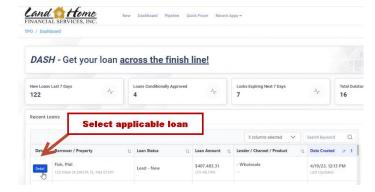


Please Note: LHFS is currently not accepting "Released or Assigned" findings.

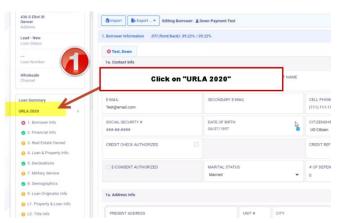
Log into <b>DASH</b>	FINANCIAL SERVICES, INC.	
• Enter username (email address) / password	Enter Your Username Enter Username (Email address) Login +0	
	Lodasoft © 2024	
<ul> <li>Need DASH Access?</li> <li>Click <u>HERE</u> for New User Registration</li> </ul>	FINANCIAL SERVICES, INC.	
	Enter Your Password	
	ß ro	orgot password?
	Login <b>+3</b> < Back	
	< Back	

### Select Loan from User Dashboard

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



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



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### 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

-S Import Export • Editing Borrow	wer: 🛓 Roger Test LINK		Add Bon	wer 🛛 🏝 Manage Borrowers 🕞 Save
PURCHASE PRICE \$245,471.00	APPRAISED VALUE \$250,000.00	1	If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, me office, beauty/barber shop)	⊖ Yes
4b. Other New Mortgages Loans				+ Add Mortgage Loans
4c. Rental Income On Purchases 🗌 Subje	ect 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 🗸		✓ \$0.00	\$50,000.00		✓ × ⊗	
4c. Rental Income On Purchases	Subject Property has Rental Inco	Select One Community Non-Profit				1	
4d. Gifts or Grants	-	Employer Federal Agency				+ Add Gift or Grant	
		Lender Local Agency			Click the che	at weat	
		Relative Religious Non-Profit			to accept		
	Applicable Agency	State Agency					
(Local,	Federal, or State)	Other Institutional					
		Non-Parent Relative Parent	_				
		as Unrelated Friend					
• Select the	e eye-shaped icon	4b. Other New Mortgages Loans	s Lien Type	FHA Source	MO PMT Loan Amt/Draw	Credit Limit	+ Add Me
		DPA	Second Lien	State Agency	\$0.00 \$15,000.00	\$	



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On Purchases 🔲 Subject Property

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"

Jpdate 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
	Prior Recording DateTime	Is HELOC	<ul> <li>Will be Refinanced Into Subject Loan</li> </ul>
Mortgage Date	mm/dd/yyyy HH:MM	IS HELOC	,

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

		- H	sn, Phil 🗸	LIV 60.241% Y 💗	FICO Y	5.500% ¥ D119.3	257%/19.883% ¥ F	IC (-\$251,000.00)
-👌 Import 📄 🕒 Export 👻 Edi	iting Borrower: 🛔 Phil EntityTest Fish					Add Borrower	Anage Borrowe	rs 🖬 Save
2c. Liabilities - Credits, Debts, and	Leases							Add Liability
Account Owner Account Type	Creditor	Account #	REO	MO Pmt	M0 Left	Unnaidean	Payoffs	Action
Phil EntityTest								



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### **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 Select One	\$100.00	\$50,000.00	≶
4c. Rental Income On Purchases	Subject Property has Rental In a				
4d. Gifts or Grants		Employer Federal Agency Lender			+ Add Gift or Grant
		Local Agency Relative			Click the check mark to accept entries
	ct Applicable Agenc al, Federal, or State	Unmarried Partner			
		Other Institutional Non-Parent Relative Parent			
		as Unrelated Friend			

### ADDING THE COMMUNITY LENDING PRODUCT

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

Mortgage Loan Informa	non				<u>^</u>
3. Mortgage Loan Infor	mation				
IORTGAGE TYPE APPLI	ED FOR	COMMUNITY LENDING PRODUCT	COMMUNITY SECO	NDS REPAYMENT TYPE	
-HA		•	~		~
		Select One	13		
IOTE RATE	LOAN TERM (MO)	HFA Preferred		LOAN AMORTIZATION PERIOD TYPE	
.5%	360	HFA Preferred Risk Sharing	~	Month	~
		Home Ready			
overnment Loan Details	s	Home Possible			
		HFA Advantage			
FUNDING FEE PERCENT		Relief Refinance - Open Access			
1.75%		Enhanced Relief Refinance			
		Refi Possible			
PRORATED UNEARNED U	JPFRONT	CHOICE Home	CHARGES INCLUDE	ED IN LOAN PAYMENTS	
) Yes () No		CHOICE Renovation	◯ Yes ◯ No		
		Community Land Trust			
CHARGES COLLECTED A	AT CLOSING	Green CHOICE	BORROWER HAS P	OSITIVE HISTORY *	
Yes 🔿 No		Income Based Deed Restrictions Terminate	○ Yes ○ No		
		Income Based Deed Restrictions Survive			

EQUAL HOUSING

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### 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)

oan Summary	Bimport Export • Editing Be	orrower: 🛓 Down Payment Test			Add Borrower	Manage Borrowers	B Save
RLA 2020							
<ul> <li>1. Borrower Info</li> <li>2. Financial Info</li> </ul>	9. Loan Originator Info						^
3. Real Estate Owned	Loan Identifiers						2 Refresh
4. Loan & Property Info	LOAN NUMBER		CALLOAN NUMBER	AGENOV CASE	NUMBER		
7. Military Service 8. Demographics	LENDER LOAN NUMBER	Ent	er FHA Lender ID a (same numbe	ind FHA Sponsor ID er for both)			
<ul> <li>9. Loan Originator Info</li> <li>L1. Property &amp; Loan Info</li> </ul>	Organization Information						
<ul> <li>L2. Title Info</li> <li>L3. Mortgage Loan Info</li> </ul>	ORGANIZATION NAME Fake External Company		OB WMLS ID# 123456789	ORG. LICENSE STATE	ORG. STATE L	ICENSE ID#	
L4. Qualifying the Borr rvices	FHA LENDER ID *	FHA SPONSOR ID *					
😔 Credit	ORGANIZATION ADDRESS		UNIT #	CITY	STATE	ZIP CODE	
			FHA LENDER ID 7245500311			SPONSOR ID 5500311	

### **RUNNING AUS**

Click on "Services" and then select "AUS"

• User must select AUS\* type by selecting applicable tab.

Phil Fish	🔹 Borrowers(1)			Lead - New		
SANTA FE 123 Main St Address	Fish, Phil      3096 Plaza Blanca      3     (M) (111) 111-111			Loan Status		Outstanding Conditions
Lead - New Loan Status						16
Wholesale Channel	🖀 Loan Details					
oan Summary	Within Reach FHA Loan Type	Purchase Loan Purpose	\$415,000.00 Purchase Price	\$415,000.00 Appraised Value	\$400,475.00 Loan Amount	Cashout Amount
JRLA 2020 >	\$14,525.00 Down Payment	\$14,525.00 Subordinate Lien Amount	\$7,008.31 MIP/PMI Amount	 Total Loan Amount	97% LTV	100% CLTV
Services	<	360			6.0%	11.89% / 19.78%
VOI/VOE	Select "	AUS" under	"Services	Compensation	Rate	DTI Ratio
O VOA						
AUS	Origination Info			Closing Info		
Appraisal						
Fees	Origination Date	Lock Expiration Date	CD Issue Date	Estimated Closing Date	Closing Date	Last Payment Date
Pricing	CD Signed Date			Payoff Expiration Date	Funding Date	
Conditions						

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

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### **RUNNING DU**

Select one of the following:

- A. "DU Settings" or
- B. Gear Wheel

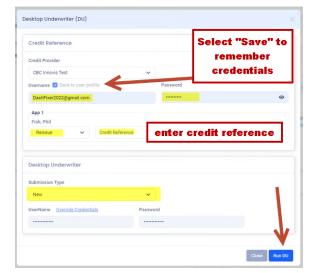
esktop Underwriter (DU)	Loan Product Advisor (LF	(A<
	Loan Status	Application
	Credit Provider	MeridianLinkHardPull
AUS not run yet DU Settings Missing Credit information	Phil Fish : Order	AUS not run yet LPA Settings
Run Di		Run LPA 🗢

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."

Credit Provider			
- Select One		0 ~ )	
– Select One –			
My Providers			
Xactus			
Advantage Credit, Inc.	of Colorado		Select applicable credit
Cisco Credit	_		reporting company.
Certified Credit Report	ing Inc.		
Company Providers Other Providers		- 1-	
A+ Advantage Plus Cre	dit Reporting, Inc.		
Accurate Financial Ser	vices		
ACRAnet, Inc.			
Advantage Credit Bure	au - SharperLending		
Advantage Credit Bure	au (powered by Meridian)	Link)	
Advantage Credit, Inc.	by Credit Interlink		
Advantage Credit, Inc.	of Colorado		
American Reporting Co	ompany, LLC		
Birchwood Credit Serv	ices, Inc.	_	
CBC Innovis Test		_	
Certified Credit Report	ing, Inc.	_	
CIC Credit			
0.000		_	

- 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"





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#### **RUNNING LPA**

#### Select one of the following:

- A. "LPA Settings" <u>or</u>
- B. Gear Wheel

: not run yet Desktop Underwriter (DU)	Loan Product Advisor (LP	A)
	Loan Status	Application
	Credit Provider	MeridianLinkHardPull
AUS not run yet DU Settings	Phil Fish : Order	
Missing Credit Information		AUS not run yet
	A>	LPA Settings
Run E	N P	Dur 🔥 🔯

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" • Techical 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.

Login Information			
LPA User ID Override Credentials		LPA Password	
Seller Servicer Number		FHA Lender ID	
Order			Order Credit
Credit Provider		Technical Affiliate	
Equifax Mortgage Solutions	~	Advantage Credit Bureau	~
Phil Fish		Credit Reference #	
Reissue	~	This field is required.	0
Asset/Income Verification		Order Asset/Incor	me Verification
Submission Information			
Download Merged Credit Report			
LPA Key Number		Loan Product ID	
LEAVE BLANK		LEAVE BLANK	
Case State Type		LPA Lender Branch ID	
Application	~		

