

Please Note: LHFS is currently not accepting “Released or Assigned” findings.

Log into **DASH**

- Enter username (email address) / password

Land Home FINANCIAL SERVICES, INC.
 Please login to access your portal

Enter Your Username

Enter Username (Email address)

Login

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Need DASH Access?

- Click [HERE](#) for New User Registration

Land Home FINANCIAL SERVICES, INC.
 Please login to access your portal

Enter Your Password

.....

Forgot password?

Login

< Back

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DASH “Profile” must be completed **prior** to running your first AUS

- (Click [HERE](#) for instructions on adding or updating signature and credit credentials)

Select Loan from User Dashboard

- Make certain URLA is fully completed to obtain accurate AUS findings.

Land Home FINANCIAL SERVICES, INC.
 New Dashboard Pipeline Quick Pricer Recent Apps

TPO / Dashboard

DASH - Get your loan across the finish line!

New Loans Last 7 Days: 122
 Loans Conditionally Approved: 4
 Locks Expiring Next 7 Days: 7
 Total Outstanding: 16

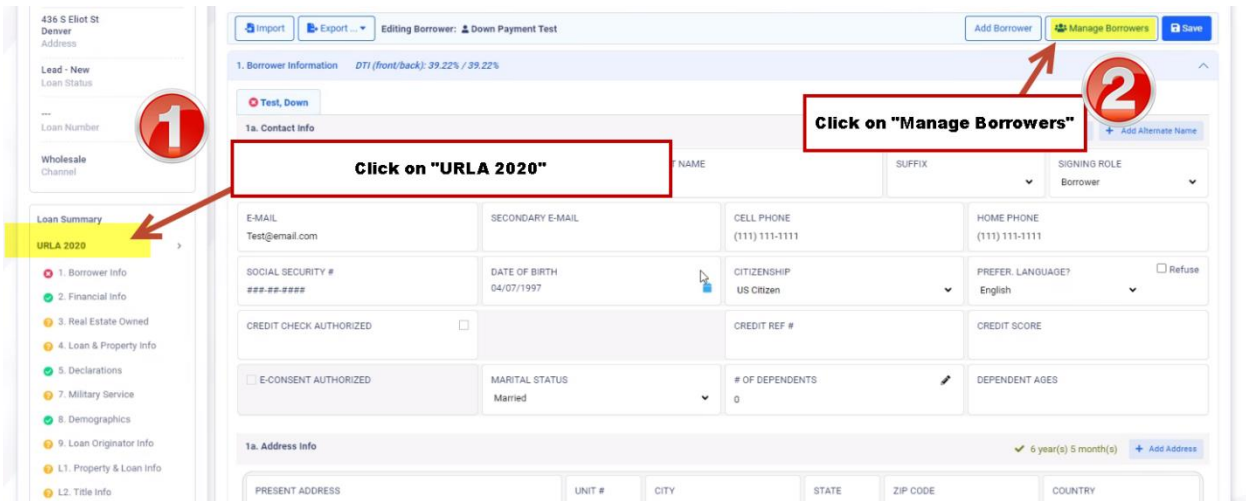
Recent Loans

Select applicable loan

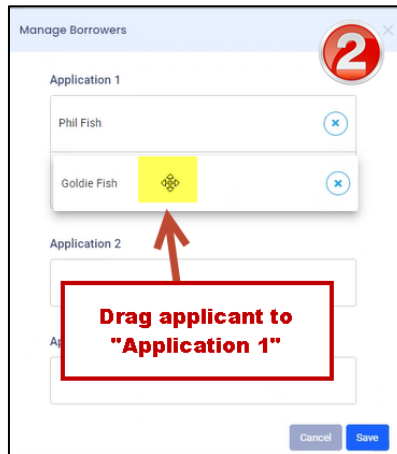
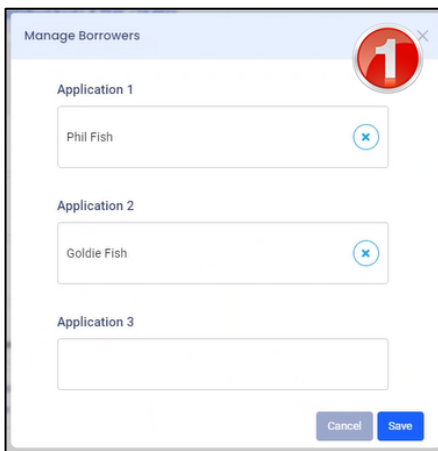
Detail	Borrower / Property	Loan Status	Loan Amount	Lender / Channel / Product	Date Created
Detail	Fish, Phil 123 Main St SANTA FE, NM 87507	Lead - New	\$407,483.31 LTV 98.19%	- Wholesale	4/19/23, 12:13 PM Last Updated

FOLLOW THE PROCESS BELOW FOR JOINT CREDIT ONLY

1. Click on URLA 2020
2. Select “Manage Borrowers”



1. Notice both borrowers appear in the “Manage Borrowers” screen.
2. Drag the appropriate borrowers into their respective positions.
3. Drag the borrowers name into “Application 1” so they are together in one application. Click “Save” once applicants have been moved into “Application 1.”



FOLLOW THE PROCESS BELOW FOR DPA PROGRAMS

ADDING THE SECOND LIEN TO THE URLA:

1. Click on URLA 2020
2. Under “4b. Other New Mortgages Loans” select “+ Add Mortgage loans”
3. Refer to the **Forgivable** or **Non-Forgivable** section based on the selected DPA program

Import Export ... Editing Borrower: Roger Test LINK Add Borrower Manage Borrowers Save

PURCHASE PRICE: \$245,471.00 APPRAISED VALUE: \$250,000.00

If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) Yes No

4b. Other New Mortgages Loans + Add Mortgage Loans

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

FORGIVABLE:

- Enter the correct DPA program
- Select “Second Lien” under “Lien type”
- Choose the correct FHA source (Local, Federal, or State Agency)
- Enter the loan amount
- Click the check mark upon completion

4b. Other New Mortgages Loans + Add Mortgage Loans

Creditor	Lien Type	FHA Source	MO PMT	Loan Amt/Draw	Credit Limit	HELOC	Action
DPA PROGRAM NAME	Second Lien	State Agency	\$0.00	\$50,000.00	\$		✓ ✕ 🗑️

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

Select Applicable Agency (Local, Federal, or State)

Click the check mark to accept entries

- Select the eye-shaped icon

4b. Other New Mortgages Loans + Add Mortgage Loans

Creditor	Lien Type	FHA Source	MO PMT	Loan Amt/Draw	Credit Limit	HELOC	Action
DPA	Second Lien	State Agency	\$0.00	\$15,000.00	\$	-	👁️ ✕ 🗑️

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

Click the eye-shaped icon to view additional Details

A new window will appear “Update Related Mortgage Loan”

Scroll down and select the following:

- Is Affordable Loan (if applicable)
- Is P&I Deferred First Five Years (if applicable)
- Click “Save”

Update Related Mortgage Loan [X]

Trustee Name: [] Prior Recording Book Number: [] Prior Recording Instrument Number: [] Prior Recording Page Number: []

Prior Recording Jurisdiction Name: [] Loan Term Months: [] Remaining Term To Maturity Months: [] Lien Type: [Second Lien v]

Funds Source: [State Agency v] Amortization Type: [v] Mortgage Type: [v] Loan Purpose: [v]

Monthly Payment: [\$0.00] Loan or Draw Amount: [\$50,000.00] Credit Limit: [\$] Unpaid Balance: [\$]

Fee Summary Total Of All Payments: [\$] MI Premium Monthly Payment: [\$] VA Residual Income: [\$] Balloon Payment Amount: [\$]

Note Rate: [%] LTV: [%] Assignment Date: [mm/dd/yyyy] Note Date: [mm/dd/yyyy]

Mortgage Date: [mm/dd/yyyy] Prior Recording DateTime: [mm/dd/yyyy HH:MM]

Will be Modified Into Subject Loan
 Is Assumable
 Is Lien Holder Same As Subject Loan
 Has Prepayment Penalty
 Is Deed Of Trust
 Is Affordable Loan
 Is P&I Deferred First Five Years

[Cancel] [Save]

After completing the process, be sure to **save once more** at the top of the URLA screen.

Editing Borrower: Phil EntityTest Fish

2c. Liabilities - Credits, Debts, and Leases

Account Owner	Account Type	Creditor	Account #	REO	MO Pmt	MO Left	Unpaid	Payoffs	Action
Phil EntityTest									

[Import] [Export ...] [Add Borrower] [Manage Borrowers] [Save]

NON FORGIVABLE:

- Enter the correct DPA program
- Select “Second Lien” under “Lien type”
- Choose the correct FHA source (Local, Federal, or State Agency)
- Enter the mortgage payment
- Enter the loan amount
- Click the check mark upon completion

4b. Other New Mortgages Loans + Add Mortgage Loans

Creditor	Lien Type	FHA Source	MO PMT	Loan Amt/Draw	Credit Limit	HELOC	Action
DPA PROGRAM NAME	Second Lien	State Agency	\$100.00	\$50,000.00	\$		✓ ✕ 🔄 🗑️

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

Select Applicable Agency (Local, Federal, or State)

Click the check mark to accept entries

ADDING THE COMMUNITY LENDING PRODUCT

Select applicable “Community Lending Product” under section “L3. Mortgage Loan Information”

L3. Mortgage Loan Information

MORTGAGE TYPE APPLIED FOR: FHA

NOTE RATE: 5.5% | LOAN TERM (MO): 360

COMMUNITY LENDING PRODUCT: HFA Preferred

COMMUNITY SECONDS REPAYMENT TYPE: [Dropdown]

LOAN AMORTIZATION PERIOD TYPE: Month

FUNDING FEE PERCENT: 1.75%

PRORATED UNEARNED UPFRONT: Yes No

CHARGES COLLECTED AT CLOSING: Yes No

CHARGES INCLUDED IN LOAN PAYMENTS: Yes No

BORROWER HAS POSITIVE HISTORY *: Yes No

APPLICABLE TO FHA LOANS ONLY (INCLUDING FHA DAP PROGRAMS)

URLA - Section 9. Loan Originator Info:

- Input the LHFS FHA Lender ID / FHA Sponsor ID (**7245500311**)

The screenshot shows the '9. Loan Originator Info' section in the URLA system. A red box highlights the 'FHA Lender ID' and 'FHA Sponsor ID' fields, with arrows pointing to a callout box that says 'Enter FHA Lender ID and FHA Sponsor ID (same number for both)'. Below, a yellow callout box shows the values '7245500311' for both fields.

RUNNING AUS

Click on “Services” and then select “AUS”

- User must select AUS* type by selecting applicable tab.

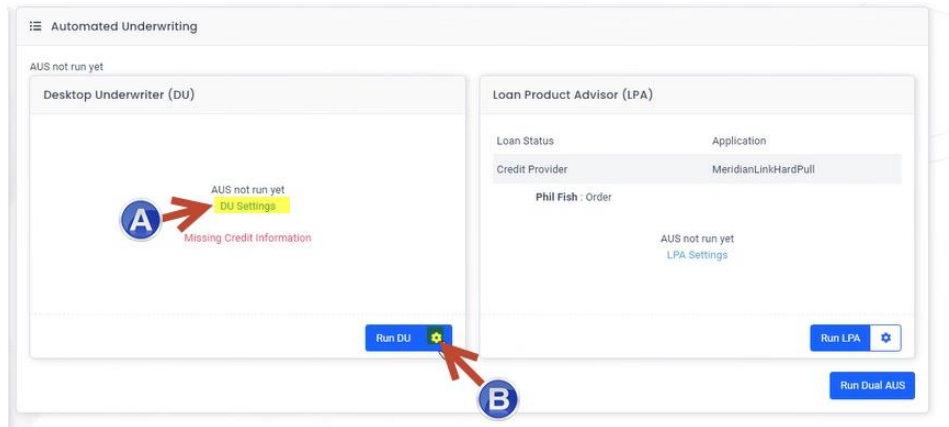
The screenshot shows the Loan Summary page in the DASH system. The 'Services' menu is expanded, and 'AUS' is selected. A red box highlights the 'AUS' option with the text 'Select "AUS" under "Services"'. The main content area shows loan details for a 'Lead - New' status, including purchase price, appraised value, and loan amount.

*** Credit is reissued in the AUS section**

RUNNING DU

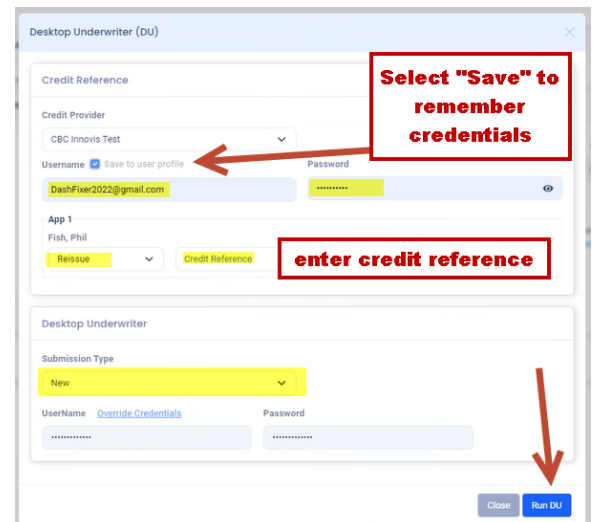
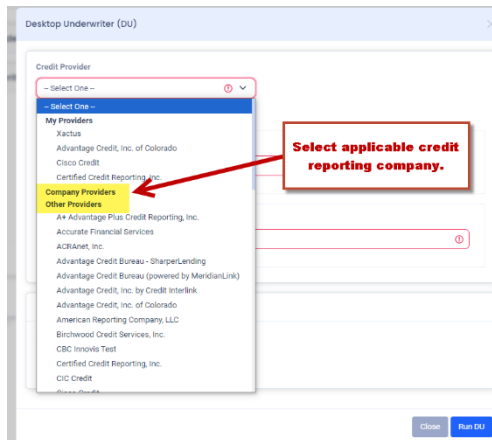
Select one of the following:

- A. “DU Settings” **or**
- B. Gear Wheel



Credit Reference

- Credit credentials will import from your DASH profile. Please confirm credit reporting company and Username.
 - If Credit Provider was established during account user registration, the Credit Provider can also be found under "My Providers."

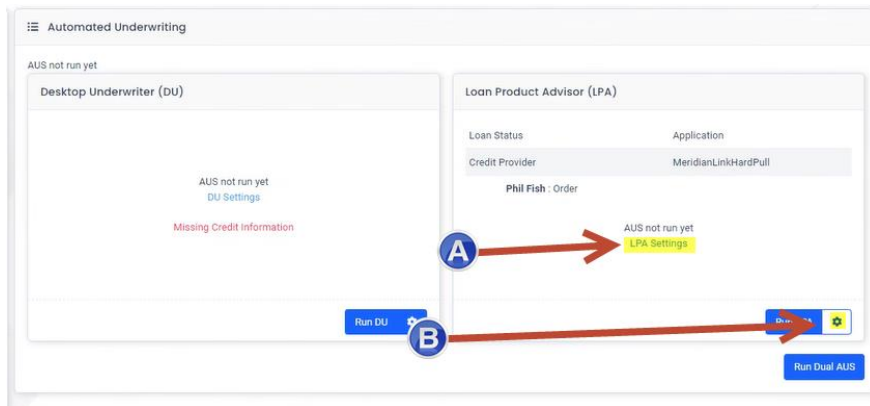


- Select Reissue under borrower(s) name
 - Enter Credit Reference from credit report pulled
- Submission Type:
 - Initial DU pulls: Select “New”
 - Subsequent DU pulls: Select “Resubmit”
- Click on “Run DU”

RUNNING LPA

Select one of the following:

- A. “LPA Settings” **or**
- B. Gear Wheel



Select the tab “LPA” and complete the following:

- Login information is automatically completed
 - Seller Servicer Number and FHA Lender ID is linked to LHFS
- Check “Order Credit”
- Choose applicable “Credit Provider”
 - Technical Affiliate (if applicable)
- Select “Reissue” under Borrower’s name
- Enter credit reference number per credit report
- “Case State Type” must reflect “Application”

No need to enter data into the following fields:

- “LPA Key Number”
- “Loan Product Advisor ID”

Upon completion, select Run LPA.

