



WHEDA-Connect Quick Reference Guide

Step #1 – Login to www.wheda-connect.com and create your loan.

Make sure the correct portal mode or submission channel is selected.

There are 4 loan creation options:

1. Fannie Mae 3.2 file
2. Calyx Point file
3. DO/DU case ID
4. Manual data entry (Create purchase loan or Create refinance loan)

Step #2 – Click the “Pricing” button to run the Pricing/Eligibility Check

Required data is identified with a red “x”, but isn’t necessarily all of the data needed to get the loan program you are interested in creating to show up as eligible.

If the loan program you want to create isn’t listed, click the “+” symbol next to “Display Ineligible Loan Programs” for details as to why. Change the applicable data and re-run the Pricing/Eligibility Check.

- Hide Ineligible Loan Programs

Rates shown in red are expired.

* - The costs displayed are the borrower’s non-financed settlement charges.

** - exceeds Max DTI

	RATE	PRICE	PAYMENT	DTI	APR	COSTS	RESERVE MONTHS
FTHB HFA Preferred Risk Sharing No MI Correspondent 30 year							
*** BPMI NOT ALLOWED							
preview	4.125	102.000	460.42	** 10000.000	N/A	\$678.28	-10.9
HFA Preferred Risk Sharing No MI Correspondent 30 year							
*** BPMI NOT ALLOWED							
preview	4.500	101.236	481.35	** 10000.000	N/A	\$693.13	-10.4

Step #3 – Register or Rate Lock your loan

If you are interested in a WHEDA underwrite (pre-approval or real deal without a lock) click “register.” Otherwise select “request lock.” Make sure the correct Loan Program name is listed on the right. **Note:** If you have identified 2nd Financing, the system will first make you “go to 2nd lien” and identify which type of 2nd Financing you need (WHEDA Easy Close or other 2nd Financing program).

Eligible Loan Programs

		RATE	PRICE	PAYMENT	DTI	APR	CLOSING COSTS	RESERVE MONTHS	
30 YR FIXED CONFORMING									
pin	go to 2nd lien	3.875	102.599	446.73	10000.000	3.918	\$718.39	-1.7	HFA Preferred with MI Mini-Corr 30 ...
pin	go to 2nd lien	3.750	102.319	439.96	10000.000	3.793	\$713.44	-1.7	HFA Preferred with MI Mini-Corr 30 ...
pin	go to 2nd lien	3.625	101.750	433.25	10000.000	3.668	\$708.49	-1.7	HFA Preferred with MI Mini-Corr 30 ...
pin	go to 2nd lien	3.500	101.019	426.59	10000.000	3.543	\$703.54	-1.7	HFA Preferred with MI Mini-Corr 30 ...
30 YR FIXED CONFORMING FTHB/VET (BOND PRG)									
pin	go to 2nd lien	3.375	101.750	419.99	10000.000	3.417	\$698.59	-1.7	FTHB HFA Preferred with MI Mini-Corr...

Step #4 – Upload Documents

From the Pipeline Screen, click the loan number to open the left sidebar options. Then click the “E-docs” link.

The screenshot displays the loan pipeline interface. On the left, a sidebar contains navigation options: Status and Agents, Application Information, Pricing, Loan Information, Rate Lock, **E-docs** (highlighted), Tasks (1), and Conditions (35). The main content area shows the loan status as 'Registered' with a date of 10/16/2017. A progress bar indicates that 'Loan Open' and 'Registered' steps are complete, while 'Doc Check' and 'Loan Purchased' are pending. Below the progress bar, the 'Assigned Agents in TEST WHEDA' section lists four roles: Loan Officer, Processor, Secondary, and Post-Closer, all assigned to Kari Becker with contact information. The 'Assigned Agents in Wisconsin Housing and Economic Development Authority' section is partially visible at the bottom.

To upload docs, the following steps must be performed in order:

1. Click the “select Doc Type” link.
2. Click on the appropriate Folder and then on the appropriate Doc Type.
3. Click the “Choose File” button and identify where the saved PDF is located.
4. Click the “Upload Docs” button. You can also click the “Add Doc” button and upload a total of 6 PDFs.

E-docs

Upload Docs

Fax Docs

Document List

You may upload up to 6 PDFs at a time with a total upload size of 50MB.

Doc Type / Application	File Upload	Description
CORRESPONDENT CHANNEL DOCS : CORRESPONDENT ORIGINATION DOCS select Doc Type or scan barcodes test person	CHOOSE FILE MCC Decision Paper 09302017.pdf	<div style="border: 1px solid #ccc; height: 20px;"></div> <p>0 of 200 characters</p>

[ADD DOC](#) [UPLOAD DOCS](#)

Step #5 – Resolve the Task

Upon Registration you will be assigned a number of Conditions and one Task. The Conditions line up with WHEDA’s Application Package Checklist (Form 6). The Task tells you what’s needed to get your newly created loan file to WHEDA’s underwriters for review. Click the Task link and then click the Task number. Click “Resolve” which is located in the upper right hand corner of the Task Menu to resolve the task. **Note:** This is one of the most critical steps in the submission process. If the Task is not resolved, WHEDA will not know the file is ready for WHEDA’s underwriters to review.

Pipeline Loan Number: 813138 Borrower Name: Test Loan Loan Amount: \$97,000.00 Property Address: TBD, Verona, WI 53593 Loan Type: Conventional

- Status and Agents
- Application Information
- Pricing
- Loan Information
- Rate Lock
- E-docs
- Tasks (1)**
- Conditions (35)

Tasks

[ADD NEW TASK](#) [REFRESH](#) Display Task assigned to: Anyone Task # [SEARCH](#)

Open Tasks

Status	Subject	Due Date	Assigned To
Active	Upload the 1003 Loan Application, DO Findings Report, Income, Assets, and Credit needed to underwrite the file. Then Resolve this Task.	10/30/2017	Karl Becker

[RESOLVE](#) [CANCEL](#) [REASSIGN](#) [DELETE](#) [DELETE](#)

Closed Tasks

