

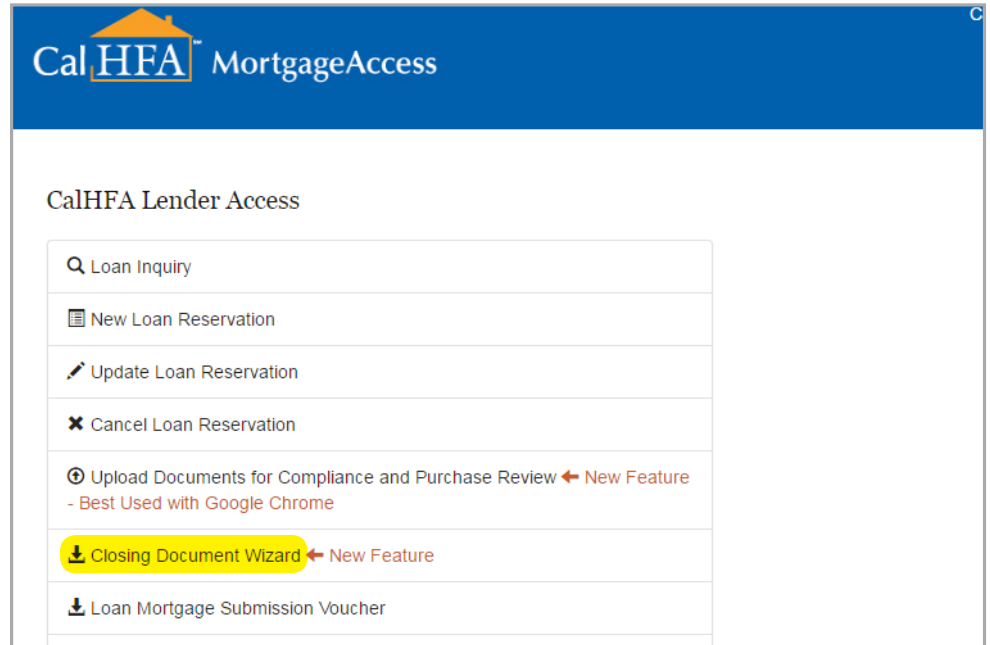
CalHFA MAS User Guide: Closing Document Wizard

How do I fill out my closing documents online?

1. Once you have logged into MAS, select **“Closing Document Wizard”** from the main MAS menu.
2. Enter CalHFA First Loan ID and select **“Search.”**

TIP You must enter the loan number for the first loan. You will not be able to access the wizard with subordinate loan IDs.

3. Closing Document Wizard landing page will populate information retrieved from CalHFA Conditional Approval. Additional information will be required to complete all of the closing documents.



Main MAS menu



Enter CalHFA First Loan ID and select “Search”

HELPFUL TIPS FOR THE CLOSING DOCUMENT WIZARD:

- It is very important to verify all data on all of the documents.
- Closing Document Wizard will retain previously saved data. You can return to the wizard and make corrections as needed. Be sure to save.
- When making edits/corrections, remember to re-save and re-review documents to verify Print Documents are updated.
- Roll the mouse over the question mark icon for additional help.
- This site works best with the Chrome browser. All other browsers may encounter problems. To download Chrome, please visit www.google.com/chrome

4. The Document Date will automatically default to the current date but you can change it if needed.

5. **Loan Details:**

- **CalHFA Loan ID** will be populated on the DOTs.
- Loan **Product** name
- **Loan Amount:** If you need to change an amount please contact your original compliance reviewer to be re-approved.
- **Lender Loan Number** (optional): number entered will be populated on the DOTs.
- **MERS MIN** (required): all DOTs generated from the closing document wizard are MERS DOTs.
- **Rate** will be populated on the DOTs and Note where applicable. (Rate only applies to MyHome.)

6. **Property:** data must match the prelim title report address supplement.

TIP Be sure to check the box “I will attach to printed file” if you are attaching the legal description.

7. **Borrower:** name can be updated as needed.

8. **Trustee:** name to be completed (contact your corporate office or legal dept. for trustee name).

Closing Document Wizard showing default Document Date

CalHFA Loan ID	Product	Loan Amount	Lender Loan Number	MERS MIN	Rate
1303542	MyHome	\$5,000.00	1231231231	7654123-6545645645-5	4.000 %
1303541	Zero Interest Program (ZIP)	\$10,260.00	1212121231	7654123-7897979755-5	0.000 %

Example of Loan Details with two subordinates. Entries will be used to populate for the DOT, Promissory Note and Allonge for all subordinates

Property Section

Borrower Section

Trustee Section

9. You will be required to enter the **Originating Lender** information.

TIP Be sure to check the box “I understand any material changes to loan data may be subject to re-approval by CalHFA” before you **Save** your information.

If you fail to complete a required field, the system will alert you.

10. Once all required fields are completed press the **Save** button and the **Print Documents** will appear.

11. Select the Print Document you would like to generate.

12. Verify all data on all of the documents.

Originating Lender (Note Assignee)

Lender Name: CALHFA

Lender Address: 500 CAPITOL MALL

Lender City: SACRAMENTO

Lender State: CA - California

Lender Zip: 95814

Business Entity: Corporation (Inc.)

Licensing State: LA - Louisiana

I understand any material changes to loan data may be subject to re-approval by CalHFA

Back Save

Originating Lender Section showing check box

I understand any material changes to loan data may be subject to re-approval by CalHFA

Print Documents

↓ MyHome Deed Conventional

↓ MyHome Note Conventional

↓ MyHome Allonge Conventional

↓ ZIP Deed Conventional

↓ ZIP Note Conventional

↓ ZIP Allonge Conventional

Back Save

Print Documents section showing generated documents

Populated Deed of Trust Examples

RECORDING REQUESTED BY AND WHEN RECORDED RETURN TO: California Housing Finance Agency Single Family Lending Division Subordinate Loan Processing Unit P.O. Box 4034, MS 980 Sacramento, CA 95812-4034 CalHFA Loan ID: 1303542 Lender Loan ID: 1231231231	(For Recorder's Use Only)
PERMANENT DEED OF TRUST WITH ASSIGNMENT OF RENTS, SECURITY AGREEMENT AND FIXTURE FILING <i>(MyHome Assistance Program)</i> NOTICE TO BORROWER THIS DEED OF TRUST CONTAINS PROVISIONS RESTRICTING ASSUMPTIONS Deed of Trust Shall Be Recorded In Second Lien Position	
MIN: 7654123-6545645645-5	
DEFINITIONS	
(A) "Lender" is JAY, LLC. Lender is a CORPORATION organized and existing under the laws of LOUISIANA. Lender's address is 500 CAPITOL MALL, SACRAMENTO, CA, 95814.	
The word "Lender" includes the present Lender, or any future owner or holder, including pledgee, of the indebtedness secured hereby.	
(B) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Deed of Trust. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, Tel. (888) 679-MERS.	
This Deed of Trust is made on August 02, 2016, by BORROWER MACK (the "Borrower"), whose address is 123456 SAN BERNARDINO WAY, SACRAMENTO, CA, 98685 to the TRUSTEE (the "Trustee"), whose business address is TRUSTEE ADDRESS, SACRAMENTO, CA, 95822 in favor of in favor of MERS (solely as nominee for Lender and Lender's	

Part 1

<p>1. BORROWER, IN CONSIDERATION OF THE INDEBTEDNESS HEREIN RECITED AND THE TRUST HEREIN CREATED HEREBY IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to Trustee in trust, with power of sale and right of entry and possession, all of Borrower's right, title and interest now held or hereafter acquired in and to the following: (a) all of that certain real property (the "Property") located in the County of SAN BERNARDINO, State of California, described below as,</p> <p style="text-align: center;">SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF</p> <p>which property address is 123456 SAN BERNARDINO WAY, SACRAMENTO, CA, 98685 which is incorporated herein by this reference; and (b) all buildings, improvements and fixtures now or hereafter erected thereon, and all appurtenances, easements, and articles of property now or hereafter affixed to, placed upon or used in connection with the Property, together with all additions to, substitutions for, changes in or replacements of the whole or any part of said articles of property (all of which real and personal property are sometimes referred to as the "Property"); all of which are hereby pledged and assigned, transferred, and set over onto Trustee, and for purposes of this Deed of Trust declared to be part of the realty; provided, however, that furniture and other personal property of Borrower now or hereafter situated on said real property are not intended to be included as part of the Property. Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust, but, if necessary to comply with law or custom, MERS (as nominee for Lender and</p>
MyHome Deed Conventional (HFAG-430-5631 04/15/16) Page 1 of 6

Part 2

Populated Deed of Trust Examples (cont.)

3. THE ABOVE GRANT, TRANSFER, AND ASSIGNMENTS ARE FOR THE PURPOSE OF SECURING:

Payment of the indebtedness evidenced by that certain promissory note of Borrower of even date herewith and titled "Promissory Note (MyHome Assistance Program) (the "Note") of Borrower in the face amount of **FIVE THOUSAND Dollars, (\$5,000)**, together with interest on such indebtedness according to the terms of the Note, and any and all amendments, modifications, extensions or renewals of the Note.

4. TO PROTECT THE SECURITY OF THIS DEED OF TRUST, BORROWER AGREES:

4.1 *Maintenance of the Property.* (a) To keep the Property in a decent, safe, sanitary, tenable condition and repair and permit no waste thereof; (b) not to commit or suffer to be done or exist on or about the Property any condition causing the Property to become less valuable; (c) not to remove, demolish or structurally alter any buildings and improvements now or hereinafter located on the Property; (d) to repair, restore or rebuild promptly any buildings or improvements on the Property that may become damaged or be destroyed while subject to the lien of this Deed of Trust; (e) to comply with all applicable laws, ordinances and governmental regulations affecting the Property or requiring any alteration or improvement thereof, and not to suffer or permit any violations of any such law, ordinance or governmental regulation, nor of any covenant, condition or restriction affecting the Property; (f) not to initiate or acquiesce in any change in any zoning or other land use or legal classification which affects any of the Property without Lender's written consent; and (g) not to alter the use of all or any part of the Property without the prior written consent of Lender.

4.2 *Insurance.* To keep the Property insured, with loss payable to Lender, against loss or damage by fire and such other hazards, casualties and contingencies and by such companies, on such forms and in the amount of the replacement cost of the buildings or improvements on the Property, and to deliver the original of all such policies to Lender, together with receipts satisfactory to Lender evidencing payment of the premiums. All such policies shall provide that Lender shall be given thirty (30) days advance written notice of the cancellation, expiration or termination of any such policy or any material change in the coverage afforded by it. Renewal policies and any replacement policies, together with premium receipts satisfactory to Lender, shall be delivered to Lender at least thirty (30) days prior to the expiration of existing policies. Neither Trustee nor Lender shall by reason of accepting, rejecting, approving or obtaining insurance incur any liability for the existence, nonexistence, form or legal sufficiency of such insurance, or solvency of any insurer for payment of losses.

Part 3

7.8 *Recording order and subordination.* This Deed of Trust shall be recorded in second lien position. This Deed of Trust is subordinate to the First Deed of Trust recorded concurrently herewith. Except for the aforementioned subordination, this Deed of Trust is intended to be and remain at all times prior and superior to any other deeds of trust on the Property.

7.9 *Notice.* The Borrower has requested that a copy of any notice of default and of any notice of sale hereunder be mailed to the Borrower at the address set forth above.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust on the day and year set forth above.

BORROWER MACK

Part 4

ACKNOWLEDGEMENTS

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
) ss.
County of _____)

On _____ before me, _____, a Notary Public,
personally appeared

_____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person (s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under penalty of perjury under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Part 5: Notary section for notary to complete

Populated Promissory Note Examples

PROMISSORY NOTE
(MyHome Assistance Program)

NOTICE TO BORROWER
THIS DOCUMENT CONTAINS PROVISIONS
PROHIBITING UNAUTHORIZED TRANSFERS SECURED BY A
DEED OF TRUST ON RESIDENTIAL PROPERTY

Property Address: **123456 SAN BERNARDINO WAY, SACRAMENTO, CA, 98688**
\$5,000 **August 02, 2016**

FOR VALUE RECEIVED, the undersigned, **BORROWER MACK** (the "Borrower") hereby promises to pay to the order of **JAY, LLC**, its assignee or holder, whose address is **500 CAPITOL MALL, SACRAMENTO, CA, 95814** (the "Lender") as further provided herein, a principal amount equal to **FIVE THOUSAND Dollars, (\$5,000)** with simple interest at the rate of **Four Percent (4.000%)** per annum on the unpaid principal balance from the date of this Note, until paid. The obligation of the Borrower with respect to this Promissory Note (the "Note") is secured by that certain deed of trust entitled "Permanent Deed of Trust with Assignment of Rents, Security Agreement and Fixture Filing, (MyHome Assistance Program)" (the "Deed of Trust"), and executed by the Borrower contemporaneously herewith.

Part 1

16. *Successors and Assigns.* The promises and agreements herein contained shall bind and inure to the benefit of, as applicable, the respective heirs, executors, administrators, successors and assigns of the parties.

BORROWER MACK

MyHome Note Conventional (HFAG-430-5573 10/03/15) Page 2 of 2

Part 2

Populated Allonge to Note Examples

ALLONGE TO NOTE

DATE OF NOTE: **AUGUST 2, 2016**

MORTGAGOR (S): **BORROWER MACK**

PROPERTY ADDRESS: **123456 SAN BERNARDINO WAY, SACRAMENTO, CA, 98685**

LOAN AMOUNT: **\$5,000**

CalHFA LOAN ID: **1303542**

Part 1

PAY TO THE ORDER OF
CALIFORNIA HOUSING FINANCE AGENCY
WITHOUT RECOURSE

IN WITNESS WHEREOF, the undersigned has executed this Allonge as of **AUGUST 2, 2016**

Lender Name: **JAY, LLC** _____

Signature: _____

Print Name: _____

Title: _____

Part 2