

LINK LOAN STEPS	TPO PARTNER / PROCESSOR	LAND HOME (LHFS)	TRIO
1	<p><b>Determines Link loan is the best option for Customer</b></p> <ul style="list-style-type: none"> <li>• Takes a complete 1003/URLA</li> <li>• Determines that the Link loan is the best loan type</li> </ul>		
2	<p><b>Initial Submission</b></p> <ul style="list-style-type: none"> <li>• Calculates Income - Use LHFS Income Calculator - Update 1003/URLA accordingly</li> <li>• Complete Payment and Fee Calculator</li> <li>• Complete payment structure on 1003/URLA to meet Payment and Fee Calculator</li> <li>• Review Assets to ensure Customer has funds to complete transaction - Update 1003/URLA</li> <li>• Review Credit Report for credit score and required trade lines</li> <li>• Review 1003/URLA to ensure completeness</li> <li>• Upload 1003/URLA and Credit Report</li> </ul>		
3		<p><b>48 to 72 Hour Turn Time</b></p> <p><b>Review File</b></p> <ul style="list-style-type: none"> <li>• Ensure DTI% meets program guidelines</li> <li>• Validate credit</li> <li>• Check 1003/URLA payment structure matches Loan Officer/Processor submitted Payment and Fee Calculator</li> <li>• Confirm Assets to ensure Customer has funds to complete transaction</li> <li>• Uploads 1003/URLA and Credit Report to TRIO</li> </ul>	

Please see [Link Matrix](#) and [Link FHA Matrix](#) for detailed information. If having an issue with LOS (missing information, data input, and format) contact AE. 



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4	<ul style="list-style-type: none"> <li>TPO Partner/Processor provides TRIO Pre-Approval to Customer</li> </ul>	<ul style="list-style-type: none"> <li>LHFS emails TRIO Pre-Approval to TPO Partner/Processor</li> </ul>	<p><b>48 to 72 Hour Turn Time</b></p> <p><b>TRIO Pre-Approval Review</b></p> <ul style="list-style-type: none"> <li>Runs 3.4 file thru TRIO AUS and pulls a new Equifax (Soft Pull) Credit Report</li> <li>TRIO Provides Pre-Approval based on 1003/URLA, Income, Assets, and TRIO AUS Results.               <ul style="list-style-type: none"> <li>Trade lines not reviewed at this stage.</li> </ul> </li> <li>TRIO emails Pre-Approval to LHFS</li> <li>Home Inspection Acknowledgment Included with Pre-Approval</li> </ul>
	<p><b>Customer Shops For Home</b></p> <ul style="list-style-type: none"> <li>Customer signs Home Inspection Acknowledgment</li> <li>Purchase price cannot exceed value provided on TRIO Pre-Approval</li> <li>Total payment cannot exceed payment on TRIO Pre-Approval</li> <li>Customer signs purchase contract</li> <li>Customer and Seller sign assignment of purchase contract</li> <li>Upload to DASH</li> <li>Purchase Contract</li> <li>Assignment of Purchase Contract (with Government Entity listed)</li> <li>Income per guidelines               <ul style="list-style-type: none"> <li>Updated Income Calculator</li> <li>Update income on 1003/URLA</li> </ul> </li> <li>Assets per guidelines               <ul style="list-style-type: none"> <li>Update Assets on 1003/URLA</li> </ul> </li> <li>Housing History per guidelines</li> </ul>	<p><b>48 to 72 Hour Turn Time</b></p> <p><b>LHFS Document Confirmation</b></p> <ul style="list-style-type: none"> <li>LHFS will confirm all documents required from the TRIO Pre-Approval have been uploaded.</li> <li>DTI (containing updated numbers) meets TRIO Pre-Approval.</li> <li>LHFS will provide all documentation to TRIO.</li> </ul>	

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6			<b>48 to 72 Hour Turn Time</b>
		<ul style="list-style-type: none"> <li>LHFS provides contract approval to TPO Partner/Processor</li> </ul>	<b>TRIO Contract Review</b> <ul style="list-style-type: none"> <li>TRIO reviews Purchase Contract</li> <li>TRIO reviews Assignment of Purchase Contract</li> <li>TRIO sends out contract approval to LHFS</li> <li>TRIO signs Assignment of Purchase Agreement on behalf of Government Entity.</li> </ul>
7	<b>TPO Partner/Processor Collects Conditions</b>	<b>48 to 72 Hour Turn Time</b>	<b>48 to 72 Hour Turn Time</b>
	<ul style="list-style-type: none"> <li>Provide title work to LHFS</li> <li>Provides Trio with the following documents:               <ul style="list-style-type: none"> <li>Renters Insurance Deck Page (100K required)</li> <li>Home Warranty</li> <li>Home Inspection Invoice</li> </ul> </li> </ul>	<b>Start FHA Loan</b>	<b>TRIO Reviews</b>
8	<b>TPO Partner/Processor Collects Conditions</b>	<b>48 to 72 Hour Turn Time</b>	<b>48 to 72 Hour Turn Time</b>
	<ul style="list-style-type: none"> <li>TPO Partner/Processor collects conditions requested by TRIO for LINK loan</li> <li>TPO Partner/Processor collects conditions requested by LHFS for FHA loan</li> <li>Upload Appraisal</li> <li>TPO Partner/Processor continues to update Income, Assets and Housing History as needed.</li> </ul>	<b>FHA Loan Underwrite</b>	<b>TRIO Continues to UW Customer Conditions</b>
		<ul style="list-style-type: none"> <li>Reviews Title work</li> <li>Reviews Appraisal (must meet FHA guidelines – Trio will not accept a C5 or a C6 rating)</li> <li>Reviews all request conditions</li> </ul>	<ul style="list-style-type: none"> <li>Trade Lines</li> <li>Income</li> <li>Assets</li> <li>Housing History</li> <li>Provides "Needs List"</li> <li>Trio reviews the following documents:               <ul style="list-style-type: none"> <li>Renters Insurance Deck Page,</li> <li>Home Warranty,</li> <li>Home Inspection Invoice</li> </ul> </li> </ul>
			<ul style="list-style-type: none"> <li>Underwrite outstanding items on "Needs List"</li> </ul>

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9	<ul style="list-style-type: none"> <li>TPO Partner/Processor reviews Schedule B with Customer and has them wire cash to close to TRIO</li> </ul>	<p><b>48 to 72 Hour Turn Time</b></p> <ul style="list-style-type: none"> <li>LHFS issues CTC on FHA Loan</li> <li>Works with title company to balance CD</li> <li>Provides Final CD to TRIO</li> <li>LHFS Draws FHA loan Documents and provides to title company for a Mail Out Closing with TRIO</li> </ul>	<p><b>48 to 72 Hour Turn Time</b></p> <ul style="list-style-type: none"> <li>TRIO Issues CTC on LINK loan</li> <li>TRIO provides final Schedule B to Customer</li> <li>TRIO sets LINK loan closing with Customer</li> </ul>
	<ul style="list-style-type: none"> <li>Customer closes LINK loan with mobile notary.</li> <li>Customer sets up ACH for future payments for LINK loan Payments</li> </ul>	<p><b>48 to 72 Hour Turn Time</b></p>	<p><b>48 to 72 Hour Turn Time</b></p>
11		<ul style="list-style-type: none"> <li>LHFS wires funds to Title Company for loan proceeds</li> <li>Loan funds</li> </ul>	<ul style="list-style-type: none"> <li>TRIO signs FHA loan Documents</li> <li>TRIO wires Cash to Close to title company</li> </ul>
Final	<ul style="list-style-type: none"> <li>Customer receives keys and moves in</li> </ul>	<p>Submit <u>FHA Government Entity</u> file for purchase to LHFS via DASH Portal</p>	<ul style="list-style-type: none"> <li>TRIO will contact Customer as a welcome call within a few days</li> </ul>

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