HOME PLUS
HOME BUYER DOWN PAYMENT ASSISTANCE

AzIDA **Home+Plus** Lender Training

How To Reserve / Lock A New Home+Plus Transaction

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AzIDA HOME+PLUS

How to Reserve and lock a new HOME+PLUS transaction

While training is not a "mandatory" require-ment for a lending professional (originator, processor, underwriter, post-closer, etc.), it is strongly recommended.

There are a series of 9 on-demand training sessions, each focusing on a specific element of the program, product, and, or process.

- The **HOME+PLUS** reservation system **(HTS/Emphasys-Lender Online)** is a "lender-only" system in which system credentials are required. Users do NOT need to take mandatory training to receive credentials, your internal management team simply assigns them.

- If you do not know who within your organization has master credentials to the Lender-Online reservation system, please contact Dirk Swift.

- Please know for security purposes, if a user does not access the Lender-Online system within a 30-day period, their user credentials become inactive. In addition, if you change employers, your **HOME+PLUS** system credentials cannot be transferred to another lender.

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- HOME+PLUS Lender-Online System Link: https://lenders.housing.az.gov
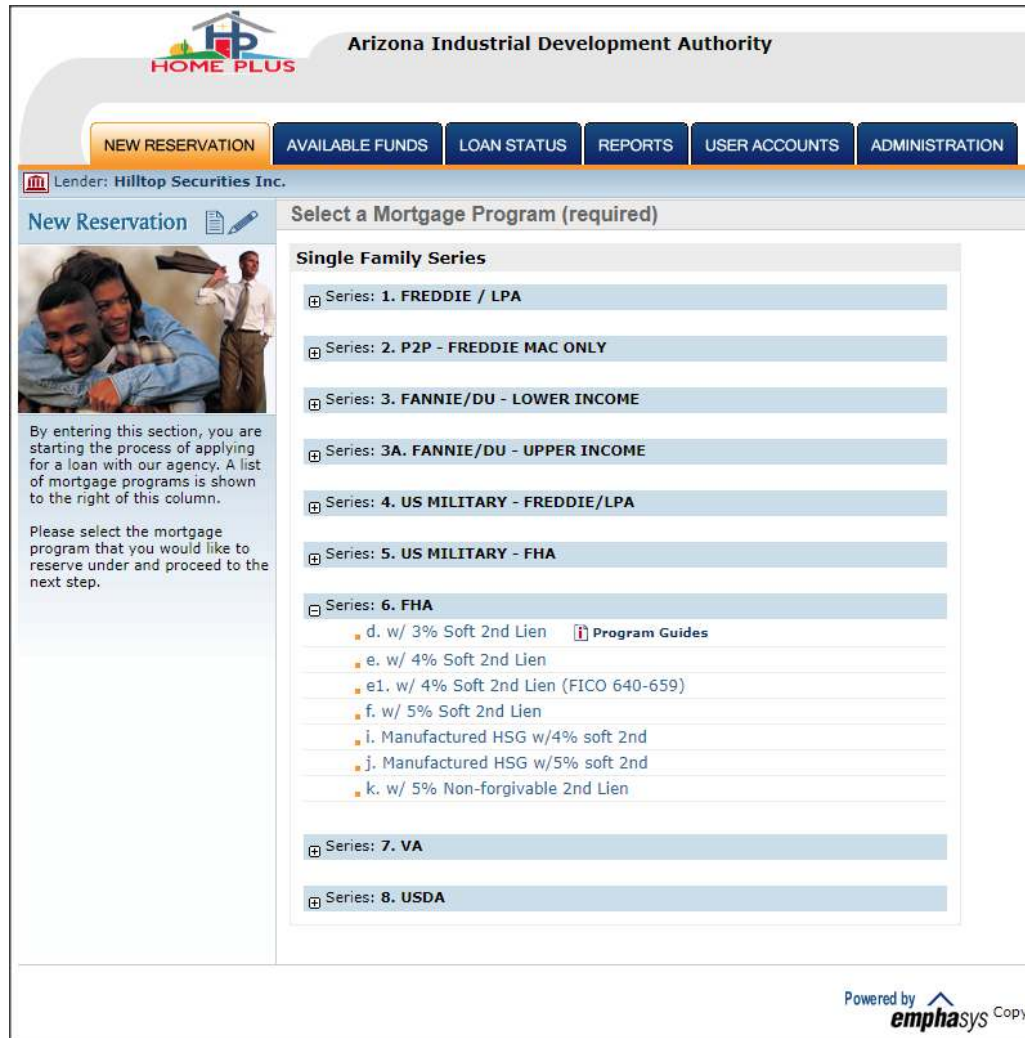
- Once logged into the system, click the "New Reservation" tab.

- Once on the New Reservation tab, click the mortgage type you need.

- Then simply click the DPA option.
  For this example we will use the FHA with 4% DPA.

- You have the option of importing a FNMA 3.2 file **or**
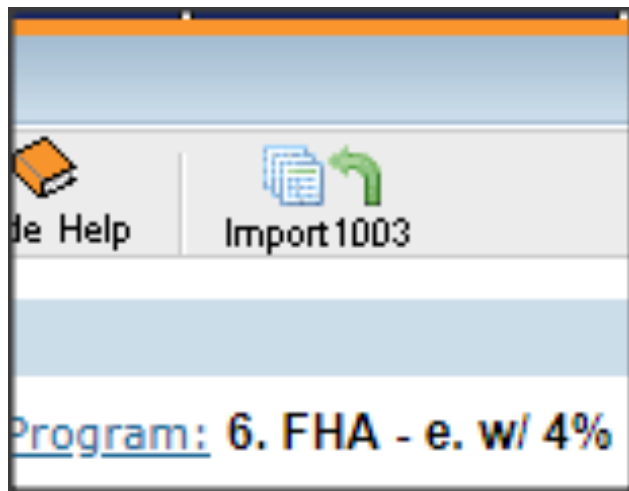
- The option of keystroking in each of the required data points – identified with red "*****"

- Once complete, click the "SUBMIT" button at the bottom of the page.

- Upon successful completion, the system will generate a "Reservation Accepted" confirmation that can be saved, printed, and or re-generated.

Reservation Acceptance Notice

YOUR RESERVATION HAS BEEN ACCEPTED !

Your Reservation/Loan Number is: **04B999000003**

Disclaimer Statement
This is a rate lock confirmation for the Arizona Industrial Development Authority's, HOME PLUS Down Payment Assistance Gift program, and not a commitment for purchase. Loan must be purchased by the Master Servicer onbefore the rate lock expiration. Locks are eligible for a one-time 7 /15 / 22 / 30 day extension please refer to the Lender Manual for those charges. Rate locks not extended prior to expiration may be subject to mark-to-market adjustment. Lender must submit all required documentation per the Program Administrator's guidelines and receive a Commitment in order for the Master Servicer to Purchase the loan. The lender is responsible for the accuracy of the data input at the time of reservation. Inaccurate misleading information may result in the cancellation of the rate lock. Please review the rate lock confirmation carefully and contact our offices for assistance in making changes.

To **View** and/or **Print** your Reservation: **Click here**

- If in the future you need another Reservation Accepted confirmation, simply click the "Reprint" Icon

Actio

View | Reprint | PDF Do
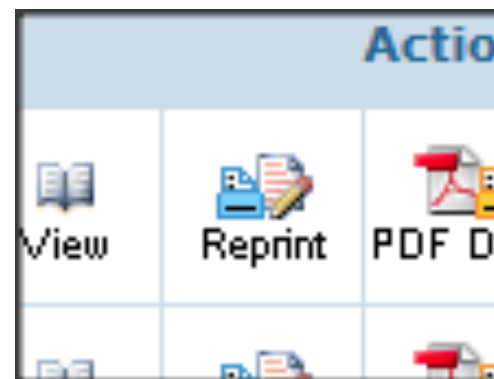
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AzIDA HOME+PLUS

The **HOME+PLUS** Lender – Online reservation system has program parameters embedded in the system.

As such, a user will be notified via *error message* if a program parameter has been crossed.

Our reservation system is not a full underwriting engine and as such users cannot rely solely on the system to ensure program compliance.

- Once the reservation is accepted, the transaction is reserved, and the interest rate is locked.

- The lender now has 60-days to close, fund, ship, clear compliance and have the master servicer purchase the mortgage.