MITAS RESERVATION SYSTEM
ARKANSAS DEVELOPMENT FINANCE AUTHORITY
HOW TO LOG IN:

• To get your MITAS log in credentials contact anyone from the compliance team:
  
  Denise.Wells@adfa.arkansas.gov
  Virginia.Wright@adfa.arkansas.gov
  Leslie.Quisenberry@adfa.arkansas.gov
  Dean.Norman@adfa.arkansas.gov

• To make a reservation, visit: https://adfa.mitas.com/mitas/
LOG IN PAGE...

- On the first page enter your credentials:
  - Select from the drop down your **Profile** (Lender, Broker, Servicer, Administrator)
  - **Originator Number**
  - **Branch Number**
  - **Username**
  - **Password** (case sensitive)
FIRST RESERVATION
MORTGAGE CREDIT CERTIFICATE OR FIRST MORTGAGE
MAKING A RESERVATION

• Once logged-in, to make a reservation select **REGISTER BY PROGRAM**

**Other options:**

• **View Loan Pipeline;** previous reservations in the works.
• **View Loan Detail;** retrieve a loan reservation by loan and lender loan number.
• **Address Maintenance;** lender contact information maintenance screen, password, etc.
• **Reports**
SELECT A PROGRAM

You can either reserve the **Move-Up** (First Mortgage), or a **Mortgage Credit Certificate** (MCC) reservation:
ENTER RESERVATION INFORMATION

- The next screen below will show after selecting an **MCC** or a **Move-Up**
PROPERTY INFORMATION

• Complete at least all the fields as shown below in order to obtain a successful reservation.
ADDITIONAL INFORMATION

- Enter **loan officer** information, if this screen prompts, and complete ALL fields.

![Loan Officer Information Form](image-url)

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Officer Name</td>
<td>THOMAS JEFFERSON</td>
</tr>
<tr>
<td>Loan Officer Street Address</td>
<td>1 WEST CAPITOL AVE</td>
</tr>
<tr>
<td>Loan Officer City</td>
<td>LITTLE ROCK</td>
</tr>
<tr>
<td>Loan Officer State</td>
<td>AR</td>
</tr>
<tr>
<td>Loan Officer ZIP</td>
<td>72201</td>
</tr>
<tr>
<td>Loan Officer Phone</td>
<td>501-501-5000</td>
</tr>
<tr>
<td>Loan Officer Email</td>
<td><a href="mailto:JEFFERSON@EMAIL.COM">JEFFERSON@EMAIL.COM</a></td>
</tr>
</tbody>
</table>
MORTGAGOR SCREEN

• Complete at least all the fields as shown below in order to obtain a successful reservation.

Today’s date if unknown
CO-MORTGAGOR SCREEN

- Complete at least all the fields as shown below in order to obtain a successful reservation.
Move up: Reservation Confirmation

Click SUBMIT to get your Confirmation. Then PRINT.

Do not forget to print your Reservation Confirmation for your records.
MCC: PRINTING DOCUMENTS

Always print (needed)

Borrower must sign

Only for occupants 18 or older who are not on the loan.
NO CONFIRMATION?

Incomplete Reservation

• What if you get an Incomplete Reservation...

• From the loan detail menu SELECT, LOAN APPLICATION, this will allow you to review the entered information. Make sure to fill in all fields as indicated on the previous slides.

Stay on this screen to reserve a 2ND MORTGAGE if you reserved a MOVE-UP.

If you reserved an MCC, and wish to reserve a 1ST MORTGAGE MOVE UP go back to MAIN MENU and repeat, starting at page 5.
SECOND MORTGAGE

RESERVATION: ADDI or DPA
RESERVATION:
SECOND MORTGAGE: ADDI, DPA; or AIS GRANT

1. Once the reservation for the First Mortgage has been successful and submitted, click on RESERVE SECOND, as shown below:

2. Select Second Mortgage: ADDI, DPA; or AIS GRANT (Conventional only) then SUBMIT

**For this example we will be using DPA**
SECOND MORTGAGE: DPA

Move forward with all other screens: Property; Mortgagor & Co-Mortgagor (if available)

*Under Loan Amount enter amount of down payment assistance needed.
SECOND MORTGAGE: DPA

Enter all fields as shown above in order to obtain a successful reservation:
1. Loan Info (under Loan Amount enter amount of down payment assistance needed).
2. Property Info
3. Mortgagor
4. Co-Mortgagor

SF-CONVENTIONAL (set as default)
Double Check the Term...
RESERVATION CONFIRMATION: SECOND MORTGAGE: DPA

Once Second Mortgage reservation was successful, click on PRINT DOCUMENTS and PRINT your RESERVATION CONFIRMATION.
RESERVATION CONFIRMATION:
SECOND MORTGAGE: DPA

PRINT your RESERVATION CONFIRMATION
PRE-CLOSING DOCUMENT UPLOAD

HOW TO UPLOAD LOAN DOCUMENTS
PRE-CLOSING UPLOADING DOCS

- How to upload documents from the initial screen.

**For this example we will be using ADDI**
Find your corresponding loan:

Listed below are the programs that are currently active. Click on a program to see your loan pipeline.

Program Type:
- DPA - Down Payment Assistance
- MCC Targeted Counties
- MCC Non-Targeted Counties
- "ADFA Move-Up" Government (FHA, VA, RD)
- "ADFA Move-Up" Conventional
- "ADFA Move-Up Choice" Conventional-Same as "Move Up" with a grant of 4% of the first mortgage loan amount
- ADDI/HOME Downpayment Assistance

Listed below are the status summaries of your loan pipeline. Click on a status to see a list of the individual loans.

<table>
<thead>
<tr>
<th>Tracking Status</th>
<th>Loan Count</th>
<th>Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incomplete Reserv</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Reservation</td>
<td>3</td>
<td>14,500.00</td>
</tr>
</tbody>
</table>

Listed below are the loans in this status. Click on a loan to view detailed information.

<table>
<thead>
<tr>
<th>Loan Number</th>
<th>Mortgagor Last Name</th>
<th>Mortgagor First Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>02069550</td>
<td>LENDER</td>
<td>ADFA</td>
</tr>
<tr>
<td>02082211</td>
<td>HOMEOWNER</td>
<td>SUSIE</td>
</tr>
<tr>
<td>02783250</td>
<td>WASHINGTON</td>
<td>GEORGE</td>
</tr>
</tbody>
</table>
Click the appropriate loan program: **ADDI**

Click on: **ADDI - Checklist**
PRE-CLOSING UPLOADING DOCS

Gather these documents listed below on the ADDI Checklist:

1. Type (reconciled) Loan Application for first loan.
2. ADDI Notice to Homebuyer signed by borrower and lender.
3. Copy of Lender Loan Approval.
4. VOE & Paystubs dated within last 30 days.
5. 1 year signed Federal Tax Returns with W-2’s. (2-years for self-employed)
6. Copy of Real Estate Contract.
7. Copy of Homebuyer Counseling Certificate.
HOW TO UPLOAD DOCUMENTS

1. Go back to **MAIN MENU** on the left side of the screen.
2. Click on **VIEW LOAN PIPELINE**
3. Click on **PRODUCT TYPE**, in this example **ADDI**
4. Click loan status of **RESERVATION**
5. Click on borrowers name
6. Click on blue box **DOCUMENT IMAGES**
DOCUMENT UPLOAD

Use this section if you are uploading ALL documents as a WHOLE PACKAGE.

(Including Index Sheets)

Use this section if you are uploading INDIVIDUAL documents, i.e. Conditions.

(No Index Sheets required for this section).

Index Sheet Bar Code

[Bar Code Image]
Select, “X”, on each box under **GET INDEX SHEETS**, and PRINT the Index Sheets.

**Note the BAR CODE on each Index Sheet!!**

When you SCAN and UPLOAD later on, the BAR CODE directs the documents to the proper ADFA Loan in MITAS.
SCANNING ALL DOCUMENTS: INDEX SHEETS

INDEX SHEET

CLOSING DISCLOSURE

INDEX SHEET

DOCUMENT
DOCUMENTS UPLOAD as a PACKAGE

Scan your WHOLE PACKAGE of documents with Index Sheets placed on top of each corresponding document to your PC.

Then click on CHOOSE FILE, select your scanned file and click SUBMIT, then click PROCESS. Your file will automatically appear in ADFA’s Underwriting Queue. You will see a notification that it has been submitted.
In order to upload individual documents, simply click on CHOOSE FILE of the **Compliance Document** that you want to upload.

Then click SUBMIT, and then PROCESS.

**Make sure that you are signed into the correct loan number in MITAS.**
HOW TO UPLOAD DOCUMENTS
Upload Screens are different based on the program

MORTGAGE CREDIT CERTIFICATE

DOWN PAYMENT ASSISTANCE
MOVE UP & DPA
POST-CLOSING
DOCUMENT UPLOAD
1. Log in into MITAS, and go to the MOVE-UP loan number and PRINT the 7-K.

**Important Information**

**Must Complete All**

**Page 1**

**List**

**Page 2**

**List**

**Mortgage Loan Originator MUST SIGN 7-K**
POST-CLOSING UPLOAD MOVE-UP

2. Gather the documents listed on PAGE 1 of the 7-K to upload to the MOVE-UP.

3. Gather the documents listed on PAGE 2 of the 7-K to upload to the DPA.

4. While signed into the MOVE-UP loan, PRINT Closing Index Sheets.

5. Place Index Sheets on top of each corresponding document.

6. Scan: 7-K (both pages), and the list on PAGE 1 with Index Sheets into the UPLOAD COMPILe LOAN PACKAGE, as below:
7. Now, log into the **DPA** in **MITAS** and upload the documents listed on **PAGE 2** of the **7-K** with corresponding Index Sheets. Upload under **UPLOAD COMPILED LOAN PACKAGE** as a WHOLE PACKAGE:

**NOTE:**
This Section is different since is a DPA Upload Screen

Use this section for Individual Uploading (conditions)

Upload
POST-CLOSING UPLOAD: DPA

File was uploaded successfully!

You must click the "Process Now" or the uploaded file will not be processed.
POST-CLOSING UPLOAD: DPA

Make sure all conditions are cleared:

1. Go to Main Menu
2. Click on View Loan Pipeline
3. Select Program (i.e. DPA)
4. Click on Reservation
5. Select Loan
6. It should be under: Unsatisfied Conditions
...and you are DONE!

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