Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

eXPRESS User Guide

Wholesale Division

LHFSWholesale.com

eXPRESS Portal:

https://express.lhfs.com/index

Contact Us:

Support@LHFSWholesale.com

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

CONTENTS

Supported Platforms ____ 4
Accessing eXPRESS ____ 4
Obtaining UserName and Password ____ 5
Logging Into eXPRESS ____ 6
- Forgot Password ____ 6
- Forgot Username ____ 7
- Password Expired ____ 7

eXPRESS Home Page ____ 8
- Wholesale Resources ____ 8
- Flyers ____ 9
- eSCENARIOS ____ 9
- Right Hand Menu ____ 9

Upload a Loan (File Submission) ____ 10
- Broker Overview ____ 10
- Loan Information ____ 11
- Upload a File ____ 11

Loan Home Page ____ 12
- Loan Status Bar ____ 12
- Loan File Tabs ____ 13

Running DU (Desktop Underwriter) ____ 14
Running LPA (Loan Product Advisor) ____ 17
Uploading Documents ____ 19
Fee - Input ____ 20
Pricing and Locking the Loan ____ 21
- Pricing a Loan – Lien Information ____ 21
- Pricing a Loan – Loan Information ____ 21
- Pricing a Loan – Borrower Information ____ 22
- Pricing a Loan – Property Information ____ 22
- Pricing a Loan – First Lien Search Criteria ____ 22
- Locking – Product Eligibility Screen ____ 23
- Locking – Selecting the Product ____ 24
- Completing the Lock ____ 25

Registering the Loan ____ 26
Forms Screen ____ 27
TRID Screen ____ 28

EQUAL HOUSING OPPORTUNITY

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Change in Circumstance (CIC) Screen 28
Uploading Conditions 29
Price and Forward Lock 30
Pricing a Loan – Lien Information 30
Pricing a Loan – Loan Information 30
Pricing a Loan – Borrower Information 31
Pricing a Loan – Property Information 31
Pricing a Loan – First Lien Search Criteria 32
Pricing – Product Eligibility Screen 32
Locking – Product Eligibility Screen 33
Locking – Select the Product 34
Completing the Lock 35
Forward Lock – URLA MISMO v3.4 (iLAD) Upload 35
Request FHA Case Number 38

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

SUPPORTED PLATFORMS

eXPRESS runs best on the following browsers:

- Chrome,
- Microsoft Edge,
- Mozilla Firefox, and
- Safari.

Please Note:

- Do not use the Internet Explorer (IE) browser, as it is no longer supported by Microsoft.

ACCESSING EXPRESS

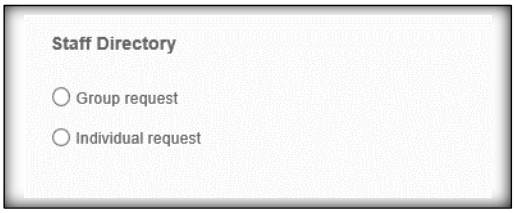
Go to Land Home Financial Services, Inc. home page. – LHFSWholesale.com
Click on eXPRESS in the upper-right hand corner

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

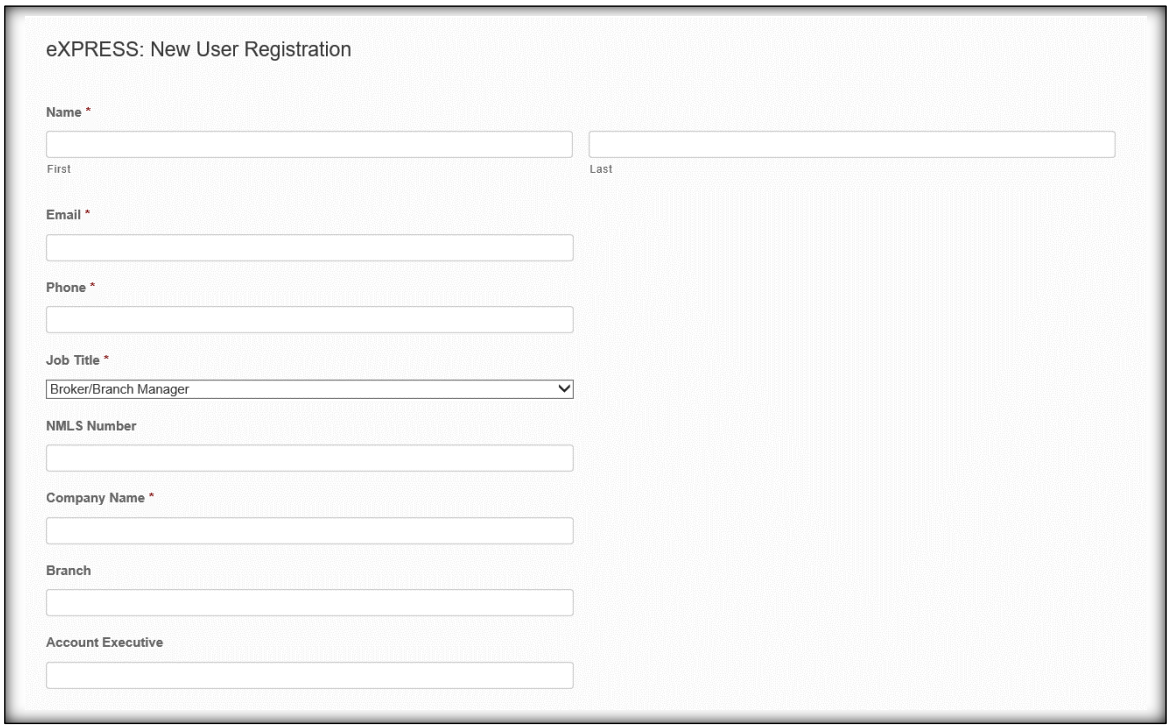
OBTAINING USERNAME AND PASSWORD

If you have not already received your username and password.

- From the eXPRESS login screen select:
  - “Request Wholesale Logins”.



Request your own/individual username and password.

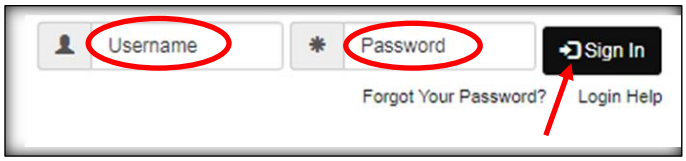


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

LOGGING INTO EXPRESS

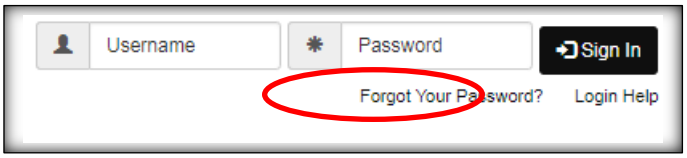
Enter your username and password in the upper-right hand corner and click “Sign In”.

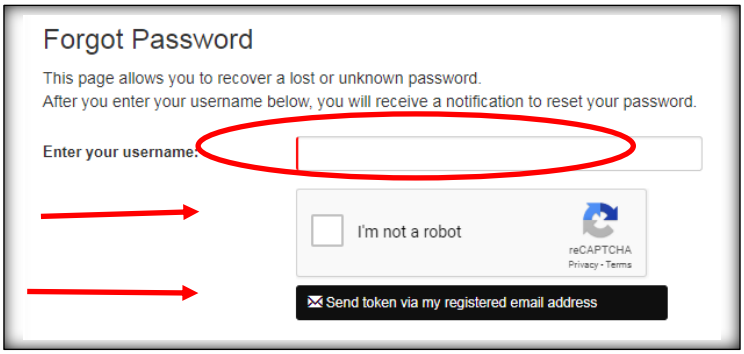
- Username typically will be your email address.



FORGOT PASSWORD

- Click “Forgot Your Password”.
- Insert your username
- Select “I’m not a robot”
- Click “Send token via my registered email address”
- A password re-set will be sent to you via your registered email address. This is a temporary password which you will be asked to change.





Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

FORGOT USERNAME

Send an email to Support@LHFSWholesale.com requesting your username and password re-set. Our customer service team will send you your username and a temporary password via your register email address.

Provide the following:

- Company Name
- Your Name
- Your Position
- NMLS#

PASSWORD EXPIRED

Send an email to Support@LHFSWholesale.com requesting your username and password re-set. Our customer service team will send you your username and a temporary password via your register email address.

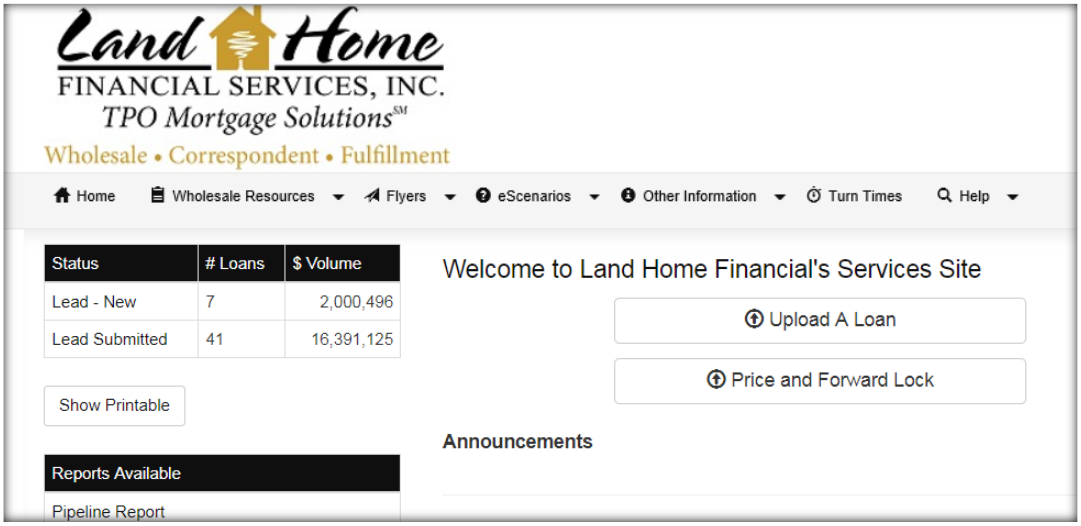
Provide the following:

- Company Name
- Your Name
- Your Position
- NMLS#

EQUAL HOUSING OPPORTUNITY

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

EXPRESS HOME PAGE



WHOLESALE RESOURCES

- Knowledge Center: Access training, visual aids, and product information.
- Rate Sheets: Access today's rate sheet.
- Appraisal Order: Order your borrower appraisal thru the Mercury Network. You are required to have Land Home Financial Services, Inc. Mercury credentials. (See Mercury user guide on Appraisal Order Page).
- Tax Transcript – Request Username and Request Transcripts: LHFS offers a free tax transcript service that you can pull required transcripts. LHFS will be notified when transcripts are completed and will upload them into your borrowers file.
- Program Guidelines: Access product matrices and underwriting guideline lines.
- Forms: Access all LHFS forms. Submission Check list, PUD/Condo Cert, as well as other forms that you may need to complete your borrowers' loan.
- TRID: Definition of TRID.
- QM: Definition of QM policy and procedure

EQUAL HOUSING OPPORTUNITY

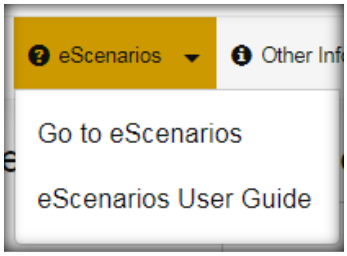
Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

FLYERS

- Flyers provided for your use. Insert your Logo, Contact information, and personal photograph.

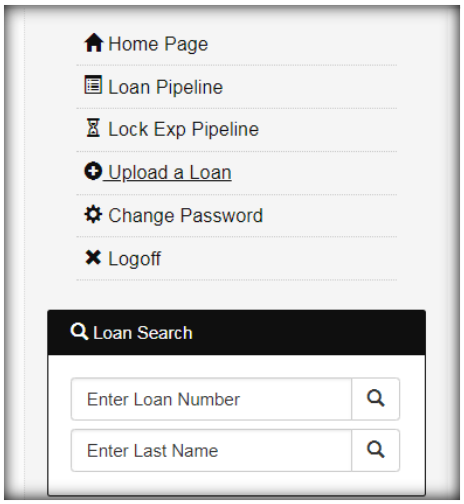
ESCENARIOS

- Ask a scenario question online and have a Land Home underwriter review and provide an answer within 24 to 48 hours.
- eSCENARIOS has over ten thousand (10,000) answered scenarios that you can search through the data base. Your question may have already been answered.



RIGHT HAND MENU

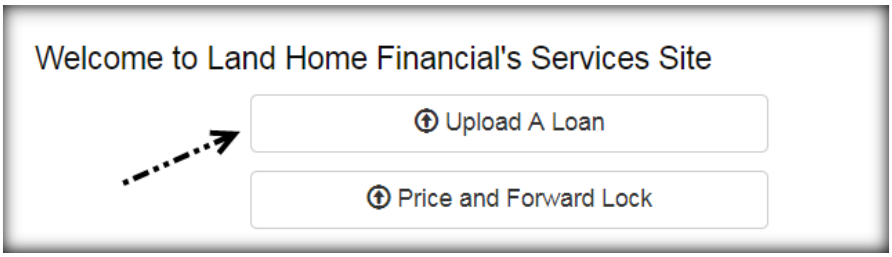
- Loan Pipeline
- Lock expiration report
- Upload a Loan
- Change Password
- Logoff
- Loan Search
    - Loan Number Search: Enter loan number and click magnifying glass to open loan
    - Last Name Search: Enter borrower last name and click magnifying glass to open loan



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

UPLOAD A LOAN (FILE SUBMISSION)

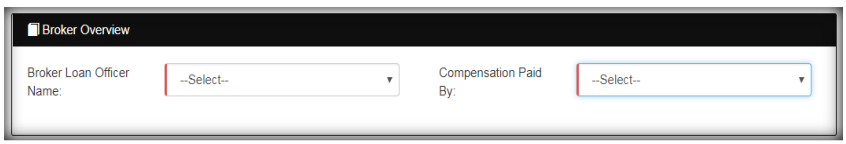
To upload a loan, click the “Upload A Loan” button located in the top middle of the Home Page.



Completing each section: Please note: Any field containing a red line on the left-hand side “|” indicates a required field and must be completed

BROKER OVERVIEW

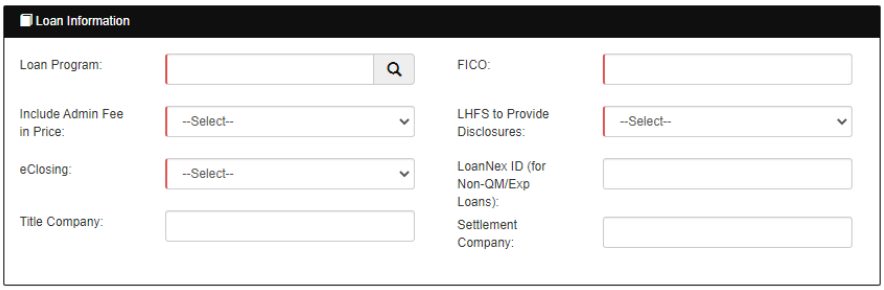
- Broker Loan Officer – Typically will have your name based on the username and password entered
- Compensation Paid By
    - Borrower Paid
    - Lender Paid
        - LPC is based on date of the application initially registered on file with LHFS.
- NA – NOO or HECM ARM



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

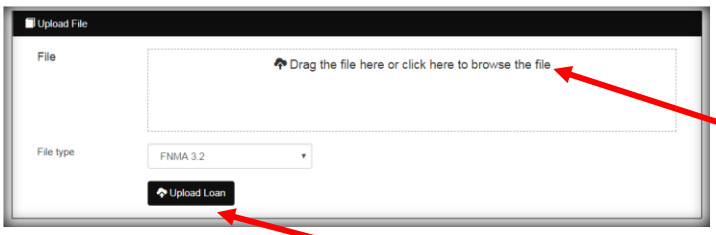
LOAN INFORMATION

- LHFS to Provide Disclosures: Select if you wish to have LHFS provide initial disclosures and 1003 to your borrower(s).
- eClosing: Close your borrowers' loan electronically. No more need to have paper loan closing files
- LoanNEX ID: Id number form our Non-QM pricing engine

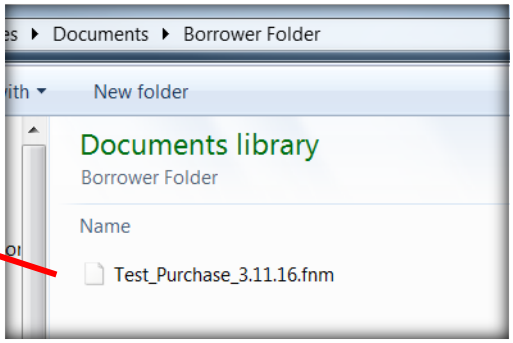


UPLOAD A FILE

- Upload the URLA MISMO v3.4 (iLAD)
- **Option 1:** Drag URLA MISMO v3.4 (iLAD)from the location saved in

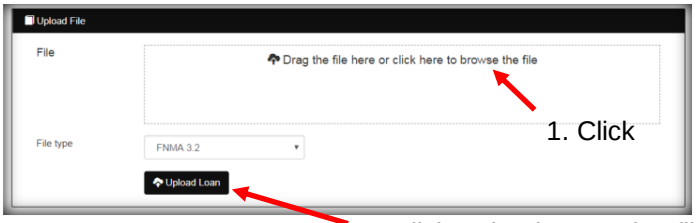


1.Drag File



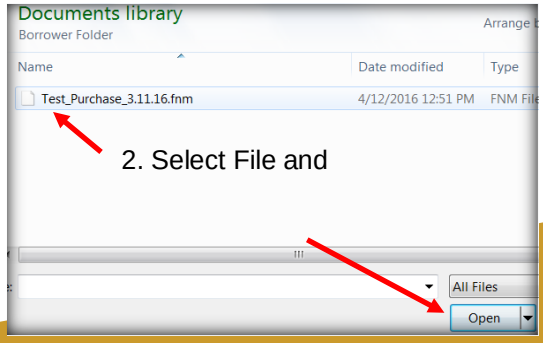
2. Click "Upload Loan" after file has been loaded

- Upload the URLA MISMO v3.4 (iLAD)
- **Option 2:** Click here to browse the file



1. Click

4. Click Upload Loan after file has been loaded

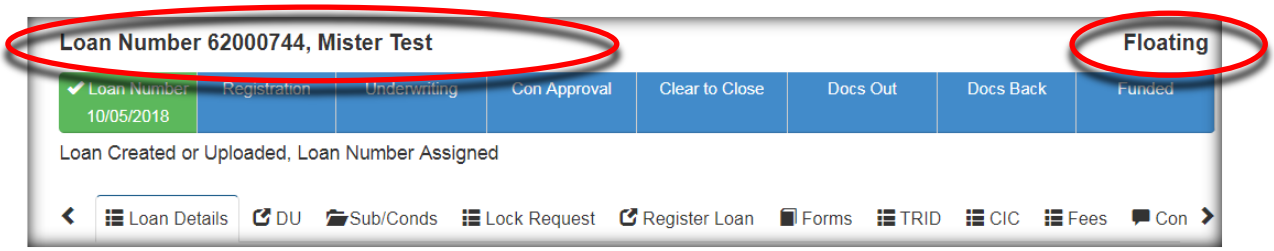


2. Select File and

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

LOAN HOME PAGE

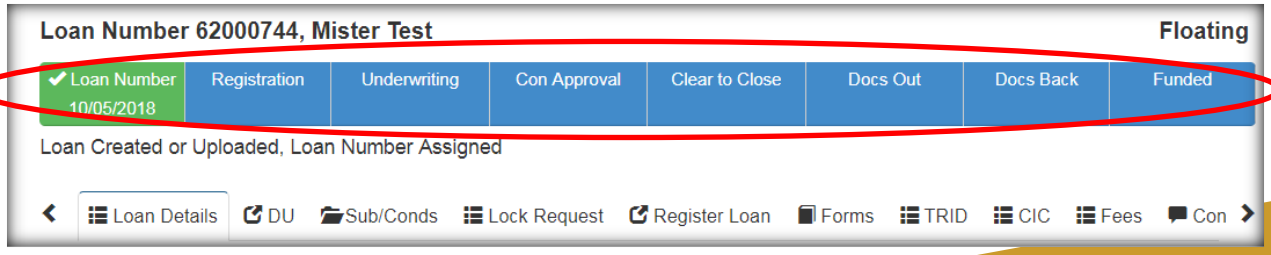
- Loan number and borrower name located on top
- Lock status on right side of page
    - Floating – Loan not locked
    - Lock Requested XX/XX/XXXX Not Confirmed
    - Lock Date XX/XX/XXXX and Lock Expires XX/XX/XXXX



LOAN STATUS BAR

The Loan Status bar allows you to check the following:

- Quick check loan status bar
- When the box is “Green and includes a Date” that particular status has been completed
    - “Green Box” is the most current Status (furthest right)
- Loan Number – New Loan
- Registration – Loan has been registered
- Underwriting – Loan Submitted to Underwriting
- Con Approval – Conditional Approval Issued
- Clear to Close – Loan Approved – (CTC)
- Docs Out – Docs sent to closing
- Docs Back – Docs received from closing
- Funded

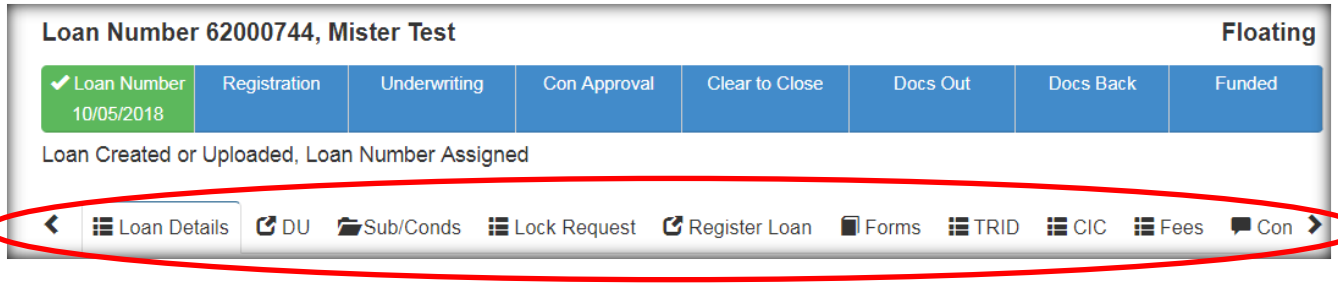


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

LOAN FILE TABS

Access the following items through the “Loan File” tabs:

- Loan Details
  - Current loan information
- DU
  - Run DU using your credit report
- Sub/Conds
  - Upload initial submission and/or disclosure documentation
- Lock Request
  - Lock Loan
- Register Loan
  - When loan is ready to be disclosed and/or submitted to underwriting
- Forms
  - Access informative documentation
- TRID
  - Track Dates, Signed LE’s, Re-disclosed LE’s, CD’s and Re-disclosed CD’s
- CIC
  - Online Request for “Change in Circumstance”
- Fees
  - Input and manage loan fees



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS’s underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

RUNNING DU (DESKTOP UNDERWRITER)

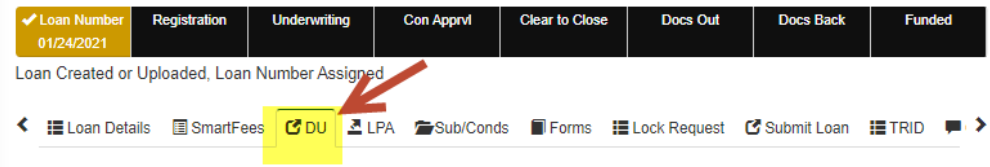
Log into eXPRESS, open desired loan, and follow the quick easy steps below!
DU must be ran in eXPRESS. LHFS will no longer accept "Released or Assigned" findings

Please Note the following:

- Use Google Chrome or Microsoft Edge - Do not use Internet Explorer (IE).
- DU must be ran in eXPRESS. LHFS will no longer accept "Released or Assigned" findings

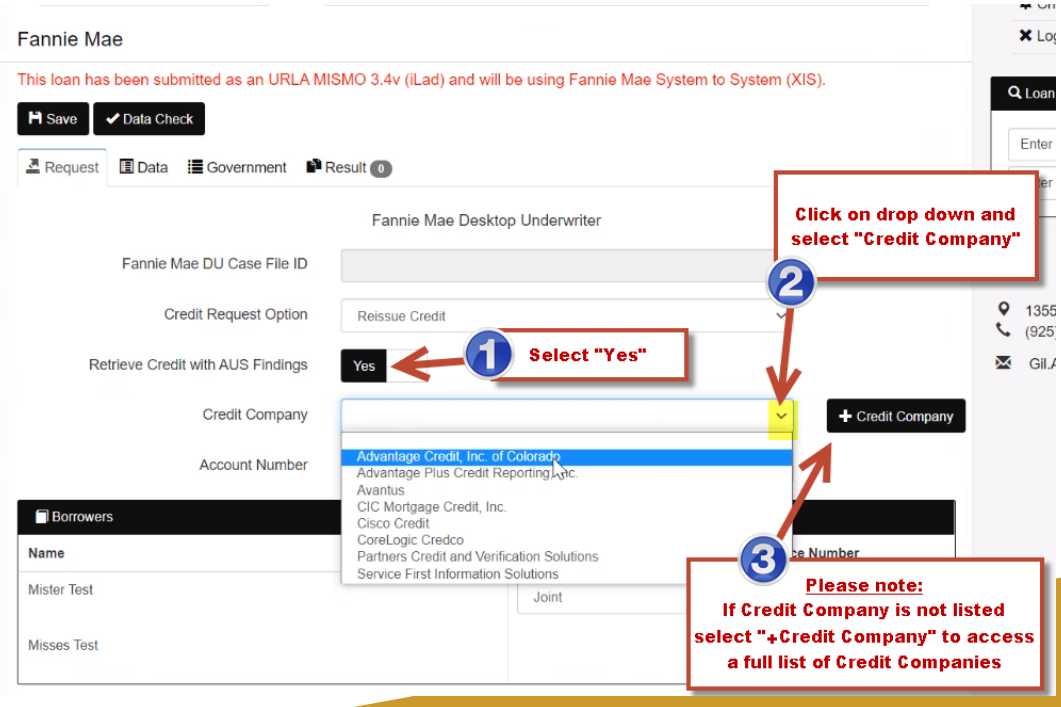
STEP 1:

Select "DU" tab in eXPRESS.



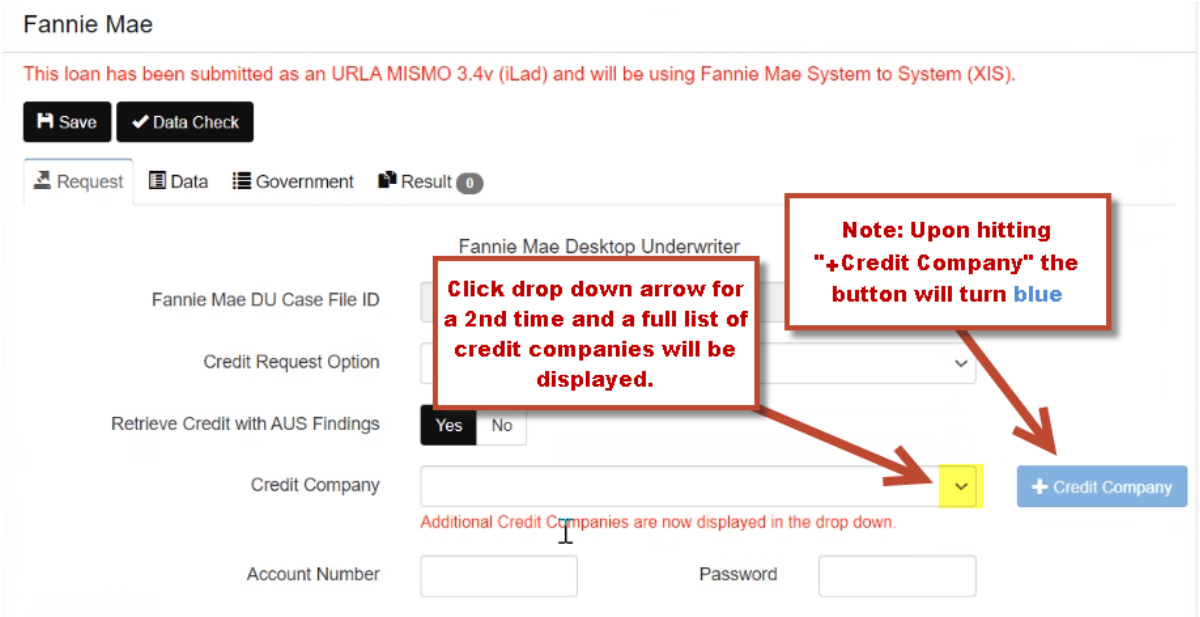
Make appropriate selection under the "Credit Request Option" drop-down

- Reissue Credit

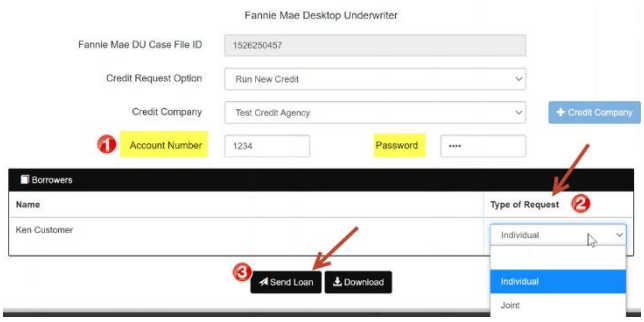


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

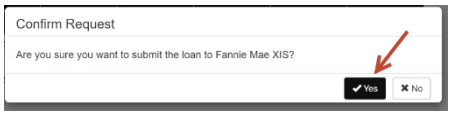
Hit "+ Credit Companies" button on the right-hand side to review a full list of credit companies and then select the drop down under "Credit Company."



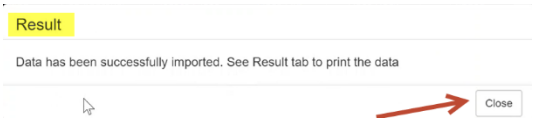
1. Enter account credentials
2. Select "Type of Request" next to borrower name
3. Send Loan



Upon successful completion, the following notification will be displayed:



Please Note: TPO Partner is no longer required to enter additional information into the DU interface screen. The new interface will send information directly to DU. Results will be provided once DU has finished with the submission.

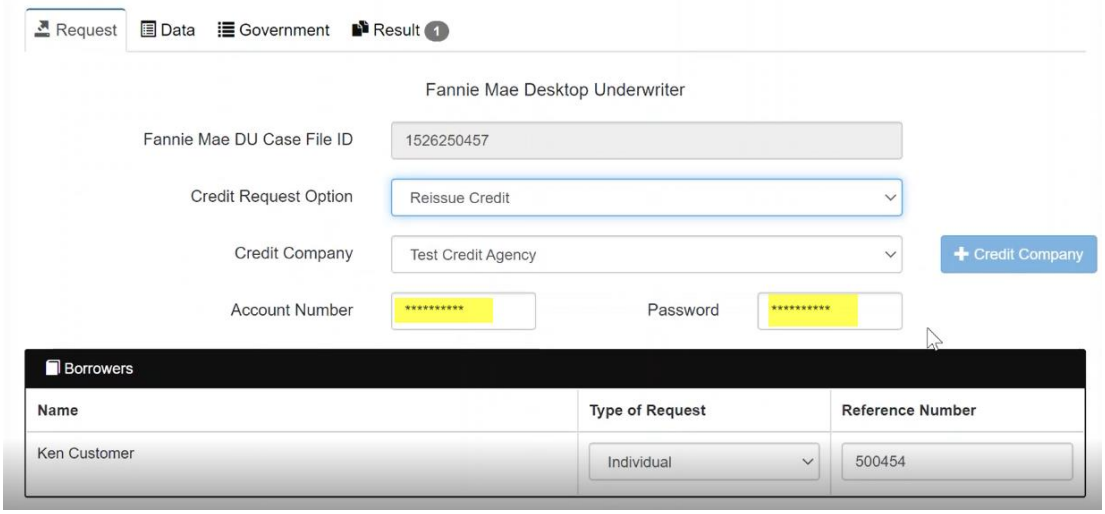


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Results can be viewed under the “Results” tab

- Only Approved/Eligible results will be available

Please note: Credit credentials entered will be saved each time DU is visited.



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

RUNNING LPA (LOAN PRODUCT ADVISOR)

Log into eXPRESS, open desired loan, and follow the quick easy steps below!
LPA must be ran in eXPRESS. LHFS will no longer accept "Released or Assigned" findings

Please Note the following:

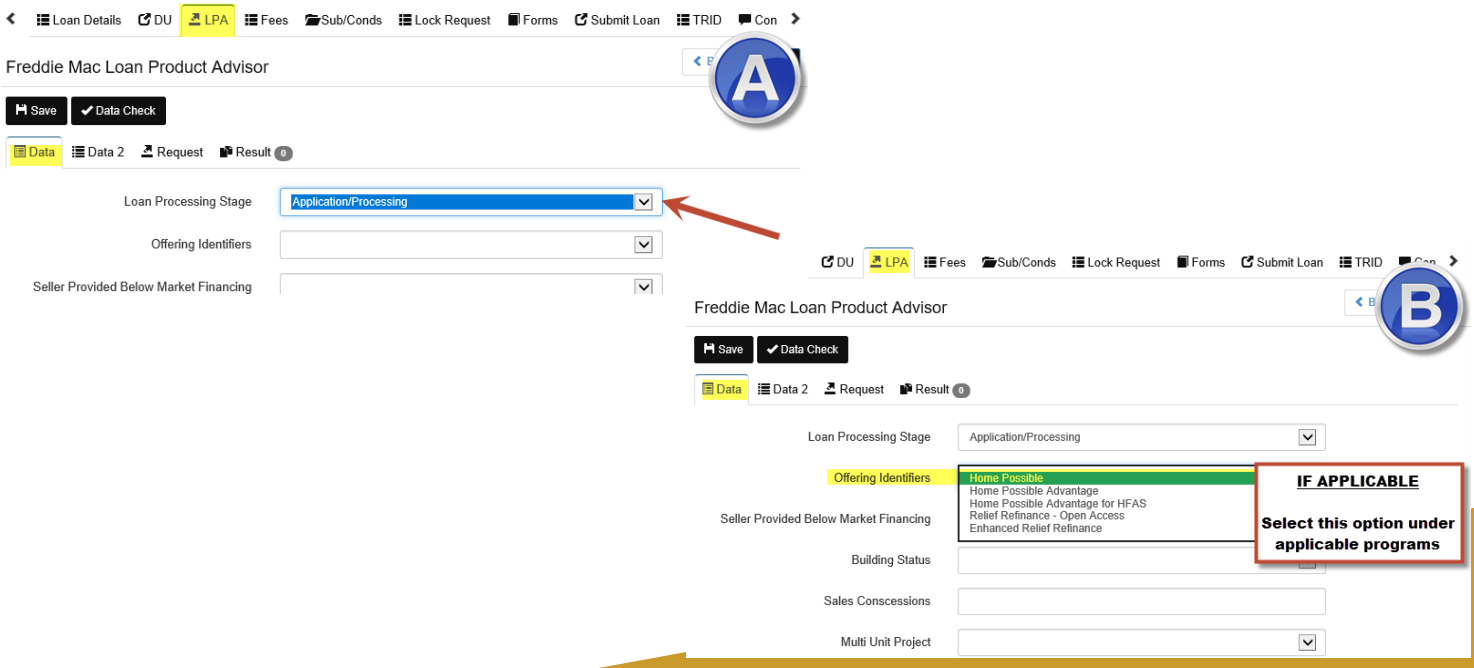
- Use Google Chrome or Microsoft Edge - Do not use Internet Explorer (IE).
- LPA must be ran in eXPRESS. LHFS will no longer accept "Released or Assigned" findings

STEP 1 - IMAGE A & B:

Select "LPA" tab.

Under the "Data" tab, the following must be completed:

- Loan Processing Stage:
  - "Application Processing"
- Offering Identifier: If applicable (See Image B)
  - "Home Possible" - Must be selected under the following programs:
    - Home Possible
    - Within Reach™ Conventional
    - Power Purchase



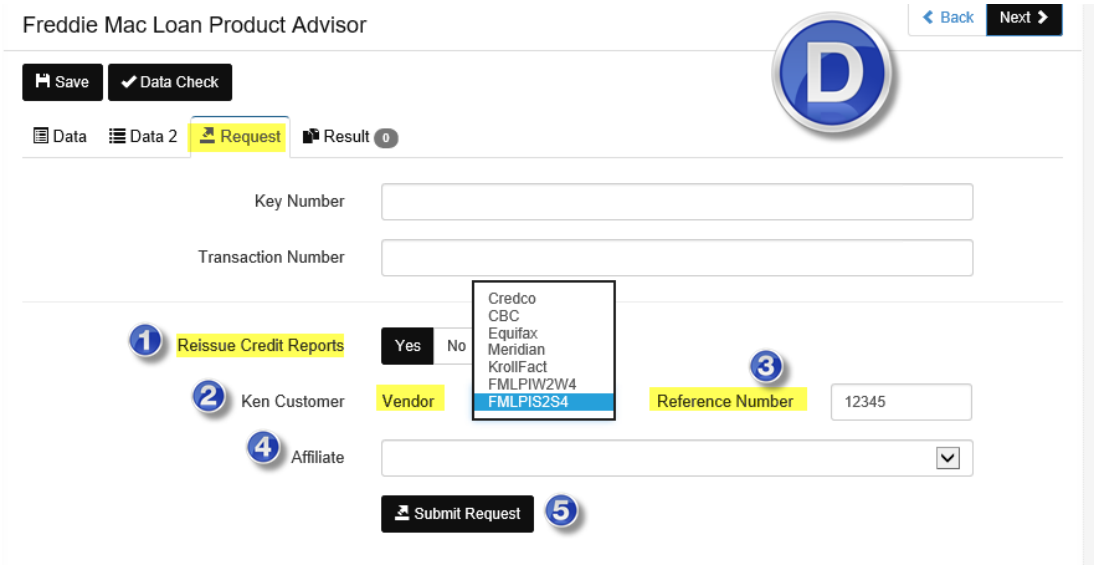
Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

STEP 2 - IMAGE C & D:

"Data 2" tab does not require any populated fields.

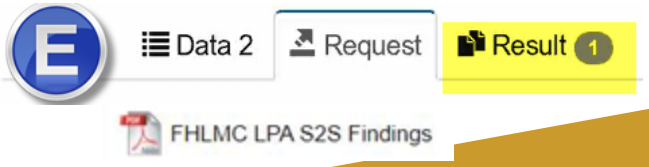
Select the "Request" tab and complete the following items:

1. Reissued Credit Reports:
   - YES
2. Vendor:
   - Select appropriate vendor
     - Please Note: If vendor is not listed, select "FMLPIS2S4"
3. Reference Number:
   - Enter reference number
4. Affiliate:
   - Select appropriate affiliate
5. Submit Request



STEP 3 - IMAGE E:

Findings will appear shortly under the "Result" tab once request has been submitted. Only Accept/Eligible results will be available.

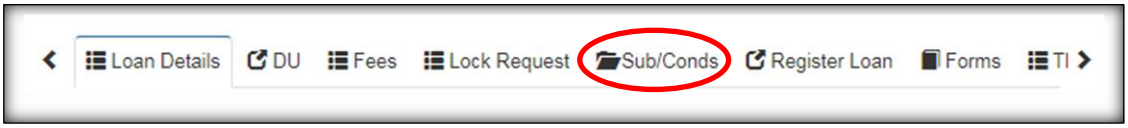


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

UPLOADING DOCUMENTS

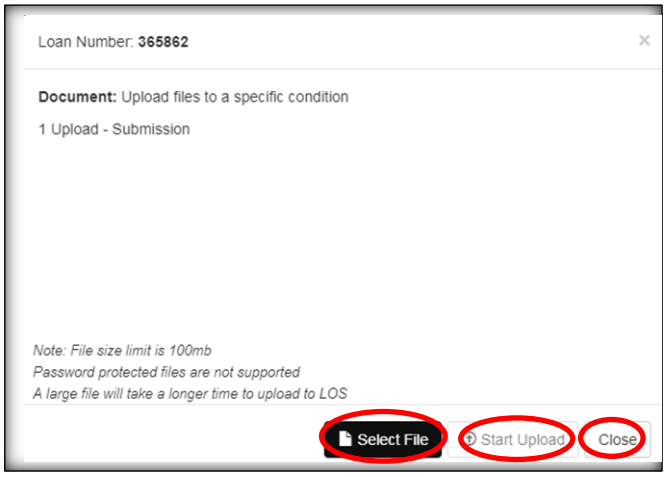
Disclosure and/or Credit Package upload follows the same process

- Click “Subs/Conds” tab
  - Subs – Submissions
  - Conds - Conditions



- Click “Upload” Next to 1 Upload Submission

- Click “Select File”
  - Browse for borrower folder on your computer. (Select borrower loan files (PDF, TIF). There is not a limit to the number of files. However, there is a limit to a total file size of 100mb and 800 pages)
  - Highlight documents to upload
- Click “Start Upload”
- Once upload has completed click “Close”



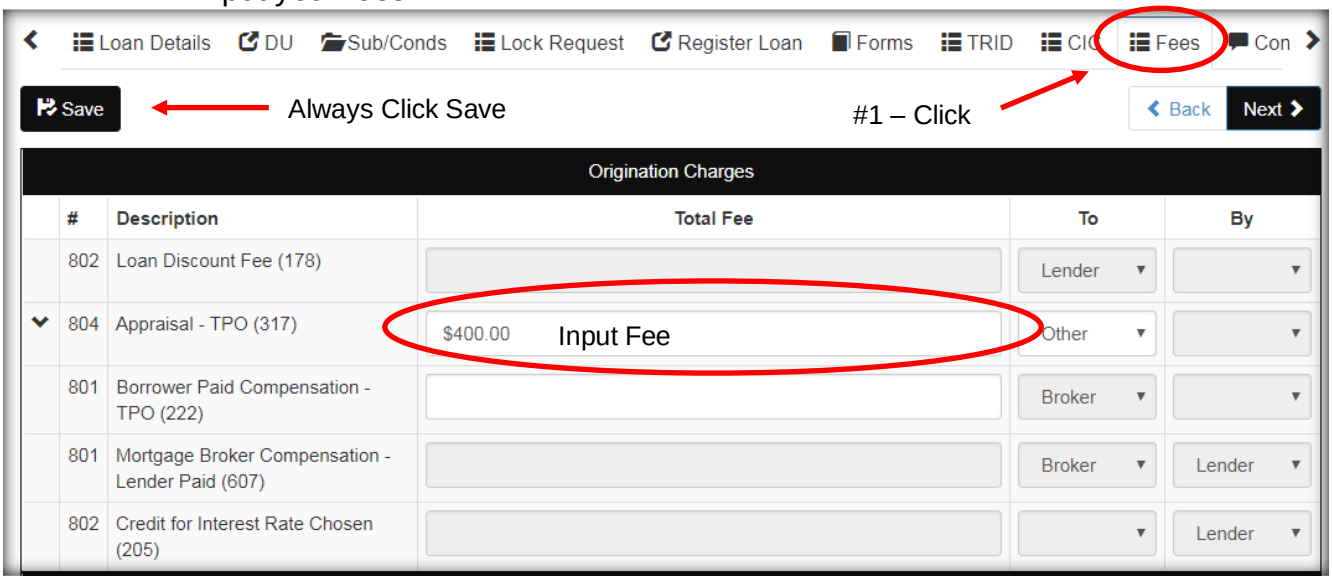
Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

FEE - INPUT

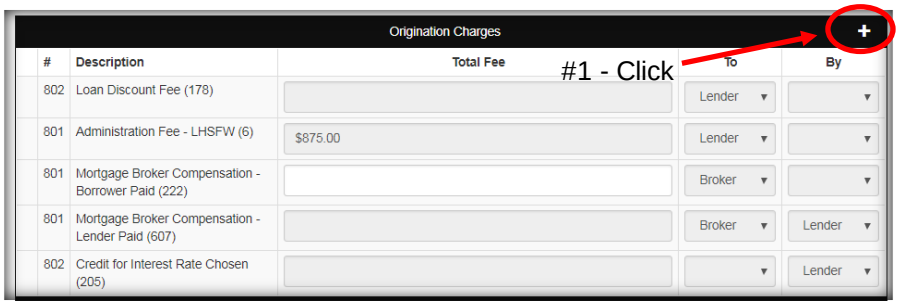
You can input your fees directly into eXPRESS without uploading additional documents. (Invoice is still required for CD)

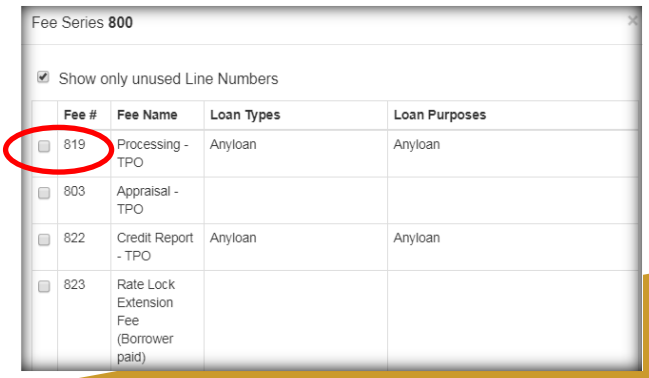
1. Click – "Fees"
    - Input your fees



To add a Fee

1. Click on the "+"
2. Click Add Fee
3. Input Fee Amount





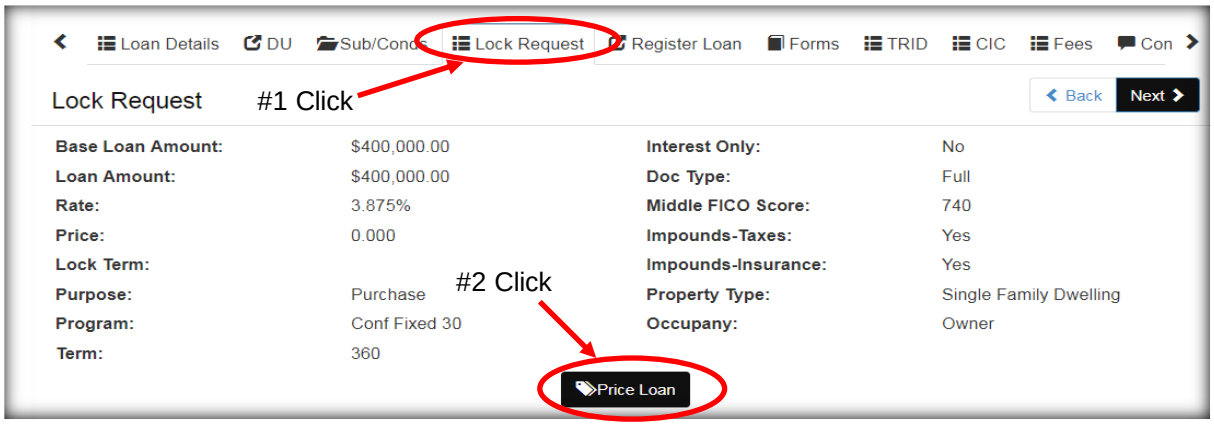
Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

PRICING AND LOCKING THE LOAN

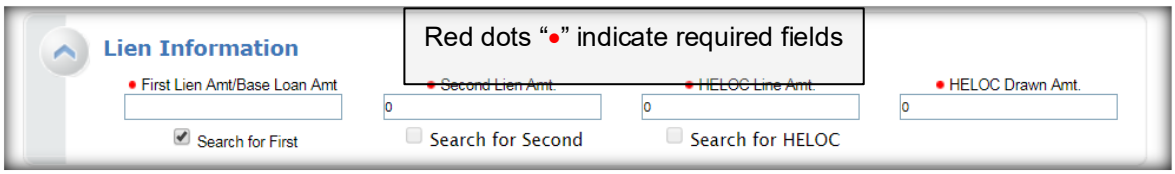
When loan is eligible to be locked and has not been forward locked

1. Click “Lock Request”
2. Click “Price Loan”



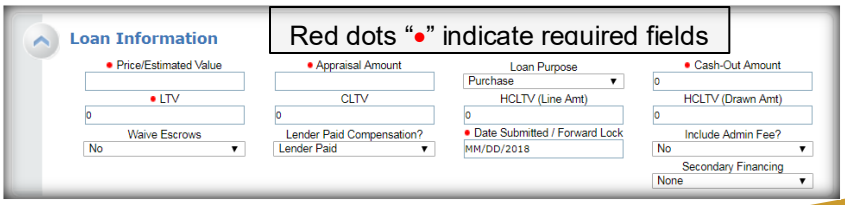
PRICING A LOAN – LIEN INFORMATION

Required fields are marked with “Red Dot”



PRICING A LOAN – LOAN INFORMATION

- Complete required fields
- Price/Estimate
- Select Loan Purpose
- Waive Escrows (yes/no)
- Select Compensation
  - LPC or BPC
- Date Submitted / Forward Lock
  - Application Date
  - Initial date loan is registered or Forward Locked through eXPRESS.

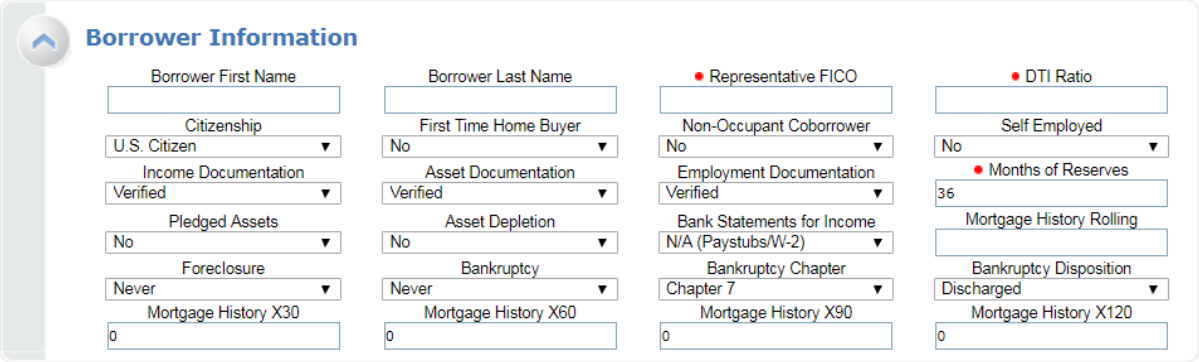


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

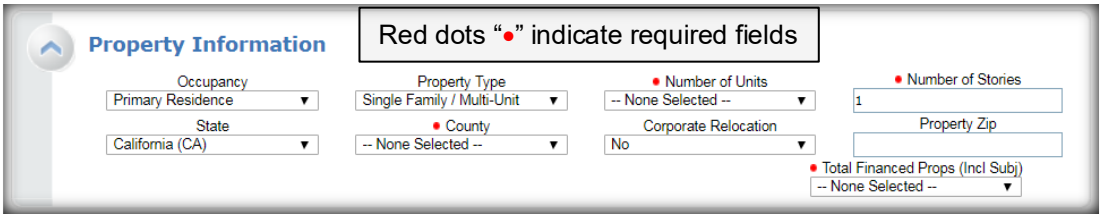
PRICING A LOAN – BORROWER INFORMATION

- Borrower Name not required when pricing loan
- Representative FICO and DTI Ratio are required



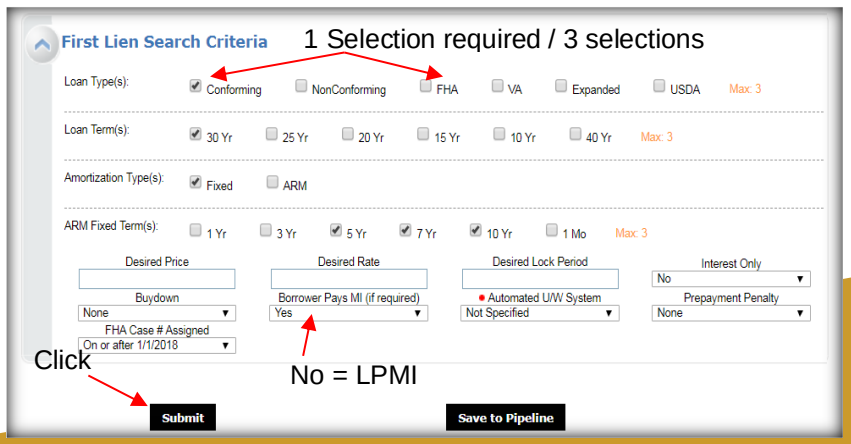
PRICING A LOAN – PROPERTY INFORMATION

- Complete Required Fields
- Number of Units
- County
- Total Financed Properties



PRICING A LOAN – FIRST LIEN SEARCH CRITERIA

- Select loan type and loan term.
- Fixed and/or ARM
- When complete click "Submit"

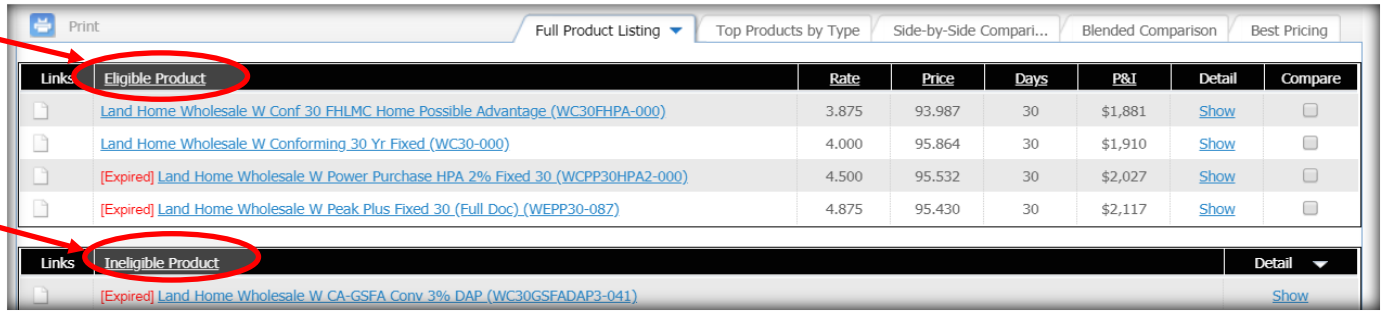


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

LOCKING – PRODUCT ELIGIBILITY SCREEN

After you click "Submit" the following screen will display:

- Eligible Products
  - The listing of products based on the input that your borrower may qualify for
- Ineligible Products
  - Loan programs LHFS offers that do not meet your borrower profile
  - Click on the program to see disqualifiers in case of incorrect input.

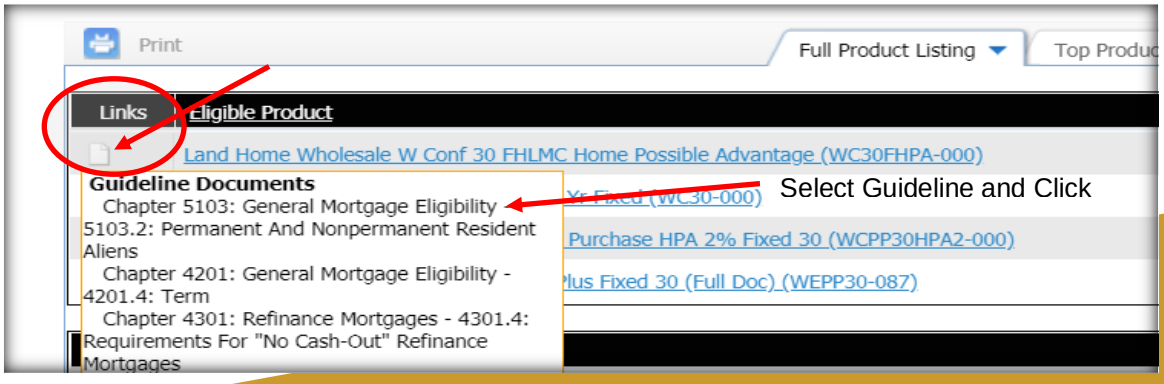


Note: [Expired] Product is available however it is not eligible to be locked

- Examples for the [Expired] message may be:
  - Loan can only be locked at conditional approval
  - Lock desk is closed, or
  - File is suspended

Menu Bar

- Links: Clicking on this link will pull up the list of product guidelines
- Select the guideline that applies to your borrower profile

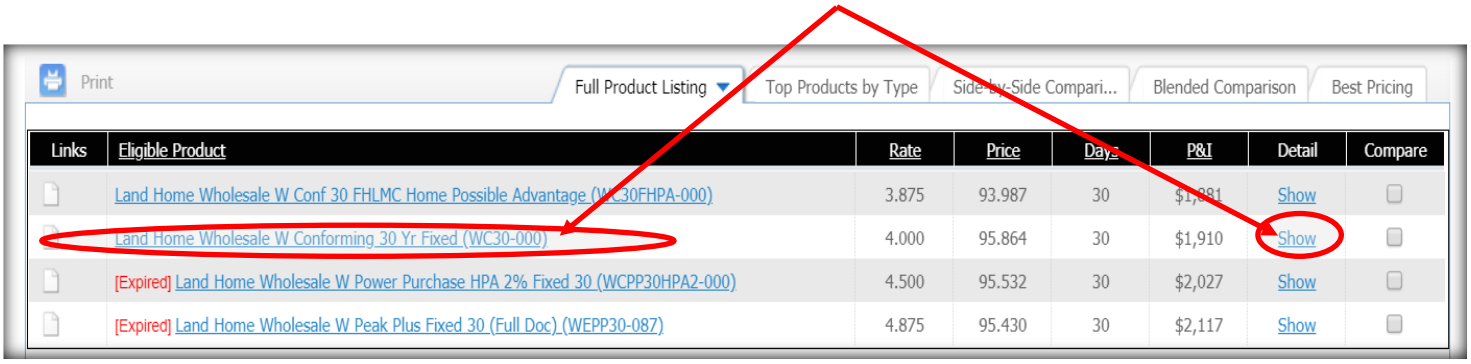


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

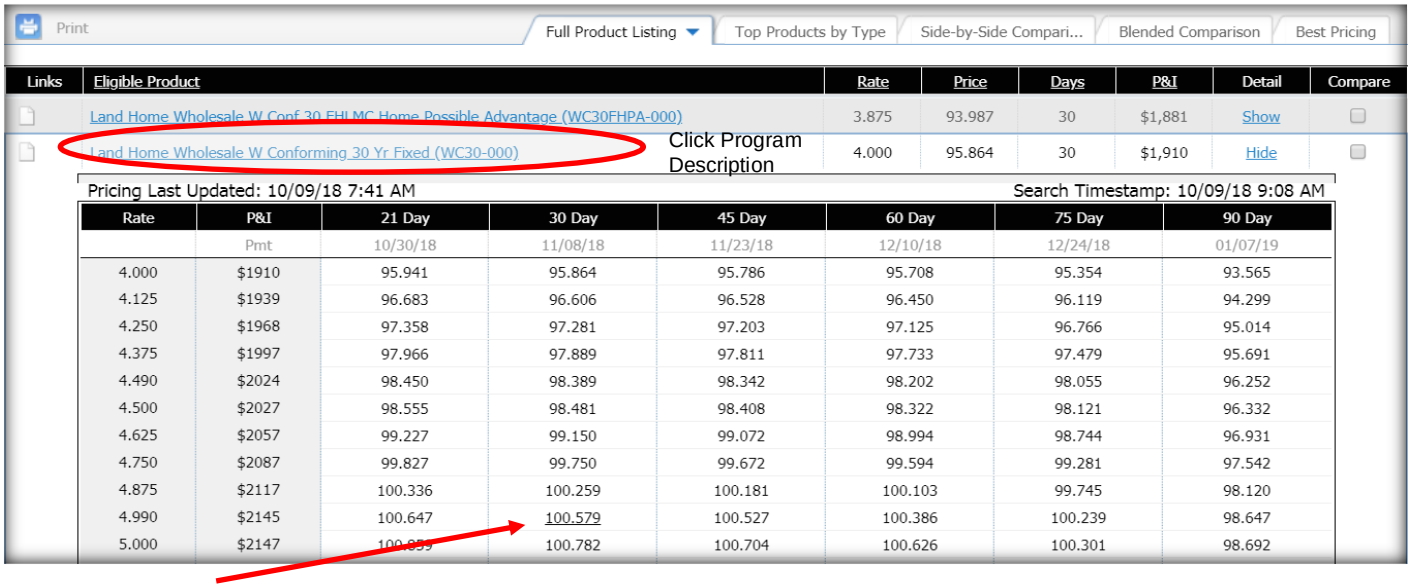
LOCKING – SELECTING THE PRODUCT

- Select product that best fits your borrower profile and needs
- Click on the Program Description or "Show" under Program Detail



Links	Eligible Product	Rate	Price	Days	P&I	Detail	Compare
	Land Home Wholesale W Conf 30 FHLMC Home Possible Advantage (WC30FHPA-000)	3.875	93.987	30	$1,881	Show	
	Land Home Wholesale W Conforming 30 Yr Fixed (WC30-000)	4.000	95.864	30	$1,910	Show	
	[Expired] Land Home Wholesale W Power Purchase HPA 2% Fixed 30 (WCPP30HPA2-000)	4.500	95.532	30	$2,027	Show	
	[Expired] Land Home Wholesale W Peak Plus Fixed 30 (Full Doc) (WEPP30-087)	4.875	95.430	30	$2,117	Show	

- After clicking on description, a new window will open
- You will be able to click on the price and lock your loan
- Price shown is "Net Price" which includes any LLPA adjustment shown below and LPC if applicable.



Links	Eligible Product	Rate	Price	Days	P&I	Detail	Compare
	Land Home Wholesale W Conf 30 FHLMC Home Possible Advantage (WC30FHPA-000)	3.875	93.987	30	$1,881	Show	
	Land Home Wholesale W Conforming 30 Yr Fixed (WC30-000)	4.000	95.864	30	$1,910	Hide	

Click Program Description

Pricing Last Updated: 10/09/18 7:41 AM — Search Timestamp: 10/09/18 9:08 AM

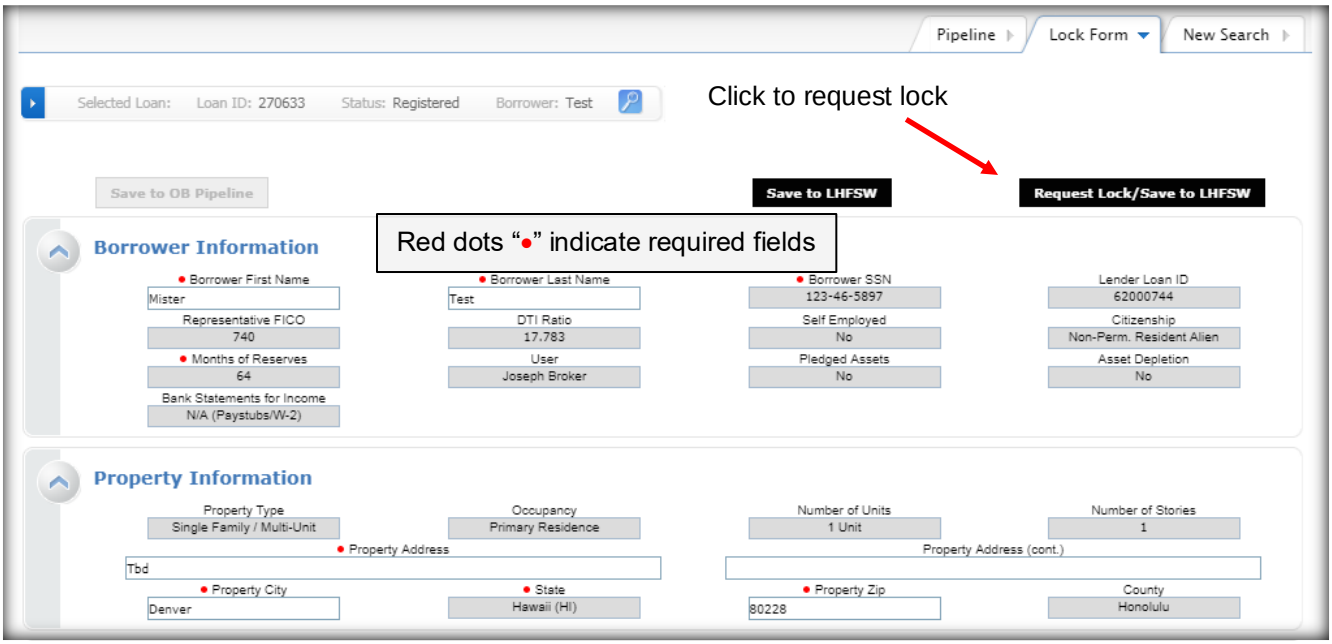
Rate	P&I Pmt	21 Day 10/30/18	30 Day 11/08/18	45 Day 11/23/18	60 Day 12/10/18	75 Day 12/24/18	90 Day 01/07/19
4.000	$1910	95.941	95.864	95.786	95.708	95.354	93.565
4.125	$1939	96.683	96.606	96.528	96.450	96.119	94.299
4.250	$1968	97.358	97.281	97.203	97.125	96.766	95.014
4.375	$1997	97.966	97.889	97.811	97.733	97.479	95.691
4.490	$2024	98.450	98.389	98.342	98.202	98.055	96.252
4.500	$2027	98.555	98.481	98.408	98.322	98.121	96.332
4.625	$2057	99.227	99.150	99.072	98.994	98.744	96.931
4.750	$2087	99.827	99.750	99.672	99.594	99.281	97.542
4.875	$2117	100.336	100.259	100.181	100.103	99.745	98.120
4.990	$2145	100.647	100.579	100.527	100.386	100.239	98.647
5.000	$2147	100.859	100.782	100.704	100.626	100.301	98.692

Click on price for the term and rate you want to lock loan at

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

COMPLETING THE LOCK

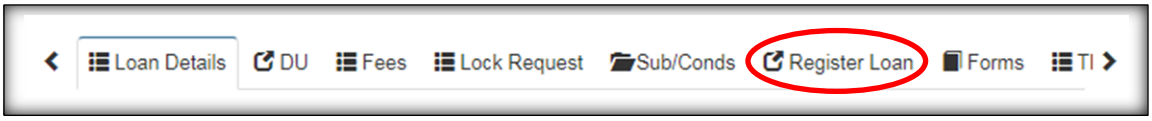
- By clicking on price, Request Lock page will open containing required fields for lock
- Click “Request Lock/Save to LHFSW”
- Within 24 hours a lock confirmation will be sent to you as well as being posted in eXPRESS



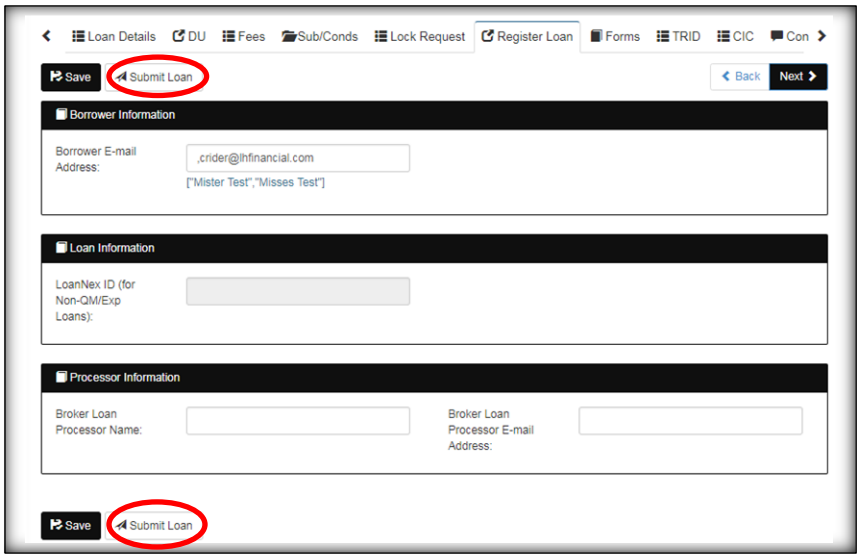
Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

REGISTERING THE LOAN

1. Register Loan: Once all documents have been uploaded the loan must be registered.
    - Click on Register Loan



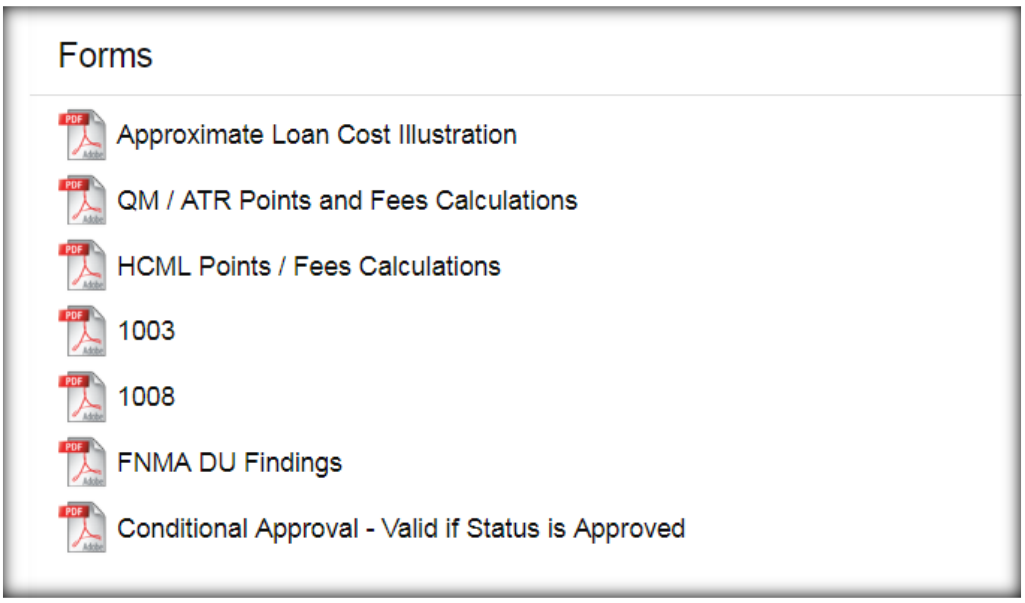
    - Borrower Email address: Input or Update them as needed. To input multiple email address, use a coma to separate them. Example: Borrower1@email.com, Borrower2@email.com
    - LoanNEX ID – Nothing to be inputted
    - Processor Name and Email Address: If Land Home is processing loan for you nothing is required to be inputted into these fields. If you have a processor working this loan input Name and Email Address.
2. When completed Click – “Submit Loan”



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

FORMS SCREEN

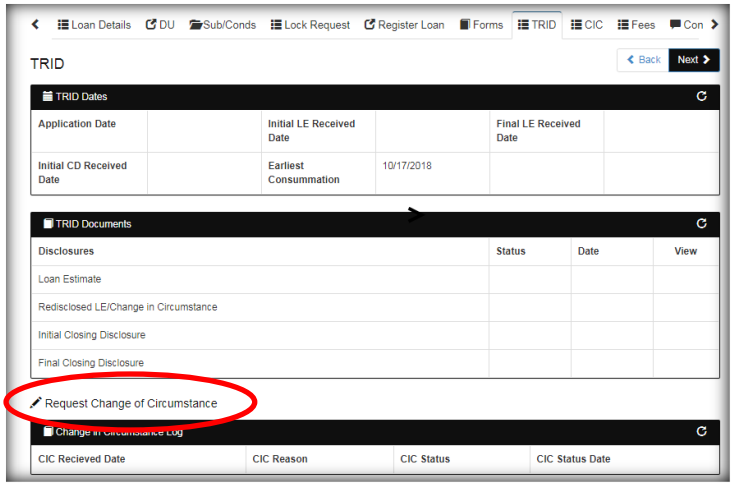
This page will allow you to see view these documents:



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

TRID SCREEN

- Track the Signed Loan Estimate's (LE) and Closing Disclosure (CD).
- Request "Change in Circumstance"

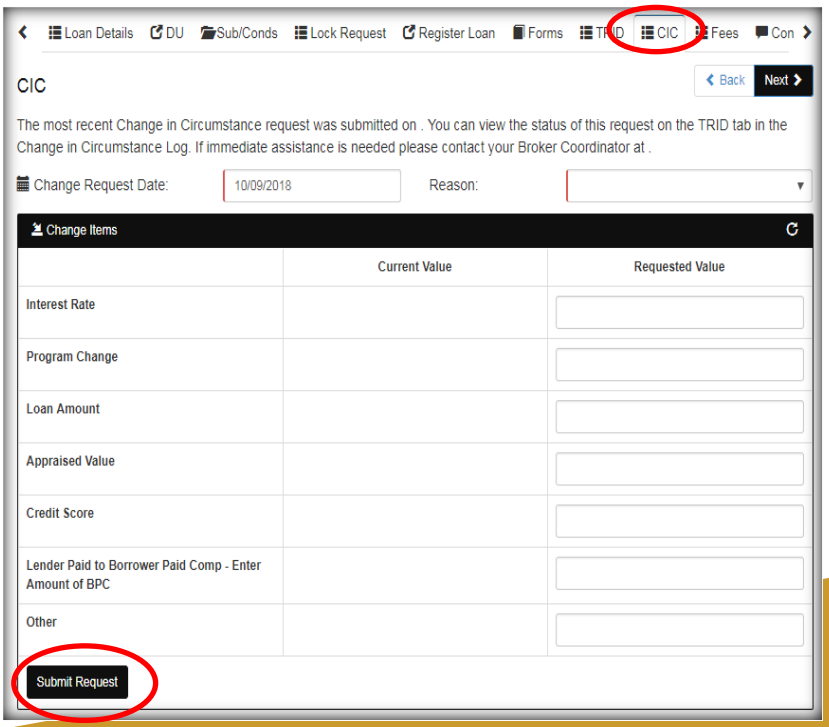


CHANGE IN CIRCUMSTANCE (CIC) SCREEN

- Complete this screen when a CIC is required
- Complete all fields that apply
- Click "Submit Request" when complete

Please Note: CIC screen will only appear once loan has been submitted to Underwriting.

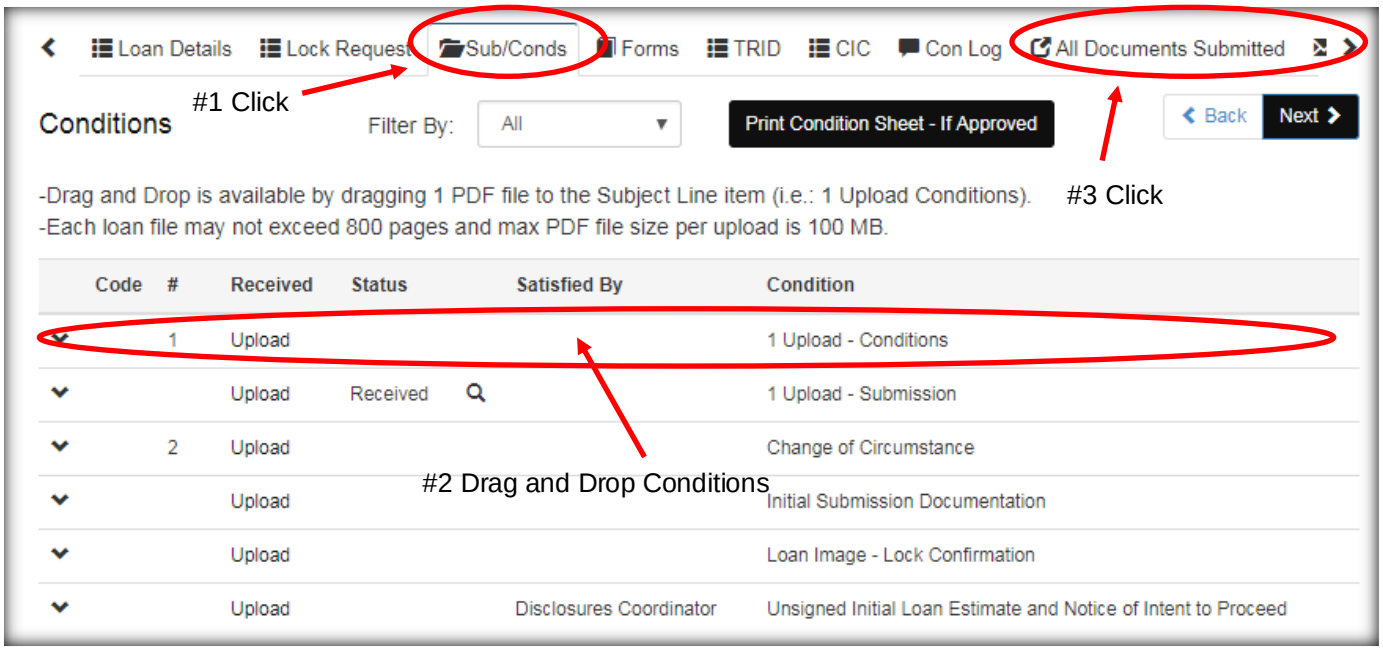
  - If request for CIC is needed, click on TRID screen and select "Request Change of Circumstance" See screenshot above



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

UPLOADING CONDITIONS

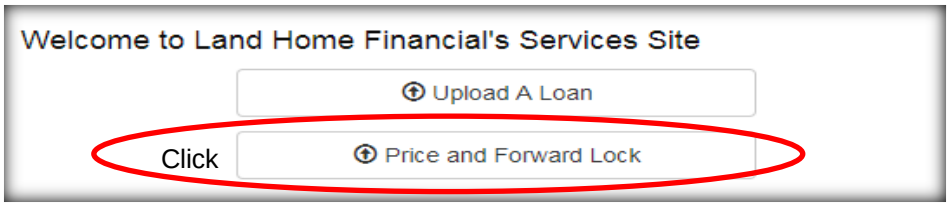
1. Click Sub/Conds
2. Drag and Drop Conditions to “1 Upload Conditions”
3. Click “All Documents Submitted” and confirm “Yes”



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

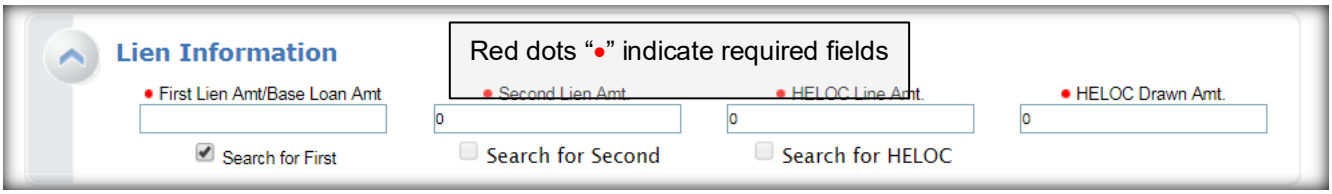
PRICE AND FORWARD LOCK

- Pricing The loan
  - Allows you to price loan without being required to upload a complete file
- Forward Locking the Loan
  - Allows you to lock loan without uploading the URLA MISMO v3.4 (iLAD) and/or submission
    - Note: Not all loans are allowed to be forward locked



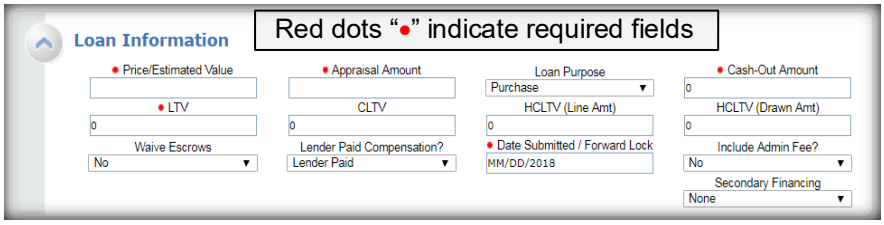
PRICING A LOAN – LIEN INFORMATION

- Required fields are marked with a “Red Dot”



PRICING A LOAN – LOAN INFORMATION

- Complete required fields
- Price/Estimate
- Select Loan Purpose
- Waive Escrows (yes/no)
- Select Compensation
  - LPC or BPC

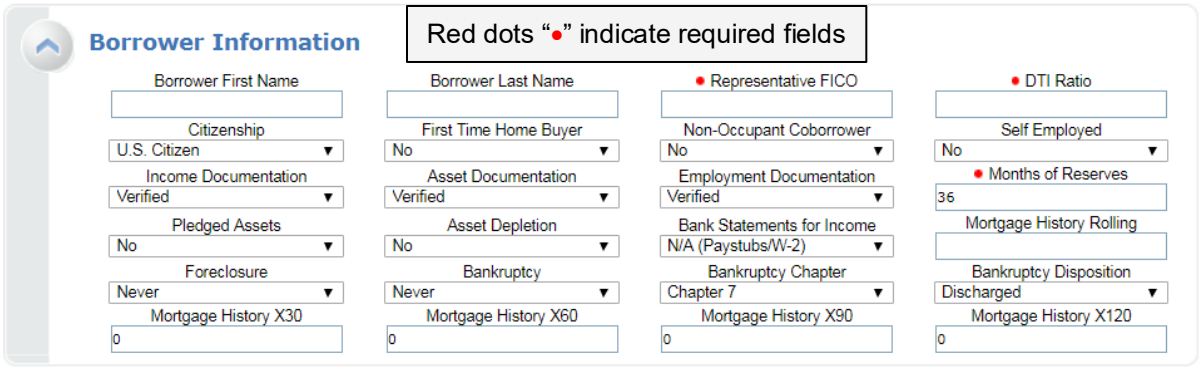


- Date Submitted / Forward Lock
  - Application Date
  - Initial date loan is registered or Forward Locked through eXPRESS.

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

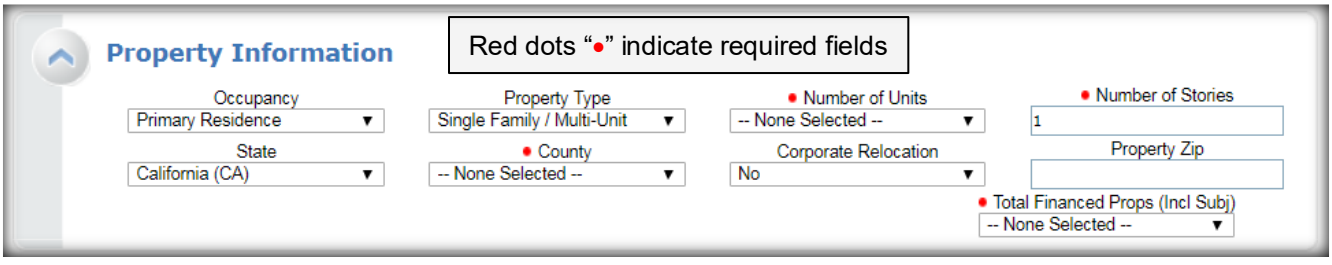
PRICING A LOAN – BORROWER INFORMATION

- Borrower name not required when pricing loan
- Representative FICO and DTI Ratio are required



PRICING A LOAN – PROPERTY INFORMATION

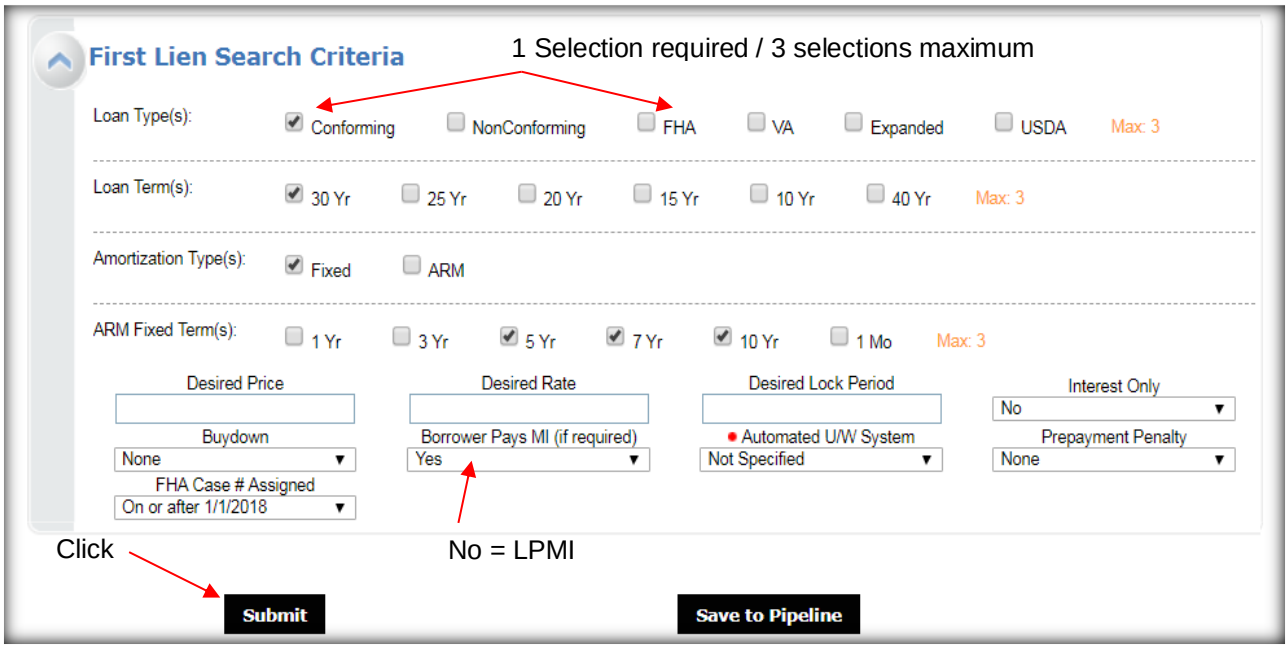
- Complete Required Fields
- Number of Units
- County
- Total Financed Properties



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

PRICING A LOAN – FIRST LIEN SEARCH CRITERIA

- Select loan type and loan term.
- Fixed and/or ARM
- When complete click “Submit”



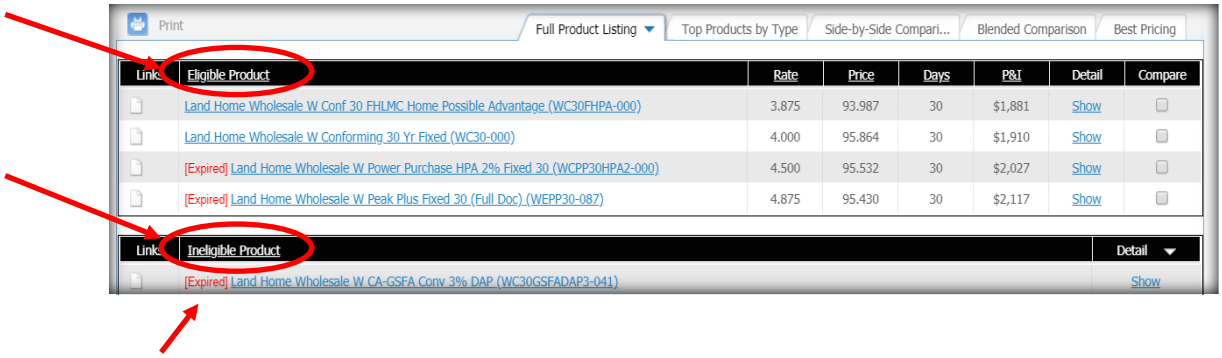
PRICING – PRODUCT ELIGIBILITY SCREEN

- After you click “Submit” the following screen will display
- Eligible Products
  - The listing of products based on the input that your borrower may qualify for
- Ineligible Products
  - Loan programs LHFS offers that do not meet your borrower profile
    - Click on the program to see disqualifiers in case of incorrect input.

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

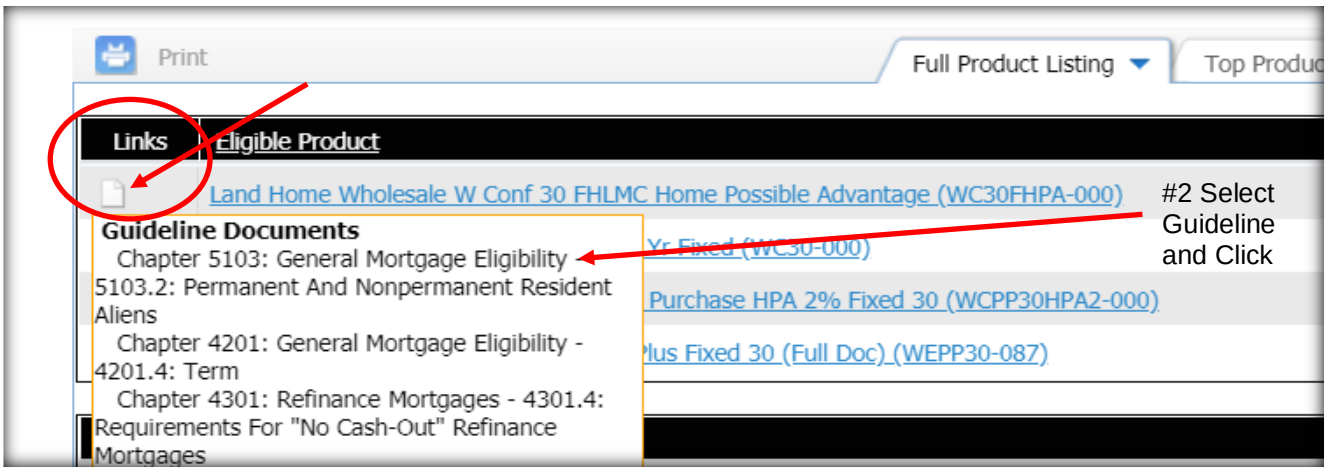
Note: [Expired] Product is available however it is not eligible to be locked

- Examples for the [Expired] message may be:
  - Loan can only be locked at conditional approval
  - Lock desk is closed, or
  - File is suspended



LOCKING – PRODUCT ELIGIBILITY SCREEN

1. Links: Clicking on this link will pull up the list of product guidelines
2. Select the guideline that applies to your borrower profile

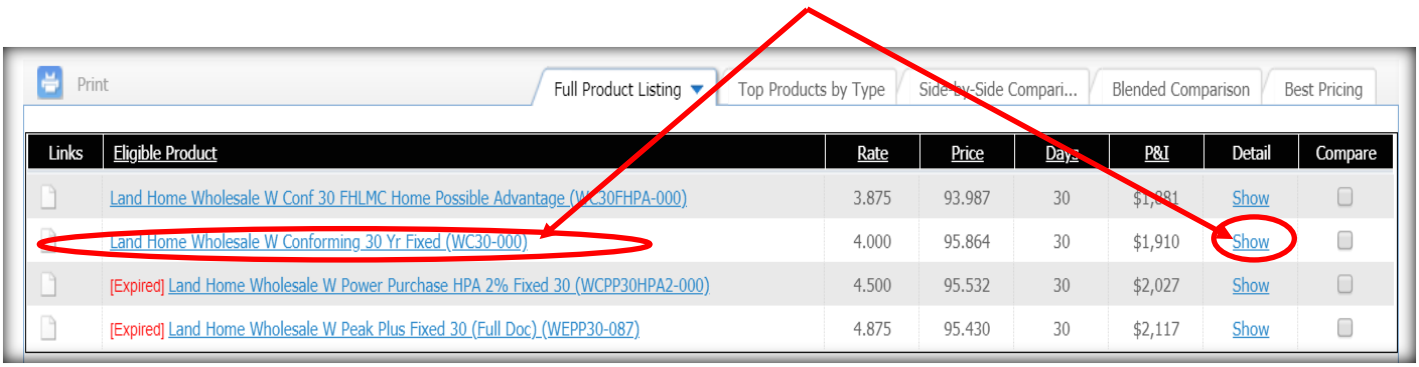


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

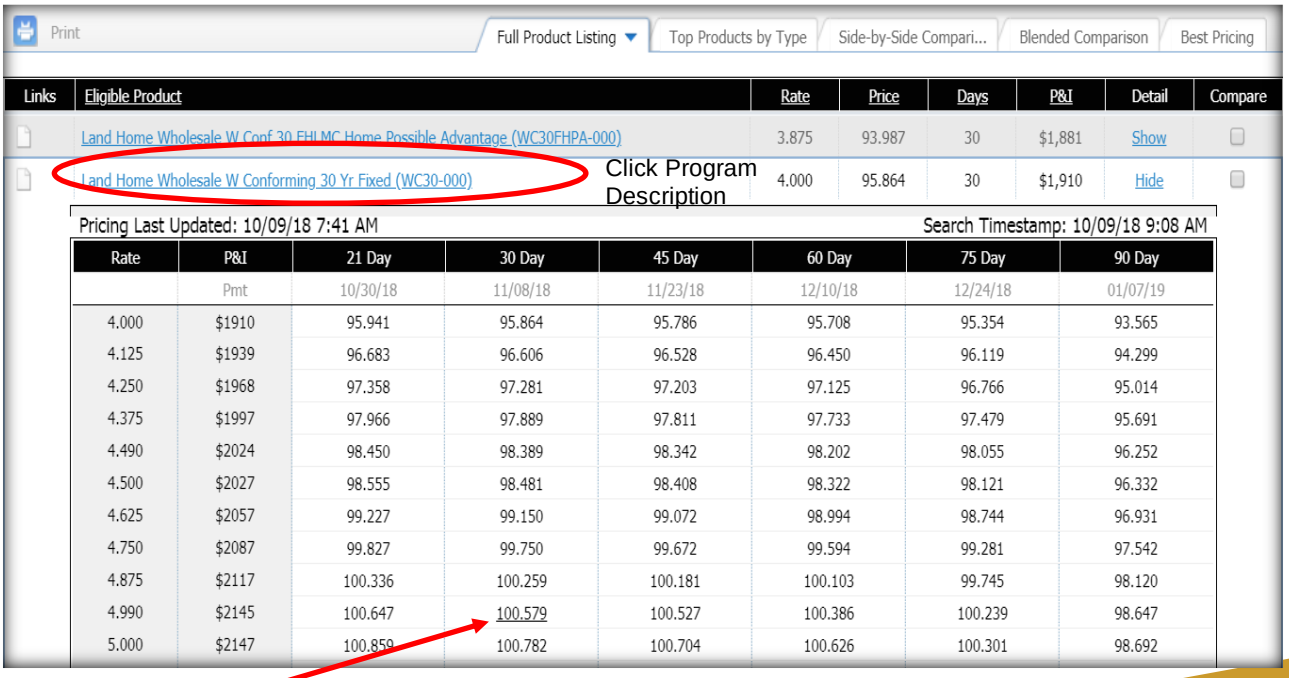
LOCKING – SELECT THE PRODUCT

- Select product that best fits your borrower profile and needs
- Click on the Program Description or Show under Program Detail



Links	Eligible Product	Rate	Price	Days	P&I	Detail	Compare
	Land Home Wholesale W Conf 30 FHLMC Home Possible Advantage (WC30FHPA-000)	3.875	93.987	30	$1,881	Show	
	Land Home Wholesale W Conforming 30 Yr Fixed (WC30-000)	4.000	95.864	30	$1,910	Show	
	[Expired] Land Home Wholesale W Power Purchase HPA 2% Fixed 30 (WCPP30HPA2-000)	4.500	95.532	30	$2,027	Show	
	[Expired] Land Home Wholesale W Peak Plus Fixed 30 (Full Doc) (WEPP30-087)	4.875	95.430	30	$2,117	Show	

- After clicking on description, a new window will open
- You will be able to click on the price and lock your loan
- Price shown is "Net Price" which includes any LLPA adjustment shown below and LPC if applicable.



Links	Eligible Product	Rate	Price	Days	P&I	Detail	Compare
	Land Home Wholesale W Conf 30 FHLMC Home Possible Advantage (WC30FHPA-000)	3.875	93.987	30	$1,881	Show	
	Land Home Wholesale W Conforming 30 Yr Fixed (WC30-000)	4.000	95.864	30	$1,910	Hide	

Click Program Description

Pricing Last Updated: 10/09/18 7:41 AM — Search Timestamp: 10/09/18 9:08 AM

Rate	P&I	21 Day	30 Day	45 Day	60 Day	75 Day	90 Day
	Pmt	10/30/18	11/08/18	11/23/18	12/10/18	12/24/18	01/07/19
4.000	$1910	95.941	95.864	95.786	95.708	95.354	93.565
4.125	$1939	96.683	96.606	96.528	96.450	96.119	94.299
4.250	$1968	97.358	97.281	97.203	97.125	96.766	95.014
4.375	$1997	97.966	97.889	97.811	97.733	97.479	95.691
4.490	$2024	98.450	98.389	98.342	98.202	98.055	96.252
4.500	$2027	98.555	98.481	98.408	98.322	98.121	96.332
4.625	$2057	99.227	99.150	99.072	98.994	98.744	96.931
4.750	$2087	99.827	99.750	99.672	99.594	99.281	97.542
4.875	$2117	100.336	100.259	100.181	100.103	99.745	98.120
4.990	$2145	100.647	100.579	100.527	100.386	100.239	98.647
5.000	$2147	100.859	100.782	100.704	100.626	100.301	98.692

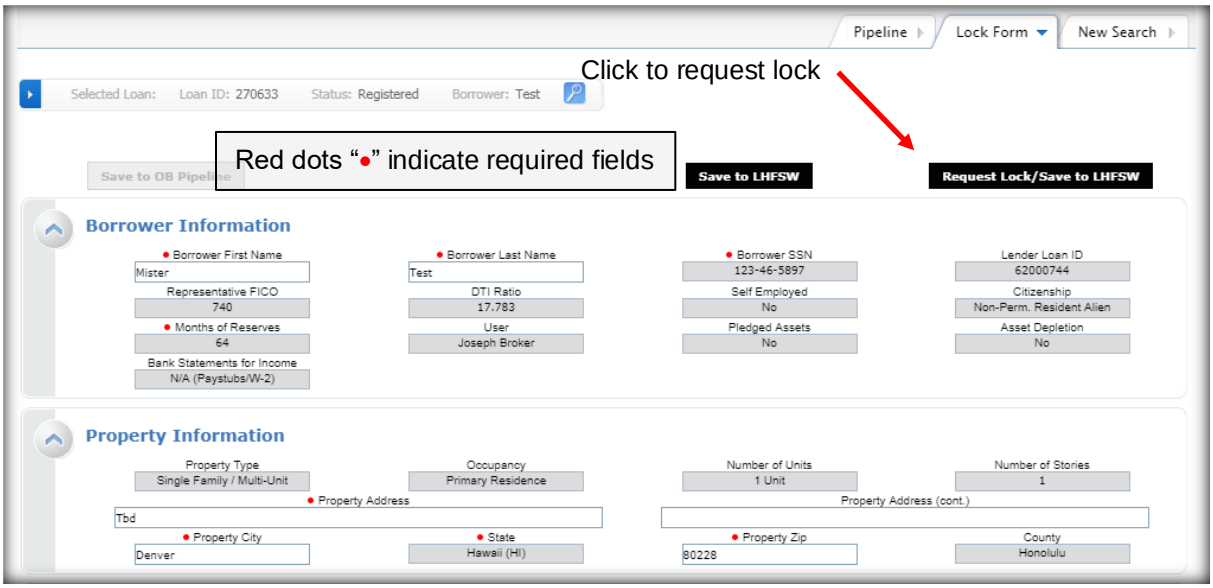
Click on price for the term and rate you want to lock loan at

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

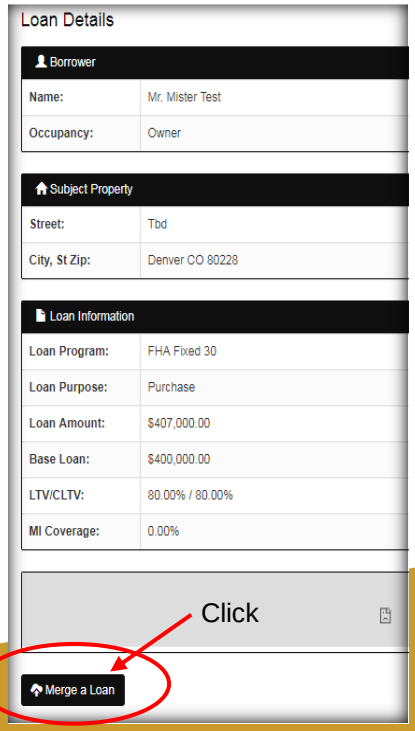
COMPLETING THE LOCK

- Clicking on the price will open a new screen containing required fields you will need to complete
- Click “Request Lock/Save to LHFSW”
- Within 24 hours a lock confirmation will be sent to you as well as being posted in our site



FORWARD LOCK – URLA MISMO V3.4 (ILAD) UPLOAD

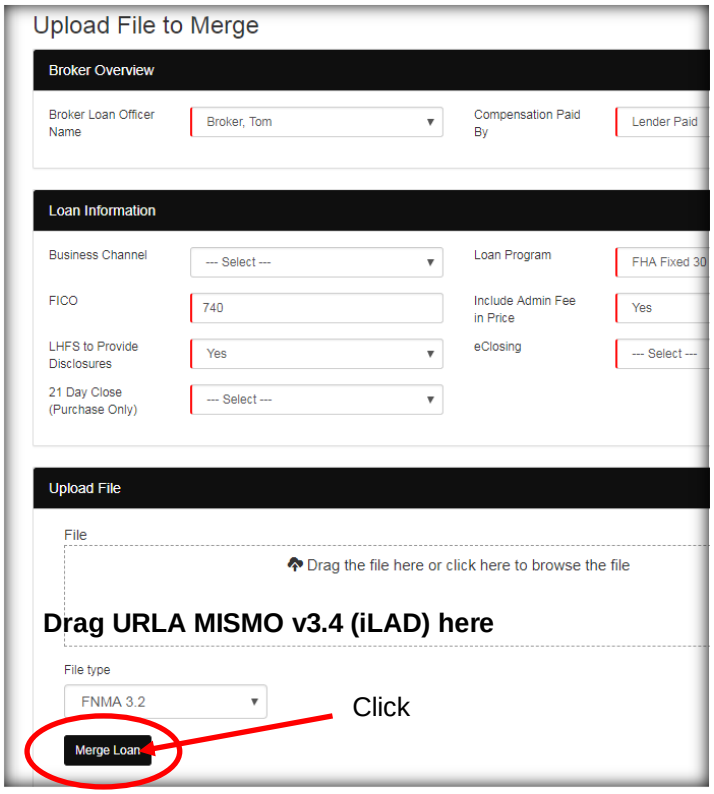
- Typically, a “Forward Locked” loan has not had an URLA MISMO v3.4 (iLAD) uploaded
- To upload the URLA MISMO v3.4 (iLAD):
  - Open the Loan Details Screen
  - Click “Merge a Loan” located at the bottom left side



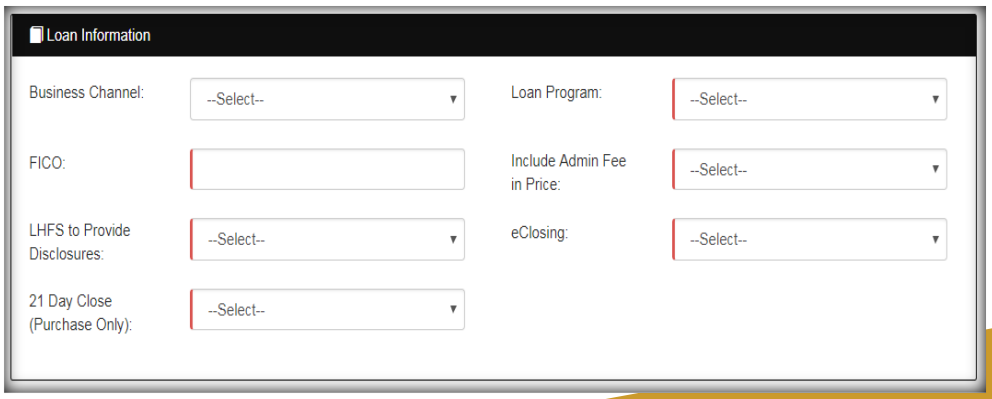
Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

- Complete required fields
- Upload or drag URLA MISMO v3.4 (iLAD) file
- Required fields are marked with red
- Click “Merge Loan”

Red lines “| “indicate required fields

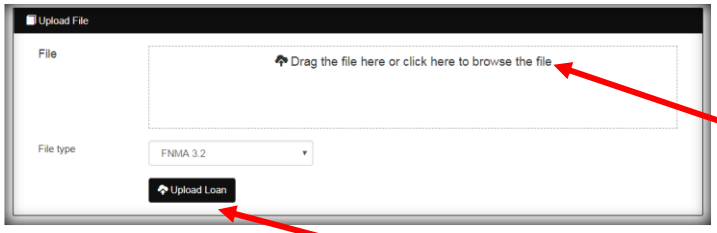


- Any field containing a red line on the left-hand side “|” indicates a required field and must be completed
- Business Channel: Select if different than Wholesale
- LHFS to Provide Disclosures: Land Home will disclose the loan on your behalf
- 21 Day Close: Purchase only – LHFS offers a guarantee
- eClosing: Close your borrowers’ loan electronically. No more need to have paper loan closing files

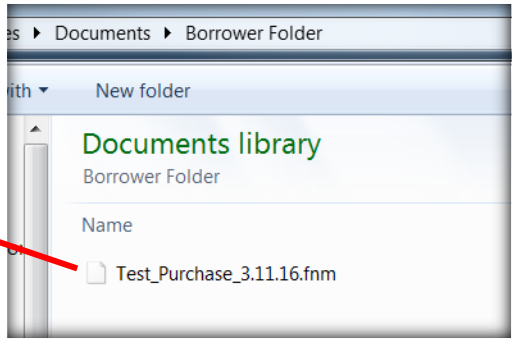


Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS’s underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

1. Upload a file using the URLA MISMO v3.4 (iLAD)
2. **Option 1:** Drag URLA MISMO v3.4 (iLAD) from the location saved in

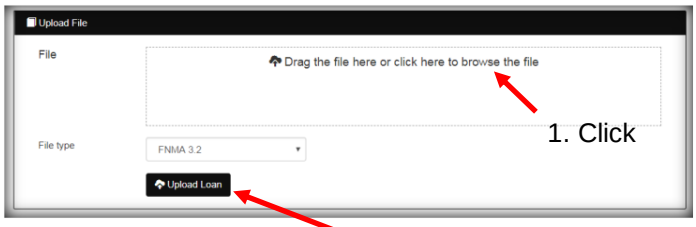


1.Drag File



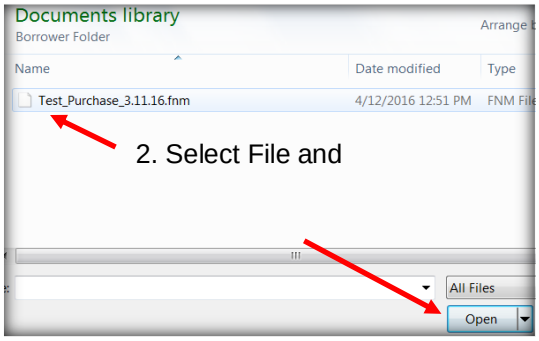
2. Click “Upload Loan” after file has been loaded

- Upload a File using the URLA MISMO v3.4 (iLAD)
- **Option 2:** Click here to browse the file



1. Click

4. Click Upload Loan after file has been loaded



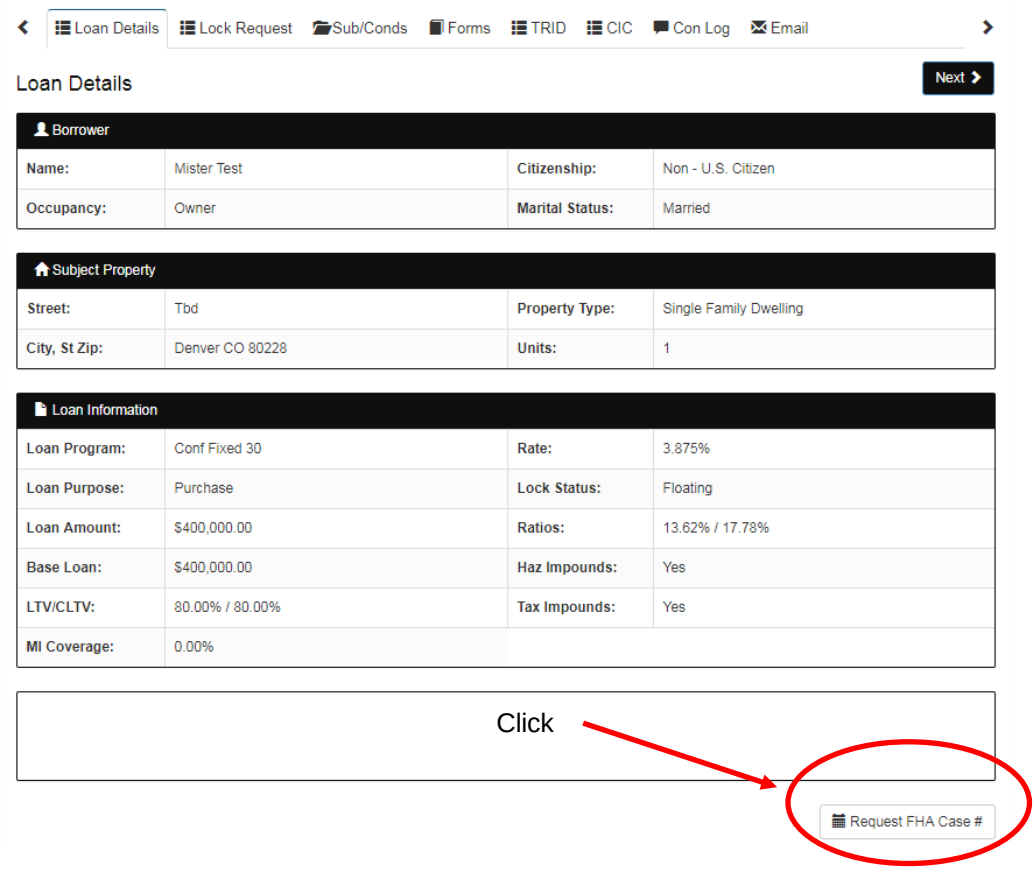
2. Select File and

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

REQUEST FHA CASE NUMBER

- Located on the “Loan Details” screen, lower right-hand corner
- Click “Request FHA Case #”



Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.

Land Home
FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

Empower your Borrower,

Close with LHFS!

Contact Us

Ask questions or Learn More Today!

LHFS Wholesale Website:

LHFSWholesale.com

eXPRESS Portal:

https://express.lhfs.com/index

Contact Us:

Support@LHFSWholesale.com

Equal Housing Opportunity Lender. Please note that all information is provided for informational purposes only, for the exclusive use of licensed mortgage professionals, and not for distribution to the public. This information does not represent an offer or commitment to enter a loan agreement by Land Home Financial Services, Inc. (LHFS). Not all programs are available in all areas and rates and costs stated do not apply to all loans made. LHFS's underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. LHFS only conducts business in approved states. LHFS is an Equal Housing Opportunity Lender. For complete licensing information go to http://www.nmlsconsumeraccess.org. Corp NMLS #1796.