

# Lender Online eDocs Submission Procedures

Lenders with MaineHousing eDocs approval will have the option to submit pre-closing packages, purchase packages and post-purchase packages in Lender Online (LOL). eDocs packages must be in PDF format.

1. Log into Lender Online <https://lol.mainehousing.org>
2. Click Loan Status tab

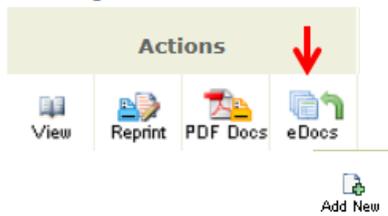


3. In search features section enter quick search or advanced search customer information and select go



The search interface is divided into two sections: 'Quick Search' and 'Advanced Search'. In 'Quick Search', there is a text input field for 'Reservation No.' with a 'Go' button and a note '12 characters'. In 'Advanced Search', there are three rows of search criteria: 'Lender Loan No:' with an empty input field, 'Borrower Name/SSN:' with a checked checkbox, an input field, and an 'SSN:' input field, and 'Co-Borrower Name/SSN:' with an unchecked checkbox, an input field, and an 'SSN:' input field. A 'Go' button is at the bottom right of the advanced search section. Red arrows point to the 'Reservation No.' input field and the 'Borrower Name/SSN:' input field.

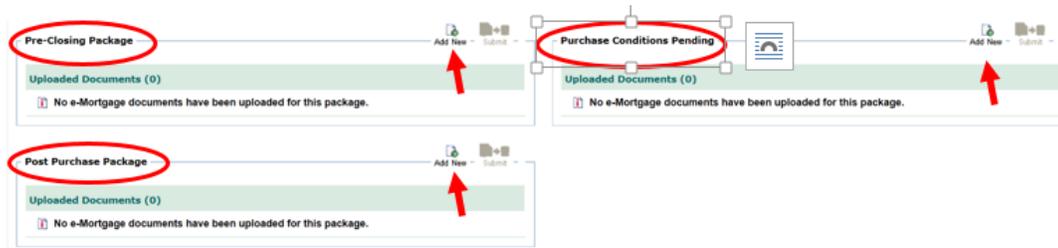
4. Click eDocs icon under actions



5. Select the Add New icon above one of the eDocs package to be submitted. If the Lender mistakenly selects a wrong package group the Lender can select the drop down box on the next screen to change the package type.
  - a. Pre-closing package. Request submitted to MaineHousing in a pre-closing package include but are not limited to the following:
    - i. Underwriting Risk assessment request HMP-54,
    - ii. Reservation Revision/Extension Request HMP-50,
    - iii. income eligibility calculation review,
    - iv. Waiver request (other than HMP-54)

Please note: if the loan is not reserved with Lender Online there will not be a reservation to upload to. Therefore, if an Applicant re-applies for a Mortgage Loan within 90 days of cancellation, the system will identify the duplicate social security number and will not allow the Lender to re-reserve funds. Lender must submit the Reservation Revision/Extension Request Form (HMP-50) through secure email or fax to obtain a new reservation number for future electronic document delivery.

- b. Purchase Conditions Pending. Outstanding conditions required to purchase the Mortgage Loan may be submitted in the Purchase Conditions Pending package.
- c. Post Purchase package. Post-purchase packages include but are not limited to:
  - i. Post purchase final documents that are not required to be originals,
    -  FHA Mortgage Insurance Certificate
    -  FHA Mortgage Record Change
    -  VA Loan Guaranty Certificate
    -  VA Lender Record Change
    -  RD Loan Note Guarantee 3555-17
    -  RD Guaranteed Rural Housing Lender Record Change 3555-11
  - ii. PPI final document transmittal,



6. Click the Click Here button  to upload a document.
7. Click Browse
8. Select the location of the document to be uploaded i.e I:\MSHA pkg\Doe John
9. Click upload
10. Select a document name from the pre-defined list by clicking the arrow to display the options or enter a customized document name.

11. Enter any additional comments for MaineHousing about the document being uploaded. This is optional and can be left blank. If a comment is entered, it can be viewed in the eDocs main page next to the document uploaded.
12. Click Save when finished
13. Click OK
14. The user can edit, delete or organize the uploaded documents before submitting
  - a. **Edit** – Allows the user to edit the name of the document or any other comment included.
  - b. **Move Up** – Allows the user to change the order of the document in the list by moving it to the top.
  - c. **Move Down** – Allows the user to change the order of the document in the list by moving it to the bottom.
  - d. **Delete** – Allows the user to remove the document from the list.
  - e. The page allows the user to view or hide comments made to each document before submission.

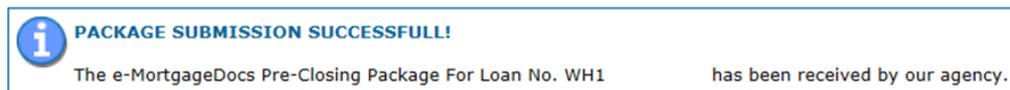
Click on the  button to view all comments

Click on the  button to hide all comments

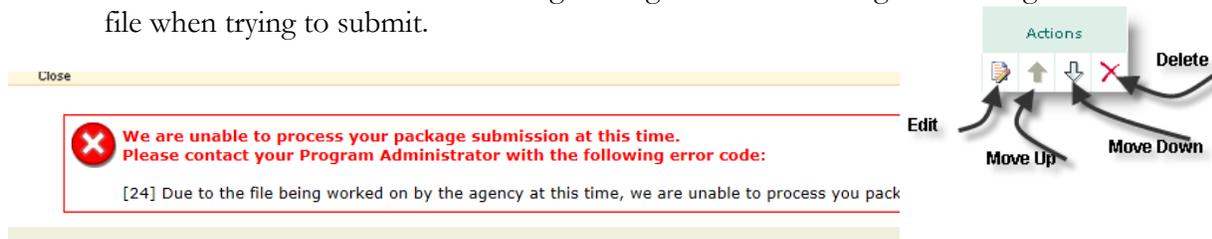
15. Click the Submit icon  above the package being submitted to start the process, some packages will upload faster depending on the size of the document.



16. Package submission Successful message will appear.



17. The Lender will receive the following message if MaineHousing is accessing the borrowers file when trying to submit.



18. The Lender will receive the following message each time the file is exited until the package is submitted.

