

## DISCLOSURE REQUIREMENTS – FORWARD LOCK SUBMISSION PROCESS

### Step 1:

Log into eXPRESS with current user name and password

A login form with two input fields: 'Username' and 'Password'. The 'Password' field has a small asterisk icon to its left. To the right of the 'Password' field is a 'Sign In' button with a right-pointing arrow. Below the input fields are two links: 'Forgot Your Password?' and 'Login Help'.

### Step 2:

Search for loan by entering loan number or borrower name.

A 'Loan Search' form with a search icon and the text 'Loan Search'. It contains two input fields: 'Enter Loan Number' and 'Enter Last Name', each with a search icon to its right.

**OR**

You may also click on “Pipeline Report” and Select Loan

A 'Reports Available' menu with a left-pointing arrow and a dashed line. The 'Pipeline Report' option is highlighted.

### Step 3:

Located on bottom left of the “Loan Details” page click “Merge a Loan”

The 'Loan Details' page includes a 'Next' button in the top right corner. It is divided into three main sections:

- Borrower:**

Name:	Mister Test	Citizenship:	Non - U.S. Citizen
Occupancy:	Owner	Marital Status:	Married
- Subject Property:**

Street:	Tbd	Property Type:	Single Family Dwelling
City, St Zip:	Denver CO 80228	Units:	1
- Loan Information:**

Loan Program:	Conf Fixed 20	Rate:	3.875%
Loan Purpose:	Purchase	Lock Status:	Floating
Loan Amount:	\$400,000.00	Ratios:	16.49% / 20.65%
Base Loan:	\$400,000.00	Haz Impounds:	Yes
LTV/CLTV:	80.00% / 80.00%	Tax Impounds:	Yes
MI Coverage:	0.00%	Agency Case Number:	

Below the sections is a message: 'Loan data could not be queried.' At the bottom left is a 'Merge a Loan' button with a left-pointing arrow and a dashed line. At the bottom right is a 'Request Agency Case #' button.



## Step 4:

Complete – “Upload A Loan” information page. All required items contain a red line (|) located on the left.

### Section 1 - Broker Overview

### Section 2 - Loan Information

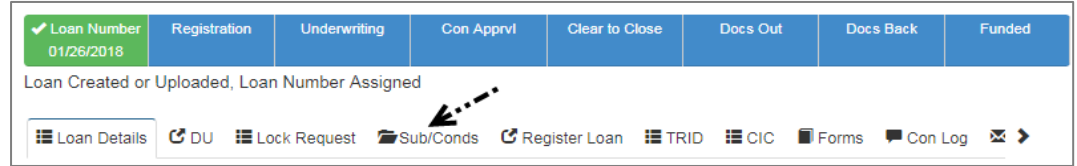
- Loan Program:
  - Select loan program
- Include Admin Fee in Price:
  - Admin fee may be included into the price on most loans. Certain DPA loans do not allow admin fee to be included in the price.
- eClosing:
  - Yes/No
- LoanNex ID:
  - Non-QM Loan Only
- FICO:
  - Input Qualifying Borrower Credit Score
- LHFS to Provide Disclosures:
  - Choose “Yes”
- 21 Day Close (Purchase Only):
  - Yes/No

### Section 3 – Upload File

Add your 3.2 file and click “Upload Loan.” A loan number is now created for the borrower.

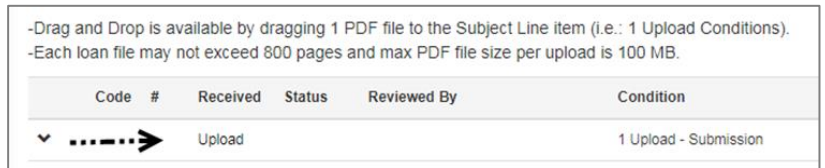
## Step 5:

Click on "Subs/Conds"



Click on "Upload" or you may also drag documents to the line item.

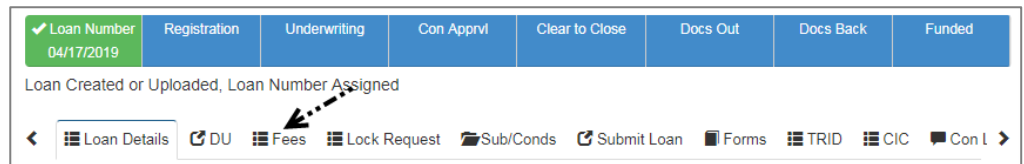
Upload the following documents into the "1 Upload Submission" line Item.



- Anti-Steering Form **(Required)**
  - Not required if Borrower Paid Compensation
  - (Completed with loan examples - LHFS will complete Anti-Steering Disclosure from example)
- Complete 1003 signed and dated by Loan Officer – (electronic signatures acceptable)
- Loan Credit Package (if applicable)
- [Verbal Authorization](#) to pull credit (signed by Loan Officer)

## Step 6:

Inputting Fees by selecting "Fees" from the menu bar.



Input fees as needed in appropriate fields.

Note: If box is greyed out fees cannot be updated.

Lender Paid Compensation will be completed during the loan registration process prior to releasing loan disclosures.

Origination Charges				
#	Description	Total Fee	To	By
802	Loan Discount Fee (178)		Lender	
804	Appraisal - TPO (317)	\$600.00	Other	
801	Administration Fee - LHFSW (6)	\$875.00	Lender	
801	Mortgage Broker Compensation - Borrower Paid (222)		Broker	
801	Mortgage Broker Compensation - Lender Paid (607)		Broker	Lender
802	Credit for Interest Rate Chosen (205)			Lender
805	Credit Report - TPO (318)		Other	

Required By Lender to be Paid in Advance



Adding a Fee to the Fee Screen: Click on + sign in the upper right-hand corner.

#	Description	Total Fee	To	By
802	Loan Discount Fee (178)		Lender	
804	Appraisal - TPO (317)	\$600.00	Other	

Selecting Fee: Click on box next to the fee you wish to add.

When selection is complete click "Add Fee" located on bottom of page.

Please note: It is required to click save in the upper left-hand corner to ensure proper fees have been inputted.

Fee #	Fee Name	Loan Types	Loan Purposes
<input type="checkbox"/> 819	Processing - TPO	Anyloan	Anyloan
<input type="checkbox"/> 823	Rate Lock Extension Fee (Borrower paid)		
<input type="checkbox"/> 809	Administration Fee CalHFA		
<input type="checkbox"/> 809	Administration Fee - LHFSW	Conventional,FHA,FmHA,Title I,Ait A,Closed End 2nd,Equity Line,Chattel,Commercial	
<input checked="" type="checkbox"/> 808	Processing Fee - Third Party		
<input type="checkbox"/> 802	Loan Discount Fee		
<input type="checkbox"/> 809	Administration Fee - LHFSW (FHA SL)	FHA	
<input type="checkbox"/> 809	Administration Fee - LHFSW (Within Reach)	Conventional,FHA,FmHA,Title I,Ait A,Closed End 2nd,Equity Line,Chattel,Commercial	
<input type="checkbox"/> 809	Closing Fee IA	Conventional,FHA,FmHA,Title I,Ait A	Purchase,Refinance,Rate / Term FHA Streamline Refinance,Rate / Term refinance,Cash out refinance,Home Improvement, Cash-Out/home improvement, Debt consolidation refinance,Limited cash out refinance
<input type="checkbox"/> 809	Closing Fee IA LHFSW	Conventional,FHA,FmHA,Title I,Ait A	Purchase,Refinance,Rate / Term FHA Streamline Refinance,Rate / Term refinance,Cash out refinance,Home Improvement, Cash-Out/home improvement, Debt consolidation refinance,Limited cash out refinance
<input type="checkbox"/> 809	Closing Fee - IA LHFSW (Within Reach)	Conventional,FHA,FmHA,Title I,Ait A,Closed End 2nd,Equity Line,Chattel,Commercial	

#	Description	Total Fee	To	By
802	Loan Discount Fee (178)		Lender	
804	Appraisal - TPO (317)	\$600.00	Other	
808	Processing Fee - Third Party (532)	\$995.00	Other	
801	Administration Fee - LHFSW (6)	\$875.00	Lender	
801	Mortgage Broker Compensation - Borrower Paid (222)	\$0.00	Broker	
801	Mortgage Broker Compensation - Lender Paid (607)		Broker	Lender
802	Credit for Interest Rate Chosen (205)			Lender
805	Credit Report - TPO (318)		Other	



## Step 7:

Click "Submit Loan"

The screenshot shows a progress bar with the following stages: Loan Number (04/17/2019), Registration, Underwriting, Con Apprvl, Clear to Close, Docs Out, Docs Back, and Funded. Below the progress bar, it says "Loan Created or Uploaded, Loan Number Assigned". A navigation menu includes: Loan Details, DU, Fees, Lock Request, Sub/Conds, Submit Loan (highlighted with a dashed arrow), Forms, TRID, CIC, and Con L.

- Complete Email Address so disclosures can be delivered.
- Input Processor name and email address.
- Click "Submit Loan"

The form is divided into three sections: Borrower Information, Loan Information, and Processor Information. In the Borrower Information section, the "Borrower E-mail Address:" field is highlighted with a dashed arrow and a note: "Must have all borrower email addresses to deliver loan disclosure". The field contains the placeholder text "[Mister Test", "Misses Test"]". The Processor Information section has fields for "Broker Loan Processor Name:" and "Broker Loan Processor E-mail Address:". At the bottom, there are "Save" and "Submit Loan" buttons.

