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Chapter 1: Portal Overview

Chapter 1 gives an overview of the VHFA Lender Portal, explaining how to log in, use the Lender Home screen, and access important loan management tools. It describes how to view loans in progress, download pipeline reports, cancel reservations, request program changes, and update user information.

1.1 Accessing the Portal

To access the portal, navigate to loc.vhfa.org and sign in using your credentials. If you are already a user in the previous VHFA Loan Origination Center, you may use your existing username and password to log in. Each lender has a designated VHFA lender administrator (ADMIN) who can add, edit, or disable users and help with login issues. If you forget your login credentials or need assistance accessing the portal, contact your designated lender admin.

Sign In

Lender No:

Username:

Password:

Login

Forgot Password

1.2 Editing User Information

Click on the username found on the far-right hand side of the Lender Home screen to edit email address, password, and other information if necessary. Each lender has a designated VHFA lender administrator (ADMIN) who can add, edit, or disable users and help with login issues. If you forget your login credentials or need assistance accessing the portal, contact your designated lender admin.

1.3 Lender Home Screen

After logging in you will be directed to the **Lender Home** screen. This screen displays the essential tools to manage your loans in progress, including a message center, current rates, access to loans by status, outstanding conditions, pricing, income limits, and guides, forms and resources.

The screenshot shows the Lender Home screen with several panels:

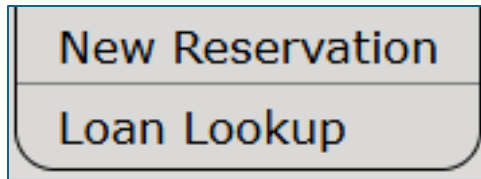
- New Reservation:** Loan Lookup, Lender Forms and Documents
- MESSAGE CENTER - Updated Monthly:**
 - November 2025 Updates:** Compliance Review Times, VHA Homebuyer Webinars, Questions, Closures and Staff Availability, US Bank Lender Communications.
- Current Rates:** Table with columns Product, Term, Rate.

Product	Term	Rate
Advantage FNMA	360	6.2500
Advantage FHLMC	360	6.5000
Advantage Rural Development	360	6.2500
Advantage FHA	360	6.2500
Advantage VA	360	6.5000
MOVE FNMA	360	7.0000
MOVE FHLMC	360	6.0000
MOVE Rural Development	360	5.2500
MOVE FHA	360	6.2500
MOVE VA	360	6.2500
MOVE MCC FNMA	360	6.5000
MOVE MCC FHLMC	360	6.5000
MOVE MCC Rural Development	360	6.2500
MOVE MCC FHA	360	6.2500
MOVE MCC VA	360	6.2500
Mortgage Credit Certificate ONLY		0.0000
- Loans by Status:** Table with columns Status, Count.

Status	Count
Incomplete Reservation	12
Reserved	24
In Review	1
Incomplete	3
Conditional Commitment	1
Post-Closing Conditions	1
First Mortgage (PC Approved)	1
ASSIST (PC Approved)	2
- Applications that need your attention:** Application #, Last Name, As of Date. No records to display.
- Outstanding Conditions:** All, Pre-Purchase, Post-Purchase. Table with columns Application #, Last Name, # Conditions.

Application #	Last Name	# Conditions
58	Brown	1
59	Snake	7
89	Smith	3
95	Demarinis	2
104	Tester	1
111	Smith	1
- Navigation Menu:** Pricing, Income & Purchase Price Limits, Guides, Forms, and Resources, Program Change Request, Cancellation Request.

The navigation menu on the left side of the **Lender Home** screen provides links to start a **New Reservation** or use **Loan Lookup** to access the **Loan Details** screen for loans in process. Chapter 2 of this guide provides step-by-step instructions regarding how to reserve a new loan.



At the bottom of the Lender Home screen are links to pricing, income and purchase price limits, guides, forms and resources, etc. These links will appear on the bottom of all screens.



Select **Guides, Forms, and Resources** to access the most current VHFA Program and Procedural Guide, helpful quick reference guides, and VHFA Forms available for download. However, it is recommended that lenders obtain forms directly from the **Loan Details** screen where the forms will automatically populate with the relevant loan information.

1.4 Viewing and Accessing the Loan Pipeline

Lenders have three options for viewing and accessing loans that are currently in progress: **Loan Look Up**, **Loans by Status**, and **Outstanding Conditions**.

(1) Loan Lookup

Loan Lookup is the most comprehensive view and enables lenders to view, sort, filter, and access all loans that are currently in process. Select a loan to navigate to the **Loan Details** screen.

Application No	Last Name	First Name	Loan Amount	Lender Reference	Status	Product
100					Incomplete Reservation	
101	Purdy	Brock	\$291,000.00	20092012RN	Incomplete	MOVE FN
102	Smith	Sam			Incomplete Reservation	
103	Santerre	Jacklyn			Incomplete Reservation	
104	Tester	Jennifer	\$160,050.00	123456777	Reserved	MOVE FH
105	Tougas	Cara	\$132,000.00	802237309	Reserved	MOVE FN

(2) Loans by Status

Lenders can view and access loans by selecting the desired **Loan Status**. This method categorizes loans according to their current stage, making it easy to focus on segments of the loan pipeline. See section 1.8. for an explanation of all loan statuses.

Status	Count
Incomplete Reservation	12
Reserved	24
In Review	1
Incomplete	3
Conditional Commitment	1
Post-Closing Conditions	1
First Mortgage (PC Approved)	1
ASSIST (PC Approved)	2

(3) Outstanding Conditions

Lenders may also view and access loans based on **Outstanding VHFA Conditions**. This feature allows lenders to easily identify, monitor, and access loans that require further action.

Application #	Last Name	# Conditions
58	Brown	1
59	Snake	7
89	Smith	3
95	Demarinis	2
104	Tester	1
111	Smith	1

1.5 Downloading Pipeline Reports and Loan Information

Lenders can download loan pipeline information in an Excel spreadsheet compatible (xlsx) file wherever the **Excel Icon** appears.



1.6 Requesting Program Changes

Lenders have the option to request a change to a different VHFA First Mortgage Program (MOVE, MOVE MCC, Advantage). To request a program change, select **Program Change Request** at the bottom of the Lender Home screen. After selecting this option, complete the required form with the necessary details. All program change requests must be submitted using this method. Requests made by any other means will not be processed.



1.7 Canceling a Reservation

Lenders can cancel an existing reservation directly from the Lender Home screen. To initiate the cancellation process, navigate to the bottom of the Lender Home screen and select **Cancellation Request**. Complete the form with all necessary details to ensure that the cancellation request is properly submitted. All cancellation requests must be made using this specific method. Any cancellation requests submitted through other means will not be processed.



1.8 Loan Statuses

As a loan progresses, VHFA will change the loan status to reflect the current stage of the loan. Lenders can view the current Loan Status on the **Lender Home** screen and on the **Loan Details** screen. Below is a complete list of the loan statuses that a lender will see.

Loan Status	Explanation and Lender Action
Incomplete Reservation	Lender began a loan reservation but did not finish entering all required information. Return to the Loan Details and select Modify Reservation to complete all required fields and submit the reservation.
Reserved	Lender has completed all information required to reserve the loan. When loan status reaches Reserved , select Print Forms on the Loan

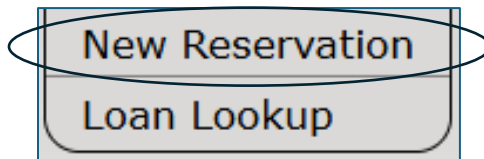
	<p>Details screen to download VHFA forms and begin preparing the documents required for the VHFA compliance review.</p>
Incomplete	<p>VHFA has issued conditions after reviewing the documents uploaded for the initial VHFA Compliance Review. Outstanding Conditions are viewable from the Loan Details screen. To satisfy, from the Loan Details screen follow the instructions listed in the condition(s) and upload documents through Manage Documents.</p>
Conditional Commitment	<p>VHFA has reviewed the documents uploaded by the lender per the Compliance Checklist and confirmed the lender’s determination that <u>VHFA eligibility requirements</u> have been met. From the Loan Details screen select Print Forms, download the Conditional Compliance Commitment and follow the instructions regarding which VHFA forms to prepare for closing and how to upload to VHFA after closing.</p>
Post-Closing Conditions	<p>VHFA has issued conditions after reviewing the documents delivered to VHFA after closing. Outstanding Conditions are viewable from the Loan Details screen. To satisfy, follow the instructions listed in the condition(s) and upload documents through Manage Documents on the Loan Details screen.</p>
ASSIST (PC Approved)	<p>VHFA has reviewed the post-closing documents for the VHFA ASSIST down payment assistance loan and confirmed that all VHFA requirements for this program have been met. Continue monitoring the Loan Details screen for any remaining or newly issued Outstanding Post-Closing Conditions until the Loan Status reaches All VHFA Programs Approved.</p>
First Generation (PC Approved)	<p>VHFA has reviewed the post-closing documents for the VHFA First Generation down payment assistance grant and confirmed that all VHFA requirements for this program have been met. Continue monitoring the Loan Details screen for any remaining or newly issued outstanding Post-Closing Conditions until the Loan Status reaches All VHFA Programs Approved.</p>
VHFA Shared Equity (PC Approved)	<p>VHFA has reviewed the post-closing documents for the VHFA Shared Equity down payment assistance grant and confirmed that all VHFA requirements for this program have been met. Continue monitoring the Loan Details screen for any remaining or newly issued outstanding Post-Closing Conditions until the Loan Status reaches All VHFA Programs Approved.</p>
MCC Issued	<p>All Mortgage Credit Certificate (MCC) conditions have been met and the certificate issued. Continue monitoring the Loan Details screen for any remaining or newly issued outstanding Post-Closing Conditions until the Loan Status reaches All VHFA Programs Approved.</p>
All VHFA Programs Approved	<p>VHFA has reviewed the post-closing documents and confirmed that all VHFA requirements have been met for all programs.</p>

Chapter 2: Reserving a Loan

This chapter provides step-by-step instructions for reserving a loan. Lenders may reserve a loan after receiving a completed Loan Application and a Signed Purchase & Sale Agreement. The portal accepts reservations Monday–Friday, 10:00 a.m.–7:00 p.m. EST, unless VHFA notifies lenders otherwise. Fields highlighted **RED** are required; all other fields are optional (but recommended). You cannot submit a reservation unless all required fields are completed.

2.1 Starting a New Reservation

To begin a new reservation, select ‘**New Reservation**’ in the top left corner of the **Lender Home** Screen.



Enter Mortgagor (i.e. Primary Borrower) name and social security information (required) and select ‘**Continue**’.

Mortgagor First Name: Brock
Mortgagor Last Name: Purdy
Social Security Number: 494-49-4949

At the next screen enter all required information in the following order: Property, Mortgagors, Income

The screenshot shows the 'New Reservation' form with three main sections highlighted by numbered callouts:

- 1 (Property):** Fields include Reservation Number, Lender Reference Number, Lender Underwriter Name, Underwriter Contact Info, Purchase Price, Appraised Value, Street Number, Additional Street Info, Unit Number, City, State, Census Tract, Home in Targeted Area, Year Built, Number of Units, Property Type, Construction, Loan Purpose, Number in Household, Loan Application Date, Broker Name, Primary Loan Officer NMLS #, and Primary Loan Officer.
- 2 (Mortgagors):** Fields include First Name, Last Name, SSN, Middle Name, Suffix, Relationship, Credit Score, Marital Status, Date of Birth, Gender, U.S. Citizen status, and various checkboxes for residency and education requirements.
- 3 (Income):** A table with columns for Borrower, Income Type, and Monthly Amount.

2.2 Property Section

Enter all fields indicated with a **RED** highlight. The **Reservation Number** is automatically generated. For **Lender Reference Number**, enter the desired internal lender identifying loan number. For **Lender Underwriter Name**, enter the First and Last Name of the person reserving the loan. For **Underwriter Contact Info**, enter the **EMAIL** address of the person reserving the loan.

Property

Reservation Number: 106

Lender Reference Number:

Lender Underwriter Name:

Underwriter Contact Info:

For **Purchase Price**, lenders may enter the purchase price listed in the Purchase and Sale Agreement. The total acquisition cost must be below the VHFA limits published at the time of purchase. To calculate accurately, lenders are encouraged to review the Acquisition Cost section of the VHFA Federal Act Income and Acquisition Cost Worksheet (VHFA Form #S-601) prior to reservation.

Purchase Price:

For **property location** use the physical address listed in Purchase and Sale Agreement.

Street Number:

Street Name:

Additional Street Info:

Unit Number:

City:

State: **Zip:**

For **Home in Targeted Area** select 'No' in all cases. This is not applicable to reserve.

Home in Targeted Area: Yes No

Lender Portal Guide

For **Number of Units**, VHFA has a two-unit max for all programs, select 1-unit or 2-unit ONLY.

Number of Units: One Two Three Four

For **Property Type** select the applicable property type. As noted, maximum property size is 5 acres.

Property Type: * (0)

Description
* (0)
Single Family Max 5 Acres
Condo Project Must Be USB Eligible
Duplex / 2-Unit Max 5 Acres
MH - Owned Land Max 5 Acres

For **Construction**, the only eligible selections are **Existing Construction** and **New Construction**. Select Existing Construction for a home that has been previously occupied, and New Construction for home that is newly constructed and has never been occupied.

Construction: Existing Construction (2)

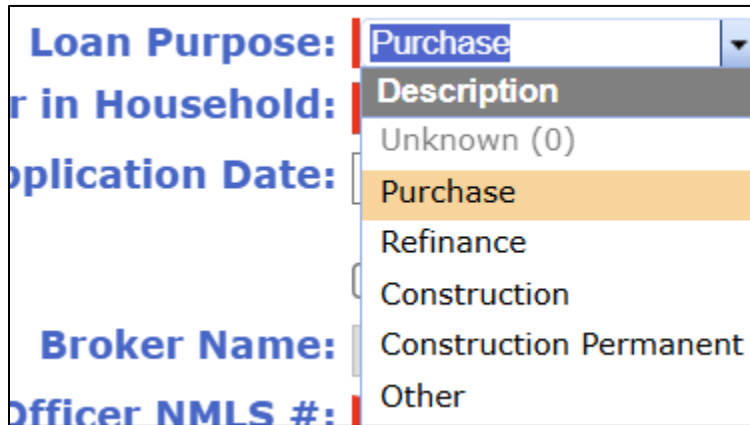
Description (52 - 111)
* (0)
New Construction (1)
Existing Construction (2)
New Construction Prior Year (3)
Energy Improvements (4)

For **Construction Type**, select the improvement that best fits the subject property.

Construction Type: * (0)

Description (63)
* (0)
CONDOMINIUM (1)
DETACHED SINGLE FAMILY (2)
MANUFACTURED HOUSING (3)
ATTACHED SINGLE FAMILY (10)
SINGLE FAMILY WITH ADU (11)
DUPLEX (14)

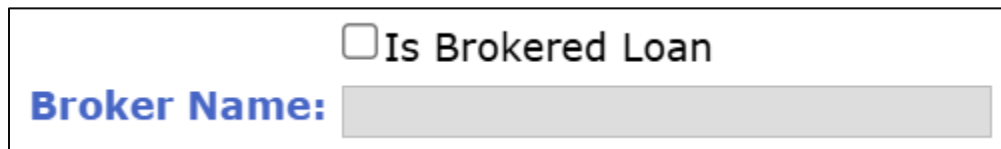
For **Loan Purpose**, the only eligible selection is **Purchase**.



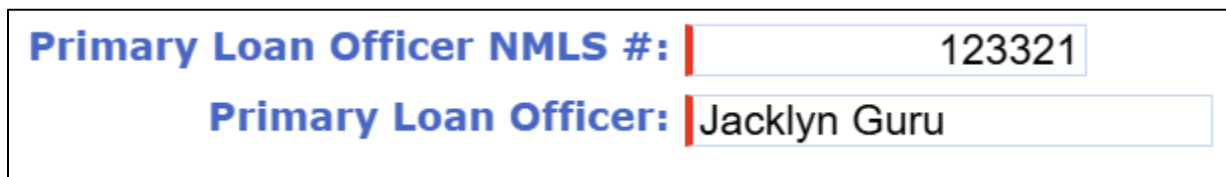
For **Number in Household** list the total number of all borrowers, non-borrowing spouses, and their dependents only.



Complete **Is Brokered Loan** and **Broker Name** fields only if specifically instructed by VHFA.



For **Primary Loan Officer NMLS#** and **Primary Loan Officer** fields enter information of Loan Officer working with the borrower. This information is important in case VHFA has questions regarding the reservation. VHFA only accepts reservations for borrowers working with loan officers who are physically located within Vermont.



2.3 Mortgagor Section

All Fields with **RED** highlight are required for each borrower, co-borrower, and non-borrowing spouse (if any). The **First Name, Last Name, SSN fields** at the top will automatically populate from the first screen. Select **Insert** to add any additional co-borrowers or non-borrowing spouse to the reservation record.

Mortgagors

First Name	Last Name	SSN
Koa	Peat	939-93-9393

First Name: **Middle Name:**
Last Name: **Suffix:**
SSN: **Relationship:**

Non Occupant Co-Signer

Has had ownership interest in property in last 3 years
 Investment Primary Residence Secondary Residence Other

Veterans Exemption for 3 year requirement
Present Residence: **No. Years:**
Prior Residence: **No. Years:**

Mailing Address
Street:
City:
State: **Zip:** -
 - -
 - -
Email:

Will occupy the property as primary residence
 Completed Homebuyer Education within last 12 months
 Completed Housing Counseling within last 12 months

Credit Score:
Marital Status:
Date of Birth:

U.S. Citizen
 Non-Permanent Resident Alien
 Permanent Resident Alien
 Non Resident Alien
 Unknown

Gender: Male Female Not Provided Not Applicable Non-Binary
 Female Head of Household

American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 Do not wish to provide this information

Hispanic Latino Not Hispanic Latino Refused To Disclose
Occupation:

For the **Relationship** choose between Primary Mortgagor, Co-Mortgagor, and Spouse (Non-Borrower) ONLY.

Relationship:

Non Occupant

U.S.
 Non-
 perm
 Non
 Unkr

Not Provide

Description
Choose One
Primary Mortgagor
Co Mortgagor
Spouse (Non Borrower)
Mother (Non Borrower)
Father (Non Borrower)
Son (Non Borrower)
Sister (Non Borrower)
Daughter (Non Borrower)
Brother (Non Borrower)
Other (Non Borrower)

For **Credit Score**, Enter representative credit score for Primary Borrower and Co-Borrowers. For Non-Borrowing Spouse leave as **“0” in all cases.**

Credit Score:

Next complete **Marital Status** and **Date of Birth**. Selecting a **Marital Status** is MANDATORY for all Borrowers and Non-Borrowing Spouses. Select Married, Single, Separated, Unmarried, or Divorced only. Do NOT select Other, Unknown, or Not Provided. **The Date of Birth is NOT required for Non-Borrowing Spouses.**

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Marital Status: ▾

Date of Birth:

Gender: M

Female Head of Household

American Indian or Alaska Native

Asian

Black or African American

- * (0)
- Married (1)
- Single (2)
- Separated (3)
- Unmarried (9)
- Divorced (10)
- Other (11)
- Unknown (12)
- Not Provided (13)

Select **Citizenship Status** indicated on Uniform Residential Loan Application (URLA). **This is not required for Non-Borrowing Spouses.**

- U.S. Citizen
- Non-Permanent Resident Alien
- Permanent Resident Alien
- Non Resident Alien
- Unknown

Select the **Gender** provided on the URLA. **This is not required for Non-Borrowing Spouses.**

Gender: Male Female Not Provided Not Applicable Non-Binary

Select **Race/Ethnicity** indicated on the URLA. **This is not required for Non-Borrowing Spouse.**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- Do not wish to provide this information

Hispanic Latino Not Hispanic Latino Refused To Disclose

Select and enter the **Present Residence** and number of years at that residence (**No. Years**) based on the URLA. **This is not required for Non-Borrowing Spouses.**

Present Residence:	<input type="text" value="Rent"/>	No. Years:	<input type="text" value="3"/>
Prior Residence:	<input type="text"/>	No. Years:	<input type="text" value="0"/>

For **Mailing Address** select '**Copy from Property Address**' to input from Property Fields (optional). For **Email**, enter the Primary Mortgagor's email. **This is not required for Non-Borrowing Spouses.**

Copy from Property Address
Mailing Address
Street:
City:
State: **Zip:** -
 Main - -
 Main - -
Email:

2.4 Income Section

Select **Insert** to add primary borrower income and repeat for any additional co-borrower or non-borrowing spouse.

Income

Borrower	Income Type	Monthly Amount
No records to display.		
Insert		

For **Income Type** select **Base Income** and then input the total gross **MONTHLY** income as calculated on the *VHFA Federal Act Income and Acquisition Cost Worksheet (VHFA Form #S-601)*.

Borrower	Income Type	Monthly Amount
<input checked="" type="checkbox"/> <input type="checkbox"/> Koa Peat	Base Income	\$6,000.00

HousingExpenses

Description: Choose one
Base Income

Repeat for each co-borrower or non-borrowing spouse (if any).

Borrower	Income Type	Monthly Amount
<input checked="" type="checkbox"/> <input type="checkbox"/> Kim Peat	Base Income	5000
Koa Peat	Base Income	\$6,000.00

When you have completed all fields, select **Continue** to get to the Program Selection screen.

Continue

Import

Back

Home

2.5 Program Selection

You will arrive at the Program Selection page after completing property, borrower, and income. The Program Selection section requires lenders to specify the:

- Underlying mortgage
- VHFA first-mortgage program (MOVE, MOVE MCC, Advantage)
- VHFA down payment assistance programs (if applicable)
- Non-VHFA subordinate financing/grants (if applicable)

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For **Product Categories**, select the VHFA First Mortgage Program (Advantage, Move, Move MCC). Only select Mortgage Credit Certificate if using a ‘Standalone’ MCC without VHFA MOVE MCC.

Product Categories	Products	Selected Product
<ul style="list-style-type: none"> Advantage MOVE MOVE MCC Mortgage Credit Certificate 	<p>Select a Product Group on the Left to display available Products</p>	<p>Select a Product on the left to continue.</p>

For **Products**, select the underlying loan type: Fannie Mae (FNMA), Freddie Mac (FHLMC), FHA, RD, or VA and select **Choose Product**.

Product Categories	Products	Selected Product
<ul style="list-style-type: none"> Advantage MOVE MOVE MCC Mortgage Credit Certificate 	<ul style="list-style-type: none"> MOVE FNMA MOVE FHLMC MOVE Rural Development MOVE FHA MOVE VA 	<p>Choose Product</p>

After selecting both the VHFA program and underlying loan, enter information for the underlying loan. Enter the **Base Loan Amount**. For **Funding Fee Financed** include the amount for any financing that will be included in the first mortgage (i.e. financed upfront MI or Guarantee Fees). For **P&I Payment** select **Calc** and verify accuracy. For **Loan Type** select applicable loan product. **MERS# and ULI# are NOT required and may be left blank.**

MOVE

Lien Position:

Interest Rate: 7.0000%

Base Loan Amount:

Funding Fee Financed:

Loan Amount:

Term: Payments

P&I Payment: [Calc](#)

Loan Type: ▾

MERS #

ULI #

Description

(Select One)

FNMA HFA Preferred (1-Unit)

FNMA HFA Preferred (2-Unit)

FNMA HFA Preferred (MH)

FNMA MH Advantage (MH)

2.6 VHFA Down Payment Assistance (DPA) Layers

If applicable, select the VHFA Down Payment Assistance Program(s) to add to the loan record.

<div style="background-color: #2c4e64; color: white; padding: 5px;">ASSIST (down payment / eligible closing costs)</div> <p style="text-align: center;">You may optionally select a program from the list.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Program</th> <th style="text-align: left; border-bottom: 1px solid black;">Rate</th> </tr> </thead> <tbody> <tr> <td style="border-bottom: 1px solid black;">ASSIST</td> <td style="border-bottom: 1px solid black;"></td> </tr> </tbody> </table> <p style="text-align: center;">↑</p>	Program	Rate	ASSIST		<div style="background-color: #2c4e64; color: white; padding: 5px;">First-Generation Homebuyer Grant (down payment / eligible closing costs)</div> <p style="text-align: center;">You may optionally select a program from the list.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Program</th> <th style="text-align: left; border-bottom: 1px solid black;">Rate</th> </tr> </thead> <tbody> <tr> <td style="border-bottom: 1px solid black;">First Generation DPA</td> <td style="border-bottom: 1px solid black;"></td> </tr> </tbody> </table> <p style="text-align: center;">↑</p>	Program	Rate	First Generation DPA		<div style="background-color: #2c4e64; color: white; padding: 5px;">Shared Equity Assistance Grant (down payment / eligible closing costs)</div> <p style="text-align: center;">You may optionally select a program from the list.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Program</th> <th style="text-align: left; border-bottom: 1px solid black;">Rate</th> </tr> </thead> <tbody> <tr> <td style="border-bottom: 1px solid black;">Shared Equity Assistance</td> <td style="border-bottom: 1px solid black;"></td> </tr> </tbody> </table> <p style="text-align: center;">↑</p>	Program	Rate	Shared Equity Assistance	
Program	Rate													
ASSIST														
Program	Rate													
First Generation DPA														
Program	Rate													
Shared Equity Assistance														

Lender Portal Guide

Select **ASSIST** to add it to the loan record if applicable. The box below will appear explaining some of the details of the program. The lien position defaults to “2” but may be adjusted by VHFA after reservation based on other subordinate financing. Base Loan Amount defaults to “**\$10,000**”. However, eligible borrowers receive **up to \$10,000** for down payment and eligible closing costs, so the amount may be adjusted by VHFA or the lender after reservation.

ASSIST
(down payment / eligible closing costs)

Lien Position:

Interest Rate: 0.0000%

Base Loan Amount:

For eligible borrowers and a non-borrowing spouse, up to \$10,000 for down payment and/or VHFA eligible closing costs. Eligible amount in the form of a 0% non-amortizing loan.

ASSIST is ONLY available with the MOVE program for Fannie, Freddie, FHA and RD NOT available with VA.

Refer to the VHFA Program and Procedural Guide for more information.

[Remove Program Selection](#)

Select **First Generation Homebuyer Grant** to add it to the reservation record if applicable. Eligible borrowers receive \$15,000 for down payment and eligible closing costs. Unlike Assist, which is a lien, First Generation Assistance is a GRANT. The amount CANNOT adjust after reservation, and the grant does NOT count toward the Combined-Loan-To-Value (CLTV).

First-Generation Homebuyer Grant
(down payment / eligible closing costs)

Grant Amount:

For eligible borrowers and a non-borrowing spouse, \$15,000 in the form of a 0% forgivable grant.

First Generation is available with VHFA programs: MOVE, MOVE MCC and Advantage.

Eligible borrowers and a non-borrowing spouse may also apply for ASSIST.

[Remove Program Selection](#)

Borrowers purchasing a property receiving a Shared Equity subsidy with a VHFA First Mortgage Program (Advantage, Move, Move MCC) may receive \$5,000 for down payment and eligible closing costs. To add to the reservation, select **Shared Equity Assistance Grant**. Unlike Assist, which is a lien, Shared Equity Assistance is a GRANT. The amount CANNOT adjust after reservation, and the grant does not count toward the Combined-Loan-To-Value (CLTV). NOTE: If the Shared Equity Assistance is selected, then lenders must complete the **Create a Mortgage Finance Layer** section (below).

Shared Equity Assistance Grant
(down payment / eligible closing costs)

Grant Amount:

For eligible borrowers and a non-borrowing spouse, \$5,000 in the form of a 0% forgivable grant.

Shared Equity Assistance is available with VHFA mortgage purchase programs: MOVE, MOVE MCC and Advantage.

ONLY for borrowers and a non-borrowing spouse purchasing with assistance from a Vermont Housing Trust in the form of a shared equity subsidy.

[Remove Program Selection](#)

2.7 Homeownership Development Program (HDP) Layers

Eligibility for borrowers purchasing a property benefiting from the Homeownership Development Program (HDP) are reviewed by VHFA to ensure all compliance requirements are met. There are two types of HDP subsidies: **Middle-Income Affordability Subsidy** and **VHFA Tax Credit**. To determine which subsidy applies (or if both do) review the listing on the **MIHDP Homes for Sale** webpage at vhfa.org/developers/programs/MIHDP/homes.

<div style="background-color: #2c4e64; color: white; padding: 5px;">Homeownership Development Program</div> <ul style="list-style-type: none"> • Middle-Income Affordability Subsidy <p style="text-align: center;">You may optionally select a program from the list.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f2f2f2;"> <th style="text-align: left; padding: 5px;">Program</th> <th style="text-align: left; padding: 5px;">Rate</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">MIHDP Affordability Subsidy</td> <td style="padding: 5px;"></td> </tr> </tbody> </table>	Program	Rate	MIHDP Affordability Subsidy		<div style="background-color: #2c4e64; color: white; padding: 5px;">Homeownership Development Program</div> <ul style="list-style-type: none"> • VHFA Tax Credit <p style="text-align: center;">You may optionally select a program from the list.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f2f2f2;"> <th style="text-align: left; padding: 5px;">Program</th> <th style="text-align: left; padding: 5px;">Rate</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">VHFA Tax Credit</td> <td style="padding: 5px;"></td> </tr> </tbody> </table>	Program	Rate	VHFA Tax Credit	
Program	Rate								
MIHDP Affordability Subsidy									
Program	Rate								
VHFA Tax Credit									

Lender Portal Guide

After selecting **MIHDP Affordability Subsidy**, for **Base Loan Amount** use the subsidy indicated in the documentation. Leave **Lien Position** as the default.

MIHDP Affordability Subsidy

Lien Position:

Interest Rate: 0.0000%

Base Loan Amount:

Through the VHFA Homeownership Development Programs, eligible borrowers may receive an Affordability Subsidy from the Middle-Income Homeownership Development Program for VHFA designated units in eligible projects.

For more information and eligible units refer to:

<https://vhfa.org/business-partners/mihdp>

Repeat the same for **VHFA Tax Credit**, if applicable.

Homeownership Development Program

- **VHFA Tax Credit**

Lien Position:

Interest Rate: 0.0000%

Base Loan Amount:

Through the VHFA Homeownership Development Programs, eligible borrowers may receive a State Tax Credit for VHFA designated units in eligible projects.

For more information and eligible units refer to:

<https://vhfa.org/business-partners/mihdp>

[Remove Program Selection](#)

2.8 Non-VHFA Mortgage Financing Layers

Select **Create a Mortgage Finance Layer** for borrowers receiving subordinate financing from a non-VHFA source that will result in a lien or a forgivable loan. This is REQUIRED for any borrower receiving non-VHFA subordinate financing and is necessary for the accurate calculation of the Combined-Loan-To-Value (CLTV) which must remain below 105%. Common examples include Shared-Equity, Federal Home Loan Bank of Boston down payment assistance programs like HOW, Lift Up, and EquityBuilder.

For each source of Non-VHFA funding create a separate mortgage finance layer.

1. Create a Mortgage Finance Layer
2. Provide requested Information

[Create a Mortgage Finance Layer](#)

For **lien position** enter “3” or greater, but the number is not critical and will be adjusted by VHFA after reservation if necessary. For **Interest Rate**, enter the rate for the subordinate financing, if applicable. For **Base Loan Amount**, enter the total amount received from that source. For **Term**, enter the length of amortization, or if forgivable, enter the period before forgiveness. If there is a monthly payment, select **Calc** and include **P&I Payment**. For **Loan Type** leave BLANK. For **Community Lender Source** enter the entity providing the financing. **Other Description** enter any other relevant information such as the source of financing and any additional information about the financing structure.

Provide the requested information

Lien Position: If unknown - enter 0

Loan Type: Information NOT REQUIRED

Non-Agency Financing Type: Information REQUIRED

Lien Position:

Interest Rate: %

Base Loan Amount:

Term: Payments

P&I Payment: [Calc](#)

Loan Type: (Select One)

Community Lending Source:

Non-Agency Financing Type:

Other Description

Lender Portal Guide

For **Non-Agency Financing Type** select the description for the applicable funding type. If the funding type is not listed, then select **Other (Requires Description)** and complete the description field with relevant details.

Non-Agency Financing Type:	Required (Select One) ▾
Other Description:	<div style="border: 1px solid gray; padding: 2px;"> Description (52 - 114) Required (Select One) Lender Retained 1st Mortgage VHCB Subsidy Habitat for Humanity Addison Hsg Wks Shared Equity Downstreet Shared Equity Rural Edge Shared Equity WWHT Shared Equity Cornerstone Shared Equity CHT Shared Equity Twin Pines Shared Equity </div>

Repeat for each finance layer, for example:

Provide the requested information	Provide the requested information
Lien Position: If unknown - enter 0 Loan Type: Information NOT REQUIRED Non-Agency Financing Type: Information REQUIRED	Lien Position: If unknown - enter 0 Loan Type: Information NOT REQUIRED Non-Agency Financing Type: Information REQUIRED
Lien Position: <input type="text" value="3"/> Interest Rate: <input type="text" value="0.0000"/> % Base Loan Amount: <input type="text" value="\$95,000.00"/> Term: <input type="text" value="0"/> Payments P&I Payment: <input type="text" value="\$0.00"/> Calc Loan Type: (Select One) ▾ Community Lending Source: <input type="text"/> Non-Agency Financing Type: VHCB Subsidy ▾ Other Description <div style="border: 1px solid gray; height: 80px; width: 100%;"></div>	Lien Position: <input type="text" value="0"/> Interest Rate: <input type="text" value="0.0000"/> % Base Loan Amount: <input type="text" value="\$25,000.00"/> Term: <input type="text" value="0"/> Payments P&I Payment: <input type="text" value="\$0.00"/> Calc Loan Type: (Select One) ▾ Community Lending Source: <input type="text"/> Non-Agency Financing Type: CHT HEP ▾ Other Description <div style="border: 1px solid gray; height: 80px; width: 100%;"></div>

When you have completed all fields, select **Continue**. This will bring you to the last screen to complete the Reservation.



2.9 Submitting the Reservation

Disregard **Transaction Detail**, no selection is required. Select **'Submit'** to complete loan reservation. Select **Back** to return to the reservation screen if you are not ready to submit.



Once **Submit** is selected the reservation will be complete and you will be directed to the **Loan Details** screen.

<p>Loan Information</p> <p>Application Number: 106 Reservation Expires on: 4/1/2026 Mortgagor Last Name: Peat Lender: VHFA Bank Test Loan Officer: Lender Reference Number: 20132009-NR Product Group: MOVE Product Type: MOVE FNMA Program Type: MOVE Loan Amount: \$225,000.00 Interest Rate: 7.0000% Term: 360 Payments</p> <p>Property Address Street Address: 123 Kite Surfer Unit Number: City: Essex State: VT Zip:05452-</p> <table border="1"> <thead> <tr> <th>First Name</th> <th>Last Name</th> <th></th> </tr> </thead> <tbody> <tr> <td>Koa</td> <td>Peat</td> <td>Primary Mortgagor</td> </tr> <tr> <td>Kim</td> <td>Peat</td> <td>Spouse (Non Borrower)</td> </tr> </tbody> </table>	First Name	Last Name		Koa	Peat	Primary Mortgagor	Kim	Peat	Spouse (Non Borrower)	<p>Loan Status History</p> <table border="1"> <tbody> <tr> <td>12/2/2025</td> <td>Incomplete Reservation</td> </tr> <tr> <td>12/2/2025</td> <td>Reserved</td> </tr> </tbody> </table>	12/2/2025	Incomplete Reservation	12/2/2025	Reserved	<p>Outstanding Conditions</p> <table border="1"> <thead> <tr> <th>Type</th> <th>No.</th> <th>Created</th> <th>Due By</th> </tr> </thead> <tbody> <tr> <td colspan="4">There are no outstanding conditions.</td> </tr> </tbody> </table> <p>Notes</p> <p>No records to display.</p>	Type	No.	Created	Due By	There are no outstanding conditions.			
First Name	Last Name																						
Koa	Peat	Primary Mortgagor																					
Kim	Peat	Spouse (Non Borrower)																					
12/2/2025	Incomplete Reservation																						
12/2/2025	Reserved																						
Type	No.	Created	Due By																				
There are no outstanding conditions.																							
<p>Additional Finance Layers</p> <table border="1"> <thead> <tr> <th>Program Type</th> <th>Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>ASSIST</td> <td>\$10,000.00</td> <td>0.0000%</td> </tr> <tr> <td>First Generation Assistance</td> <td>\$15,000.00</td> <td></td> </tr> <tr> <td>Shared Equity Assistance</td> <td>\$5,000.00</td> <td></td> </tr> <tr> <td>Non Agency Mortgage</td> <td>\$25,000.00</td> <td>0.0000%</td> </tr> <tr> <td>Non Agency Mortgage</td> <td>\$15,000.00</td> <td>0.0000%</td> </tr> <tr> <td>Non Agency Grant</td> <td>\$5,000.00</td> <td></td> </tr> </tbody> </table>			Program Type	Amount	Rate	ASSIST	\$10,000.00	0.0000%	First Generation Assistance	\$15,000.00		Shared Equity Assistance	\$5,000.00		Non Agency Mortgage	\$25,000.00	0.0000%	Non Agency Mortgage	\$15,000.00	0.0000%	Non Agency Grant	\$5,000.00	
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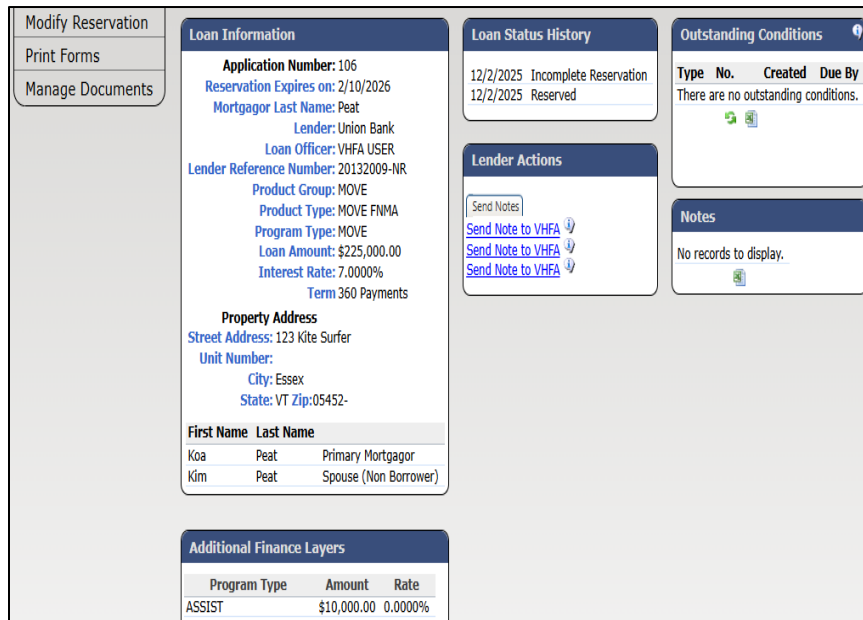
On the **Loan Details** screen, check the borrower and property details in the **Loan Information** and **Additional Finance Layers** sections for accuracy. If the information is not accurate, then select **Modify Reservation** or contact VHFA. This is important because VHFA Forms downloaded from **Loan Details** will auto-populate with the information provided in the reservation.

Chapter 3: Compliance Review

This chapter outlines the steps for processing after the loan is reserved, including how to access and download required VHFA forms, upload the Compliance Checklist along with supporting documents in the specified order, and how to upload additional documents to address any outstanding conditions.

3.1 Accessing Loan Details

After the loan is reserved, navigate to the **Loan Details** page. See Chapter 1 for instructions regarding how to access the Loan Details page from the Lender Home Screen.



Loan Information

Application Number: 106
 Reservation Expires on: 2/10/2026
 Mortgagor Last Name: Peat
 Lender: Union Bank
 Loan Officer: VHFA USER
 Lender Reference Number: 20132009-NR
 Product Group: MOVE
 Product Type: MOVE FNMA
 Program Type: MOVE
 Loan Amount: \$225,000.00
 Interest Rate: 7.00000%
 Term 360 Payments

Property Address

Street Address: 123 Kite Surfer
 Unit Number:
 City: Essex
 State: VT Zip: 05452-

First Name	Last Name	
Koa	Peat	Primary Mortgagor
Kim	Peat	Spouse (Non Borrower)

Additional Finance Layers

Program Type	Amount	Rate
ASSIST	\$10,000.00	0.00000%

Loan Status History

12/2/2025	Incomplete Reservation
12/2/2025	Reserved

Lender Actions

Send Notes
[Send Note to VHFA](#)
[Send Note to VHFA](#)
[Send Note to VHFA](#)

Outstanding Conditions

Type	No.	Created	Due By
There are no outstanding conditions.			

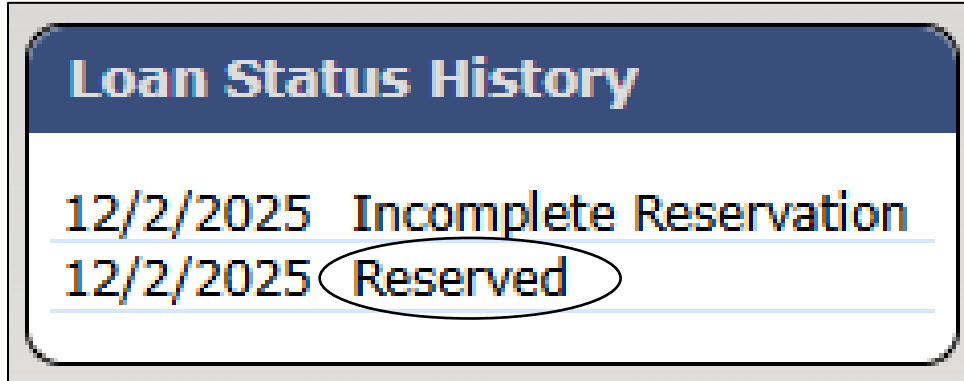
Notes

No records to display.

On the **Loan Details** page, check the borrower and property details in the **Loan Information** and **Additional Finance Layers** sections for accuracy. If the information is not accurate, then select ‘**Modify Reservation**’ or contact VHFA. This is important because VHFA Forms downloaded from **Loan Details** will auto-populate with the information provided in the reservation.

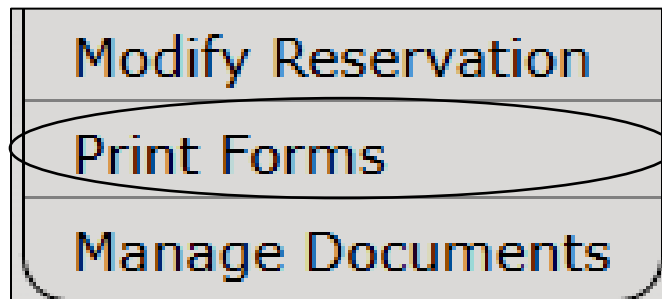
3.2 Checking Loan Status

Loan Status History on the Loan Details page lists where the loan is in process. VHFA forms required for the compliance upload are available for download once the loan status reaches **Reserved**.

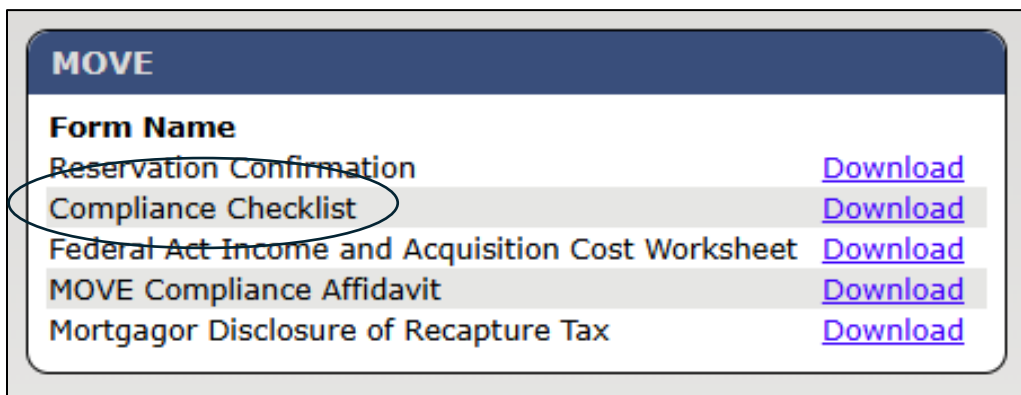


3.3 Printing Forms

To access VHFA forms required for the initial compliance upload, select **Print Forms**.



Download the **Compliance Checklist** to use as the checklist, stacking order, and coversheet for the compliance upload to VHFA.



The VHFA forms listed in the Compliance Checklist must also be downloaded from this screen and will auto-populate with the loan information provided in the reservation.

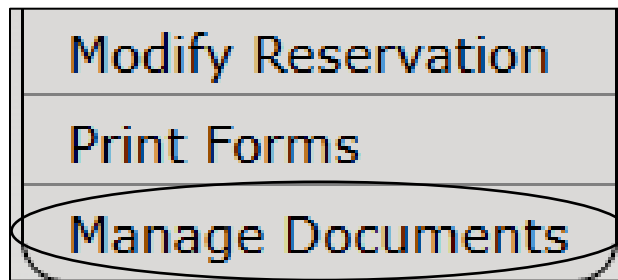
3.4 Accessing VHFA Down Payment Assistance (DPA) Forms

If the borrower is using any VHFA down payment assistance programs with a VHFA First Mortgage (MOVE, MOVE MCC, or Advantage), download the required DPA forms from this screen as well. These forms must be completed to meet VHFA program requirements.

ASSIST	First Generation Assistance	Shared Equity Assistance
Form Name Assist Conditional Commitment Download ASSIST Mortgage Deed Download ASSIST Mortgage Disclosure Download Assist Customer Contact Form Download Zero Interest ASSIST Note Download Assist FHA Award Letter Download	Form Name FIRST GENERATION Compliance Affidavit Download FIRST GENERATION Borrower Confirmation of Grant Download FIRST GENERATION Acknowledgement & Award Letter Download	Form Name SHARED EQUITY Borrower Confirmation of Grant Download

3.5 Uploading the Compliance Checklist and Supporting Documents

From the Loan Details page, Select **Manage Documents** when you are ready to upload the Compliance Checklist with the required VHFA forms and documents.



Select **Upload** next to **Compliance Document** and then select the document from your computer files that you wish to upload.

General Documents		
Document Name	Download	Upload
Compliance Document	[No Documents]	Upload
Appraisal Report	[No Documents]	Upload
Loan Closing Documents	[No Documents]	Upload

Lenders can upload the required documents as one complete document or build the upload by selecting **Add Page** and merging the file within the portal. Upload forms and documents in the stacking order listed on the Compliance Checklist. Only PDFs are accepted. Upload the Appraisal Report separately and select **Upload** next to **Appraisal Report** when the Appraisal is available.

General Documents

Document Name	Download	Upload
New Documents Since 11/17/2025		
Compliance Document	Latest	✔ <input type="button" value="Upload"/> <input style="border: 1px solid black; border-radius: 15px; padding: 2px 10px;" type="button" value="Add Page"/>
Older Documents		
<input style="border: 1px solid black; border-radius: 15px; padding: 2px 10px;" type="button" value="Appraisal Report"/>	[No Documents]	<input type="button" value="Upload"/>
Loan Closing Documents	[No Documents]	<input type="button" value="Upload"/>

3.6 Viewing and Satisfying Outstanding Conditions

After the documents are uploaded and have been reviewed, if there are outstanding conditions, the loan status will change to **Incomplete**, and VHFA will issue **Outstanding Conditions** that will be viewable from the **Loan Details** page. In addition, a loan status email will be sent to the designated recipient for your organization. To satisfy, upload documents through **Manage Documents**. If you have questions regarding who the designated loan status recipient for your organization is, contact the designated lender portal administrator for your organization or VHFA at vhfahomeownership@vhfa.org.

Outstanding Conditions

Type	No.	Description	Created	Due By
First Mortgage	7	First-Reaffirmation <i>Original fully executed VHFA Reaffirmation and Closing Affidavit form. VHFA closing documents must be WET signed.</i>	12/15/2025	
First Mortgage	6	First-Transmittal <i>Copy of the Final Transmittal: FNMA 1008, FMAC 1077 or Government equivalent (FHA Loan Transmittal or VA Loan Analysis).</i>	12/15/2025	
ASSIST	8	ASSIST-Note <i>An acceptable Original ASSIST Note must be received within 60 days of closing on the first mortgage. Failure to provide an acceptable ASSIST Note in that time-frame will result in VHFA not reimbursing the Lender for the ASSIST funds the Lender provided at closing. VHFA closing documents must be WET signed.</i>	12/15/2025	

3.7 After Compliance Review is Complete

VHFA's compliance review is complete once the loan reaches **Conditional Commitment** status. See Chapter 4 for instruction regarding lender portal procedures after Conditional Commitment.

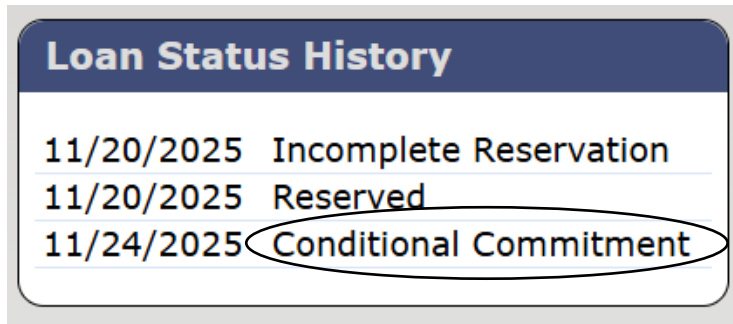
Loan Status History	
11/19/2025	Incomplete Reservation
11/25/2025	Reserved
12/10/2025	Conditional Commitment

Chapter 4: Closing Forms and Post-Closing Review

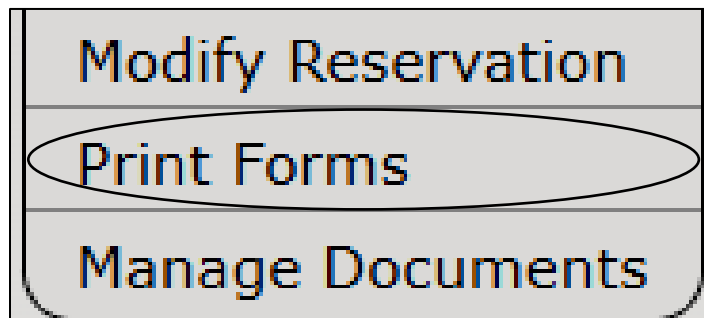
This chapter explains how lenders use the VHFA portal to access and download VHFA forms required for closing, how to upload forms and documents to VHFA for post-closing review, and instructions for satisfying outstanding post-closing conditions when necessary.

4.1 Accessing VHFA Closing Forms

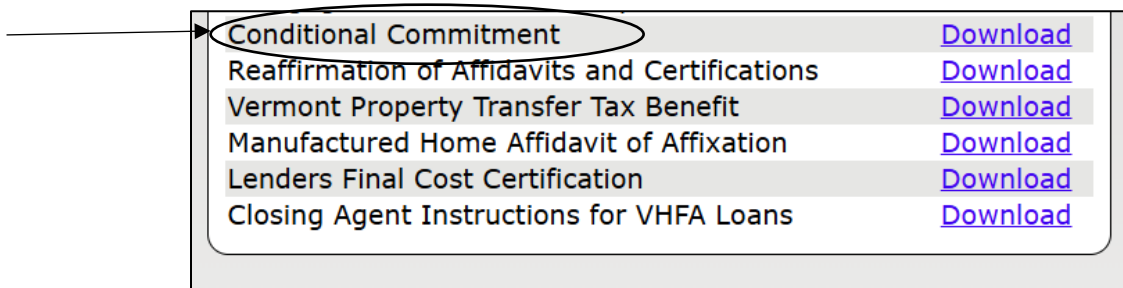
VHFA closing forms will become available once the loan status reaches **Conditional Commitment**. Loan Status can be viewed on the **Lender Home Screen** and **Loan Details** page. See Chapter 1 for instructions regarding how to view Loan Status and access the Loan Details page from the Lender Home Screen.



Select **"Print Forms"** from the **Loan Details** page and download the required documents.



Download **Conditional Commitment** and use as the checklist, stacking order, and coversheet when uploading post-closing documents to VHFA. VHFA closing forms listed in the Conditional Commitment must be downloaded from this screen and will auto-populate with the loan information.



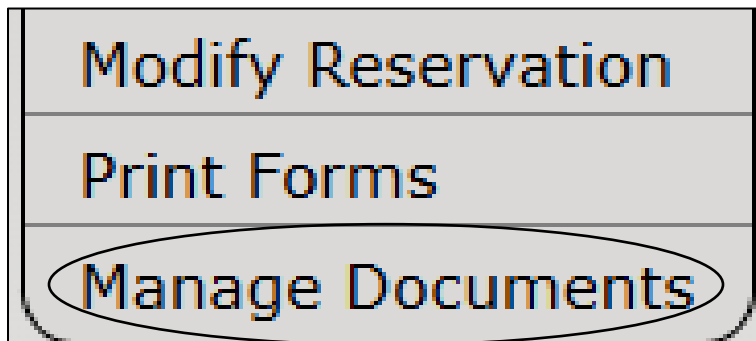
4.2 Accessing VHFA Down Payment Assistance (DPA) Forms

If the borrower is using any VHFA down payment assistance programs with a VHFA First Mortgage (MOVE, MOVE MCC, or Advantage), download the required DPA forms from this screen as well. These forms must be completed to meet VHFA program requirements.

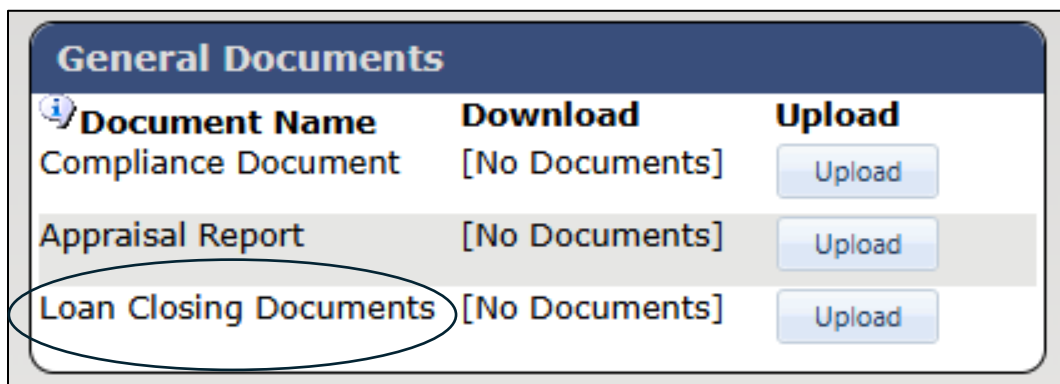
ASSIST	First Generation Assistance	Shared Equity Assistance
Form Name Assist Conditional Commitment Download ASSIST Mortgage Deed Download ASSIST Mortgage Disclosure Download Assist Customer Contact Form Download Zero Interest ASSIST Note Download Assist FHA Award Letter Download	Form Name FIRST GENERATION Compliance Affidavit Download FIRST GENERATION Borrower Confirmation of Grant Download FIRST GENERATION Acknowledgement & Award Letter Download	Form Name SHARED EQUITY Borrower Confirmation of Grant Download

4.3 Uploading Conditional Commitment and Supporting Documents

When you are ready to upload the Conditional Commitment and supporting documents, select "**Manage Documents**". Use the Conditional Commitment as the checklist, stacking order, and coversheet when uploading forms and documents to VHFA.



Select "**Upload**" next to the **Loan Closing Documents** section. This action will prompt you to choose the appropriate document from your computer files for submission.



Lenders have two options for submitting required closing documents to VHFA. They may upload all necessary forms and documents as a single complete PDF file. Alternatively, lenders can build their submission within the portal by using the "**Add Page**" feature, which allows individual files to be merged into one document during the upload process.

General Documents

Document Name	Download	Upload
New Documents Since 12/4/2025		
Loan Closing Documents Latest	<input checked="" type="checkbox"/>	<input type="button" value="Upload"/> <input type="button" value="Add Page"/>
Older Documents		
Compliance Document	[No Documents]	<input type="button" value="Upload"/>
Appraisal Report	[No Documents]	<input type="button" value="Upload"/>

Regardless of the chosen method, it is important to ensure that all forms and documents are organized in the stacking order specified on the Conditional Commitment. This guarantees that the submission meets VHFA’s requirements and facilitates efficient review and processing.

4.4 Viewing and Satisfying Post-Closing Conditions

After VHFA’s post-closing review, if there are post-closing conditions, then the Loan Status History changes to **Post-Closing Conditions**.

Loan Status History

1/12/2026	Incomplete Reservation
1/12/2026	Reserved
1/15/2026	First Generation (PC Approved)
1/15/2026	Post-Closing Conditions

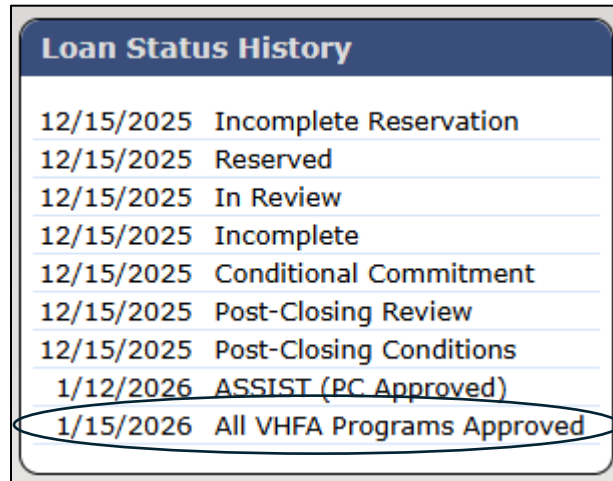
All conditions will show up in **Outstanding Conditions** on the Loan Detail page and a loan status email notification will be sent to the designated recipient(s) for your organization. If you have questions regarding who the designated recipient for your organization is, contact your LOC administrator or VHFA at vhfahomeownership@vhfa.org.

Outstanding Conditions

Type	No.	Created	Due By
First Mortgage	7	First-Reaffirmation <i>Original fully executed VHFA Reaffirmation and Closing Affidavit form. VHFA closing documents must be WET signed.</i>	12/15/2025
First Mortgage	6	First-Transmittal <i>Copy of the Final Transmittal: FNMA 1008, FMAC 1077 or Government equivalent (FHA Loan Transmittal or VA Loan Analysis).</i>	12/15/2025
ASSIST	8	ASSIST-Note <i>An acceptable Original ASSIST Note must be received within 60 days of closing on the first mortgage. Failure to provide an acceptable ASSIST Note in that time-frame will result in VHFA not reimbursing the Lender for the ASSIST funds the Lender provided at closing. VHFA closing documents must be WET signed.</i>	12/15/2025

To address Post-Closing conditions, upload the necessary documents using the "**Manage Documents**" feature. Continue to check the Outstanding Conditions section on the **Loan Details** page for any newly issued conditions until the post-closing review is complete.

4.5 When Loan Status Reaches Post-Closing Approved



Loan Status History	
12/15/2025	Incomplete Reservation
12/15/2025	Reserved
12/15/2025	In Review
12/15/2025	Incomplete
12/15/2025	Conditional Commitment
12/15/2025	Post-Closing Review
12/15/2025	Post-Closing Conditions
1/12/2026	ASSIST (PC Approved)
1/15/2026	All VHFA Programs Approved

Once VHFA's post-closing review is complete, then the loan status will show as **ALL VHFA Programs Approved**. VHFA will notify U.S. Bank that all VHFA compliance requirements have been met. U.S. Bank will purchase after the lender satisfies all U.S. Bank requirements, and VHFA will arrange for reimbursement of any VHFA Down Payment Assistance (DPA) table funded by the lender at closing.

Chapter 5: Managing Users (Admin Guide)

This chapter provides step-by-step procedures for managing user access, permissions, and loan status update email recipients. Designated VHFA Lender Portal administrators (Admins) should use this chapter to ensure that all lender staff have appropriate access.

5.1 Portal Administrator (Admin) Roles and Responsibilities

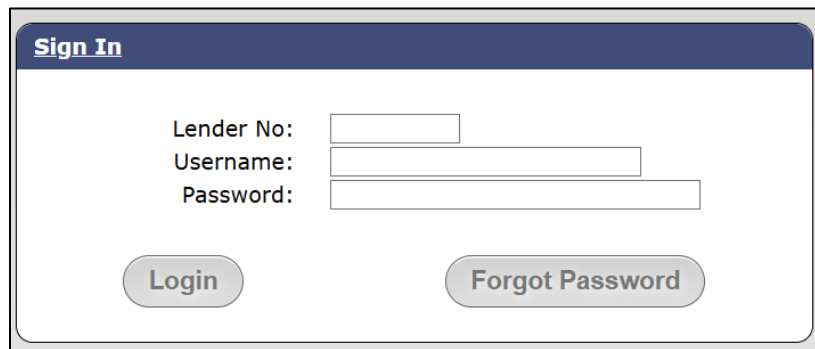
Each VHFA participating lender has a designated Lender Portal Admin who has the power to:

- Add, edit, and delete users
- Select user permissions
- Reset expired passwords
- Reactivate locked users
- Manage Loan Status Change Email notifications

If you are unsure who your designated ADMIN is, contact vhfahomeownership@vhfa.org.

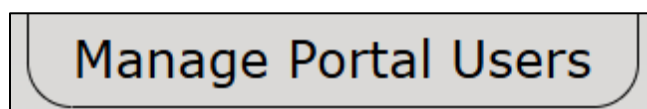
5.2 Logging in as the Admin

Log in to the VHFA Lender Portal at loc.vhfa.org using your lender number, username “admin,” and password. First time users must log in with the temporary password and reset it upon access. For assistance, contact vhfahomeownership@vhfa.org.



5.3 Viewing and Managing Users

Select ‘Manage Portal users’ to **access** and edit all user information for your organization.



The box at the top right lists all active and inactive users for your organization. Scroll or filter to locate a user or select the Excel icon to download a user list.

User ID	Name	Localization Language	Disabled	Security Role	MFA Type
Admin	Persons Real Name	English	<input type="checkbox"/>	Lender Admin(5)	(Use Group Default)
Eric Hoffman	Eric Hoffman	English	<input type="checkbox"/>	Full Access(1)	(Use Group Default)
Jacklyn Santerre	Jacklyn Santerre	English	<input type="checkbox"/>	(Use Group Default)(0)	(Use Group Default)
Josh Mead	Josh Mead	English	<input type="checkbox"/>	Lender Admin(5)	(Use Group Default)
Josh Test	Josh Test	English	<input type="checkbox"/>	(Use Group Default)(0)	(Use Group Default)

1/4 NEXT >>>

Below the User List is the individual user information for the user highlighted on the User List.

User ID: Admin **Failed Login Attempts:** 0

Name: Persons Real Name **Password Expires:** 11/10/2026

Disabled Account **Last Login:** 11/10/2025

Security Role: Lender Admin (5) **Multi Factor Authentication:** (Use Group Default)

Phone: **Token:** [Not Set] ⓘ

Alternate Phone: **Change Password:** Yes

Fax:

E-Mail Address: jmead@vhfa.org

Address 1:

Address 2:

City, State Zip: VT -

Localization Language: English (en-us)

[Edit User](#) [Disable User](#)

[Insert New User](#)

5.4 Adding New users

To add a new user, filter or scroll to see if the user already exists. If the user does not exist, select **Insert New user** and complete the required fields.

Address 1:

Address 2:

City, State Zip: VT -

Localization Language: English (en-us)

[Edit User](#) [Disable User](#)

[Insert New User](#)

Enter **User ID** (FirstName LastName), **Name**, **Email Address**, **City**, and **State**. Select the appropriate **Security Role** (see Section 5.5). Assign a temporary **Password** (Minimum 8 characters, uppercase, lowercase and numeric required). All other fields are **OPTIONAL**. Select **Insert** and email the temporary password to the user. The new user will be prompted to reset it at first login.

User ID:	<input type="text"/>	Failed Login Attempts:	<input type="text" value="0"/>
Name:	<input type="text"/>	Password Expires:	
<input type="checkbox"/> Disabled Account		Last Login:	
Security Role:	(Use Portal Default) (0) ▾	Multi Factor Authentication:	(Use Group Default) ▾
Phone:	<input type="text"/>	Failed MFA Attempts:	<input type="text" value="0"/>
Alternate Phone:	<input type="text"/>	Change Password on Login:	<input type="checkbox"/> Yes
Fax:	<input type="text"/>	Password:	<input type="text"/>
E-Mail Address:	<input type="text"/>		
Address 1:	<input type="text"/>		
Address 2:	<input type="text"/>		
City, State Zip:	<input type="text"/>	Alabama ▾	<input type="text"/> - <input type="text"/>
Localization Language:	English (en-us) ▾		
Insert Cancel			

5.5 Security Roles

Lenders may choose from a menu the level of access each user has in the Portal. There are five **Security Roles/User Permissions** allowing lenders to assign user access and permissions from a predefined menu.

Security Role:	(Use Portal Default) (0) ▾							
Phone:								
Alternate Phone:								
Fax:								
E-Mail Address:								
Address 1:								
	<table border="1"> <thead> <tr> <th>Description</th> </tr> </thead> <tbody> <tr> <td>(Use Portal Default) (0)</td> </tr> <tr> <td>Full Access (1)</td> </tr> <tr> <td>Lender Admin - User Accts Mgmt (5)</td> </tr> <tr> <td>Full Access, But Can't Reserve (7)</td> </tr> <tr> <td>Reserve Only (8)</td> </tr> <tr> <td>Rates, Pricing, GFR - No Loans (9)</td> </tr> </tbody> </table>	Description	(Use Portal Default) (0)	Full Access (1)	Lender Admin - User Accts Mgmt (5)	Full Access, But Can't Reserve (7)	Reserve Only (8)	Rates, Pricing, GFR - No Loans (9)
Description								
(Use Portal Default) (0)								
Full Access (1)								
Lender Admin - User Accts Mgmt (5)								
Full Access, But Can't Reserve (7)								
Reserve Only (8)								
Rates, Pricing, GFR - No Loans (9)								

Review **Security ID** for the list of **Permissions/Security Role** you have selected for the user.

Security ID	Allowed
	<input type="checkbox"/>
Lender Home	<input checked="" type="checkbox"/>
Modify Reservation	<input checked="" type="checkbox"/>
Import Electronic File	<input type="checkbox"/>
New Reservation	<input checked="" type="checkbox"/>
MCC 8329 Report	<input type="checkbox"/>
Lender Forms and Documents	<input type="checkbox"/>
Rate Lock	<input type="checkbox"/>
Lender Document Requests	<input type="checkbox"/>
Loan Lookup	<input checked="" type="checkbox"/>
Loan Details	<input checked="" type="checkbox"/>
Print Forms	<input checked="" type="checkbox"/>
Manage Documents	<input checked="" type="checkbox"/>
Cancel Reservation	<input type="checkbox"/>
Request Extension	<input type="checkbox"/>
View Products	<input type="checkbox"/>
Manage Portal Users	<input type="checkbox"/>
Home - Conditions Pipeline	<input checked="" type="checkbox"/>
Home - Current Rates	<input checked="" type="checkbox"/>
Home - Expiring Loans Pipeline	<input type="checkbox"/>
New Reservation	<input type="checkbox"/>

1/3 NEXT >>>

5.6 Loan Access

IMPORTANT: Below the user information field is a checkbox titled ‘**May access all Loans for this lender**’. Leaving this unchecked will restrict the user’s access only to the loans that they reserved. If you want the user to have access to all loans, then select the **Pencil Icon** and check the box. **Title** and **NMLS Number** are NOT required.

Title:

NMLS Number: 0

May access all Loans for this lender

5.7 Editing Users

Filter or scroll to find user. Click 'Edit user'. Edit desired fields and select Update.

Address 1:
Address 2:
City, State Zip: VT -
Localization Language: English (en-us)

[Edit User](#) [Disable User](#)
[Insert New User](#)

5.8 Resetting Expired Passwords

User passwords automatically expire after 365 days. Locate the user from the **User List**. Select **Edit User**, then select **Change Password on Login** and Generate. When you are finished select **Update**. The system emails the temporary password to the user with instructions to reset. If the email is not received, check spam filters or try again

Alternate Phone:
Fax:

Change Password on Login: Yes
Password: [Generate](#)
Leave the password blank to keep the current password.

E-Mail Address:
Address 1:
Address 2:
City, State Zip: Vermont -

Localization Language:

[Update](#) [Cancel](#)

5.9 Disabling Users

Locate the user from the **User List** and select **Edit user**. Select **Disabled Account** and **Update**. The user will be grayed out but will remain in the User List.

User ID: Eric Hoffman **Failed Login Attempts:** 0
Name: Eric Hoffman **Password Expires:** 11/6/2026
 Disabled Account **Last Login:** 11/6/2025
Security Role: Full Access (1) **Multi Factor Authentication:** (Use Group Default)
Phone: **Failed MFA Attempts:** 0
Alternate Phone: **Change Password on Login:** Yes
Fax: **Password:** [Generate](#)
Leave the password blank to keep the current password.
E-Mail Address: EHoffman@vhfa.org
Address 1:
Address 2:
City, State Zip: Vermont -
Localization Language: English (en-us)
[Update](#) [Cancel](#)

5.10 Reactivating Users

Users will be automatically deactivated after 365 days of inactivity. Disabled users will be grayed out in the **User List**.

User ID	Name	Localization Language	Disabled	Security Role	MFA Type
Admin	Persons Real Name	English	<input type="checkbox"/>	Lender Admin(5)	(Use Group Default)
Eric Hoffman	Eric Hoffman	English	<input checked="" type="checkbox"/>	Full Access(1)	(Use Group Default)
Jacklyn Santerre	Jacklyn Santerre	English	<input type="checkbox"/>	(Use Group Default)(0)	(Use Group Default)
Josh Mead	Josh Mead	English	<input type="checkbox"/>	Lender Admin(5)	(Use Group Default)
Josh Test	Josh Test	English	<input type="checkbox"/>	(Use Group Default)(0)	(Use Group Default)












1/4 NEXT >>>

To reactivate, select **Edit User**, then unselect **Disabled Account**. Select **Change Password on Login**, **Generate**, and **Update**. A new system generated password will be emailed to user email address entered. Notify the user that their account has been reactivated and a new password sent to them. The user will be prompted to reset their password after first login with the temporary password.

User ID: Eric Hoffman **Failed Login Attempts:** 0
Name: Eric Hoffman **Password Expires:** 11/11/2026
 Disabled Account **Last Login:**
Security Role: Full Access (1) **Multi Factor Authentication:** (Use Group Default)
Phone: **Failed MFA Attempts:** 0
Alternate Phone: **Change Password on Login:** Yes
Fax: **Password:** [Generate](#)
Leave the password blank to keep the current password.
E-Mail Address: EHoffman@vhfa.org

5.11 Status Change Email Notification

At the bottom is the list of email addresses where loan status change emails are sent. Lenders can enter MULTIPLE email addresses for each Status Change. To edit one status change notification, select the **Pencil Icon** next to the status being changed. To edit multiple status changes at once, select the **Pencil Icon** at the bottom. **Best Practice** is to use a group or shared email inboxes.

Status	Current User	Email Addresses
 Reserved	<input type="checkbox"/>	jmead@vhfa.org
 Incomplete	<input type="checkbox"/>	jmead@vhfa.org
 Conditional Commitment	<input type="checkbox"/>	jmead@vhfa.org
 VHFA Post-Closing Conditions	<input type="checkbox"/>	jmead@vhfa.org
 VHFA Post-Closing Approved	<input type="checkbox"/>	jmead@vhfa.org
 First Mortgage (Approved)	<input type="checkbox"/>	jmead@vhfa.org
 Active/Purchased	<input type="checkbox"/>	jmead@vhfa.org
 ASSIST (Approved)	<input type="checkbox"/>	jmead@vhfa.org
 First Generation (Approved)	<input type="checkbox"/>	jmead@vhfa.org
 Shared Equity Asst. (Approved)	<input type="checkbox"/>	jmead@vhfa.org
		

Chapter 6 Reserving for a Homeownership Development Program Property

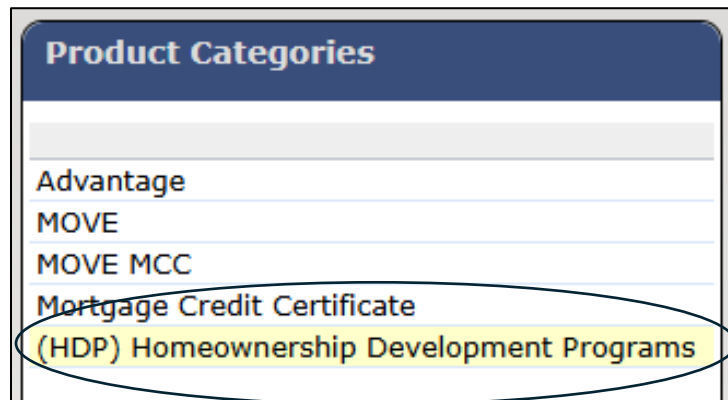
Eligibility for borrowers purchasing a property benefiting from the Homeownership Development Program (HDP) must be reviewed by VHFA to ensure all compliance requirements are met. This chapter explains how participating lenders reserve for compliance review when a borrower is NOT using a VHFA first-mortgage program (MOVE, MOVE MCC, Advantage) to purchase an HDP property. If a borrower IS using a VHFA first-mortgage program (MOVE, MOVE MCC, or Advantage) to finance the purchase of an HDP property, then use the standard reservation and review procedures detailed in [Chapter 2 Reserving a Loan](#), [Chapter 3 Compliance Review](#), and [Chapter 4: Closing Forms and Post-Closing Review](#).

6.1 Starting the Reservation

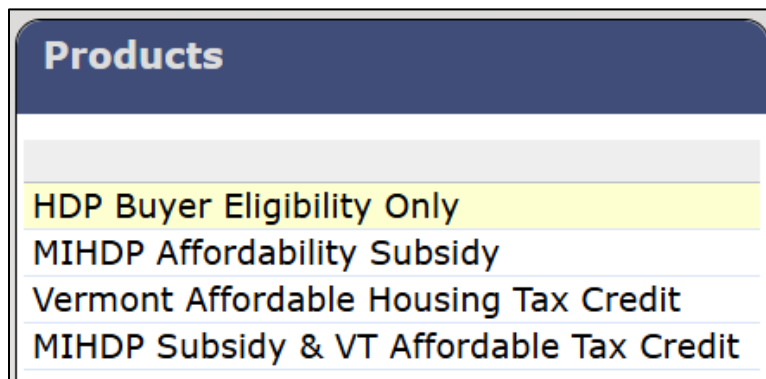
Begin a new reservation and complete the **Property**, **Mortgagor**, and **Income** sections per the instructions listed in [Chapter 2 Reserving a Loan](#) Sections 2.1, 2.2, 2.3, and 2.4. All required fields highlighted in **RED** must be completed because this information establishes the foundation for eligibility review and accurate generation of VHFA forms.

6.2 Choosing the Applicable HDP Option

From the **Finance Layers Page** select **(HDP) Homeownership Development Program** from the Product Categories screen.



Four HDP options will appear under **Products**. All require document upload to VHFA for eligibility review.



Select one of the options based on the information for the subject property shown on the **MIHDP Homes for Sale listing webpage** at vhfa.org/developers/programs/MIHDP/homes. The table below shows how to determine the applicable HDP program.

HDP Program	When to Select	Example Listing
<p style="text-align: center;">HDP Buyer Eligibility Only</p>	<p>Listing shows \$0 for both MIHDP Affordability Subsidy AND State Tax Credit Homebuyer Subsidy.</p>	<div style="border: 1px solid black; padding: 5px;"> <p>Purchase Price: \$264,000 Shared Equity: Yes MIHDP Affordability Subsidy: \$0 State Tax Credit Homebuyer Subsidy: \$0 Program Income Limit: \$88,320 Seller: Central Vermont Habitat for Humanity</p> </div>
<p style="text-align: center;">MIHDP Affordability Subsidy</p>	<p>Listing shows an MIHDP Affordability Subsidy amount only.</p>	<div style="border: 1px solid black; padding: 5px;"> <p>Purchase Price: \$430,000 Shared Equity: Yes MIHDP Affordability Subsidy: \$46,000 State Tax Credit Homebuyer Subsidy: \$0 Program Income Limit: \$165,900 Seller: Summit Properties</p> </div>
<p style="text-align: center;">State Tax Credit Homebuyer Subsidy</p>	<p>Listing shows an amount for the State Tax Credit Homebuyer Subsidy only</p>	<div style="border: 1px solid black; padding: 5px;"> <p>Purchase Price: \$395,000 Shared Equity: Yes MIHDP Affordability Subsidy: \$0 State Tax Credit Homebuyer Subsidy: \$110,000 Program Income Limit: \$120,600 Seller: Twin Pines Housing Trust</p> </div>
<p style="text-align: center;">MIHDP Subsidy & VT Affordable Tax Credit</p>	<p>Listing shows an amount for both MIHDP Affordability Subsidy and State Tax Credit Homebuyer Subsidy.</p>	<div style="border: 1px solid black; padding: 5px;"> <p>Purchase Price: \$400,000 Shared Equity: Yes MIHDP Affordability Subsidy: \$25,000 State Tax Credit Homebuyer Subsidy: \$110,000 Program Income Limit: \$95,000 Seller: Test Developer</p> </div>

Option 1: HDP Buyer Eligibility Only

Select this option when The Homes for Sale listing does **not** display an amount for **MIHDP Affordability Subsidy** or a **State Tax Credit Homebuyer Subsidy**, for example:

Purchase Price: \$264,000
Shared Equity: Yes
MIHDP Affordability Subsidy: \$0
State Tax Credit Homebuyer Subsidy: \$0
Program Income Limit: \$88,320
Seller: Central Vermont Habitat for Humanity
edit

Highlight **HDP Buyer Eligibility Only** and select **'Choose Product'**

Products	Selected Product
<ul style="list-style-type: none"> HDP Buyer Eligibility Only MIHDP Affordability Subsidy Vermont Affordable Housing Tax Credit MIHDP Subsidy & VT Affordable Tax Credit 	<p>Choose Product</p>

In the **'For Eligibility Purposes Only'** screen there are no fields to complete.

For Eligibility Purposes Only	
<p>1. The Unit the borrower is purchasing is ineligible for HDP borrower subsidy</p> <p>2. No Data Entry Required</p>	
Grant Amount:	\$0.00

Next go to [Section 6.3 Entering Non-Agency First Mortgage Information](#).

Option 2: MIHDP Affordability Subsidy

Select this option if the Homes for Sale listing shows an **MIHDP Affordability Subsidy** amount only, for example:

Purchase Price: \$430,000 Shared Equity: Yes MIHDP Affordability Subsidy: \$46,000 State Tax Credit Homebuyer Subsidy: \$0 Program Income Limit: \$165,900 Seller: Summit Properties
--

Highlight **MIHDP Affordability Subsidy** and select **'Choose Product'**

Products	Selected Product
HDP Buyer Eligibility Only	<div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px; width: 100px; margin: 0 auto;">Choose Product</div>
MIHDP Affordability Subsidy	
Vermont Affordable Housing Tax Credit	
MIHDP Subsidy & VT Affordable Tax Credit	

In the **MIHDP Affordability Subsidy** screen, leave **Lien Position** as the default. For **Base Loan Amount** enter the amount shown in the Homes for Sale listing.

MIHDP Affordability Subsidy

Lien Position:

Interest Rate: 0.0000%

Base Loan Amount:

Through the VHFA Homeownership Development Programs, eligible borrowers may receive an Affordability Subsidy from the Middle-Income Homeownership Development Program for VHFA designated units in eligible projects.

For more information and eligible units refer to:

<https://vhfa.org/business-partners/mihdp>

Next go to **Section 6.3 Entering Non-Agency First Mortgage Information.**

Option 3: State Tax Credit Homebuyer Subsidy

Select this option if the Homes for Sale page shows an amount for **State Tax Credit Homebuyer Subsidy**, for example:

Purchase Price: \$395,000
Shared Equity: Yes
MIHDP Affordability Subsidy: \$0
State Tax Credit Homebuyer Subsidy: \$110,000
Program Income Limit: \$120,600
Seller: Twin Pines Housing Trust

Highlight **Vermont Affordability Housing Tax Credit** and select **'Choose Product'**

Products	Selected Product
HDP Buyer Eligibility Only	
MIHDP Affordability Subsidy	
Vermont Affordable Housing Tax Credit	
MIHDP Subsidy & VT Affordable Tax Credit	

Choose Product

In the **MIHDP Affordability Subsidy** screen, leave **Lien Position** as the default. For **Base Loan Amount** enter the amount shown in the Homes for Sale listing.

Vermont Affordable Housing Tax Credit	
Lien Position:	<input type="text" value="2"/>
Interest Rate:	0.0000%
Base Loan Amount:	<input type="text" value="\$110,000.00"/>

Through the VHFA Homeownership Development Programs, eligible borrowers may receive a State Tax Credit for VHFA designated

Next go to **Section 6.3 Entering Non-Agency First Mortgage Information.**

Option 4: MIHDP Subsidy & VT Affordability Tax Credit

Select this option if the Homes for Sale listing shows both an **MIHDP Affordability Subsidy** and **State Tax Credit Homebuyer Subsidy**.

Purchase Price: \$400,000
 Shared Equity: Yes
 MIHDP Affordability Subsidy: **\$25,000**
 State Tax Credit Homebuyer Subsidy: **\$110,000**
 Program Income Limit: \$95,000
 Seller: Test Developer

Highlight **Vermont Affordability Housing Tax Credit** and select **'Choose Product'**

Products

- HDP Buyer Eligibility Only
- MIHDP Affordability Subsidy
- Vermont Affordable Housing Tax Credit
- MIHDP Subsidy & VT Affordable Tax Credit

\$25,000

Selected Product

Choose Product

In the **MIHDP Affordability Subsidy** screen, leave **Lien Position** as the default. For **Base Loan Amount** enter the amount shown in the Homes for Sale listing.

MIHDP Affordability Subsidy

Lien Position:

Interest Rate: 0.0000%

Base Loan Amount:

Through the VHFA Homeownership Development Programs, eligible borrowers may receive an Affordability Subsidy from the Middle-Income Homeownership Development Program for VHFA designated units in eligible projects.

For more information and eligible units refer to:
<https://vhfa.org/business-partners/mihdp>

[Remove Program Selection](#)

Vermont Affordable Housing Tax Credit

Lien Position:

Interest Rate: 0.0000%

Base Loan Amount:

Through the VHFA Homeownership Development Programs, eligible borrowers may receive a State Tax Credit for VHFA designated units in eligible projects.

For more information and eligible units refer to:
<https://vhfa.org/business-partners/mihdp>

[Remove Program Selection](#)

Next go to **Section 6.3 Entering Non-Agency First Mortgage Information**.

6.3 Entering the Non-Agency First Mortgage

For all four options, complete the required fields in the **Non Agency Mortgage** screen. Enter information for the lender's first mortgage loan information. Leave **Lien Position** as 1. **Interest Rate** and **Base Loan Amount**. For **Funding Fee Financed** include the amount for any financing that will be included in the first mortgage (i.e. financed upfront MI or Guarantee Fees). For **P&I Payment** select **Calc** and verify accuracy. Leave **Loan Type**, **Community Lending Source**, and **Other Description** blank.

Non Agency Mortgage

- Lien Position: Do Not Change Leave as 1**
- Enter information for your own 1st mortgage loan**
- Non-Agency Financing Type: Select "Lender Retained 1st Mortgage"**

Lien Position:

Interest Rate: %

Base Loan Amount:

Funding Fee Financed:

Loan Amount:

Term: Payments

P&I Payment: [Calc](#)

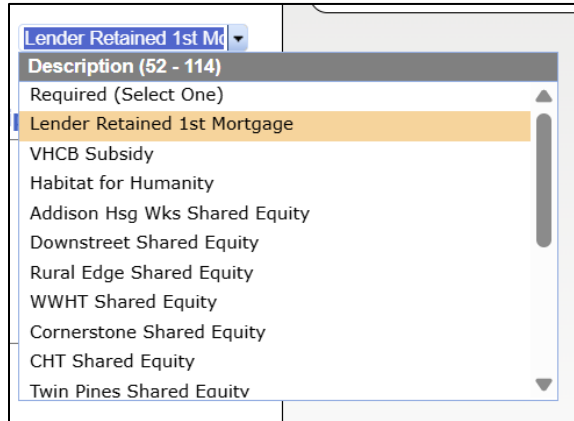
Loan Type: (Select One)

Community Lending Source:

Non-Agency Financing Type: Required (Select One)

Other Description

In all cases, for **Non-Agency Financing Type** select ‘**Lender Retained 1st Mortgage**’.



6.4 Entering Other Mortgage Finance Layers

If applicable, add any additional **Mortgage Finance Layers** (e.g., Housing Trust Shared Equity, VHCB, Federal Home Loan Bank of Boston, etc.) using the instructions provided in [Section 2.8 Non-VHFA Mortgage Financing Layers](#) of this guide.

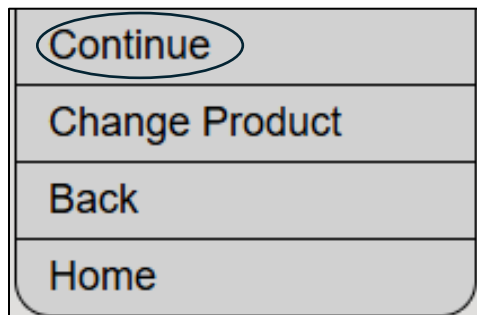
For each source of Non-VHFA funding create a separate mortgage finance layer.

- 1. Create a Mortgage Finance Layer**
- 2. Provide requested Information**

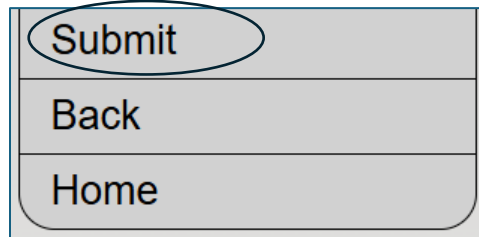
[Create a Mortgage Finance Layer](#)

6.5 Submitting the HDP Reservation

When you have completed all fields, select **Continue**.



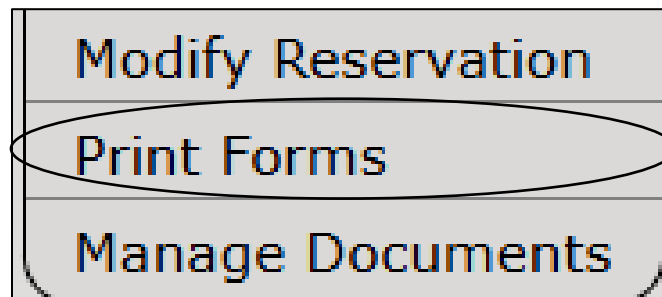
This will bring you to the last screen to complete the Reservation. Select **'Submit'** to complete loan reservation. Select **Back** to return to the reservation screen if you are not ready to submit. Once **Submit** is selected the reservation will be complete and you will be directed to the **Loan Details** screen. You may not be able to make changes once you have submitted.



On the **Loan Details** screen, check details in the **Loan Information** and **Additional Finance Layers** sections for accuracy. If the information is not accurate, then select Modify Reservation or contact VHFA.

6.6 Printing HDP Compliance Checklist and Other Forms

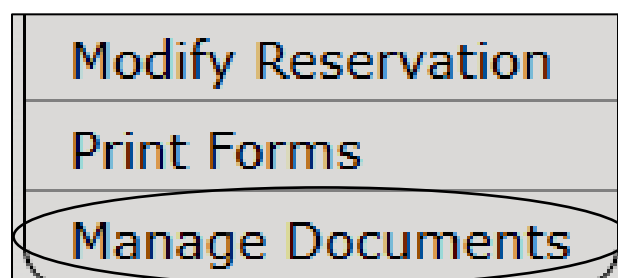
After the reservation is complete, select **Print Forms** to access VHFA forms required for the initial compliance upload.



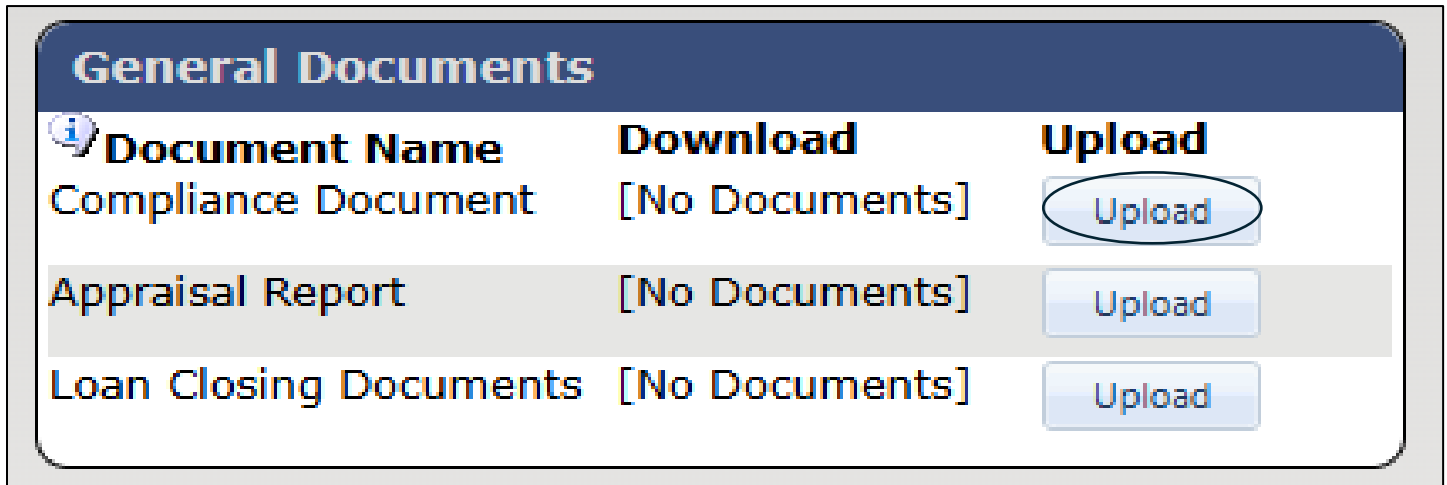
Download the **HDP Compliance Checklist** to use as the checklist, stacking order, and coversheet for the compliance upload to VHFA. The VHFA forms listed in the **HDP Compliance Checklist** must also be downloaded from this screen and will auto-populate with the loan information provided in the reservation.

6.7 Uploading the HDP Compliance Checklist and Supporting Documents

From the Loan Details page, Select **Manage Documents** when you are ready to upload the HDP Compliance Checklist with the required VHFA forms and documents.



Select **Upload** next to **Compliance Document** and then select the document from your computer files that you wish to upload.



Lenders can upload the required documents as one complete document or build the upload by selecting **Add Page** and merging the file within the portal. Upload forms and documents in the stacking order listed on the Compliance Checklist. Only PDFs are accepted. Upload the Appraisal Report separately and select **Upload** next to **Appraisal Report** when the Appraisal is available.

6.8 Viewing and Satisfying Outstanding Conditions

After the documents are uploaded and have been reviewed, if there are outstanding conditions, the loan status will change to **Incomplete**, and VHFA will issue **Outstanding Conditions** that will be viewable from the **Loan Details** page. In addition, a loan status email will be sent to the designated recipient for your organization. To satisfy, upload documents through **Manage Documents**. If you have questions regarding who the designated loan status recipient for your organization is, contact the designated lender portal administrator for your organization or VHFA at vhfahomeownership@vhfa.org.

6.9 When Compliance Review is Complete

The HDP compliance review is complete once the loan reaches **Conditional Commitment** status. Follow the instructions in the **HDP Conditional Commitment**.

