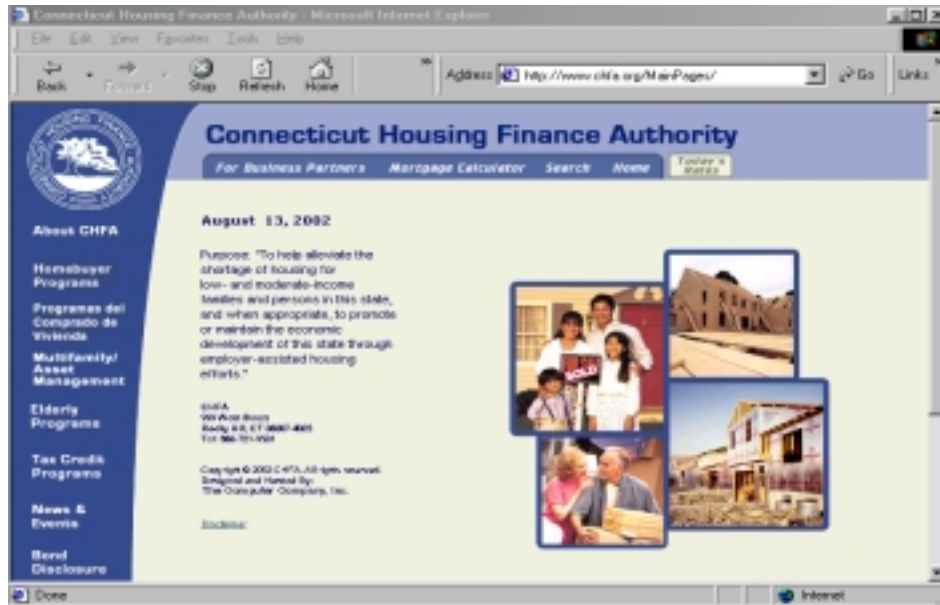
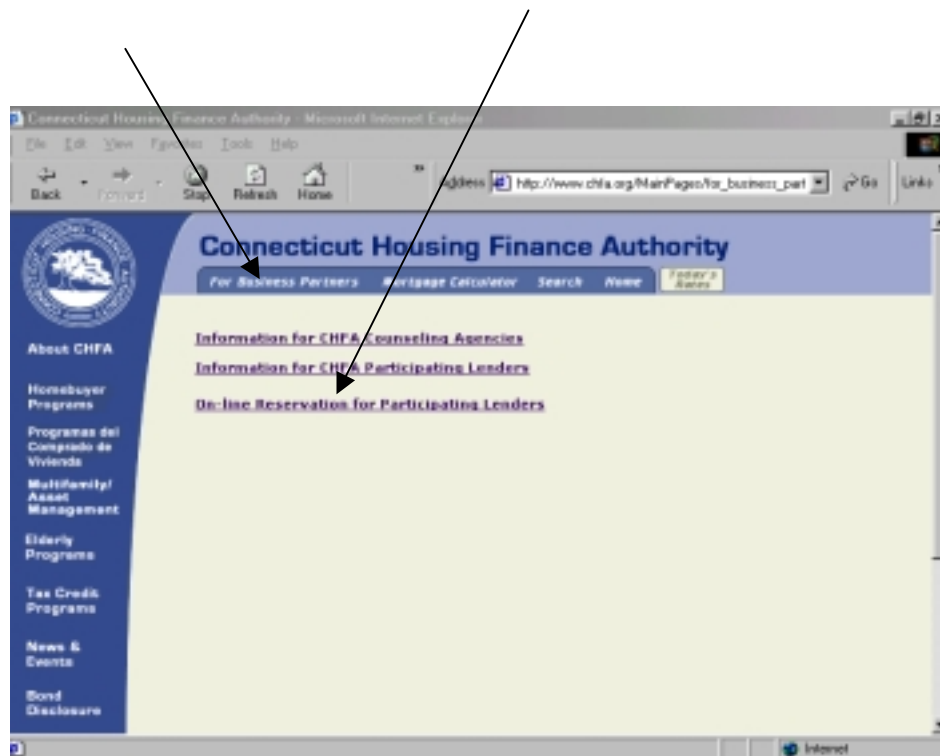


CHFA ON-LINE RESERVATION PROCESS

From your Internet browser address line, type www.chfa.org, then press the Enter key. This will connect you to the CHFA website as displayed below:

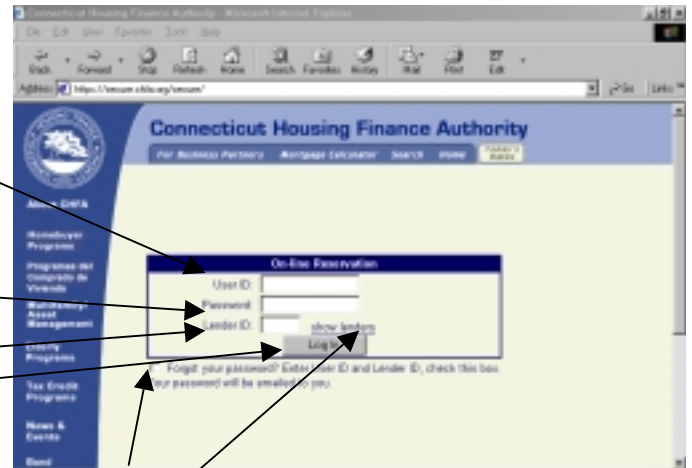


Click on **For Business Partners**, then on **Online Reservation for Participating Lenders**.



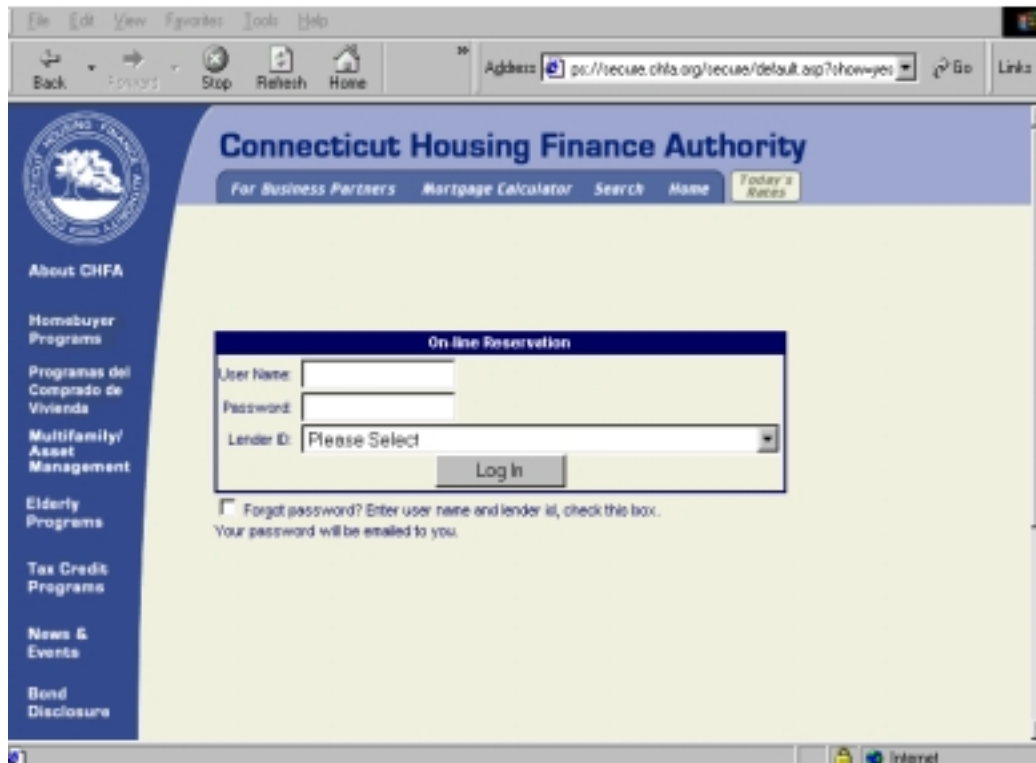
The On-line Reservation login screen displays.

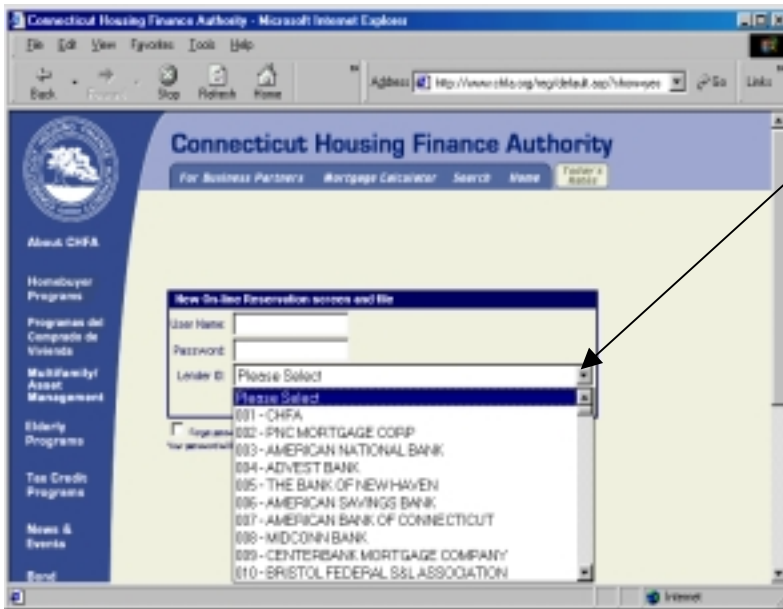
- Click in the **User ID** field and enter your User ID that has been assigned by your Institution's Lender Administrator.
- TAB to the **Password*** field and enter your password. *Note: Passwords are case sensitive.* As you type your password, you will notice asterisks replace your keystrokes for security purposes.
- TAB to the **Lender ID** field and enter your 3 digit Lender ID.
- Click **Log In** or press **Enter**.



*If you forget your password, enter your User ID and Lender ID and check the *Forgot your password?* Box below the Log In screen. Your password will be promptly sent to you via e-mail.

If you forget your Lender Id, click the show lenders button. The screen will display as follows:



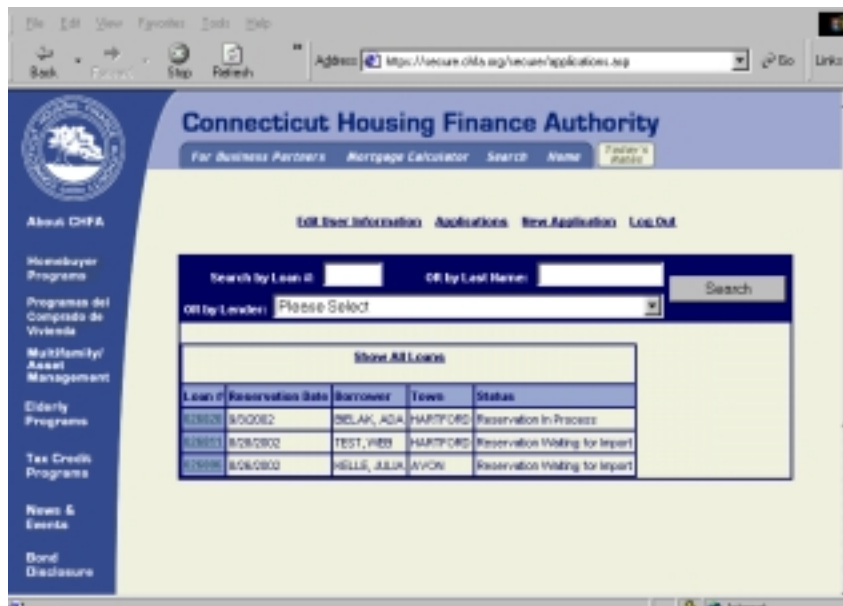


Click the drop down arrow next to the Lender Id field. A list of CHFA Participating Lender ID names will display.

Choose your Institution from the list by highlighting it.

Click **Log In**.

The On-line Reservation main screen displays.



Creating A New Reservation

Click on **New Application**. The On-line Reservation screen displays as shown below. *Note: you will be able to see only part of this screen at a time. You may use the scroll bar to scroll through the entire screen. All fields marked with an * are required fields.*

*All fields with an * are Required Fields*

CHFA Reservation Form			
Status: Reservation In Process			
Reservation Date:	8/29/2002	Prepared by:	web
Lender Code:	075	Lender Name:	WEBSTER BANK
*Email:	<input type="text" value="TEST@TEST.COM"/>		
*Phone:	<input type="text" value="(860)"/> <input type="text" value="202"/> <input type="text" value="0202"/> <input type="text" value="Ext. "/>		
*Program Type - Interest Rate:	<input type="text" value="Please Select"/>		
Borrower Information			
*Name: <small>First MI Last</small>	<input type="text"/> <input type="text"/>		*SSN: <input type="text"/> <input type="text"/> <input type="text"/>
Co-Borrower Information			
Name: <small>First MI Last</small>	<input type="text"/> <input type="text"/>		SSN: <input type="text"/> <input type="text"/> <input type="text"/>
Property Information			
*Address:	Street #:	Street Name: <input type="text" value="TEST"/>	
	City:	<input type="text" value="MIDDLETOWN"/>	CT Zip: <input type="text" value="06043"/>
*Property Type:	<input type="radio"/> Newly Constructed <input type="radio"/> Existing		
If Property is a Condo:	Condo: <input type="text" value="Select a City First"/>		
Multifamily 2-4 Units:	<input type="checkbox"/>	Prior Homeowner:	<input type="checkbox"/>
Census Tract #: <small>required for partial target area</small>	<input type="text"/>		
*Household Size:	<input type="text" value="1"/>	*Insurance Type:	<input type="text" value="Please Select"/>
*Annual Income:	\$ <input type="text"/>	*Sales Price:	\$ <input type="text"/>
*Est. 1st Mortgage:	\$ <input type="text"/>	Est. BAP 2nd Mortgage (CHFA):	\$ <input type="text"/>
Est. UR Home amount:	\$ <input type="text"/>		
UR Home Employee Type:	<input type="text" value="Select if UR Home"/> Show Detail Employee Status		
Comments:	<div style="border: 1px solid #ccc; height: 60px; width: 100%;"></div>		
<input type="button" value="Submit"/>		<input type="button" value="Reset"/>	

Entering Information in the Reservation Screen

The reservation screen moves from field to field, left to right, by using the **TAB** key. The first six fields are defaulted with information obtained from your user profile identified by your User Id.

Reservation Date: This field defaults to the current date.

Prepared by: This field defaults to the User Id that you entered in the Log In screen.

Lender Code: This field defaults to the Lender Id that you entered in the Log In screen.

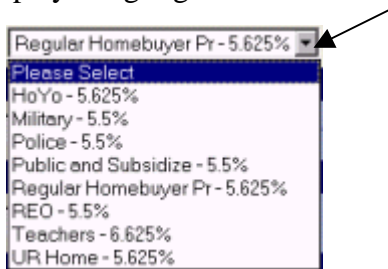
Lender Name: This field defaults to the name of your Institution as defined by your Lender Id.

***Email: (Mandatory)** This field defaults to the email address in your user profile. It can be overridden using a standard email address format if necessary. If your email address has changed, please notify your Lender Administrator to update your user profile.

***Phone: (Mandatory)** This field defaults to the phone number and extension in your user profile. It can be overridden in area code-prefix-suffix format if necessary. If your phone number or extension has changed, please notify your Lender Administrator to update your user profile.

***Program Type – Interest Rate: (Mandatory)** This field delineates with the program type and interest rate of the loan. You must select an option from the drop down list as shown below. Note: the UR Home program type must be selected for any UR Home loan.

Click the down arrow of the Program Type field. A drop down list of Program Type – Current Interest Rate, will display. Highlight the correct entry.



Borrower Information:

Name: The Borrower's First Name and Last Name are required, the MI (middle initial) is not.

SSN: (Mandatory) Enter the Borrower's Social Security Number.

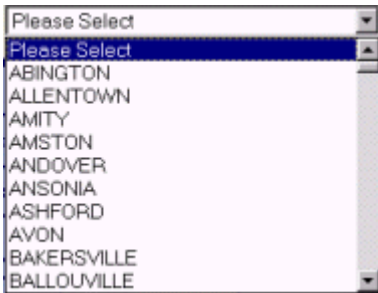
Co-Borrower Information:

Name: *Only applicable if there is a Co-Borrower.* The Co-Borrower's First Name and Last Name are required, the MI (middle initial) is not.

SSN: (Mandatory) *Only applicable if there is a Co-Borrower.* Enter the Co-Borrower's Social Security Number.

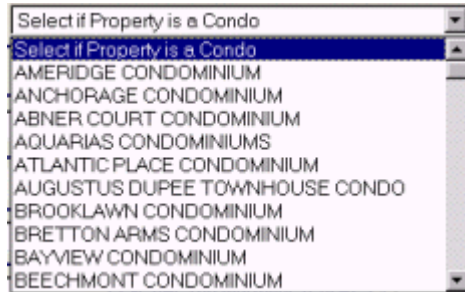
Property Information:

***Address: (mandatory)** Street #, Street Name, City and Zip fields are mandatory. The State is defaulted to “CT”. The City name must be selected from the drop down list below. You can be brought more quickly to the town by typing the first letter of the town name. Scroll to find the correct city and highlight it to select it.



***Property Type: (Mandatory)** Either Newly Constructed or Existing button must be selected.

If Property is a Condo: When the property City is entered in the address field, the drop down list next to the Condo field will show all condominiums in that city. Only condominiums in the list can be selected (it can be searched for more quickly by typing in the first letter of the condominium’s name). Multifamily 2-4 units and Condo can not be selected at the same time.



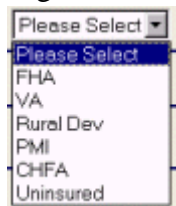
Multifamily 2-4 Units: Check this box when the property has 2-4 units.

Prior Homeowner: Check this box if the borrower is not a first time homebuyer.

Census Tract #: This field is a mandatory only when the city is a partially targeted area. It will be verified against the city’s census tract range.

Household Size: Total of all members of the household. The default is 1.

***Insurance Type: (Mandatory)** Click on the down arrow next to the Insurance Type field. A list of insurance types will drop down. Highlight an insurance type from the list.



***Annual Income: (Mandatory)** Annual income for all members of the household. This amount will be verified against the income limits for that city and/or census tract.

***Sales Price: (Mandatory)** Property sales price. It will be verified against the sales limits for that city and/or census tract.

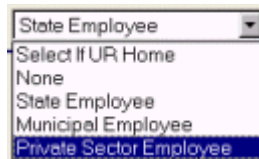
***Est. 1st Mortgage: (Mandatory)** The estimated first mortgage amount. This amount must be in increments of 100 and can not be greater than the sales price.

Est. DAP 2nd Mortgage (CHFA): The estimated second mortgage amount required from CHFA. It must be greater than or equal to \$3,000 and less than or equal to 25% of the sales price.

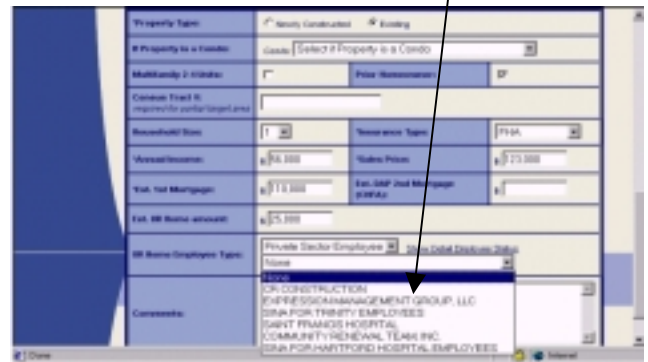
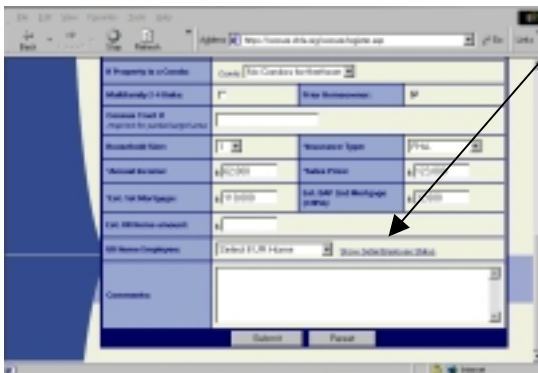
The UR Home (Urban Rehabilitation Homeownership) Portion of the application should only be completed by the Lenders that participate in this special program.

Est. UR Home amount: \$25,000 maximum for a single family house and \$35,000 maximum for 2-4 unit house.

UR Home Employee Type: Click on the down arrow next to the UR Home Employee Type field. A list of UR Home employee types will drop down. An employee type from the list must be selected.



UR Home Employee Detail Status: UR Home Employee Detail Status is required for all UR Home Municipal or Private Sector Employees. Click on Show Detail Employee Status. From the drop down list, you will be able to see all the available UR Home companies in that town. Select one.



Comments: This field is designed for any extra information regarding this loan. The field length is 250 characters.

After entering all information for the loan, click the **Submit** button for processing. If all information was entered correctly, the system will show a **Submit Successful** message on the top of screen and display the application. If for any reason, you don't like the information you entered, click the **Reset** button instead of the **Submit** button. The system will clear the loan and you can start a new application again. *Note: because this is an Internet process, the system will time out after 20 minutes of inactivity. Any information entered that has not been updated or submitted will be lost.*

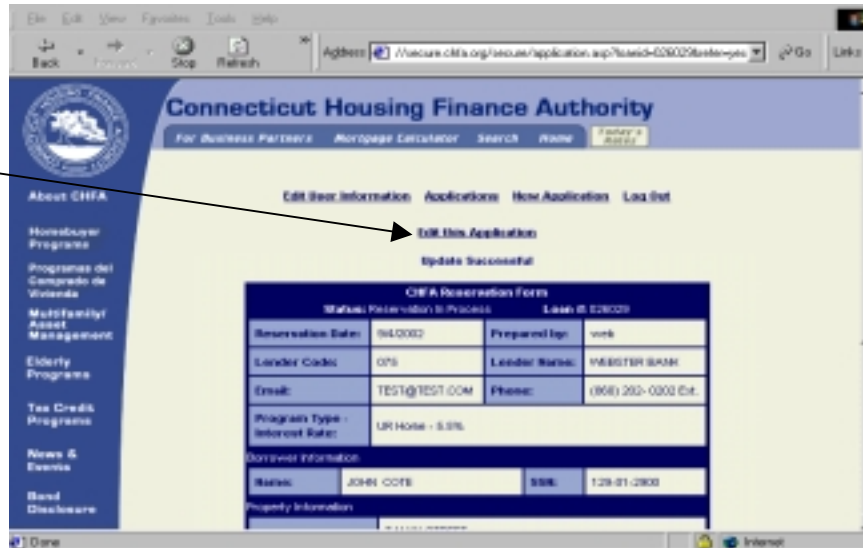
Error handling

There are several fields that will be verified after the **Submit** button is clicked. If any of the mandatory fields are not entered, the system will prompt you to enter them. If any field value is invalid for the rules, the system will display the error message. All error messages will display at the top of the screen. All possible error messages and explanations are shown below:

Error message	Error Handling
1st Mortgage Amount cannot be greater than the Sales Price	Make sure the 1 st mortgage amount is less than or equal to the sales price
Borrower First Name was not entered	Enter the Borrower's First Name
Borrower Last Name was not entered	Enter the Borrower's Last Name
Census Tract is not valid. It must be between (low Census Tract #) and (high Census Tract #)	For Partially Targeted Town, the Census Tract is checked against the Town Census Tract low and high range. Enter a valid Census Tract
Est. 1 st Mortgage was not entered	Enter the estimated 1 st Mortgage amount
Insurance Type was not entered	Select an Insurance type from the drop down list
Only enter the Census Tract for Targeted/Urban Areas	Only enter the Census Tract for Partially Targeted areas
Only enter UR Home Amount for UR Home Program Type	UR Home Program Type must be selected for all UR Home loans
Program Type was not entered	Select a Program Type Interest rate from the drop down list
Property City was not entered	Select the Property City from the drop down list
Property Street Number was not entered	Enter the Property Street Number
Property Street was not entered	Enter the Property Street Name
Property Type was not entered	Check either Newly Constructed or Existing button
Sales Price was not entered	Enter the Sales Price of the property
SSN must be 9 digits long	Enter the Social Security Number in the format 999999999 (dashes should not be entered)
The 2nd Mortgage amount cannot be less than \$3,000	Enter an estimated 2 nd mortgage amount greater than or equal to \$3,000
The 2nd Mortgage cannot be greater than 25% of the sales price	Enter an estimated 2 nd mortgage amount less than or equal to 25% of the sales price
The Address Already Exists	The Property address is the same as another reservation. System does not allow duplicate property addresses
The Annual Income cannot be greater than (Income limit for the property)	The Annual Income must be less than or equal to the Annual Income limits defined
The Sale Price cannot be greater than (Property sales limit)	The Sales Price must be less than or equal to the Sales Price limits defined
The SSN Already Exists	There is another borrower with the same social security number. The system does not allow duplicate social security numbers
There are no multifamily condos	2-4 Units and Condo code can not be selected at the same time
UR Home Amount can only be entered for a Targeted Urban Area	UR Home loans are for Target Areas only
UR Home Amount cannot be greater than \$25,000 for single family house.	Enter an UR Home amount less than or equal to \$25,000 for a single family house
UR Home Amount cannot be greater than \$35,000 for 2-4 units	Enter an UR Home amount less than or equal to \$35,000 for 2-4 units
UR Home Employee Type was not entered	UR Home Employee Type must be selected from the drop down list for UR Home loan
Zip Code must be 5 or 9 digits long, xxxxx-xxxx	Enter a zip code in the format 999999999, only the first

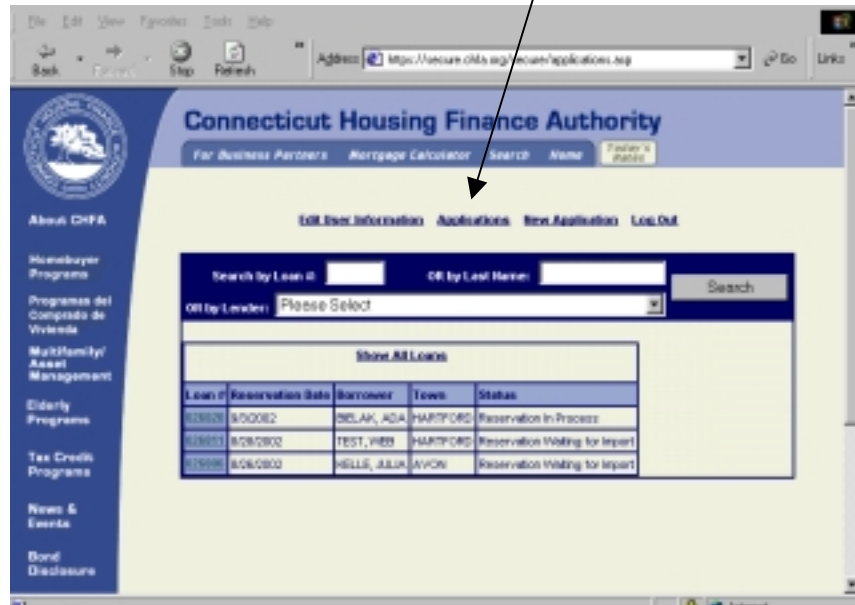
five digits are mandatory

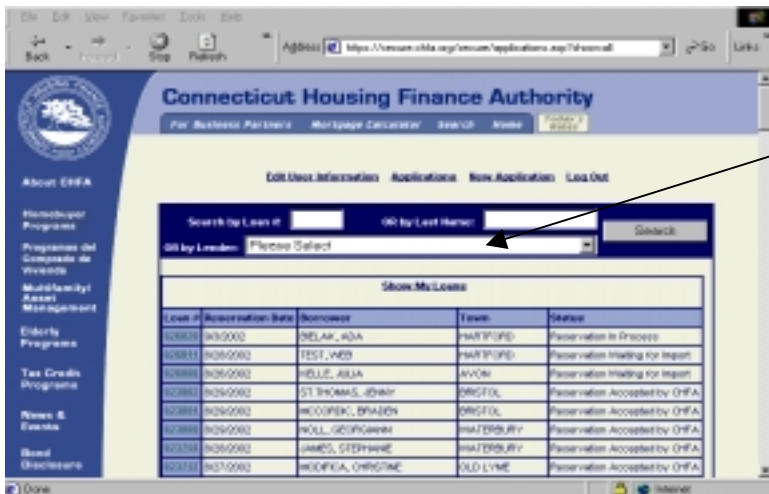
After successfully submitting a loan, the **Edit this Application** option becomes available for you to update or delete this loan before it is exported to CHFA. Only loans with the status **Reservation in Process** can be updated or deleted.



Viewing Applications

Clicking on **Applications** will display only the loans inputted by your Originator ID. Loans are listed in descending loan number order. This screen will show all loans created using your Originator ID that have yet to be purchased or cancelled, as well as all loans purchased and cancelled within the past 3 months. If you wish to see all loans for your Institution, click on **Show All Loans**.



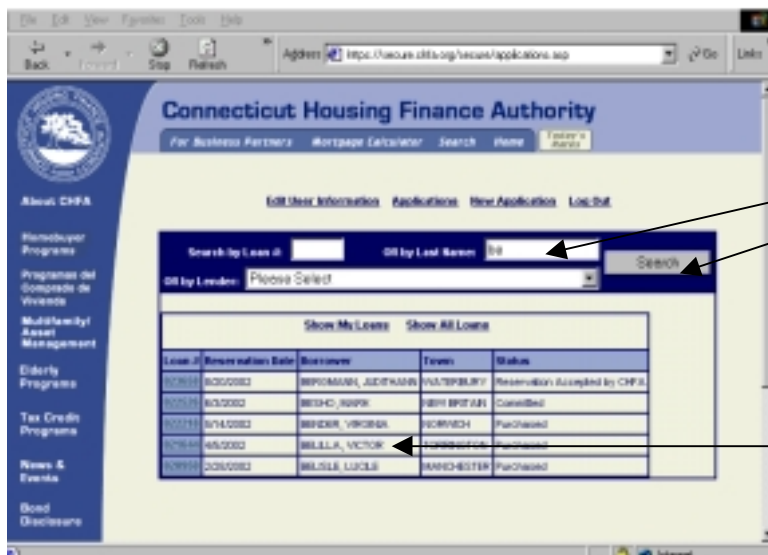
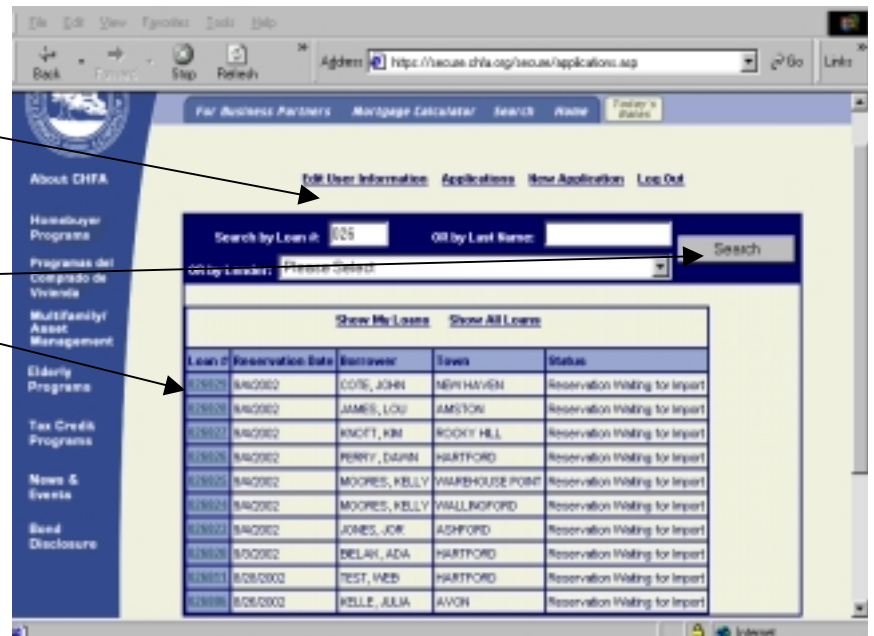


To return to the loans inputted by your Originator ID only, click on **Show My Loans**.

Searching for a Loan

There are two ways to search for a particular loan or group of loans:

1. By Loan #: Enter the first few characters or the entire loan number in the **Search by Loan #** field. The system will find all the loans with matching criteria. For example, enter 026 into the loan number field, then click the **Search** button. The system will show all the loans that start with the first three characters 026.



2. By Borrower's Last Name: Enter the first few characters of, or the entire Borrower's Last Name in the **OR by Last Name** field then click the **Search** button. The system will find all the loans with the matching criteria. This search is not case sensitive. For example, enter *be* in the Last Name field and click **Search**. The system will show all the loans with the Borrowers' Last Names beginning with 'BE'.

Modifying or Deleting a Loan

You can modify or delete a loan if the loan status is **Reservation in Process** and was created by you.

- To modify or delete a loan, double click on the loan number in the application list. The CHFA Reservation Form displays.
- To modify the loan, update the fields you need to, then click the **Update** button. The system will update the information you entered.
- To delete the loan, check the **Delete Loan** box then click the **Update** button. The system will prompt you with, *Are you sure you want to delete this loan, XXX ?* Click the **Confirm Delete** button to delete the loan or the **Cancel** button to skip it.

The screenshot shows the CHFA Reservation Form for loan ID 828623. The form includes fields for Reservation Date, Land Code, Name, Phone, Program Type, and Borrower Information. A checkbox labeled "Delete Loan" is checked. The status is "Reservation in Process" and the loan is created by "web".

Delete Loan		Status: Reservation in Process	Loan ID: 828623
Reservation Date:	8/20/02	Prepared by:	web
Land Code:	075	Lender Name:	MERRILL BARR
Name:	TEST@TEST.COM		
Phone:	860 282 3202 Ext.		
Program Type:	UP Home - 5.5%		
Borrower Information			
Name:	JOHN	CODE:	123 01 2583
Co-Borrower Information			

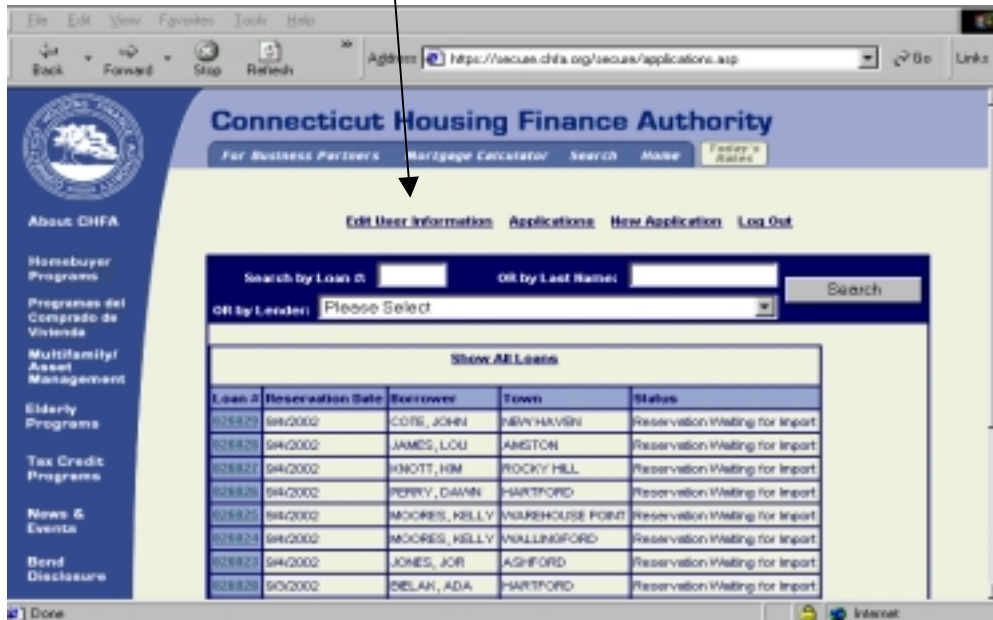
The screenshot shows a confirmation dialog box with the text "Are you sure you want to delete this loan: 828623, XMAO-LING QIN?". Below the text are two buttons: "Confirm Delete" and "Cancel".

Are you sure you want to delete this loan: 828623, XMAO-LING QIN?

Confirm Delete Cancel

Editing Your User Profile

To edit your user profile, click [Edit User Information](#).



The User Administration screen displays.

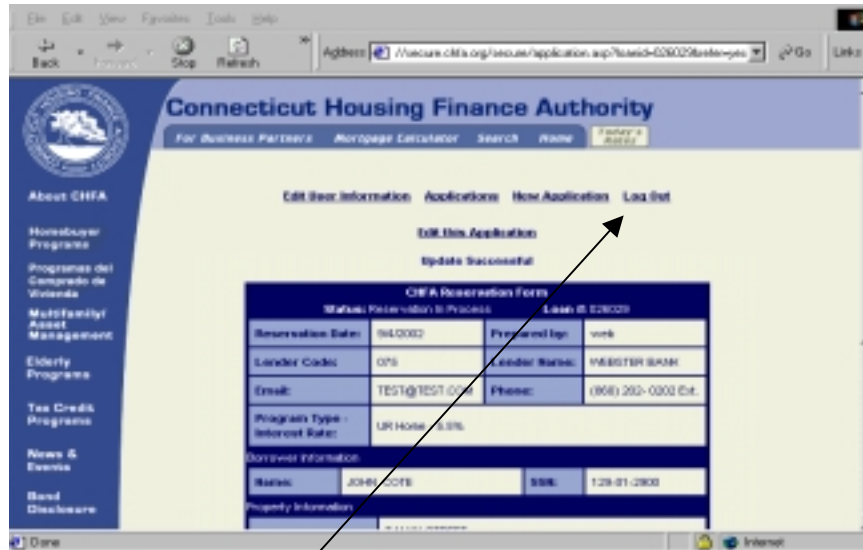
The first three fields: **User ID**, **Lender ID** and **Authority Level** are assigned by your Lender Administrator. *You can not change them.* You can modify the **Password**, **First Name**, **Last Name**, **Phone** and **Email** fields. These fields are mandatory fields and may not be left blank. **Address**, **City**, **State** and **Zip** are not mandatory. The **Password** is a 6-character field that requires at least one number or at least one alphabet in it. The **Email** address must be in a valid e-mail format. Be sure to enter the correct phone number and e-mail address because they will be used to contact you for any issues related to any loan you created with this user profile.

The 'User Administration' form is titled 'Delete User' and 'User Administration'. It contains the following fields:

- User ID: web
- Lender: 075 -WEBSTER BANK
- Authority Level: ORIGINATOR
- Password: [6-character field]
- First Name: Test
- Last Name: Test
- Address: [empty field]
- City: [empty field]
- State: [empty field]
- Zip: [empty field]
- Phone: 860 202 0202
- Email: test@test.com

An 'Update' button is located at the bottom of the form.

When you have completing making changes to your user information, click **Update**.



To log out of the system, click **Log Out**. This will bring you to the On-line Reservation Log In screen. Terminate your Internet connection to exit.

LOAN STATUS TABLE

Loan Status	Description	Allow On-line Update
I	Reservation In Processing	Yes
W	Reservation Waiting for CHFA Processing	No
R	Reservation Accepted by CHFA	No
A	Documents Arrived/In Process at CHFA	No
H	Reservation on Hold	No
C	Committed	No
P	Purchased	No
D	Declined	No
O	Paid off	No