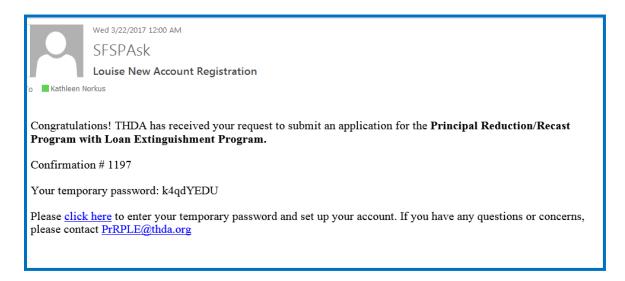


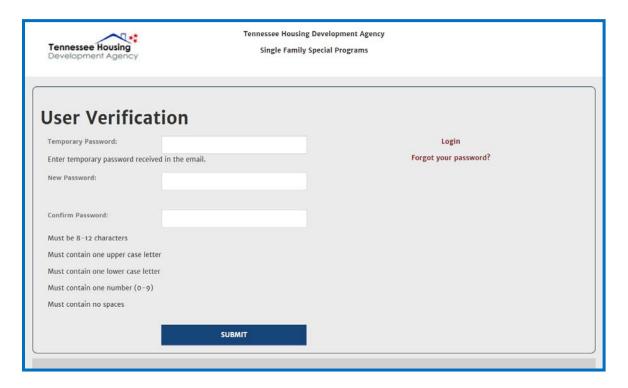
Logging into the Application Portal

All eligible applicants will receive an e-mail within 2 Days with a temporary password and link to the application portal. **You must** reset your password within 5 days or you will not be able to continue with the application process.

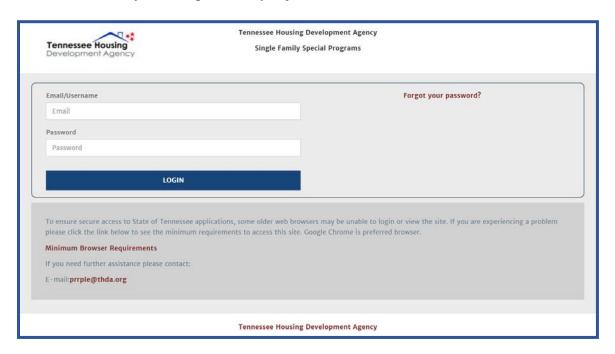


Write down you temporary password that's in the email so you have it ready to reset your password. Click on the "click here" link in the email which will take you to the website to begin the application process.

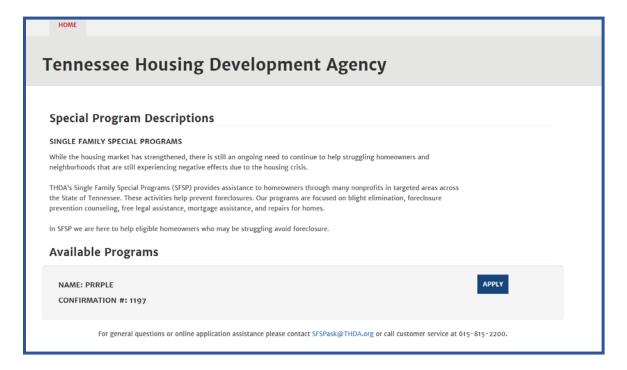
You will then be taken to this User Verification screen where you will enter your temporary password that was in your email and create your new password. Make sure your password meets the criteria listed on the screen.



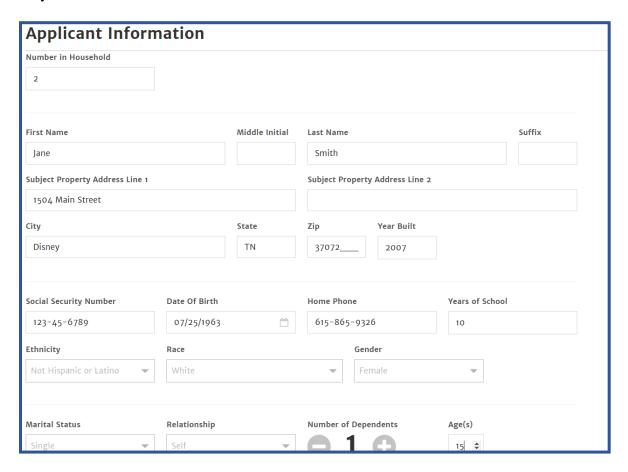
When you select submit you will be redirected to the login screen. Here you will enter your email address and your new password you just created. Click on "LOGIN".



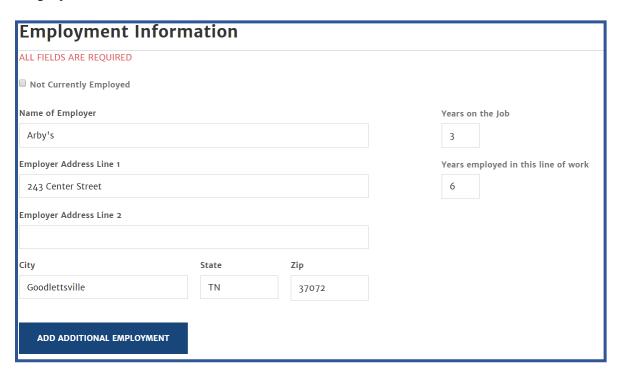
Once you are logged into the system you will click on the "APPLY" button to begin your application process.



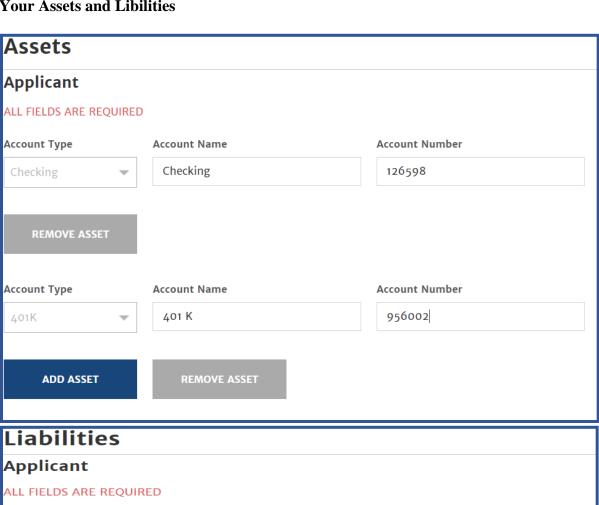
You will be directed to the Applicant information screen. Some information will pre-populate for you on this screen. You must fill out all of the other information to continue.

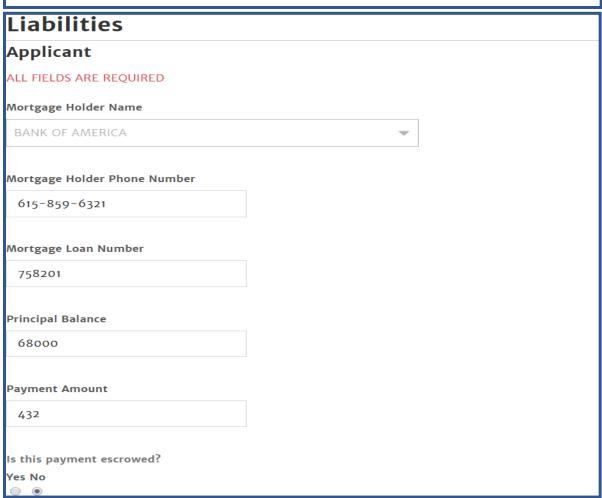


Employment Information



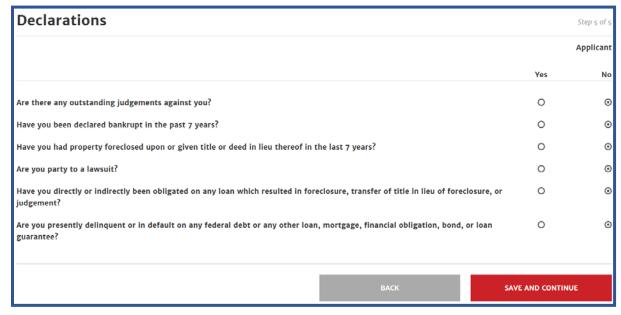
Your Assets and Libilities





Your Monthly Income and Housing Expenses



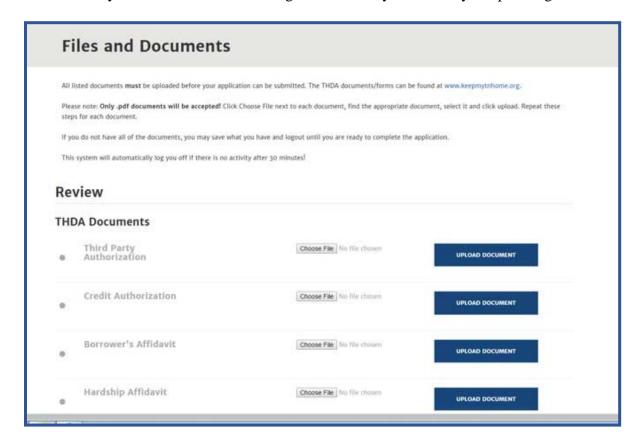


The system will then take you to a review page. Carefully review your information and make any changes necessary before clicking submit.

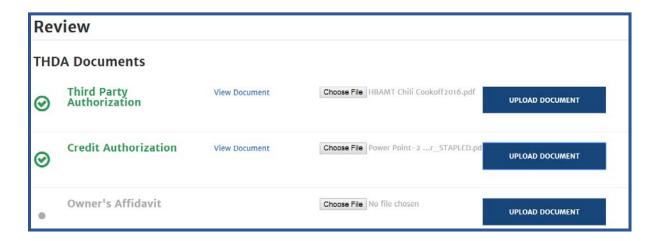
Uploading Documents

The next step is to upload your files and documents. Review the screens and make a note of all of the documents you must have to complete your application. You do not have to upload all of your documents at once. Each document will be saved as soon as you upload it. You can log out by clicking on the little arrow next to your name.

Gather all of your documents and then log back in once you are ready to upload again.



To upload a document, click on "CHOOSE FILE", then find the document from where you saved them on your computer, select the correct document you are trying to upload and click "UPLOAD DOCUMENT." Once the document has been uploaded, the name of the document turns green with a check mark next to the document.



You must upload all documents listed under THDA Documents and Borrower's Documents and at least one of the hardship documents before you can submit the application. The hardship documents are based on the hardship you choose in your application. There are two documents you will need for underemployment.

THDA Documents:

These are on the www.keepmytnhome.org website and have to be printed off, signed, notarized if applicable, and scanned to your computer to upload.

- 4506 T Request for Transcript of Tax Return (Must be signed even if you didn't file taxes)
- Credit Authorization
- Third Party Authorization
- Owners Affidavit
- Hardship Affidavit
- Dodd Frank Certification

Borrowers Personal Documents:

- Last Mortgage Statement
- Last two months Income documentation (paystubs, disability statement, SSI award, Unemployment)
- Last two month's bank statements
- Last filed tax returns
- W2's
- Declaration page for homeowner insurance
- Copy of Mortgage Promissory Note

Hardship Documents:

- Divorce Decree
- Death Certificate
- Underemployment- Separation Notice

• Underemployment- proof of previous income