

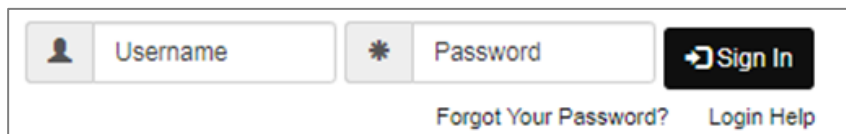
## HOW TO SUBMIT AND GET A FILE DISCLOSED

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.

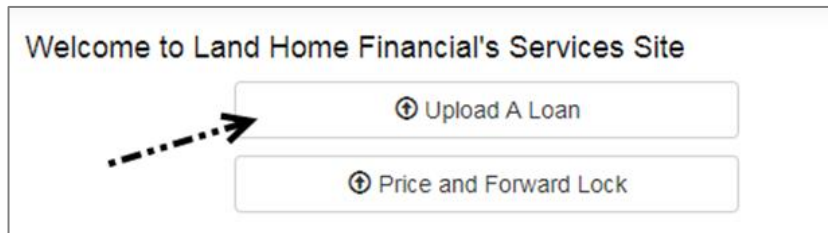
Please review "[File Submission Process](#)" located under "How To with LHFS" for a one-page condensed version of the following.

### Step 1:

Log into [eXPRESS](#) with current username and password.



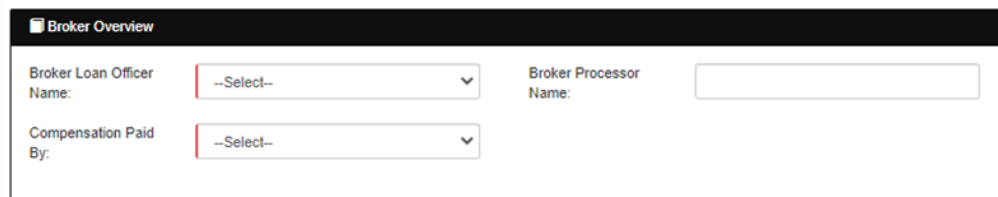
Upon successful sign-in, select "Upload A Loan."



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

### Section 1 - Broker Overview

#### Upload A Loan



## Section 2 - Loan Information

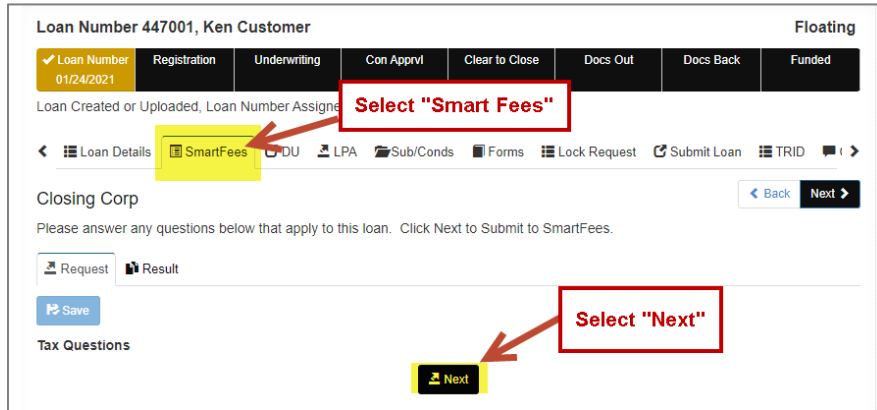
1. Loan Program:
  - Select loan program
2. Include Admin Fee in Price:
  - Admin fee may be included into the price on most loans. Certain DPA loans do not allow admin fee to be included in the price.
3. eClosing:
  - Yes / No
    - An eClosing (electronic closing) takes place when any of the closing 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

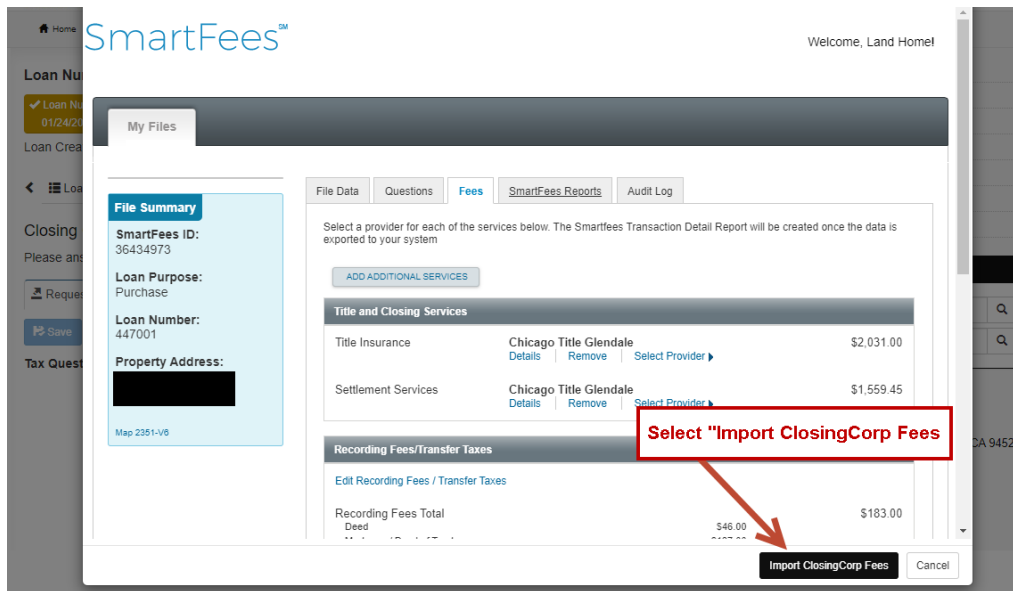
Add URLA MISMO v3.4 (.xml) file and click “Upload Loan.” A loan number is now created for the borrower.

## 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."



# 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](#)
- [How to Run LPA](#)

The screenshot shows the loan submission interface for Loan Number 447001, Ken Customer. The 'LPA' tab is selected, and a red box highlights the text 'Select appropriate AUS' with an arrow pointing to the 'LPA' tab. The interface includes a navigation bar with 'Home', 'Wholesale Resources', and other options. Below the navigation bar, there are tabs for 'Loan Number', 'Registration', 'Underwriting', 'Con Apprvl', 'Clear to Close', 'Docs Out', 'Docs Back', and 'Funded'. The 'Loan Number' tab is active, showing '01/24/2021'. Below the tabs, there is a section for 'Fannie Mae' with a message: 'This loan has been submitted as an URLA MISMO 3.4v (Lad) and will be using Fannie Mae System to System (XIS)'. There are buttons for 'Save', 'Data Check', 'Request', 'Data', 'Government', and 'Result'. A 'Fannie Mae Desktop Underwriter' section contains a 'Fannie Mae DU Case File ID' input field and a 'Credit Request Option' dropdown menu. At the bottom, there are 'Send Loan' and 'Download' buttons.

## Step 4:

Click on "Sub/Conds" (Submission / Conditions)

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

The screenshot shows the loan submission interface for Loan Number 447001, Ken Customer. The 'Sub/Conds' tab is selected, and a red arrow points to it. The interface includes a navigation bar with 'Home', 'Wholesale Resources', and other options. Below the navigation bar, there are tabs for 'Loan Number', 'Registration', 'Underwriting', 'Con Apprvl', 'Clear to Close', 'Docs Out', 'Docs Back', and 'Funded'. The 'Loan Number' tab is active, showing '01/24/2021'. Below the tabs, there is a section for 'Fannie Mae' with a message: 'This loan has been submitted as an URLA MISMO 3.4v (Lad) and will be using Fannie Mae System to System (XIS)'. There are buttons for 'Save', 'Data Check', 'Request', 'Data', 'Government', and 'Result'. A 'Fannie Mae Desktop Underwriter' section contains a 'Fannie Mae DU Case File ID' input field and a 'Credit Request Option' dropdown menu. At the bottom, there are 'Send Loan' and 'Download' buttons.

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)

The screenshot shows the '1 Upload Submission' line item in the loan submission interface. A red box highlights the text 'All submission documentation should be uploaded to: 1 Upload Submission'. The interface includes a table with columns for 'Code', '#', 'Received', and 'Condition'. The table has two rows: one for 'Upload' with '1 Upload - Submission' and another for 'Upload' with 'Change of Circumstance'. A red arrow points to the '1 Upload - Submission' row.



# NEW LOAN SUBMISSION AND DISCLOSURE PROCESS

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

▼	Upload	Change of Circumstance
▼	Upload	Loan Image - Lock Confirmation
▼	Upload	Unsigned Initial Loan Estimate and Notice of
▼	Upload	Initial Submission Documentation

**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.

▼	F	Upload	Signed and dated Initial Disclosures
▼		Upload	<input type="text" value="Q"/> 1 Upload - Submission
▼	C	0	Upload Provide Property Insurance Declarations Page

## Step 5:

The following forms are available under the "Forms" tab:

◀
Loan Details SmartFees DU LPA Sub/Conds **Forms** Lock Request Submit Loan TRID ▶

Forms
◀ Back Next ▶

- Approximate Loan Cost Illustration
- QM / ATR Points and Fees Calculations
- HCML Points / Fees Calculations
- 1003
- 1008
- Conditional Approval - Valid if Status is Approved
- VA Loan Analysis
- Draft Loan Estimate
- Draft Closing Disclosure



## Step 6:

Click "Submit Loan" tab

Loan Number 447001, Ken Customer Floating

✓ Loan Number 01/24/2021	Registration	Underwriting	Con Apprvl	Clear to Close	Docs Out	Docs Back	Funded
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Loan Created or Uploaded, Loan Number Assigned

[Loan Details](#)
[SmartFees](#)
[DU](#)
[LPA](#)
[Sub/Conds](#)
[Forms](#)
[Lock Request](#)
[Submit Loan](#)
[TRID](#)

- 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).

**Borrower Information**

Borrower E-mail Address:   
 crider@hfinancial.com  
 Misses Test

**Loan Information**

Loan Program:   Sales Contract Close:

LoanNex ID (for Non-QM/Exp 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

**Processor Information**

Broker Processor:

**Origination Charges**

#	Description	Total Fee	To
804	Appraisal - TPO	\$600.00	Other
801	Mortgage Broker Compensation - Borrower Paid		Broker
805	Credit Report - TPO		

The following fees are available by selecting the "+" symbol:  
 \* Project Review  
 \* Processing Fee - Third Party

- "Submit Loan" upon completion

Upon completion, click on "Submit Loan"





## Receive “Loan Successfully Submitted”

- ☐ Once file has been submitted to “Registration” timeline will change to **GOLD**

✓ Loan Number 06/09/2020	✓ Registration 06/10/2020	Underwriting	Con Apprvl	Clear to Close	Docs Out	Docs Back	Funded
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Loan Application has been Submitted and in Registration

- ☐ Once file has been submitted to “Underwriting” timeline will change to **GOLD**

✓ Loan Number 05/19/2020	✓ Registration 06/01/2020	✓ Underwriting 06/02/2020	Con Apprvl	Clear to Close	Docs Out	Docs Back	Funded
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Loan has been Accepted and Submitted to Underwriting for Review

## 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**

