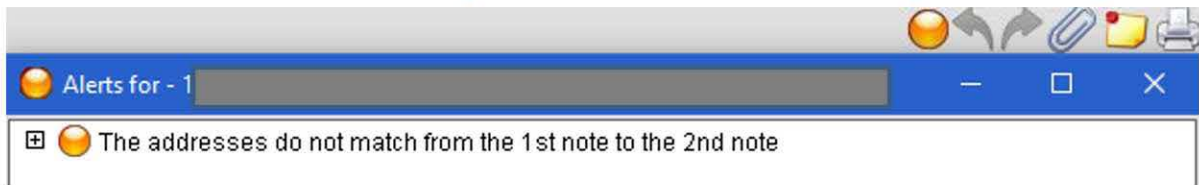
ABA#

Acct#

Note Amount (Current Principal)	Init Escrow Pmt Principal Reduction Netted Mtg Pmt.	Servicing Pmt Interest Other	SRP (Prem) SRP Bonus SRP Other	Doc Review Fee Tax Cert Fee Loan Change/Buydown Fee	Lock Ext Fee Late Loan Delivery Late Pre-Purch Cond	Total Disbursement to Lender
229,288.00	-1,540.68	-49.75	3,668.61	-35.00		230,648.86
		734.98		-39.50		
	-1,377.80					
10,100.00		45.66				10,079.31
	-66.35					
Total First Mortgage for Warehouse Bank	229,288.00	-1,540.68	-49.75	3,668.61	-35.00	230,648.86
		734.98		-39.50		
	-1,377.80					
Total Second Mortgage for Warehouse Bank	10,100.00		45.66			10,079.31
	-66.35					
Total Disbursement	239,388.00	-2,984.83	730.89	3,668.61	-74.50	240,728.17

## Alerts

"The double checks in the system with the 'bubbles' as warnings are amazing!"





Utah Housing Corporation  
**Servicing New Loans Funding**  
 Purchase Funding Date 04/30/2018

Report #06  
 Printed on: 6/14/18 1:54:20 PM

UHC Loan #	Borrower	Note Amount (Current Principal)	Principal Reduction	Netted Mtg Pmt.	# Months Netted	First Payment Date	Init. Escrow Payment	Investor	Loan Program	Warehouse / Bond
		268,055.00		-1,837.26		5/1/18	662.68	FHA	HOMEAGAIN	0690W
		16,083.00		-109.71		5/1/18		FHA	Second	0690W
		270,019.00		-1,758.24		5/1/18	829.24	FHA	FIRSTHOME	0690W
		16,201.00		-103.26		5/1/18		FHA	Second	0690W
		273,670.00		-1,720.11		5/1/18	496.36	FHA	FIRSTHOME	0690W
		13,000.00		-82.77		5/1/18		FHA	Second	0690W
		277,905.00	-159.28			6/1/18	1,837.02	Fannie Mae	NOMI	0690W
		10,880.00				6/1/18		Fannie Mae	Second	0690W
		198,850.00				6/1/18	1,120.56	Fannie Mae	NOMI	0690W
		9,600.00	-255.10			6/1/18		Fannie Mae	Second	0690W
		307,374.00				6/1/18	1,222.68	Fannie Mae	NOMI	0690W
		15,368.00				6/1/18		Fannie Mae	Second	0690W
		387,903.00	-631.36			6/1/18	822.76	Fannie Mae	NOMI	0690W
		19,395.00				6/1/18		Fannie Mae	Second	0690W
		132,890.00				6/1/18	530.48	Fannie Mae	NOMI	0690W
		6,500.00				6/1/18		Fannie Mae	Second	0690W
		244,489.00				6/1/18	758.44	FHA	HOMEAGAIN	0690W
		14,660.00				6/1/18		FHA	Second	0690W
		163,445.00				6/1/18	508.76	Fannie Mae	NOMI	0690W
		7,000.00				6/1/18		Fannie Mae	Second	0690W
		206,196.00				6/1/18	673.16	FHA	FIRSTHOME	0690W
		12,371.00				6/1/18		FHA	Second	0690W
		211,105.00				6/1/18	456.20	FHA	HOMEAGAIN	0690W

Page 2 omitted for space constraints

UHC Loan #	Borrower	Note Amount (Current Principal)	Principal Reduction	Netted Mtg Pmt.	# Months Netted	First Payment Date	Init. Escrow Payment	Investor	Loan Program	Warehouse / Bond
First Mortgages	25	5,811,622.00	-1,428.64	-5,315.61						
Second Mortgages	25	301,663.00	-255.10	-295.74						
Total Note Amount 1st & 2nd		6,113,285.00	-1,683.74	-5,611.35						





Utah Housing Corporation  
Reservations by Program - MPA's Issued  
May 2018

Printed on 6/14/18

Description	Count	#2nd	% of Total	W/O TPOs	#2nd	% 2nds	Total Volume	Average Loan Amount
FIRSTHOME	87	87	20.42	87	87	3.80	\$17,065,218.00	\$196,151.93
HOMEAGAIN	154	153	36.15	154	153	4.60	\$36,849,429.00	\$239,282.01
NOMI	151	151	35.45	151	151	3.84	\$35,366,682.00	\$234,216.44
SCORE	34	34	7.98	34	34	3.35	\$7,325,397.00	\$215,452.85
<b>Total</b>	<b>426</b>	<b>425</b>	<b>100.00</b>	<b>426</b>	<b>425</b>	<b>4.08</b>	<b>\$96,606,726.00</b>	<b>\$226,776.35</b>

## Academy Mortgage Corporation

Description	Count	#2nd	% of Total	W/O TPOs	#2nd	% 2nds	Total Volume	Average Loan Amount
FIRSTHOME	14	14	20.59	14	14	2.67	\$2,816,357.00	\$201,168.36
HOMEAGAIN	18	18	26.47	18	18	4.05	\$4,046,557.00	\$224,808.72
NOMI	30	30	44.12	30	30	3.96	\$7,222,407.00	\$240,746.90
SCORE	6	6	8.82	6	6	2.83	\$1,219,892.00	\$203,315.33
<b>Total</b>	<b>68</b>	<b>68</b>	<b>100.00</b>	<b>68</b>	<b>68</b>	<b>3.66</b>	<b>\$15,305,213.00</b>	<b>\$225,076.66</b>



Utah Housing Corporation  
Current Pipeline Report  
June 2018

Printed on 6/15/18

Description	Count	#2nd	% of Total	Total Volume	Average Loan Amount
FIRSTHOME	68	68	33.66	\$14,625,287.00	\$215,077.75
HOMEAGAIN	48	47	23.76	\$12,701,855.00	\$264,621.98
NOMI	68	68	33.66	\$15,870,310.00	\$233,386.91
SCORE	18	18	8.91	\$3,752,141.00	\$208,452.28
<b>Total</b>	<b>202</b>	<b>201</b>	<b>100.00</b>	<b>\$46,949,593.00</b>	<b>\$232,423.73</b>

## Academy Mortgage Corporation

Description	Count	#2nd	% of Total	Total Volume	Average Loan Amount
FIRSTHOME	13	13	38.24	\$2,751,143.00	\$211,626.38
HOMEAGAIN	7	7	20.59	\$1,841,722.00	\$263,103.14
NOMI	11	11	32.35	\$2,551,294.00	\$231,935.82
SCORE	3	3	8.82	\$760,636.00	\$253,545.33
<b>Total</b>	<b>34</b>	<b>34</b>	<b>100.00</b>	<b>\$7,904,795.00</b>	<b>\$232,493.97</b>

## Reports Available on the Portal

Detail View	
Name	
_Fees_To_Be_Netted_From_Purchase.rpt	
_Loan_Production.rpt	
_Ranks.rpt	
_Service_Release_Premiums.rpt	
_Top_Producing_Loan_Officers.rpt	
ACH_and_Operation_Funds.rpt	
Authorization_to_Disburse_Funds.rpt	
DEV_Current_Pipeline_Main_Status.rpt	
DEV_Pre-Purchase_Conditions by UW.rpt	
Duplicate NMLS Report.rpt	
Duplicate_SSN.rpt	
Fees_Netted_From_Purchase.rpt	
Fees_To_Be_Netted_From_Purchase.rpt	
Invalid_Conditions.rpt	
<b>Lender_Purchase_Detail.rpt</b>	
LoanOfficers_Top Producer_Detail.rpt	
LoanOfficers_Top Producer_Summary.rpt	
Outstanding_Loan_Conditions_All.rpt	
Post-Purchase_Conditions.rpt	
Post-Purchase_Conditions_Web.rpt	
Pre-Purchase_Conditions.rpt	
Pre-Purchase_Conditions_Web.rpt	
Purchase_Detail_Report.rpt	
Purchased Loan by Lender by Amount.rpt	
Purchased Loan by Lender by Loan Count.rpt	
Rates.rpt	
Report3.rpt	
Reservations_By_Program_Main_B_Status.rpt	
Reservations_By_Program_Main_F_Status.rpt	
Reservations_By_Program_Main_G_Status.rpt	
Servicing_By_Purchase_Funding_Date.rpt	
Servicing_New_Loans_Funding.rpt	