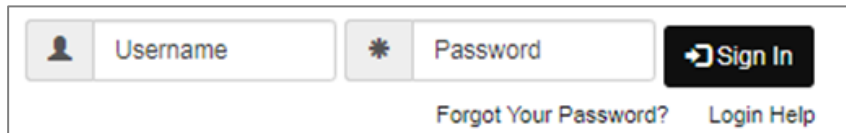


## HOW TO GET A FILE DISCLOSED

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.

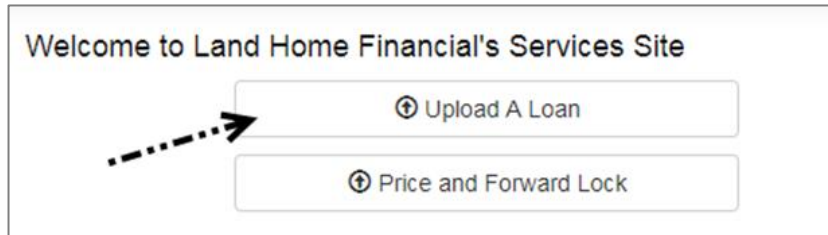
### Step 1:

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



A login form with two input fields: "Username" and "Password" (with a masked character \*). To the right is a "Sign In" button. Below the fields are links for "Forgot Your Password?" and "Login Help".

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

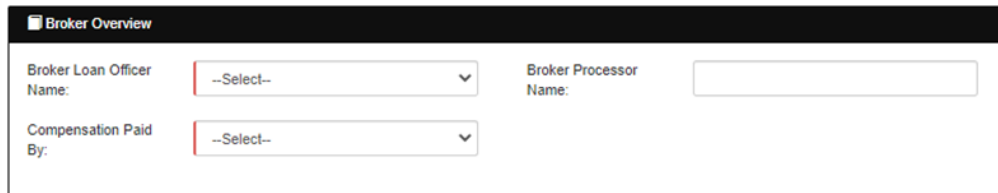


A dashboard titled "Welcome to Land Home Financial's Services Site" with two buttons: "Upload A Loan" and "Price and Forward Lock". A dashed arrow points to the "Upload A Loan" button.

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



A form titled "Broker Overview" with the following fields:  
- "Broker Loan Officer Name:" with a dropdown menu showing "--Select--".  
- "Broker Processor Name:" with a text input field.  
- "Compensation Paid By:" with a dropdown menu showing "--Select--".

## 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

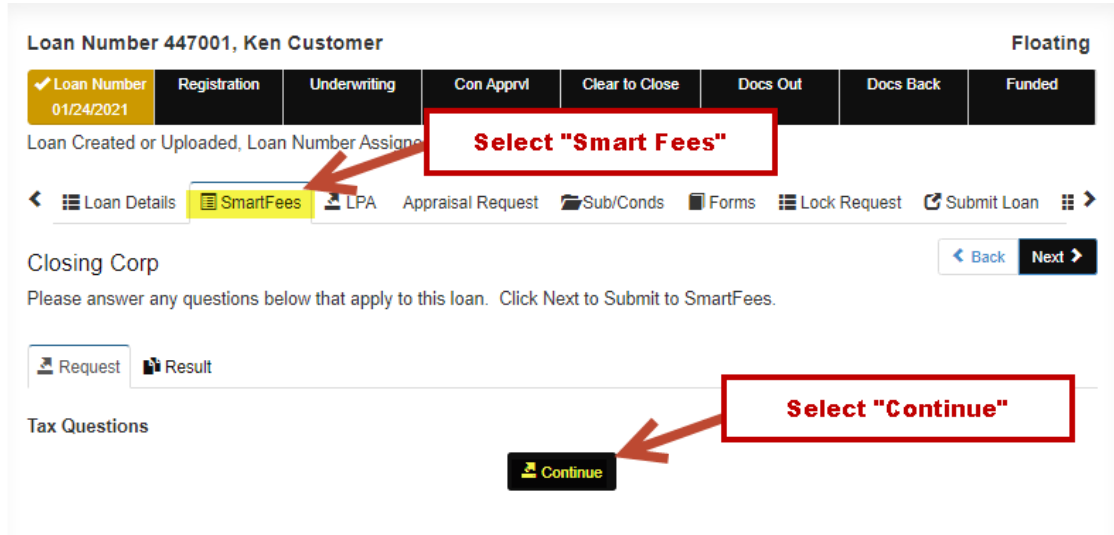
## Section 3 – Upload File

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

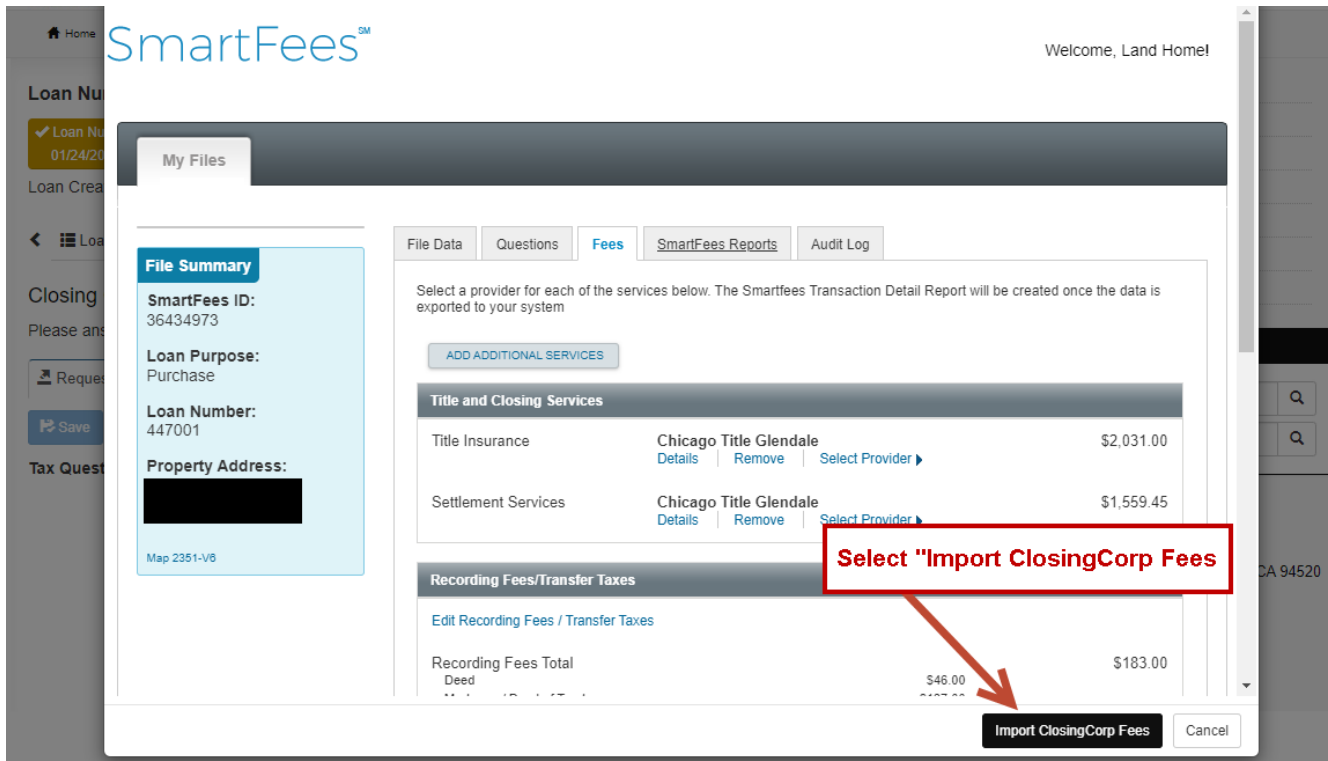


## Step 2:

Click on the "SmartFees" tab. Click on "Continue" and wait a moment while eXPRESS processes the SmartFees.



Confirm fees and select "Import ClosingCorp Fees."



## Step 3:

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
-----------------------------	--------------	--------------	------------	----------------	----------	-----------	--------

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:

Loan/Exp 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.
  - 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"

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**

