

COMPLETE THESE 4 EASY STEPS!

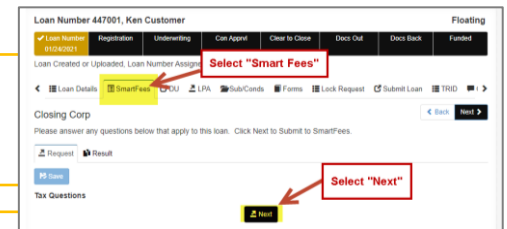
Step 1: Upload URLA (.xml) file

- From Home Page, select "Upload a Loan"
- Fill in required fields
- Browse >Upload File
 - Drag and Drop URLA (.xml) file within the "File" box; **or**
 - Click on "Upload Loan" to browse files. Select URLA file and upload.
- Receive notification "File upload successful" containing loan number



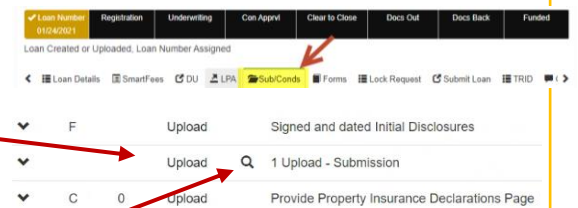
Step 2: SmartFees

- Click on the "SmartFees" tab and click "Next"
- Confirm fees and select "Import ClosingCorp Fees."



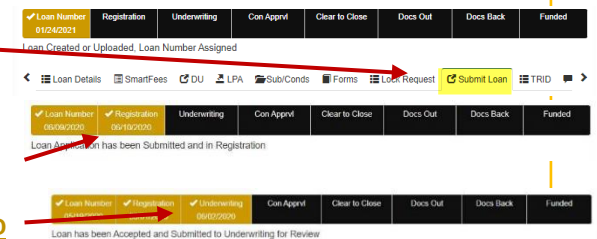
Step 3: Upload full submission

- Click on file loan number
- Click "Sub/Conds" tab
- Upload Documents
 - Drag and Drop files to the "1 Upload – Submission" line; **or**
 - Click on "Upload," select file and click "Start Upload"
- Close / Exit out upon successful upload.
 - Confirmation receipt will state: "Document successfully uploaded" and will contain number of pages.
- Uploaded documents can also be reviewed by selecting the magnifying glass.



Step 4: Register new loan

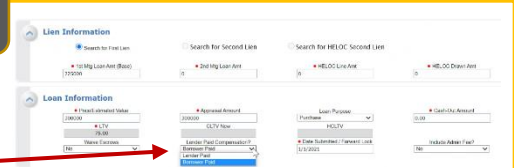
- Click "Submit Loan" tab
- Fill in any required fields
- Complete Processor information
- Click "Submit Request"
- Receive "Loan Successfully Submitted"
- Once file has been submitted to "Registration" timeline will change to **GOLD**
 - File is in Registration / Set-up queue for review
- Once file has been submitted to "Underwriting" timeline will change to **GOLD**



Optional Step: Price loan through "eXPRESS"

Skip this step if program requires "Conditional Approval" at time of lock.

- Click "Lock Request" tab
- Click "Price Loan"
- Make certain data provided is accurate in the new pricing window
- Select correct compensation (Borrower or Lender paid)
- Click "Search" - Pricing will appear, click on eligible program line to expand pricing table **or** select "Show"
- Select rate, price, and desired lock period by clicking on the price
- Select one of the following: "Save to LHFS" **or** "Request Lock"
- After confirmation received – close / exit out



Contact your AE or Support@LHFSWholesale.com for additional assistance:

800.398.0865 • www.LHFSWholesale.com

