

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

Log into **DASH**

- Enter username (email address) / password

Need DASH Access?

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

Select Loan from User Dashboard

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

- Click on URLA 2020 update all items. Left side bar cannot reflect any red notifications, must all be green or yellow.

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

RUNNING AUS THROUGH DASH SPECIALTY DPA PROGRAMS

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

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

Funds Source
State Agency

Amortization Type

Mortgage Type

Loan Purpose

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

☐ Is HELOC
 ☐ Will be Refinanced Into Subject Loan

☐ 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.

Import

Export ...

Editing Borrower: Phil EntityTest Fish

Add Borrower

Manage Borrowers

Save

2c. Liabilities - Credits, Debts, and Leases

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

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

L3. Mortgage Loan Information

MORTGAGE TYPE APPLIED FOR
FHA

NOTE RATE
5.5%

LOAN TERM (MO)
360

GOVERNMENT LOAN DETAILS

FUNDING FEE PERCENT
1.75%

PRORATED UNEARNED UPFRONT
☐ Yes ☐ No

CHARGES COLLECTED AT CLOSING
☐ Yes ☐ No

COMMUNITY LENDING PRODUCT

Select One

HFA Preferred

HFA Preferred Risk Sharing

Home Ready

Home Possible

HFA Advantage

Relief Refinance - Open Access

Enhanced Relief Refinance

Refi Possible

CHOICE Home

CHOICE Renovation

Community Land Trust

Green CHOICE

Income Based Deed Restrictions Terminate

Income Based Deed Restrictions Survive

COMMUNITY SECONDS REPAYMENT TYPE

LOAN AMORTIZATION PERIOD TYPE
Month

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**)

TPO / URLA

Test, Down LTV 96.5% FICO 7.875% DTI 39.22% / 39.22% FTC (\$0.94)

Loan Summary

URLA 2020

- 1. Borrower Info
- 2. Financial Info
- 3. Real Estate Owned
- 4. Loan & Property Info
- 5. Declarations
- 6. Military Service
- 7. Demographics
- 8. Loan Originator Info
- 9. L1. Property & Loan Info
- 10. L2. Title Info
- 11. L3. Mortgage Loan Info
- 12. L4. Qualifying the Borrower

Services

- Credit

9. Loan Originator Info

Loan Identifiers

LOAN NUMBER

LENDER LOAN NUMBER

Organization Information

ORGANIZATION NAME

ORG. NMLS ID#

ORG. LICENSE STATE

ORG. STATE LICENSE ID#

FHA LENDER ID *

FHA SPONSOR ID *

ORGANIZATION ADDRESS

UNIT #

CITY

STATE

ZIP CODE

FHA LENDER ID

7245500311

FHA SPONSOR ID

7245500311

ORGANIZATION ADDRESS

UNIT

RUNNING AUS

Click on “Services” and then select “AUS”

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

TPO / Loan Summary

Phil Fish

SANTA FE

123 Main St

Address

Lead - New

Loan Status

Wholesale

Channel

Loan Summary

URLA 2020

Services

- Credit
- VOI/VOE
- VOA
- AUS
- Appraisal
- Fees
- Pricing
- Conditions
- Submission
- Additional

Borrowers(1)

Fish, Phil

3096 Plaza Blanca

Phl@test.com

(M) (111) 111-111

Star 0

Lead - New

Loan Status

Outstanding Conditions

16

Loan Details

Within Reach FHA	Purchase	\$415,000.00	\$415,000.00	\$400,475.00	---
Loan Type	Loan Purpose	Purchase Price	Appraised Value	Loan Amount	Cashout Amount
\$14,525.00	\$14,525.00	\$7,008.31	---	97%	100%
Down Payment	Subordinate Lien Amount	MIP/PMI Amount	Total Loan Amount	LTV	CLTV
---	---	---	---	6.0%	11.89% / 19.78%
---	---	---	---	Rate	DTI Ratio
---	---	---	---	Compensation	---

Origination Info

Origination Date

Lock Expiration Date

CD Issue Date

CD Signed Date

Closing Info

Estimated Closing Date

Closing Date

Last Payment Date

Payoff Expiration Date

Funding Date

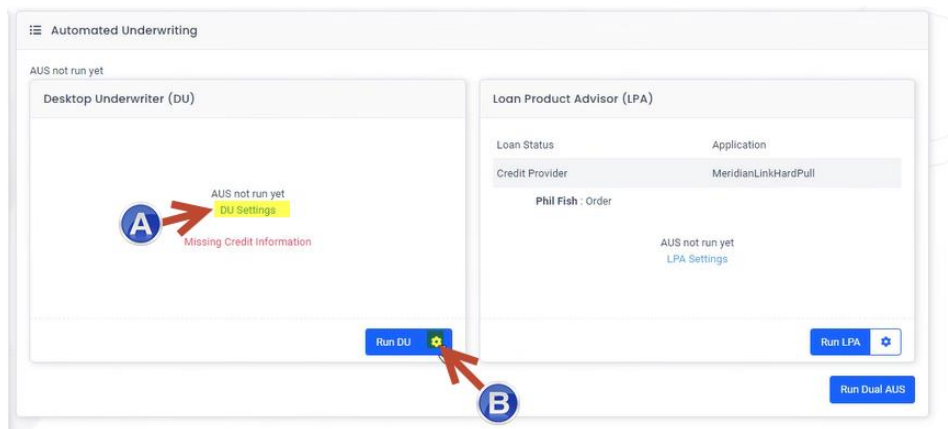
Select "AUS" under "Services"

* Credit is reissued in the AUS section

RUNNING DU

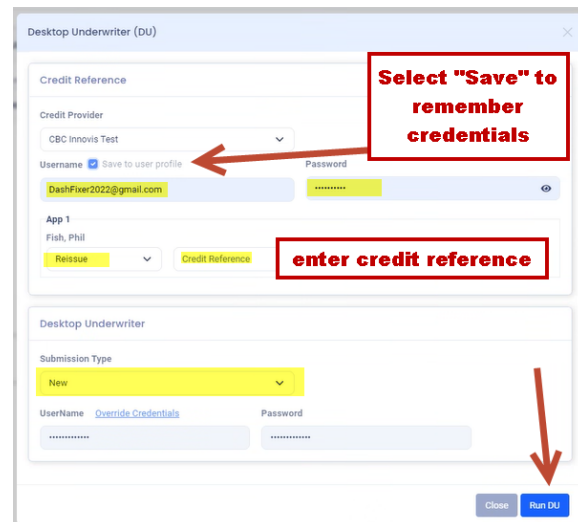
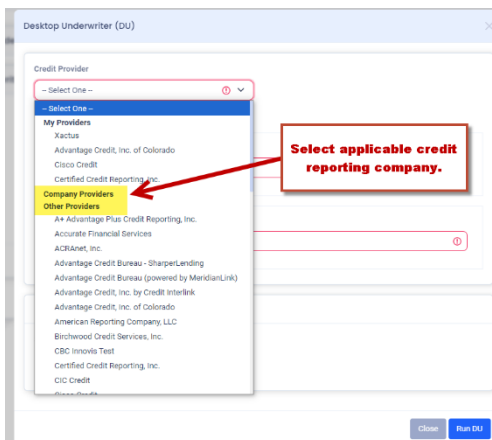
Select one of the following:

- 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."

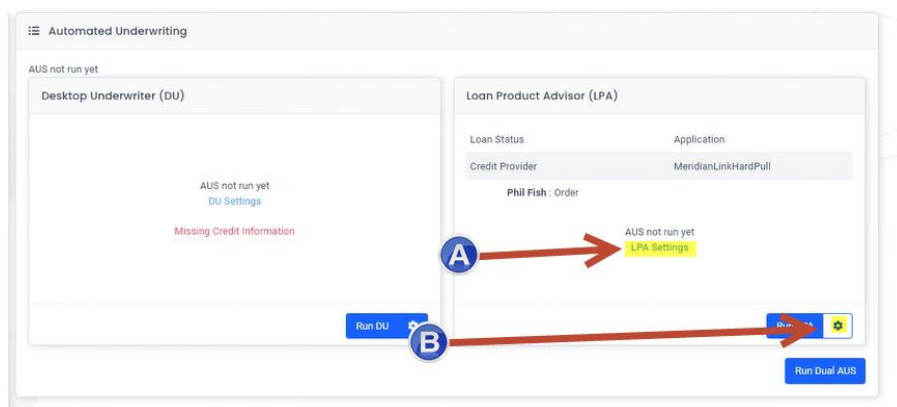


- Select Reissue under borrower(s) name
 - Enter Credit Reference from credit report pulled
- Submission Type:
 - Initial DU pulls: Select “New”
 - Subsequent DU pulls: Select “Resubmit”
- Click on “Run DU”

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.