

## eHousingPlus WEB-BASED SYSTEM

(Reserve, View Your Pipeline, View or Run Reports, Review Exceptions)

This represents a brief presentation of information available to lenders. An online help feature is the easiest way to receive answers for your questions about the use of the system.

You **do not need a username and password** to access the program guidelines or training materials. You **do need a username and password to log in and reserve money** for a borrower and to print forms that are auto-filled and printed ready for execution or to run a variety of reports. These reports offer an opportunity to truly manage your pipeline.

To apply for a username and password, make a reservation, check your pipeline, view allocation, information is behind security at [www.ehousingplus.com](http://www.ehousingplus.com). The system is live and available 24/7 with the exception of scheduled and unscheduled maintenance. When you reserve a loan, it is immediately reflected in the remaining available funds. When you cancel a loan, funds are immediately reflected and available.

Bond funds are locked for a buyer when a reservation is submitted on and accepted by the system and a loan number is obtained. All loans must be registered through the eHousingPlus Website -- [www.ehousingplus.com](http://www.ehousingplus.com). Complete the reservation screens online and submit. Reservations submitted correctly receive a loan number that becomes the loan number for the life of the loan. If submitted incorrectly, there is instant online feedback identifying non-compliance and/or missing information issues.

The security features control the information each user can access. For example, **only Underwriters** may access the Underwriter Certification. The Underwriter Certification serves as the pre-approval process and is implemented by the lender's underwriter.

### **Second Mortgage Down Payment/Closing Cost Assistance**

If borrowers choose to utilize the down payment assistance option offered by TDHCA via the Assisted Mortgage Loan, no action is necessary other than reserving the Assisted Mortgage Loan.