



Lender AID for Referrals

The intent of this Lender Aid is to assist our lenders in identifying the reason for a lock being “Referred” in emasshousing; as well as the necessary documentation to be sent to MassHousing for our review.

Reason for Refer	Support Documentation	Email Address to send
Rehabilitation for First Look	See First Look/Rehab Review checklist	holoanreview@masshousing.com
CONV and FHA for First Look	See First Look/Rehab Review checklist	holoanreview@masshousing.com
CU Risk Score 4.0 and above (seller Guide Section 3.8.2)	Appraisal, SSR report	holoanreview@masshousing.com
DTI exceeds applicable maximum ratios	AUS finding, 1008, 1003 Credit Report, income documents	holoanreview@masshousing.com
Credit score below applicable minimum credit score	AUS, 1008, 1003 and credit report	holoanreview@masshousing.com
Data integrity errors in emasshousing.com	Email from lender stating correct information	holoanreview@masshousing.com

Please note: MassHousing’s review of exception requests does not constitute a waiver of our MLPA Representations and Warranties or Seller Guide Requirements. Exceptions will be considered on a case by case basis by MassHousing when the applicable loan attribute exceeds our overlays. There may be other exceptions needed outside of this referral process and lenders should contact holoanreview@masshousing.com for assistance.

