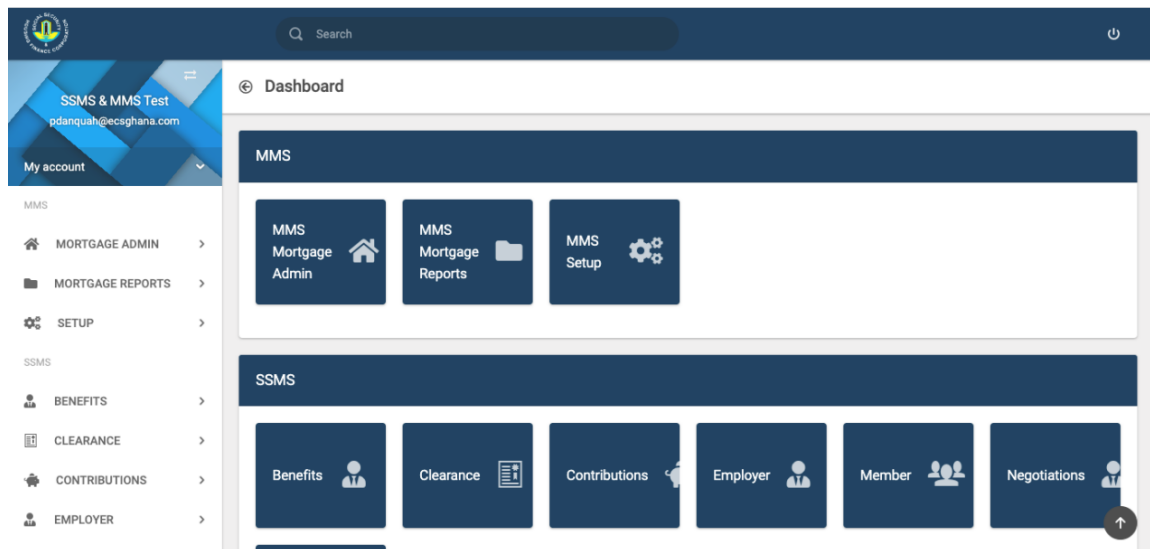




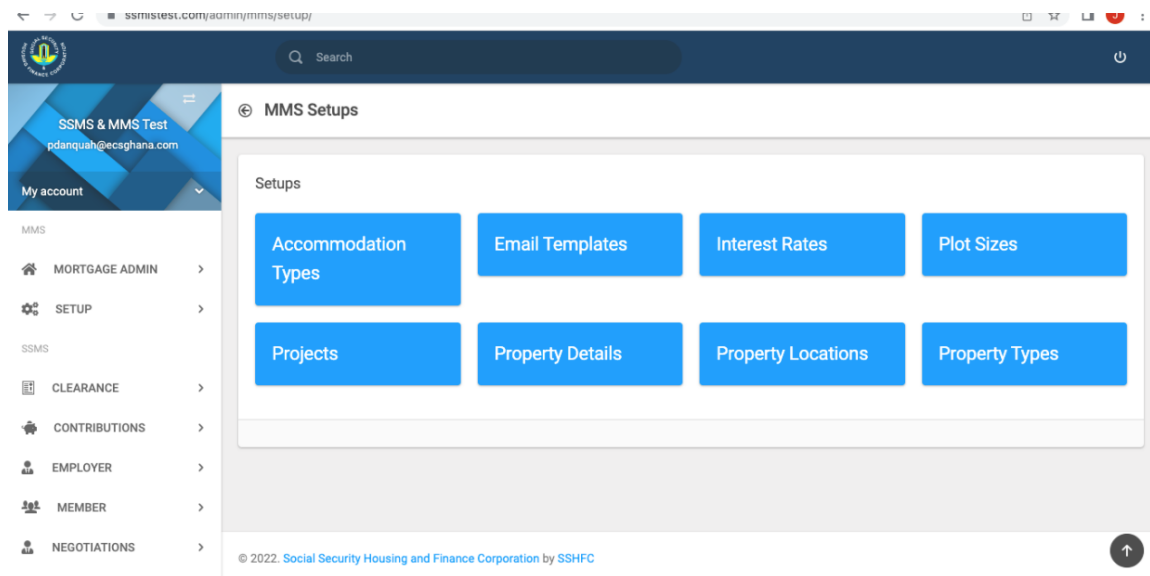
# Introduction

This user guide provides guidelines on how to use the Mortgage Management System (MMS) platform which is one of the Financial Management Systems.



## Dashboard

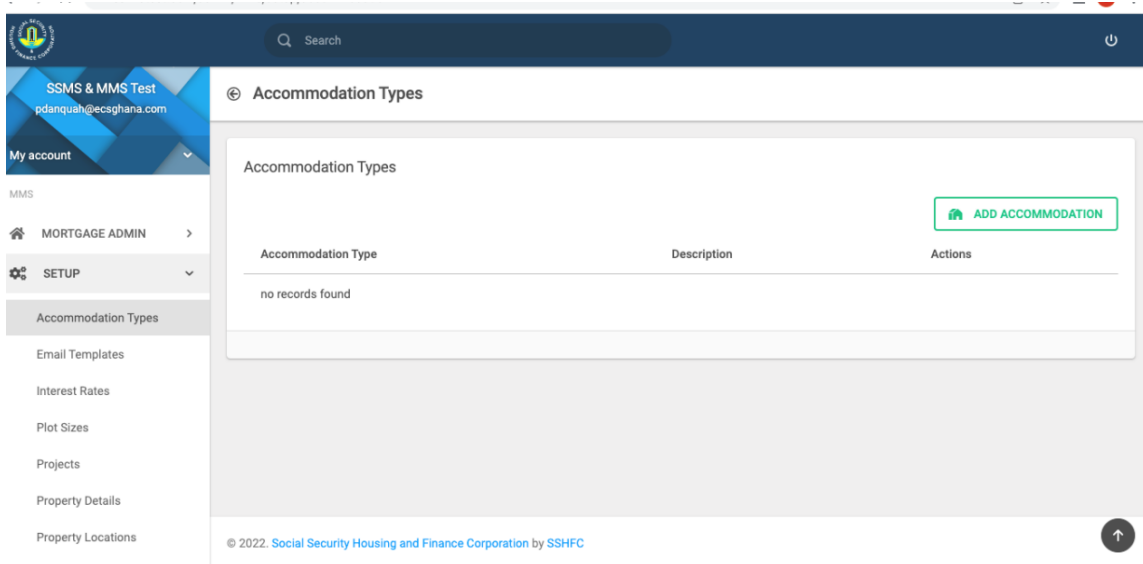
The setups section has different elements of Accommodation Types, Email Templates, Interest Rates, Plot Sizes, Projects, Property Details, Property Locations & Property Types.



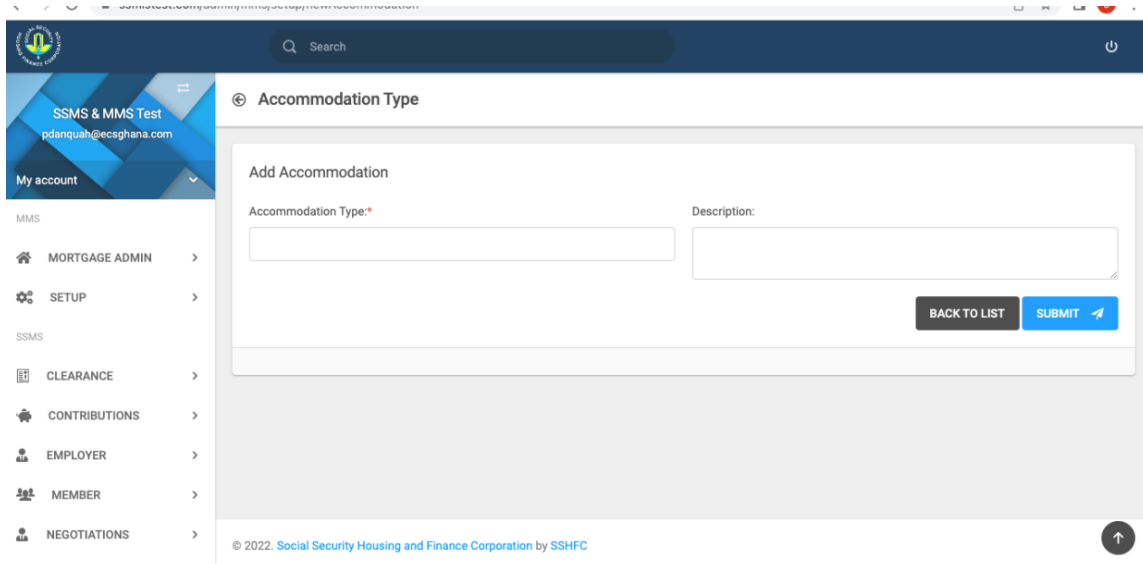
# Setups

## Accommodation Type

The accommodation types tab directs you to a page with a list of various types of accommodation with their descriptions and actions. Select the “Add Accommodation” tab to add new accommodation type with description.



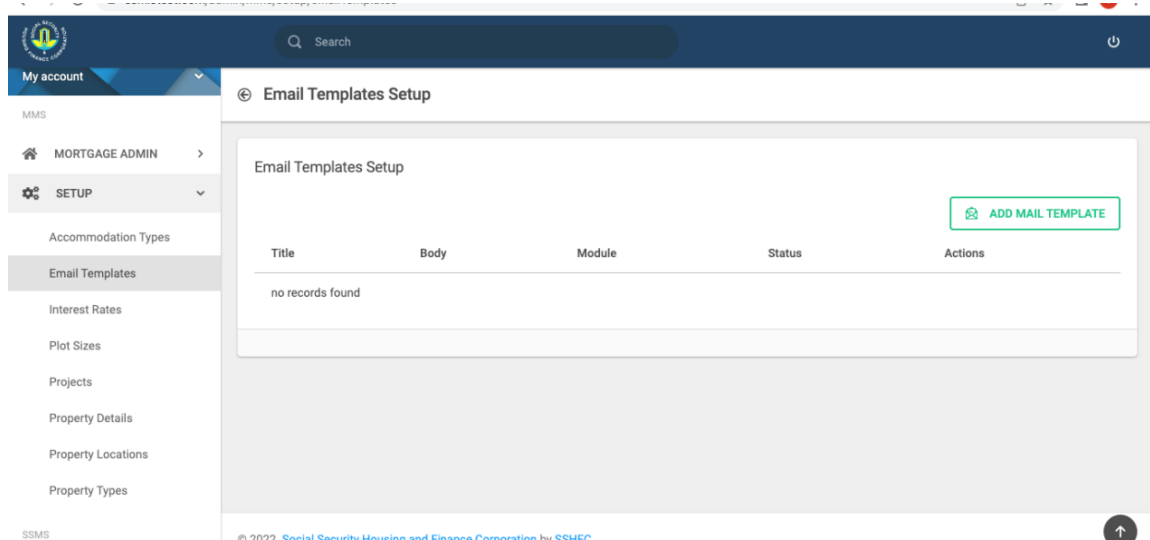
Enter in the accommodation type and description to submit. Also select the “Back to List” tab to return to accommodation type full list.



## Email Templates

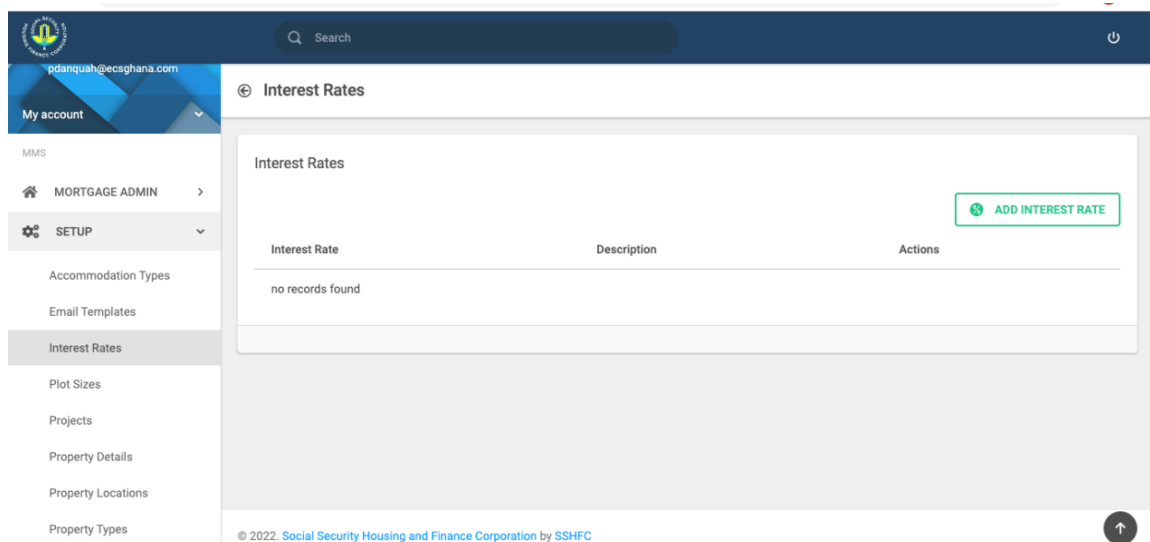
The email templates tab directs you to a page where you can view email templates setup showing the various titles, body, module, status and actions of mails. The


“Add Mail Template” tab gives the opportunity to add on to the list of mail templates by filling in the needed information.



## Interest Rates

The interest rates tab is located on the left panel. Select this tab to view any records available and to update with new information.





SSMS & MMS Test

pdanquah@ecsghana.com

My account

Search

Interest Rates

MMS

MORTGAGE ADMIN

SETUP

SSMS

CLEARANCE

CONTRIBUTIONS

EMPLOYER

MEMBER

NEGOTIATIONS

SETUP

Add Interest Rate

Rate: \*

Description:

BACK TO LIST


SUBMIT

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↑

## Plot Sizes

View details on the sizes of plots available on this tab. Updates can also be made to the Plot Sizes list.



Search

Plot Sizes

MMS

MORTGAGE ADMIN

SETUP

SSMS

CLEARANCE

Accommodation Types

Email Templates

Interest Rates

Plot Sizes

Projects

Property Details

Property Locations

Property Types

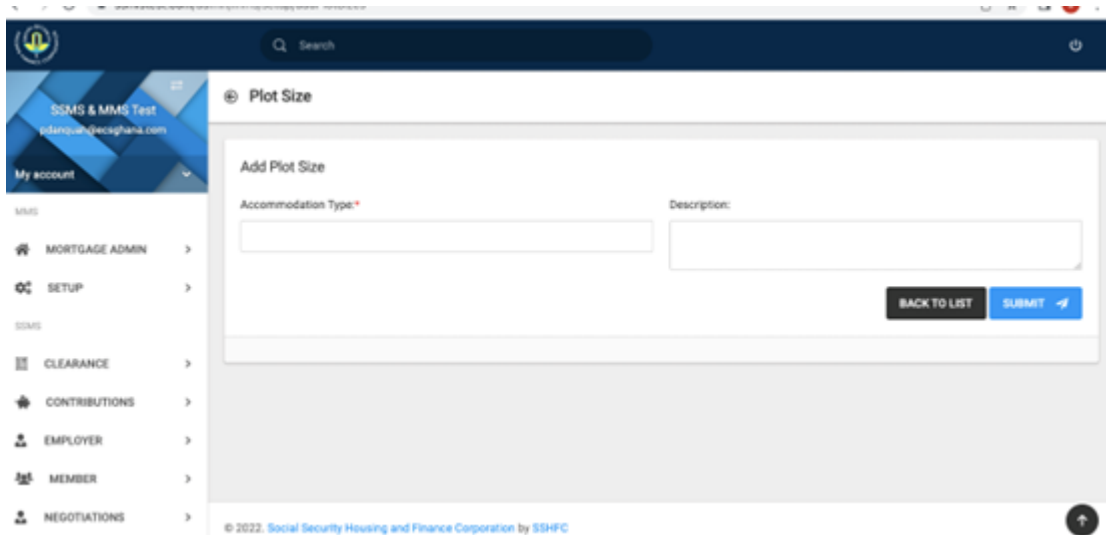
ADD PLOT SIZE

Size	Description	Actions
no records found		

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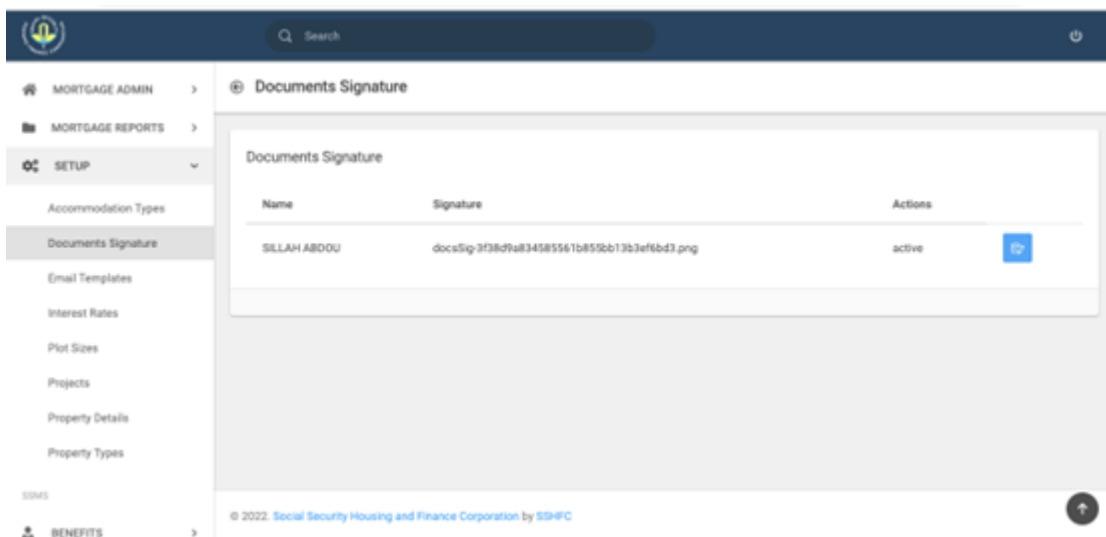
↑

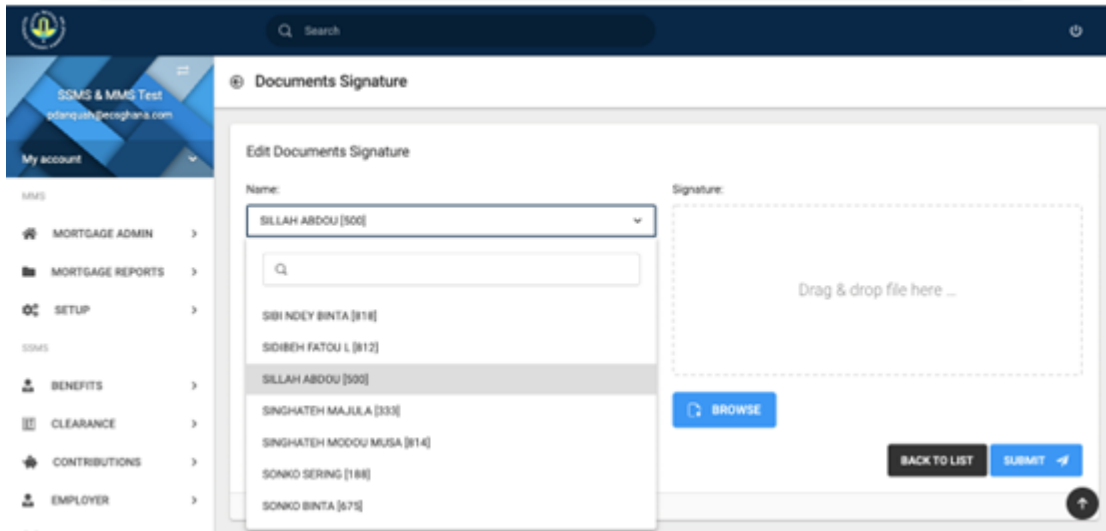
Add plot size from drop down with description to submit.



## Documents Signature

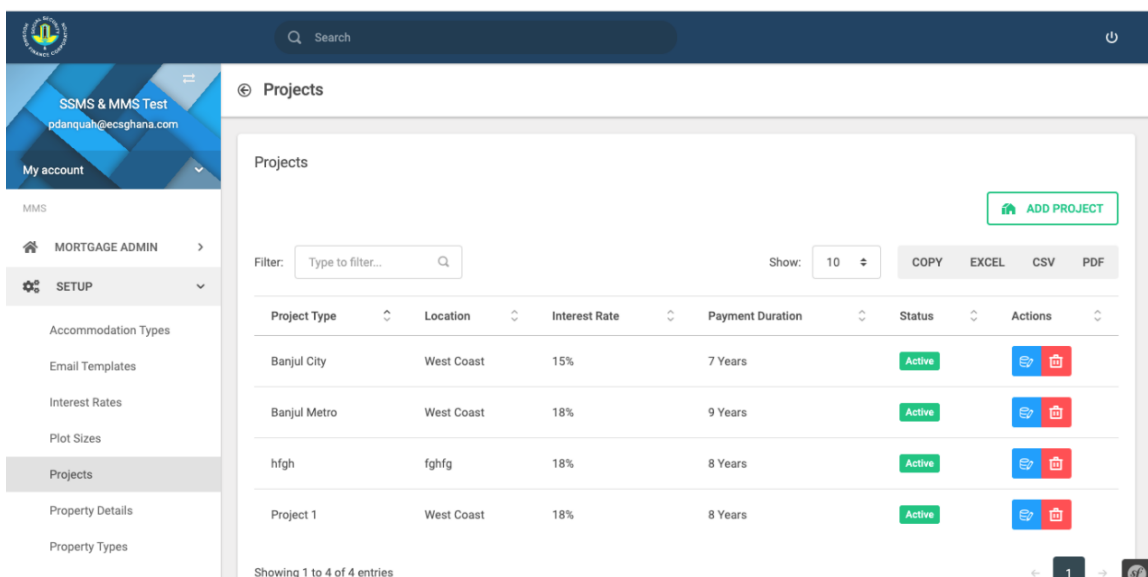
This feature allows signature files to be uploaded and displayed on documents





## Projects

The Projects tab has a list of all project types, their status and current actions



Projects list can be updated by entering all compulsory fields with information on Project type and active status

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My account

MMS

- MORTGAGE ADMIN
- SETUP

SSMS

- CLEARANCE
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- MEMBER
- NEGOTIATIONS

Projects

Add Project

Project Type\*

Active Status\*

Active

BACK TO LIST SUBMIT

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SSMS

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- CONTRIBUTIONS
- EMPLOYER
- MEMBER
- NEGOTIATIONS

Projects

Add Project

Project Type\*

Active Status\*

Select an option


- ✓ Active
- Inactive
- Suspended
- Pending

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## Property Details

Property details list is available on the "Property Details" tab. However, this can be updated using the "Add Property Details" tab





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SETUP

Accommodation Types

Email Templates

Interest Rates

Plot Sizes

Projects

Property Details

Property Types

Search

Property Details


ADD PROPERTY DETAILS

Filter: Type to filter...

Show: 10

COPY EXCEL CSV PDF

Number	Description	Type	Price	Project	Assign Status	Actions
100	Plot no 100, Adum	Land	GMD 2,401,618.00	Banjul Metro	Assigned	
101	Plot no 101, Adum	Land	GMD 1,300,000.00	Banjul Metro	Assigned	
102	Plot no 102, Adum	Land	GMD 1,200,000.00	Banjul Metro	Unassigned	
103	Plot no 103, Adum	Land	GMD 1,600,000.00	Banjul Metro	Unassigned	
104	Plot no 104, Adum	Land	GMD 1,350,000.00	Banjul Metro	Unassigned	



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NEGOTIATIONS

Search

Property Details

Add Property Details

Number:

Description:

Size:

Price:

Deed Status:

GPS:


Location:

Address:

Project:

Type:

Image:



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CONTRIBUTIONS

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MEMBER

NEGOTIATIONS

Search

Property Details

Address:

Project:

Type:

Image:

BROWSE

BACK TO LIST

SUBMIT

**Property Locations**

**Add Property Location**

Name:

Address:

Region:

District:

Town:

GPS:

[BACK TO LIST](#) [SUBMIT](#)

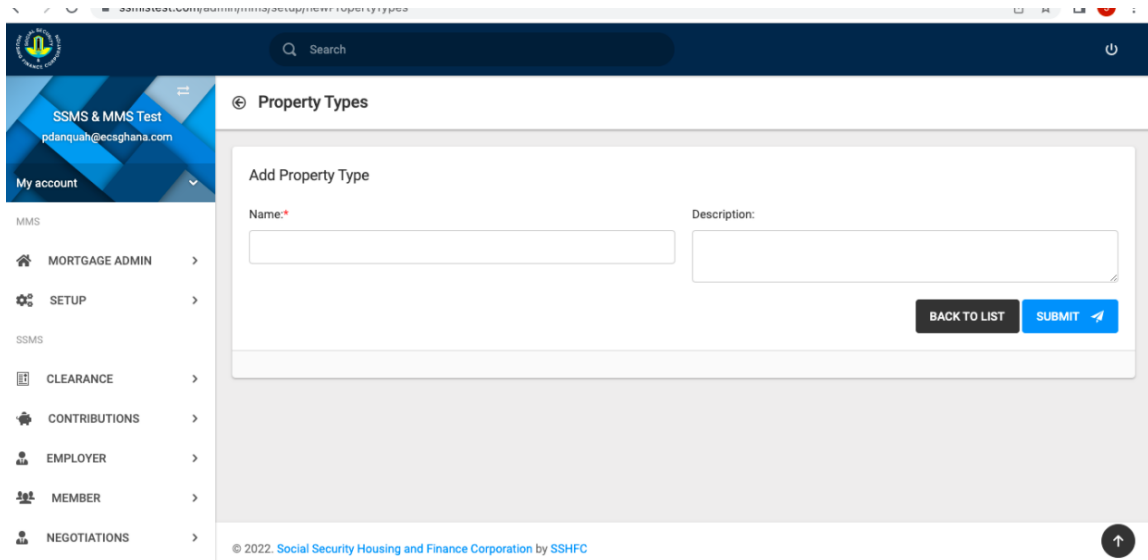
## Property Types

All property types available are described on the list of this tab. Updates can also be made using the "Add Property Type" tab.

**Property Types**

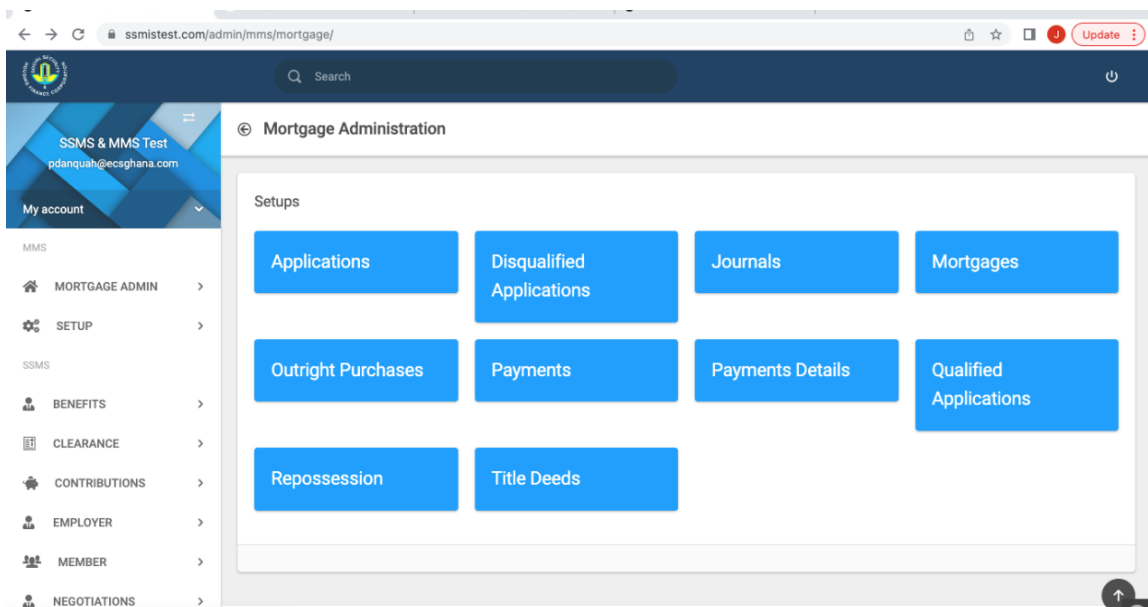
[ADD PROPERTY TYPE](#)

Type	Description	Actions
no records found		



## Mortgage Administration

The Mortgage Administration feature under MMS is set up to allow customers and users of the platform to register for mortgage and either pay out rightly for a property. The Mortgage Administration Feature section has different elements of Mortgage Registration, Applications, Qualified Applications, Disqualified Applications, Mortgages, Outright Purchases, Payments, Payment Details, Title Deeds, Journals.



## Mortgage Registration

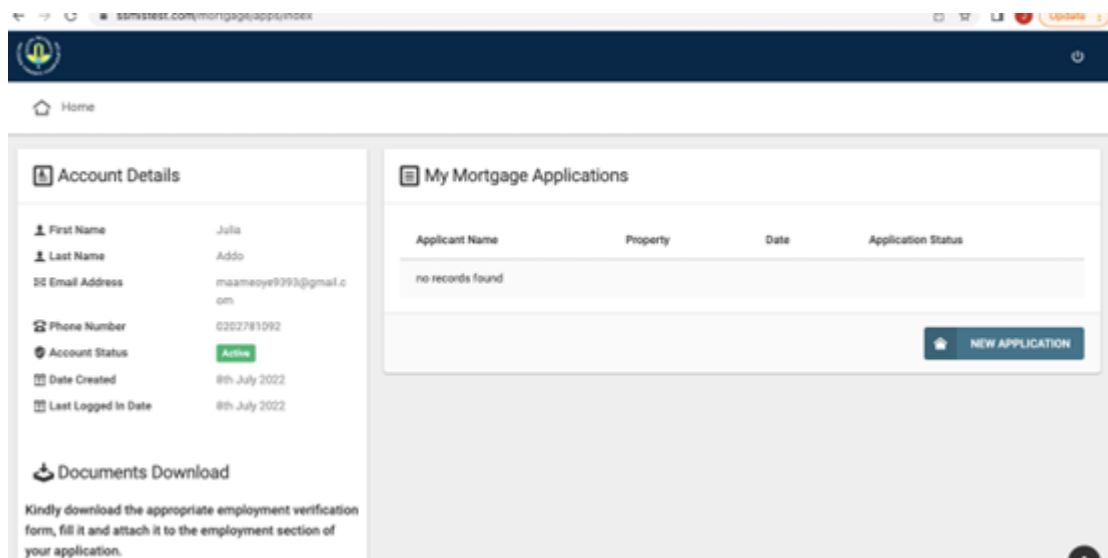
A user needs to first register on the Mortgage application portal for the application to be assessed

The screenshot shows the login interface for the Mortgage Application Portal. At the top center is the logo of the Social Security Housing Finance Corporation, which features a stylized building and the text 'SOCIAL SECURITY HOUSING FINANCE CORPORATION'. Below the logo, the title 'Mortgage Application Portal' is displayed, followed by the instruction 'Login to your account'. There are two input fields: one for the email address, which contains 'danquahpaul@gmail.com', and another for the password, which is masked with dots. A blue 'SIGN IN' button is positioned below the password field. A link 'Don't have an account?' is located below the 'SIGN IN' button. A grey 'SIGN UP' button is positioned below the link. At the bottom, a disclaimer states: 'By continuing, you're confirming that you've read our [Terms & Conditions](#) and [Cookie Policy](#)'.

The registration platform requires details on the user which are required to be saved and submitted to continue


The screenshot shows the 'Step One - Personal information' registration form. The form is divided into several sections with input fields and dropdown menus. The fields include: First Name, Last Name, Middle Name, Gender (a dropdown menu with 'Select an option'), Date of Birth (with a calendar icon), Marital Status (a dropdown menu with 'Select an option'), Address Line One, Address Line Two, City/Town (a dropdown menu with 'Select an option'), Email, Mobile Phone, Home Phone, Number Of Children, and Number Of Dependents. The form is set against a light grey background with a dark blue header bar at the top.

The screenshot shows the document upload section of the registration form. It features two large dashed boxes for file uploads. The first box is labeled 'Identification Document Upload' with a red tag indicating 'jpeg/pdf only'. The second box is labeled 'Other Relevant Document (scan all documents into one file):' with a red tag indicating 'jpeg/pdf only'. Below each box is a 'BROWSE' button. At the bottom right, there are two buttons: 'BACK TO LIST' and 'SAVE & CONTINUE' with a right-pointing arrow. The form is set against a light grey background with a dark blue header bar at the top.



## Applications

The first step of the mortgage application process is for a client to apply. All applications from clients are assessed and either qualified or disqualified for interviews. Ideally, all qualified applicants are shortlisted and later issued offer letters for a property. Once payments are made by clients, they are then allocated and the system is updated with client's details. The entire update is mainly for interest calculations and mortgage on property. Regular repayment are monitored and notifications are given upon repayment in the form of SMS, letters or E-mails. Upon payment of the necessary legal fees title deeds are now processed and issued. The first tab which is the Applications tab enlists all mortgage applicants names when registered with the application type be it outright payment, particular project, applicant's name, date submitted, qualification status and actions to be taken. These applicants are either qualified or disqualified using the action tab.



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danquahquah@gmail.com

My account

Search

Applications

Filter:

Show: 10


COPY EXCEL CSV PDF

Type	Project	Applicant	Date Submitted	Qualification Status	Actions
Outright purchase	Banjul Metro	Kareem Jabar	24-06-2022	Pending	
Outright purchase	Banjul Metro	Mo Jabar	24-06-2022	Pending	

Showing 1 to 2 of 2 entries

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Action tab either qualifies or disqualifies an applicant for mortgage.



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danquahquah@gmail.com

My account

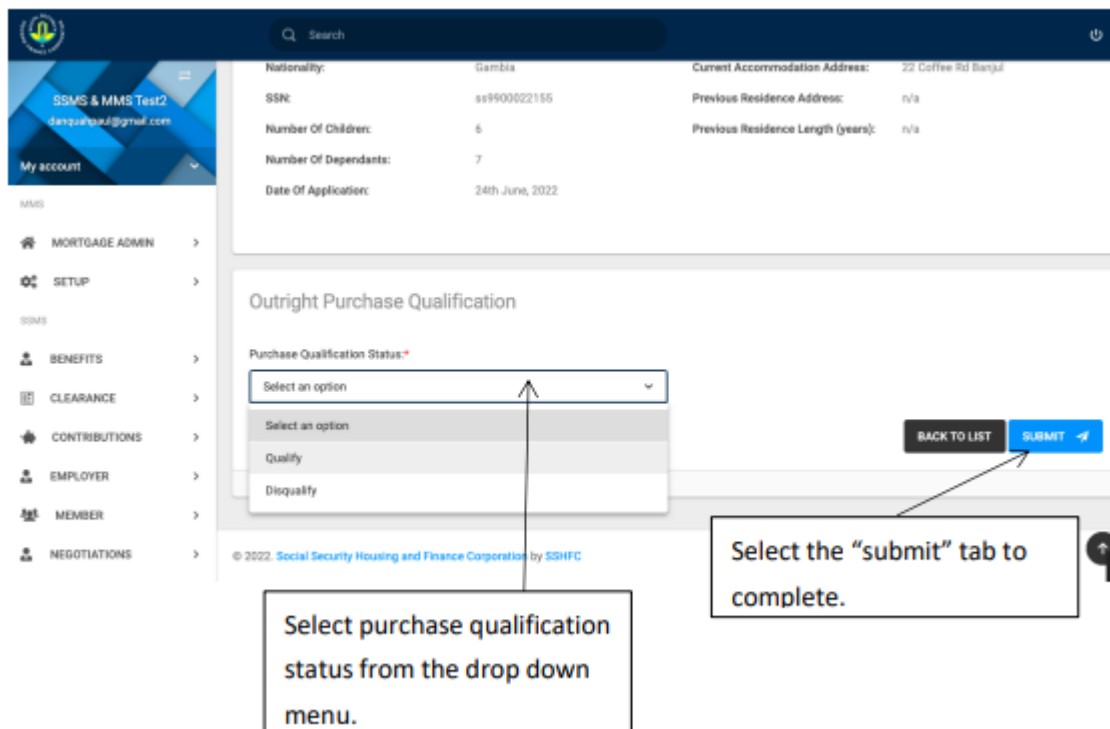
Search

Qualify Applicants For Outright Purchase

Personal Information

First Name:	Kareem	Project Property Applied For:	Banjul Metro
Last Name:	Jabar	Plot Size Applied For:	25'50m
Middle Name:	Abdul	Current Properties Owned:	n/a
Co-applicant Name:	n/a	Address:	21 Cocoa Rd
Gender:	Male	Town:	West Town
Marital Status:	Married	Next Of Kin:	Abdul Latif
Mobile Phone:	0338844666	Next Of Kin Relationship:	son
Home Phone:	n/a	No. Of Wives/No. Of Wives Of Husband:	1
Email:	kjabar@yahoo.com	Current Accommodation Type:	Rent to Own
Birthday:	25th December, 1977	Length Of Residency:	10 Years
Nationality:	Gambian	Current Accommodation Address:	22 OutTree Rd Banjul
SSN:	ss9900022155	Previous Residence Address:	n/a
Number Of Children:	6	Previous Residence Length (years):	n/a

Applicant's personal details for confirmation.



SSMS & MMS Test2  
denzaiqaad@gmail.com

My account

MMS

MORTGAGE ADMIN

SETUP

SSMS

BENEFITS

CLEARANCE

CONTRIBUTIONS

EMPLOYER

MEMBER

NEGOTIATIONS

Nationality: Gambia

SSN: ss9900022155

Number Of Children: 6

Number Of Dependents: 7

Date Of Application: 24th June, 2022

Current Accommodation Address: 22 Coffee Rd Banjul

Previous Residence Address: n/a

Previous Residence Length (years): n/a

Outright Purchase Qualification

Purchase Qualification Status\*

Select an option

Select an option

Qualify

Disqualify

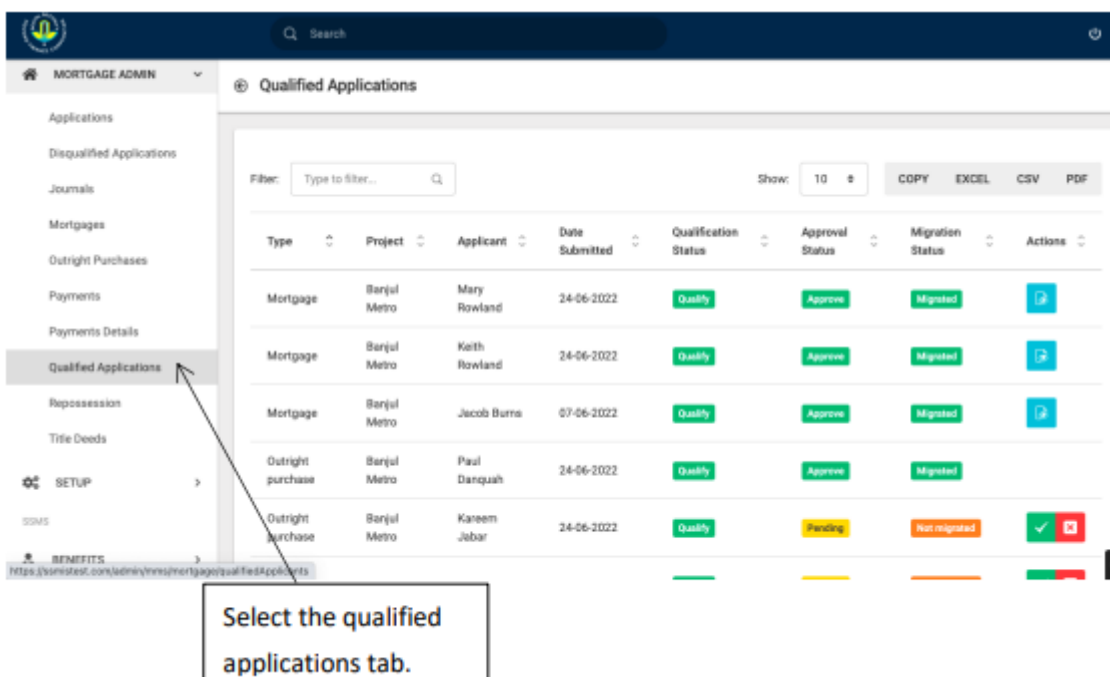
BACK TO LIST

SUBMIT

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Select purchase qualification status from the drop down menu.

Select the "submit" tab to complete.



MORTGAGE ADMIN

Qualified Applications

Applications

Disqualified Applications

Journals

Mortgages

Outright Purchases

Payments

Payments Details

Qualified Applications

Repossession

Title Deeds

SETUP

SSMS

BENEFITS

Filter: Type to filter...

Show: 10

COPY EXCEL CSV PDF

Type	Project	Applicant	Date Submitted	Qualification Status	Approval Status	Migration Status	Actions
Mortgage	Banjul Metro	Mary Rowland	24-06-2022	Qualify	Approve	Migrated	
Mortgage	Banjul Metro	Keith Rowland	24-06-2022	Qualify	Approve	Migrated	
Mortgage	Banjul Metro	Jacob Burns	07-06-2022	Qualify	Approve	Migrated	
Outright purchase	Banjul Metro	Paul Danquah	24-06-2022	Qualify	Approve	Migrated	
Outright purchase	Banjul Metro	Kaneem Jebbar	24-06-2022	Qualify	Pending	Not migrated	

Select the qualified applications tab.

## Qualified Applications

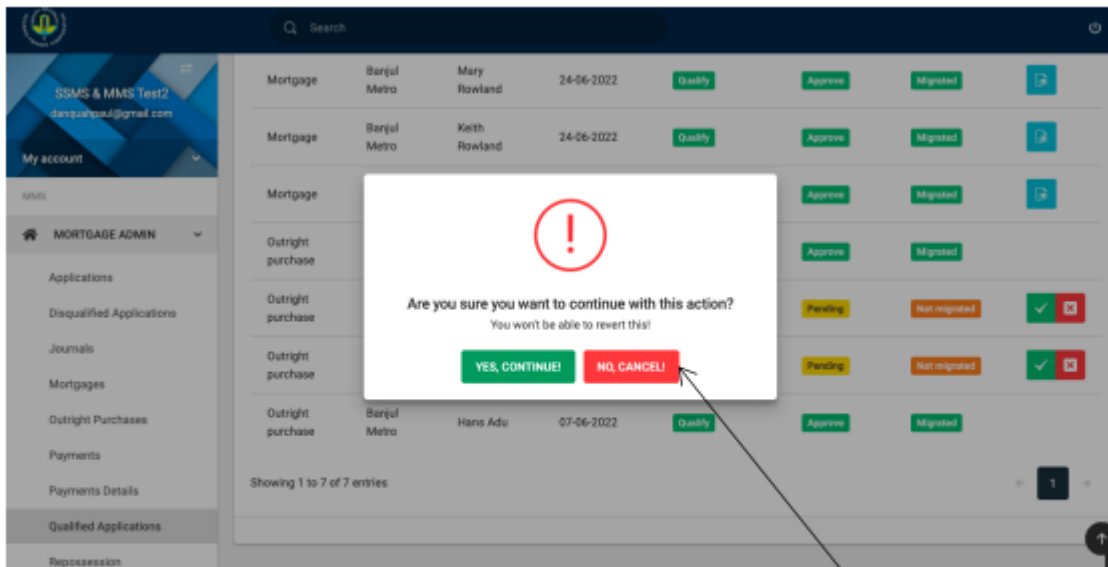
All applications from clients are assessed and either qualified or disqualified for interviews. Ideally, all qualified applicants are shortlisted and later issued offer letters for a property. View all qualified applications list on screen. Some applicants may however not be qualified yet and will need to be using the action button.

MORTGAGE ADMIN								
<div> <div>Search</div> <div> <div>Filter: Type to filter...</div> <div>Show: 10</div> <div>COPY EXCEL CSV PDF</div> </div> </div>								
Type	Project	Applicant	Date Submitted	Qualification Status	Approval Status	Migration Status	Actions	
Mortgage	Banjul Metro	Mary Rowland	24-06-2022	Qualify	Approve	Migrated	View Interview Outcom	
Mortgage	Banjul Metro	Keith Rowland	24-06-2022	Qualify	Approve	Migrated		
Mortgage	Banjul Metro	Jacob Burns	07-06-2022	Qualify	Approve	Migrated		
Outright purchase	Banjul Metro	Paul Danquah	24-06-2022	Qualify	Approve	Migrated		
Outright purchase	Banjul Metro	Kareem Jabar	24-06-2022	Qualify	Pending	Not migrated	✓	✗
Outright purchase	Banjul City	sld sdf	10-06-2022	Qualify	Pending	Not migrated	✓	✗

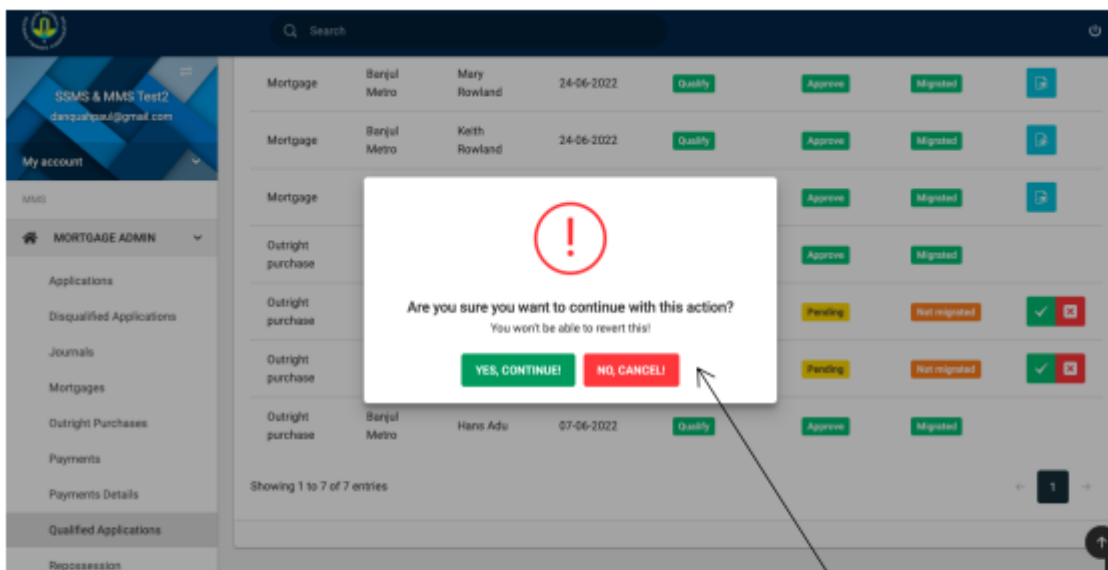
MORTGAGE ADMIN								
<div> <div>Search</div> </div>								
Type	Project	Applicant	Date Submitted	Qualification Status	Approval Status	Migration Status	Actions	
Mortgage	Banjul Metro	Mary Rowland	24-06-2022	Qualify	Approve	Migrated		
Mortgage	Banjul Metro	Keith Rowland	24-06-2022	Qualify	Approve	Migrated		
Mortgage	Banjul Metro	Jacob Burns	07-06-2022	Qualify	Approve	Migrated		
Outright purchase	Banjul Metro	Paul Danquah	24-06-2022	Qualify	Approve	Migrated		
Outright purchase	Banjul Metro	Kareem Jabar	24-06-2022	Qualify	Pending	Not migrated	✓	✗
Outright purchase	Banjul City	sld sdf	10-06-2022	Qualify	Pending	Not migrated	✓	✗
Outright purchase	Banjul Metro	Hana Adu	07-06-2022	Qualify	Approve	Migrated		

Select these buttons to either qualify or disqualify an applicant.





Select yes to continue to qualify unqualified applicants.



Select yes or no to continue to qualify unqualified applicants or disqualify already existing applicants.

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danquahpaul@gmail.com

My account

MMS

MORTGAGE ADMIN

Applications

Disqualified Applications

Journals

Mortgages

Outright Purchases

Payments

Payments Details

Qualified Applications

Repossession

Qualified Applications

Applicant qualification status updated

Qualification status

Filter: Type to filter...

Show: 10

COPY EXCEL CSV PDF

Type	Project	Applicant	Date Submitted	Qualification Status	Approval Status	Migration Status	Actions
Mortgage	Barjul Metro	Mary Rowland	24-06-2022	Qualify	Approve	Migrated	
Mortgage	Barjul Metro	Keith Rowland	24-06-2022	Qualify	Approve	Migrated	
Mortgage	Barjul Metro	Jacob Burns	07-06-2022	Qualify	Approve	Migrated	
Outright purchase	Barjul Metro	Paul Danquah	24-06-2022	Qualify	Approve	Migrated	

## Disqualisfied Applicants

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My account

MMS

MORTGAGE ADMIN

Applications

Disqualified Applications

Journals

Mortgages

Outright Purchases

Payments

Payments Details

Qualified Applications

Repossession

Disqualified Applications

Filter: Type to filter...

Show: 10

COPY EXCEL CSV PDF

Type	Project	Applicant	Date Submitted	Qualification Status	Actions
Outright purchase	Barjul Metro	Kareem Jabar	24-05-2022	Disqualify	✓
Outright purchase	Barjul City	sfd sdf	10-05-2022	Disqualify	✓

Showing 1 to 2 of 2 entries

1

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Disqualified Applications tab

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My account

MMS

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Applications

Disqualified Applications

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Mortgages

Outright Purchases

Payments

Payments Details

Qualified Applications

Disqualified Applications

Filter: Type to filter...

Show: 10

COPY EXCEL CSV PDF

Type	Project	Applicant	Date Submitted	Qualification Status	Actions
Outright purchase	Banjul Metro	Kareem Jabar	24-06-2022	Disqualify	✓
Outright purchase	Banjul City	sfd sdf	10-06-2022	Disqualify	✓

Showing 1 to 2 of 2 entries

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<https://ssmstest.com/admin/mms/mortgages/8878154f899ec3qualifyDisqualifiedApplicant>

Applicants can be re-qualified after disqualification using the green tick button on the "Actions" section.

## Mortgages

SSMS & MMS Test2  
danquapaul@gmail.com

My account

MMS

MORTGAGE ADMIN

Applications

Disqualified Applications

Journals

Mortgages

Outright Purchases

Payments

Payments Details

Qualified Applications

Repossession

Mortgages

Filter: Type to filter...

Show: 10

COPY EXCEL CSV PDF

Account Number	Account Name	Project	Property	Date Created	Mortgage Status	Actions
SSHFC1001	Jacob Burns	Banjul Metro	112, Plot no 112, Adum	16-06-2022	Completed	📄
SSHFC1002	Jacoby Bath	Banjul Metro	112, Plot no 112, Adum	16-06-2022	Completed	📄
SSHFC10023	Jon Booth	Banjul Metro	112, Plot no 112, Adum	16-06-2022	Completed	📄
SSHFC1003	Mary Rowland Mich	Banjul Metro	100, Plot no 100, Adum	24-06-2022	Active	📄
SSHFC1005	Keith Rowland	Banjul Metro	103, Plot no 103, Adum	24-06-2022	Active	📄

Select the Mortgages tab on the left panel.

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p@nquah@ecoghana.com

My account

MMS

MORTGAGE ADMIN

- Applications
- Disqualified Applications
- Journals
- Mortgages
- Outright Purchases
- Payments
- Payments Details
- Qualified Applications

Search

Mortgages

Filter:

Show: 10

COPY EXCEL CSV PDF

Account Number	Account Name	Project	Property	Date Created	Mortgage Status	Actions
SSHFC1001	Jacob Burns	Barjul Metro	112, Plot no 112, Adum	16-06-2022	Completed	View Details
SSHFC10022	Jacoby Bath	Barjul Metro	112, Plot no 112, Adum	16-06-2022	Completed	
SSHFC10023	Jon Booth	Barjul Metro	112, Plot no 112, Adum	16-06-2022	Completed	
SSHFC1003	Mary Rowland Mich	Barjul Metro	108, Plot no 109, Adum	24-06-2022	Active	
SSHFC1005	Keith Rowland	Barjul Metro	103, Plot no 103, Adum	24-06-2022	Active	

https://ssmstest.com/admin/mms/mortgages/5866944020f6d/viewMortgage

Select the blue tab at the actions section to view all details on account number.

## Mortgage Details - Personal Information

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p@nquah@ecoghana.com

My account

MMS

MORTGAGE ADMIN

SETUP

SSMS

BENEFITS

CLEARANCE

CONTRIBUTIONS

EMPLOYER

MEMBER

NEGOTIATIONS

Search

Mortgage Details

Personal Information

Name:	Jacob Burns	Mortgage Year:	2022
Co-applicant Name:	n/a	Address:	55 Bacao Ave West Town 55 Bacao Ave West Town
Gender:	Male	Next Of Kin:	Jacob Burns Snr
Marital Status:	Single	Next Of Kin Relationship:	Father
Mobile Phone:	0256688997	No. Of Wives/No. Of Wives Of Husband:	n/a
Home Phone:	n/a	Employment Type:	Employed
Email:	deen04@gmail.com	Employer:	SSHFC
Birthday:	12th December, 1984	Number Of Children:	0
Nationality:	Gambia	Number Of Dependents:	0
SSN:		Account Creation Date:	16th June, 2022
Mortgage Status:	Completed		

## Mortgage Details - Property Information & Loan Information

The screenshot displays the 'Mortgage Admin' interface. On the left is a sidebar with a 'My account' dropdown and a menu containing 'MORTGAGE ADMIN', 'SETUP', 'BENEFITS', 'CLEARANCE', 'CONTRIBUTIONS', 'EMPLOYER', 'MEMBER', and 'NEGOTIATIONS'. The main content area is divided into two sections: 'Property Information' and 'Loan Information'. The 'Property Information' section shows details for Property Number 112, Project 'Banjul Metro', Address 'Plot no 112, Adum', Price 'GMD 1,300,000.00', Property Type 'Land', Size '25\*50m', and Enhanced Property 'No'. The 'Loan Information' section shows Mortgage Value 'GMD 1,300,000.00', Down Payment 'GMD 45,000.00', Loan Amount 'GMD 1,255,000.00', Regular Repayment 'GMD 23,539.89', Interest Rate '18%', Commencement Date '1st July, 2022', and End Date '1st July, 2031'. The Mortgage Status is 'Completed' and the Account Creation Date is '16th June, 2022'.

**Property Information**

Property Number:	112	Address:	Plot no 112, Adum
Project:	Banjul Metro	Price:	GMD 1,300,000.00
Property Type:	Land	Size:	25*50m
Enhanced Property:	No	Enhanced Fee:	n/a

**Loan Information**





Mortgage Value:	GMD 1,300,000.00	Interest Rate:	18%
Down Payment:	GMD 45,000.00	Commencement Date:	1st July, 2022
Loan Amount:	GMD 1,255,000.00	End Date:	1st July, 2031
Regular Repayment:	GMD 23,539.89		

## Outright Purchases

The screenshot shows the 'Outright Purchases' interface. The left sidebar has a menu with 'Applications', 'Disqualified Applications', 'Journals', 'Mortgages', 'Outright Purchases' (highlighted with an arrow), 'Payments', 'Payments Details', and 'Qualified Applications'. The main area displays a table of outright purchases with columns: Account Number, Account Name, Project, Property, Date Created, Status, and Actions. Two entries are shown, both with a 'Pending' status. A callout box with an arrow pointing to the 'Outright Purchases' menu item contains the text: 'Select the outright purchases tab.' Below the table, it says 'Showing 1 to 2 of 2 entries'. The footer includes the copyright notice '© 2022, Social Security Housing and Finance Corporation by SSHFC' and a URL.

**Outright Purchases**

Filter: Type to filter... Show: 10 COPY EXCEL CSV PDF

Account Number	Account Name	Project	Property	Date Created	Status	Actions
SSHFC1000	Hana Adu Sakho	Banjul Metro	104, Plot no 104, Adum	10-06-2022	Pending	 
SSHFC1007	Paul Danquah	Banjul Metro	107, Plot no 107, Adum	24-06-2022	Pending	 

Showing 1 to 2 of 2 entries

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<https://ssmtest.com/admin/mms/mortgage/journals>

Select the outright purchases tab.

SSMS & MMS Test  
p.danquah@ssfhcghana.com

My account

- MMS
- MORTGAGE ADMIN
- SETUP
- SSMS
- BENEFITS
- CLEARANCE
- CONTRIBUTIONS
- EMPLOYER
- MEMBER
- NEGOTIATIONS

Search

### Outright Purchase Details

#### Personal Information

Name:	Hans Adu Sakho	Purchase Year:	2023
Co-applicant Name:	n/a	Address:	66 paramount street Accra South Side
Gender:	Male	Next Of Kin:	Adu Junior
Marital Status:	Married	Next Of Kin Relationship:	Son
Mobile Phone:	0255555555	No. Of Wives/No. Of Wives Of Husband:	1
Home Phone:	n/a	Number Of Children:	4
Email:	deen06@gmail.com	Number Of Dependents:	5
Birthday:	1st January, 1974	Account Creation Date:	10th June, 2022
Nationality:	Gambia	Purchase Status:	Pending
SSN:	ss00011424444		

View personal information of buyer.

SSMS & MMS Test  
p.danquah@ssfhcghana.com

My account

- MMS
- MORTGAGE ADMIN
- Applications
- Disqualified Applications
- Journals
- Mortgages
- Outright Purchases
- Payments
- Payments Details
- Qualified Applications

Search

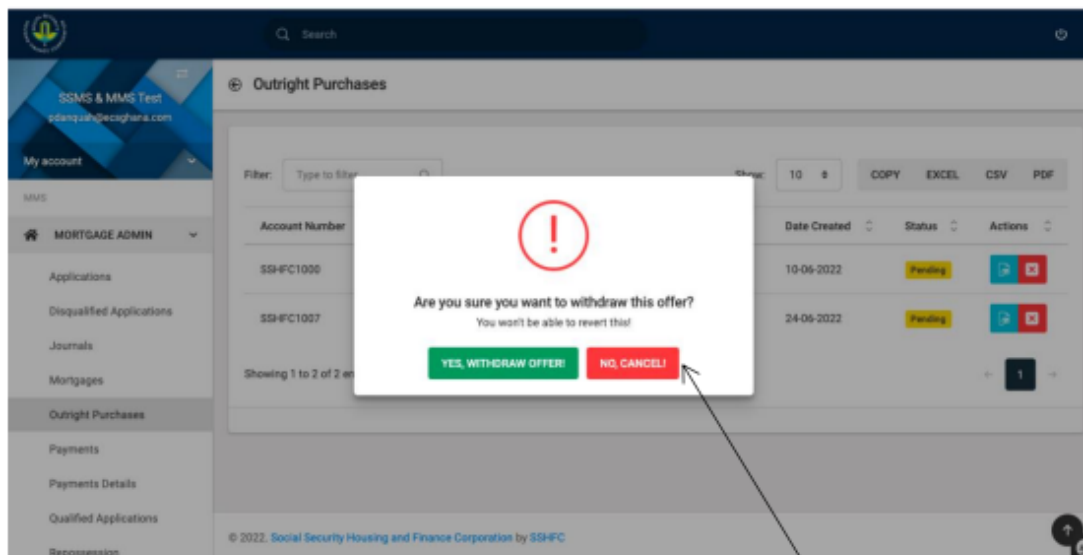
### Outright Purchases

Filter:  Show: 10 COPY EXCEL CSV PDF

Account Number	Account Name	Project	Property	Date Created	Status	Actions
SS-FC1000	Hans Adu Sakho	Banjul Metro	104, Plot no 104, Adum	10-06-2022	Pending	
SS-FC1007	Paul Danquah	Banjul Metro	107, Plot no 107, Adum	24-06-2022	Pending	

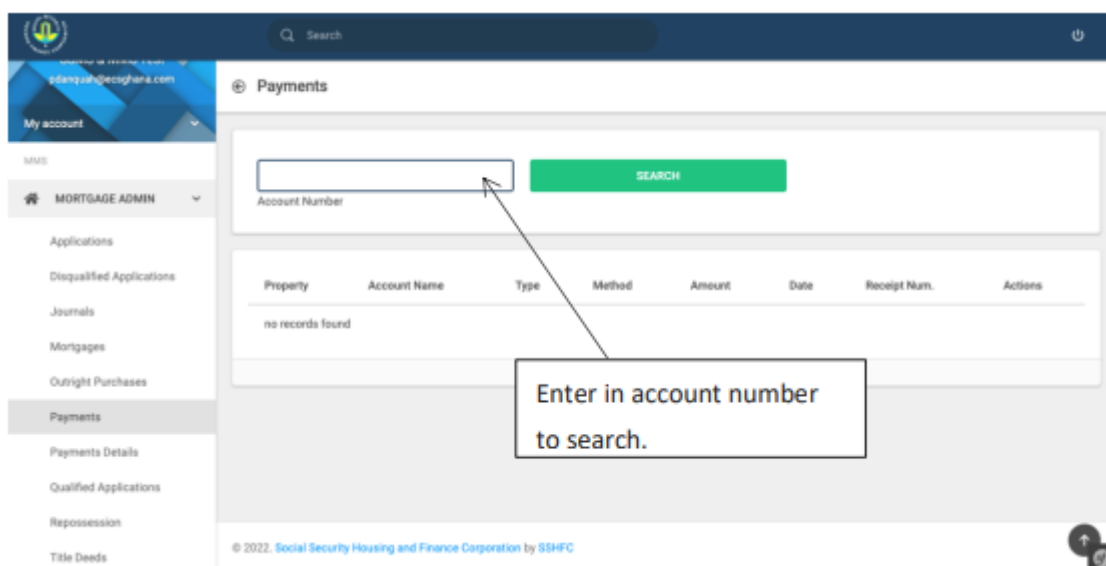
Showing 1 to 2 of 2 entries

Outright purchase offers can be canceled by selecting the red button. More details can be viewed with the blue button.



Confirm offer withdrawal with  
"yes" or cancel with the "no"  
button

## Payments



Enter in account number  
to search.

## Mortgage Payment Details

All details on individual payments can be viewed on the Payments Details tab.  
Type in account number and select the search button

**SSMS & MMS Test**  
pdanquah@ecsghana.com

My account

MMS

**MORTGAGE ADMIN**

- Applications
- Disqualified Applications
- Journals
- Mortgages
- Outright Purchases
- Payments
- Payments Details**
- Qualified Applications
- Repossession

**Mortgage Payments Details**

Account Number

#	Monthly Amt	Amount Paid	Interest	Prin. Repaid	Total Bal.	Arrears	Prin. Bal
no records found							

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## Title Deeds

**Title Deed Registration**

Select an Option

Account Number

Account Number	Account Name	Property	Title Status	Collection Status	Action
no records found					

Select the "New Registration" tab to add to title deeds list.

Select the "Title Deeds" tab

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<https://ssms-test.com/admin/mms/mortgage/titleDeeds>

New title deeds registration require account number to be selected from drop-down option. Any other notes cab be written at the notes section



**Title Deed Registration**

**New Registration**

Account\* Select an Option Notes:

BACK TO LIST SUBMIT

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## Journals

**Journals**

Filter: Type to filter... Show: 10 COPY EXCEL CSV PDF

Account	Amount	Action	Date Created	Status	Actions
SSHFC1000 [Hans Adu Sakho]	GMD 2,342.00	Credit	18-06-2022	Pending	<span style="color: blue;">✎</span> <span style="color: red;">✖</span> <span style="color: green;">✓</span>

Showing 1 to 1 of 1 entries

Select the journals tab

Select the "Raise Journal"

Available journals list can be edited, deleted or approved with these tabs.

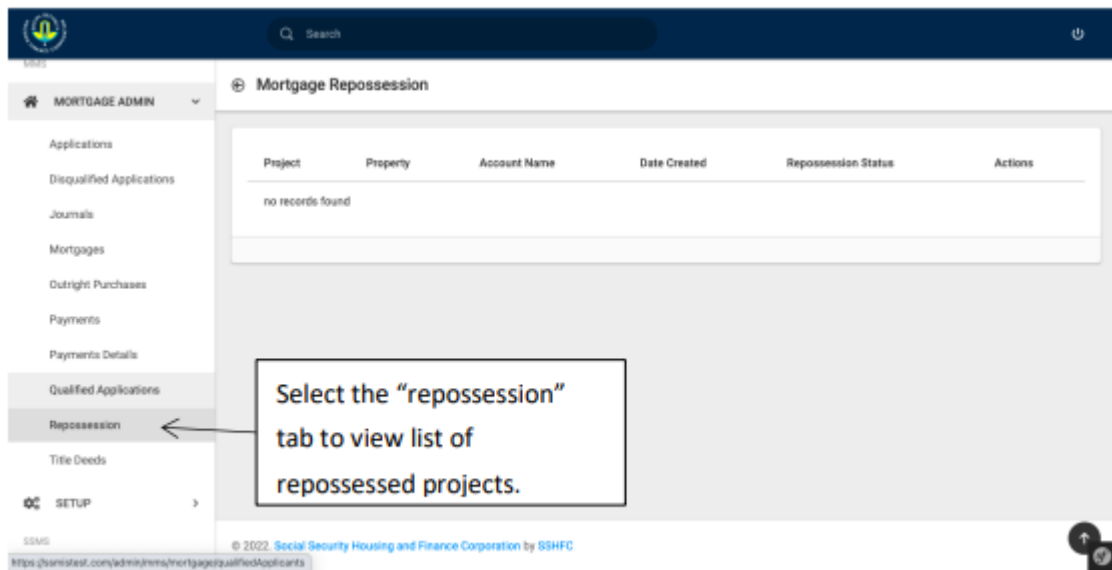
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In raising a journal, a user must fill in all required fields with account option, amount, action, payment type and reason to submit.

The screenshot displays a web application interface for 'SSMS & MMS Test' with the email 'pdanquah@ecsfghana.com'. The left sidebar contains a navigation menu with categories 'MMS' and 'SSMS'. Under 'MMS', there are links for 'MORTGAGE ADMIN', 'SETUP', and 'NEGOTIATIONS'. Under 'SSMS', there are links for 'BENEFITS', 'CLEARANCE', 'CONTRIBUTIONS', 'EMPLOYER', 'MEMBER', and 'NEGOTIATIONS'. The main content area is titled 'Journals' and contains a form with the following fields: 'Account' (dropdown menu), 'Amount' (text input), 'Action' (dropdown menu), 'Payment Type' (dropdown menu), and 'Reason' (text area). At the bottom right of the form are two buttons: 'BACK TO LIST' and 'SUBMIT'. The footer of the page includes the copyright notice '© 2022. Social Security Housing and Finance Corporation by SSHFC' and a small circular icon with an upward arrow.

## Mortgage Repossession

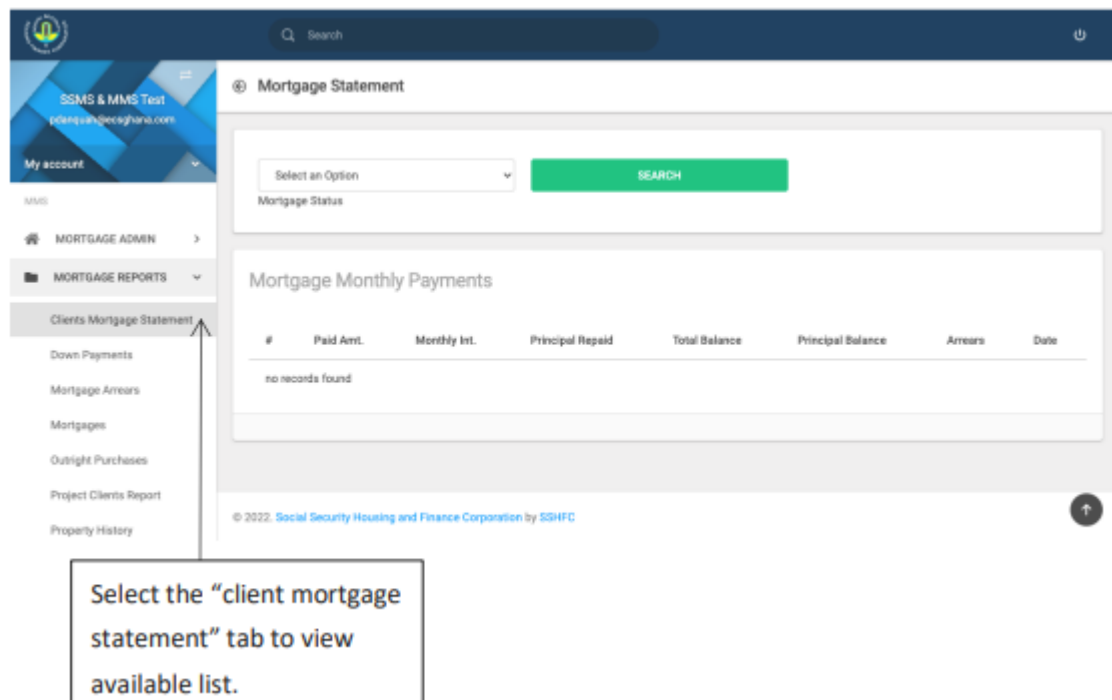
The system allows for mortgages to be repossessed. However, three consecutive missed payments by 15th of every month will result in mortgage being marked for foreclosure. The first missed payment warrants demand notes in the form of e-mails, SMS, generated letter. Second notifications are usually sent upon missed payment default not redeemed based on negative arrears for second consecutive month being the 15th. Third notifications also in the form of e-mails, SMS, generated letters are sent out to inform clients of repossession based on negative arrears for the third consecutive month, 15th of every month. There is an automated freeze of account and discontinuation of interest calculation. These marked mortgages can either be re-activated with the appropriate approval or be foreclosed. Either unfreeze or repossess by General ledger update/reversal for interest repayment and principal.



## Reports

Detailed reports can be generated on the Mortgage Reports tab. Reports are available for client mortgage statement, down payments, mortgage arrears, mortgages, outright purchases, project clients report, property history.

## Client Mortgage Statements



SSMS & MMS Test  
yolanqash@ecsfhans.com

My account

MMS

MORTGAGE ADMIN

MORTGAGE REPORTS

Clients Mortgage Statement

Down Payments

Mortgage Arrears

Mortgages

Outright Purchases

Project Clients Report

Property History

Mortgage Statement

Select an Option

SSHFC1000

SSHFC1001

SSHFC10022

SSHFC10023

SSHFC1003

SSHFC1005

SEARCH

Principal Repaid

Total Balance

Principal Balance

Arrears

Date

Select an option from the drop down to search.

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## Down Payment

SSMS & MMS Test  
yolanqash@ecsfhans.com

My account

MMS

MORTGAGE ADMIN

MORTGAGE REPORTS

Clients Mortgage Statement

Down Payments

Mortgage Arrears

Mortgages

Outright Purchases

Project Clients Report

Property History

Mortgage Down Payments

Select an option Project

Select an option Down Payment Status

SEARCH

Account Number

Account Name

Project

Down Payment Amount

Amount Paid

Status

Payment Deadline

no records found

Select the down payments tab to view details to generate report.

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SSMS & MMS Test  
jdanooah@ecoghana.com

My account

MMS

MORTGAGE ADMIN

MORTGAGE REPORTS

Clients Mortgage Statement

Down Payments

Mortgage Arrears

Mortgages

Outright Purchases

Project Clients Report

Property History

Mortgage Down Payments

Select an option

Project

Select an option

Paid

Pending

SEARCH

Account Number

Account Name

Project

Amount Paid

Status

Payment Deadline

no records found

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Select the drop down to choose option and click search.

## Mortgage Arrears

SSMS & MMS Test

My account

MMS

MORTGAGE ADMIN

MORTGAGE REPORTS

Clients Mortgage Statement

Down Payments

Mortgage Arrears

Mortgages

Outright Purchases

Project Clients Report

Property History

SETUP

Mortgage Arrears

Select an option

Project

SEARCH

Account Number

Account Name

Project

Property

Arrears

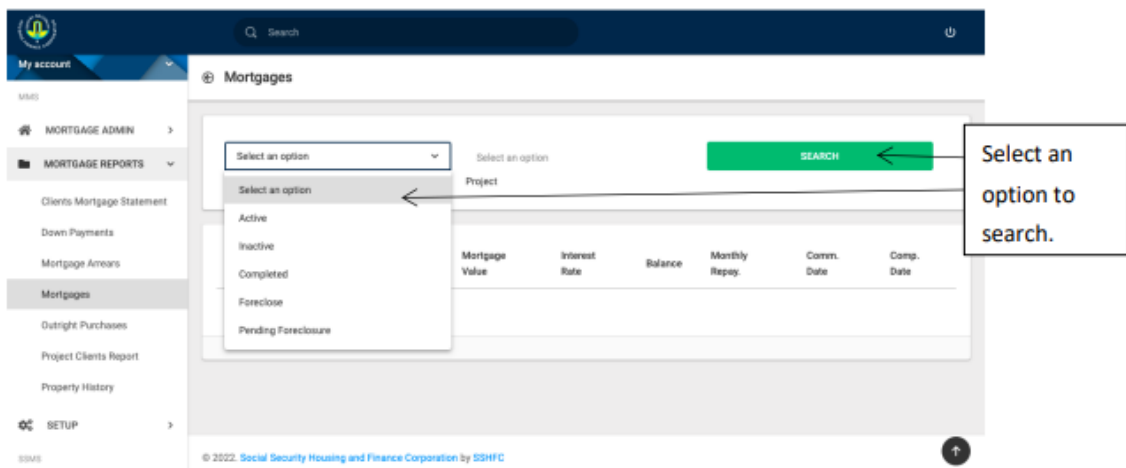
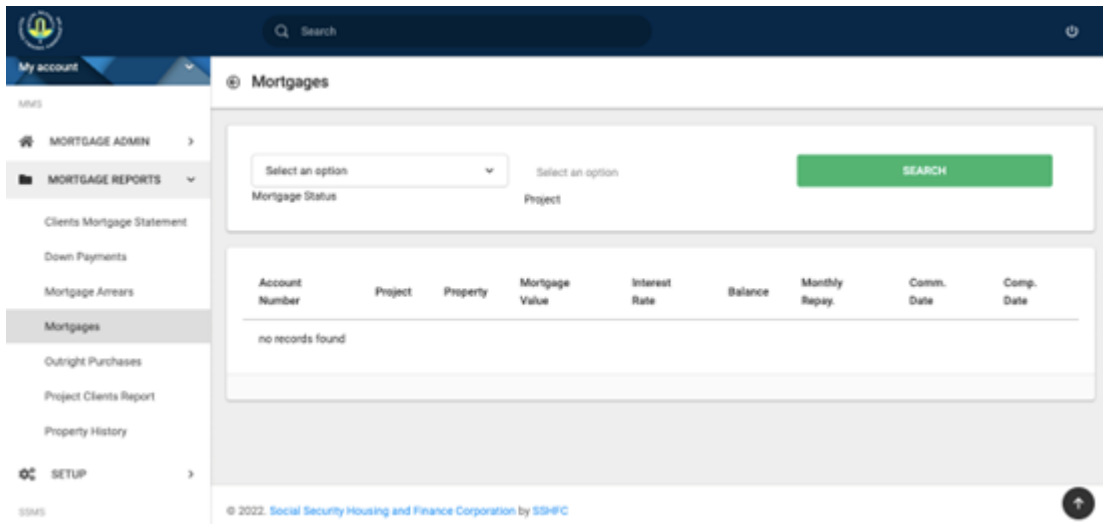
no records found

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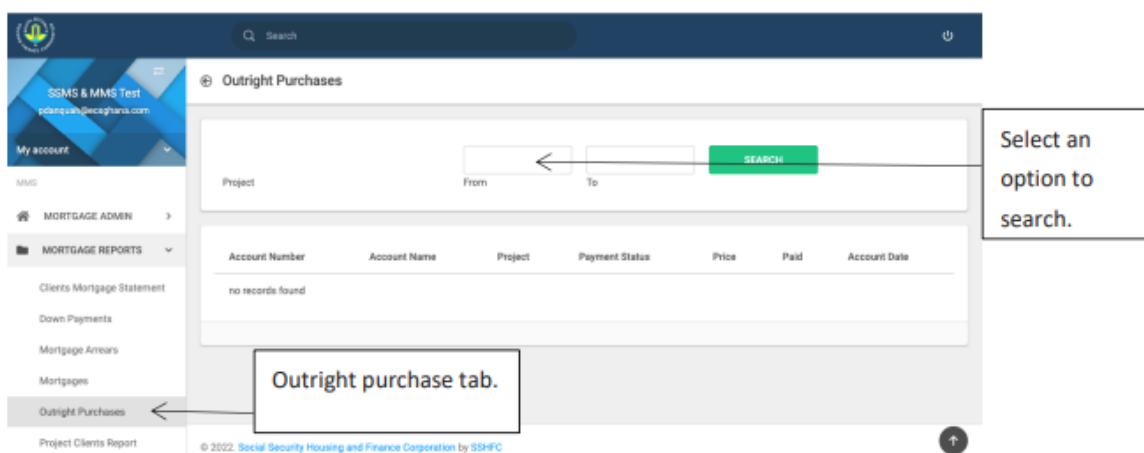
Select the mortgage arrears tab to view details. Select an option from the drop down to search.

## Mortgages

The mortgages tab gives a view of all details on mortgage applications of which status can be selected and searched for to generate report



## Outright Purchases



## Project Clients Report

The screenshot shows the 'Project Clients Report' interface. On the left, a sidebar menu lists various options, with 'Project Clients Report' highlighted. A callout box points to this menu item with the text: 'Project Clients Report tab.' The main content area is titled 'Projects Master List'. It features a search bar with a dropdown menu currently open, showing options: 'Project', 'Mortgage', and 'Outright Purchase'. A callout box points to this dropdown with the text: 'Select an option to search.' Below the search bar is a table with columns: 'Project', 'Account Number', 'Project', 'Property', and 'Year'. The table currently displays 'no records found'. At the bottom of the page, there is a copyright notice: '© 2022. Social Security Housing and Finance Corporation by SSHFC'.

## Property History

The screenshot shows the 'Property History' interface. On the left, a sidebar menu lists various options, with 'Property History' highlighted. A callout box points to this menu item with the text: 'Property History tab. Select an option to search for information.' The main content area is titled 'Property History'. It features a search bar with a dropdown menu currently open, showing options: 'Project', 'Mortgage', and 'Outright Purchase'. Below the search bar is a table with columns: 'Account Number', 'Project', 'Property', 'Allocation Type', and 'Date'. The table currently displays 'no records found'. At the bottom of the page, there is a copyright notice: '© 2022. Social Security Housing and Finance Corporation by SSHFC'.

In conclusion, and a gentle hint, setup records linked to other records in this same application can not be deleted unless they are de-linked.