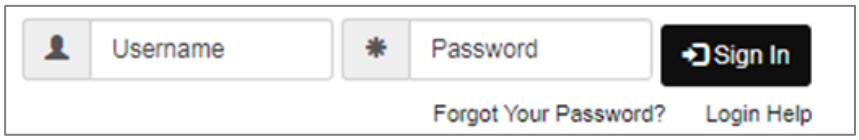
HOW TO SUBMIT AND GET A FILE DISCLOSED

Please utilize the following steps to submit a loan file and have file disclosed. Review posted Turn Times regarding when disclosures will be sent out.

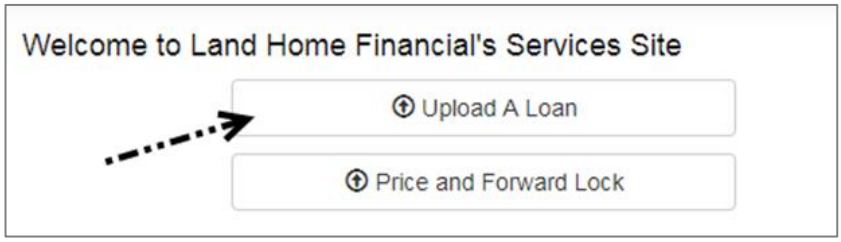
Please review "File Submission Process" located under "How To with LHFS" for a one-page condensed version of the following.

Step 1:

Log into eXPRESS with current username and password.

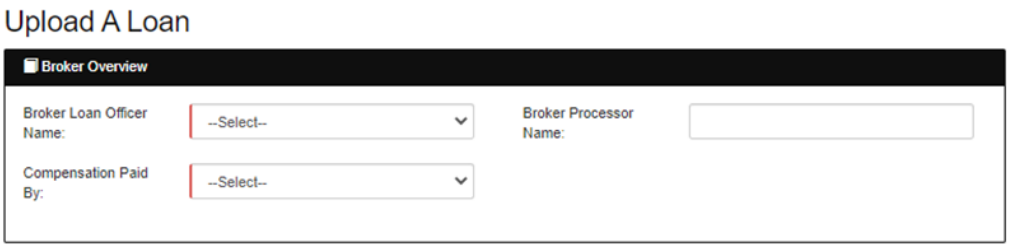


Upon successful sign-in, select "Upload A Loan."



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

Section 1 - Broker Overview



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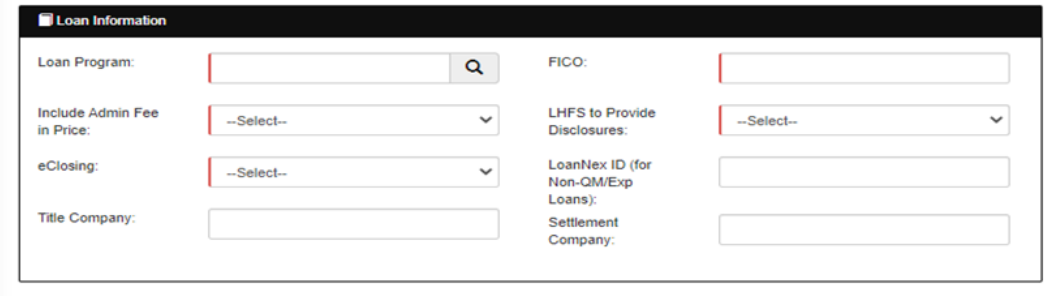
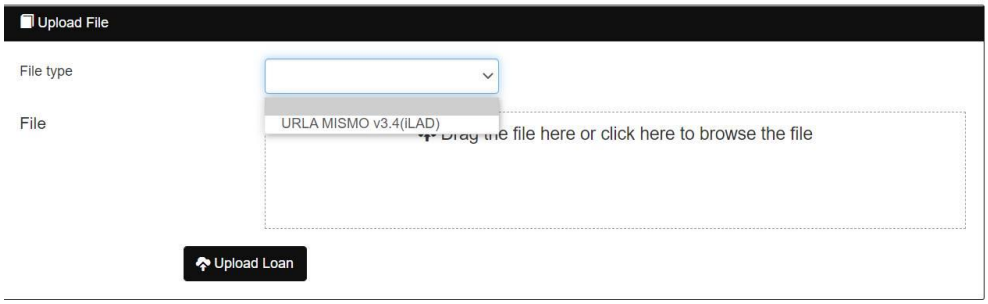
Section 2 - Loan Information



1. Loan Program:
   - Select loan program
2. 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.
3. eClosing:
   - Yes / No
     - An eClosing (electronic closing) takes place when any of the closing documents are signed electronically.
4. Title Company:
   - Input your Title Company
5. FICO:
   - Input Qualifying Borrower Credit Score
6. LHFS to Provide Disclosures:
   - Yes / No
7. Settlement Company:
   - Input Settlement Company

Section 3 – Upload File

Add URLA MISMO v3.4 (.xml) file and click “Upload Loan.” A loan number is now created for the borrower.



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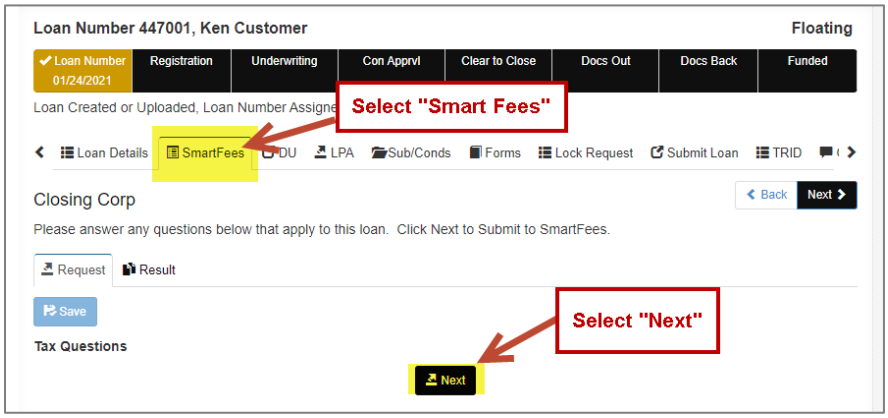
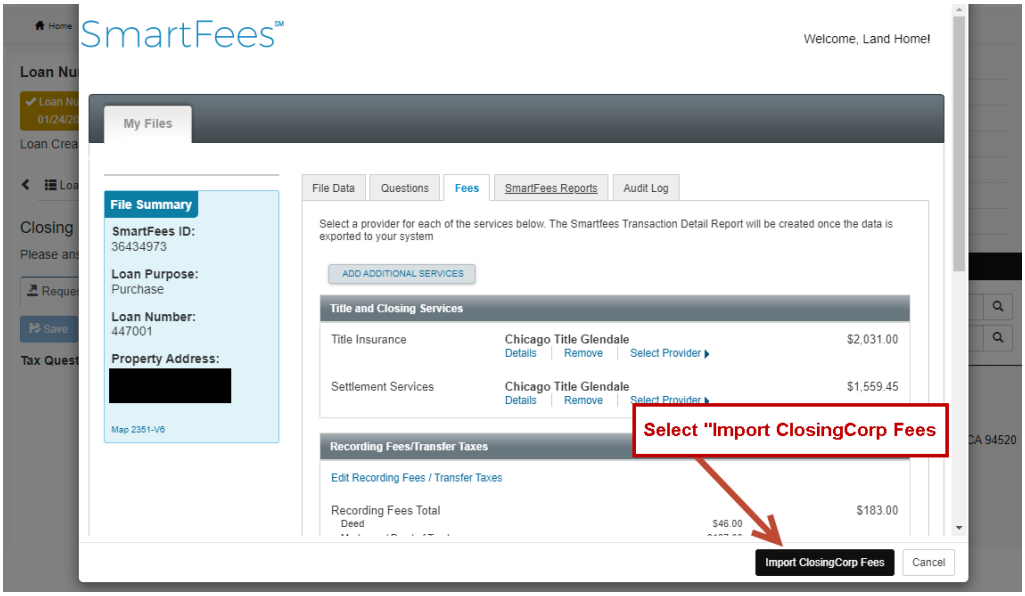
Step 2:

Click on the “SmartFees” tab. Click on “Next” and wait a moment while eXPRESS processes the SmartFees.



Confirm fees and select “Import ClosingCorp Fees.”



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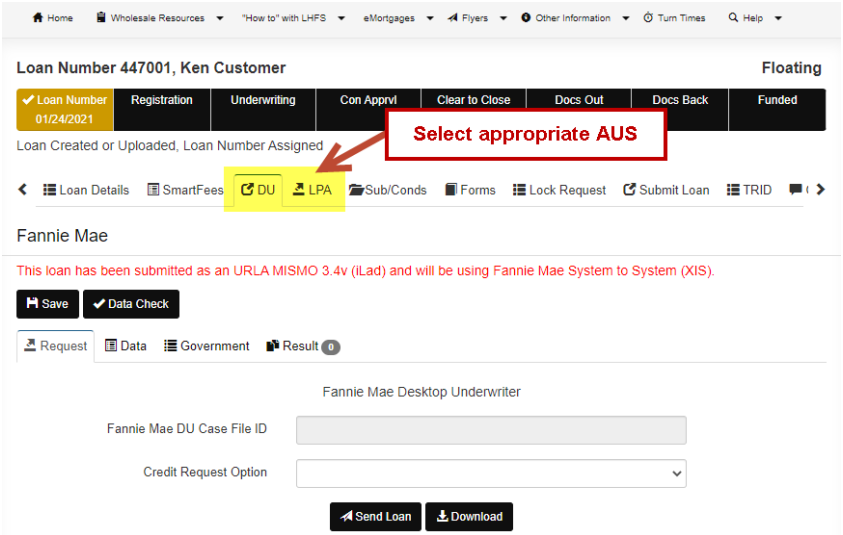
NEW LOAN SUBMISSION AND DISCLOSURE PROCESS

Step 3:

If AUS has not been finalized and released / assigned to LHFS, run the appropriate AUS.

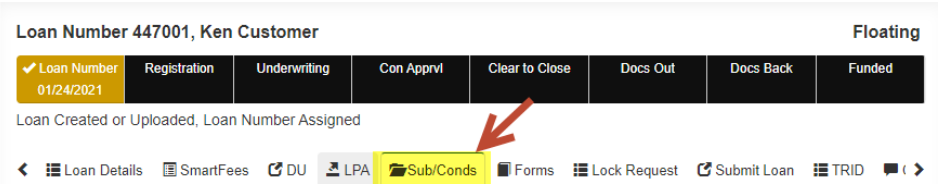
- How to Run DU – Conventional
- How to Run DU – FHA
- How to Run LPA



Step 4:

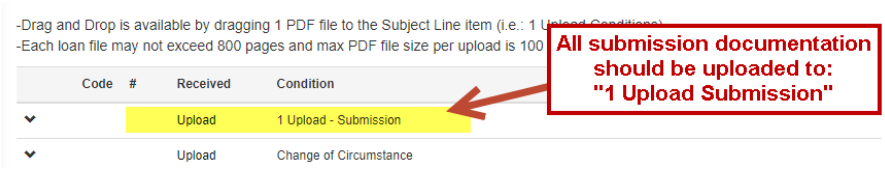
Click on “Sub/Conds” (Submission / Conditions)

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



The following must be uploaded into the “1 Upload Submission” line Item.

1. Anti-Steering Form (Required)
   - Not required if Borrower Paid Compensation
   - (Completed with loan examples - LHFS will complete Anti-Steering Disclosure from example)



2. Complete 1003 (no signatures or dates required)
3. Full Credit Package, including Submission Checklist (not applicable if only requesting disclosures)
4. Verbal Authorization to pull credit (signed by Loan Officer)

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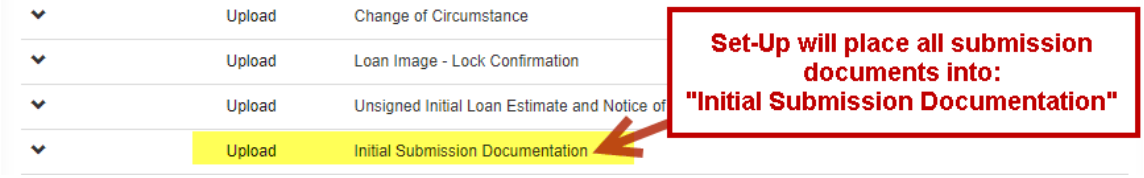
Set-Up will place all submission documents into “Initial Submission Documentation”

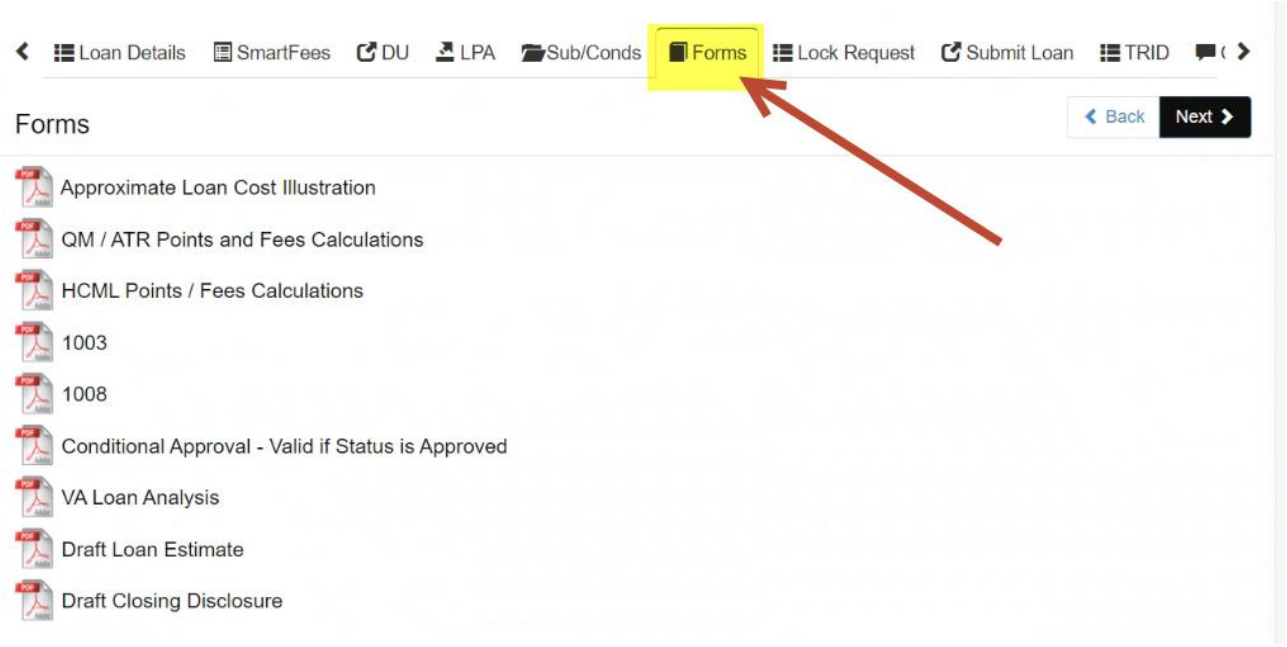


Need to confirm what was uploaded?

- Uploaded documents can be reviewed by selecting the magnifying glass.

Step 5:

The following forms are available under the “Forms” tab:



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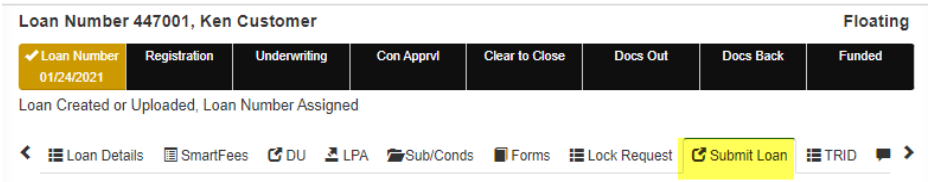
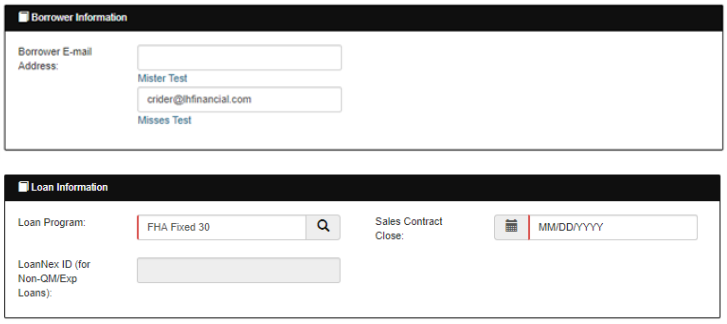
Step 6:

Click “Submit Loan” tab

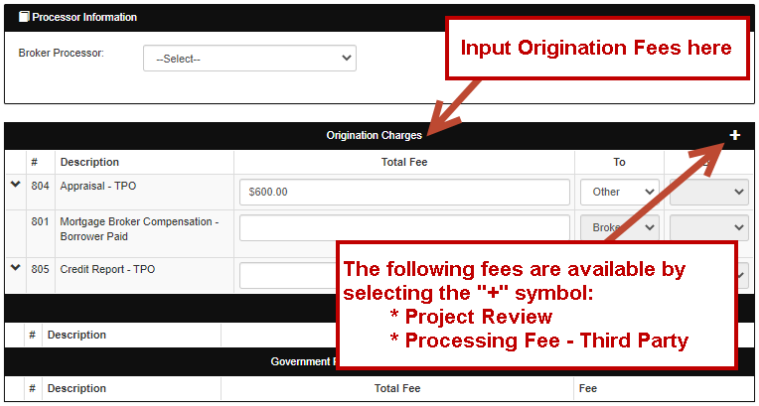


- ☐ Borrower Information:
  - Confirm Email Address (for disclosure delivery).
- ☐ Loan Information:
  - Confirm Loan Program is Correct. You may change the program if needed.
  - Purchase loans all require a Sales Contract “Close Date.” (Date in which closing per contract must take place. This is required for all purchase loans).



Complete fees under the “Origination Charges” section prior to loan submission.

- ☐ Origination Charges Section:
  - Confirm appraisal fee is the correct amount being charged
  - Mortgage Broker Compensation Borrower Paid – Complete only if BPC.
    - Lender Paid Compensation will be completed by LHFS.
  - Credit Report – Input credit report fee.
  - To add a processing fee, click the plus (+) sign.
    - Select “Processing Fee” type and click “Add Fee.”
    - Add the correct fee amount



- ☐ “Submit Loan” upon completion

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NEW LOAN SUBMISSION AND DISCLOSURE PROCESS

Receive "Loan Successfully Submitted"

- Once file has been submitted to "Registration" timeline will change to **GOLD**

- Once file has been submitted to "Underwriting" timeline will change to **GOLD**

File is Successfully in Line for Set-Up to Review and Disclose.

Set-Up team will issue disclosures in accordance with LHFS posted Turn Times

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